



# OURROC-SWF

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Our Resident Owned Communities - Southwest  
Florida, Inc.

## December 14, 2021 Membership Meeting.

Location: Sun-N-Fun

1. Roll Call: President/Director Gary Mathews (River Forest) called the meeting to order at 9:30AM with the Pledge of Allegiance. Other Directors present were Vice President Bob Snyder (Sun-N-Fun) and Secretary Dennis Kriesen (Orange Harbor). Treasurer Bill Bauer (Oak Park) and Ken DeWalt (Oak Park) were absent. Member Parks in attendance were River Forest, Sun-N-Fun and Orange Harbor. River Haven was also present as was Scott Gregory of McGriff Insurance. Total attendance 15, including 3 Directors.
2. Proof of notice of meeting: Announcements were emailed to all on the mailing list several weeks prior.
3. Reading of Minutes of prior meeting: Minutes of the November Meeting, having been sent to all on the mailing list were ratify **MOTION** approved by Sun-N-Fun, **Seconded** and **Passed** ayes all. **Motion Carried.**
4. Report of Officers: Report of Committees:
  - President Gary Mathews noted he is stepping down effective today but will continue to attend meetings in an advisory role. New Officers for the 21/22 year are Bob Snyder - President, Ken DeWalt - Vice President, Bill Bauer - Treasurer and Dennis Kriesen - Secretary.
  - Dennis, reporting for Treasurer Bill Bauer reported a Wells Fargo checking account balance of \$4,089.70 as of December 13. There is no outstanding bills or outstanding debt. Taxes are current and paid.
  - President Bob Snyder reviewed scheduled Meetings/Dates - January: Financial Planning(Orange Harbor), February: Board Training(River Forest), March: Hurricane Protection [tentative] (Oak Park) and April: Annual Meeting/Roundtable (Horizon).

Program: **ROUNDTABLE**, with Bob Snyder saying all remarks/comments provided by todays participants should be

considered nothing more than a thought-starter to help resolve a specific problem presented by a community and shall not be construed as any sort of legal opinion. If seeking a legal opinion, attorneys will always first ask what do your Documents say. If they are in conflict with various Florida Statutes, such as 719, your Documents will override the Statute, *if* the Documents are legal. When in doubt of their legality, it is suggested you contact your attorney.

1. Background Checks / Interviewing Potential New Residents.

- Brought up was many real estate companies seem only interested in the sale, and not who they are selling to and the effect of an undesirable in the community. Some agents simply do not realize they are dealing with property in a co-op. Important is potential buyers be given a Rules and Regulations hard copy before transactions with anyone begin. Several comments on the when/how/cost were presented. Beacons and Core Logic were mentioned as a source to use.
- For your own protection, suggested was it is best to have your attorney review your statute regarding privacy issues, specifically limits on who/how many people should be privy to what a Background and Credit Check reveal.

2. Use of Volunteers and Limitations of Such.

- The who and when of Workers Comp was discussed. Scott Gregory presented current facts on the topic. Dennis will attach his comments on the above as an attachment to the next announcement alongside the Minutes attachment. Forget about allowing volunteers the use of any type of powered tool, extension ladder, and tree trimmer. A power-washer is considered a powered tool. Light-duty lawn maintenance, including grass cutting is ok, as is helping with road or holiday party clean up, volunteering at a garage sale or religious event, and such.

3. How should Rules and Regulations be Conveyed to Realtors?

- Scott Gregory mentioned Florida Law specifies potential buyers of a property in a co-op be given a full copy of the Rules and Regulations by whomever is doing the selling, be it the property owner or a real estate agent. Failure to do so by an agent should be reported to the Florida Realtors Association stating the agent is violating Florida law. The potential buyer has

10 days to back out of the contract if he/she does not like the R&R.

4. Where Do You Keep Investments Outside of General Funds?

- Some think a CD can be an investment instrument. One downside is fees can reduce its value. Check your Documents for how investments can be made and by who and is Shareholder vote required to make investments as the Board does have a fiduciary responsibility to protect the Shareholders investment.

5. What Are Communities Doing About Employee Health Insurance.

- An organization such as OURROC cannot do a Group Insurance Program for its Member Communities because each is a separate corporation.
- Most agents have dropped health insurance coverage for small groups.
- Scott Gregory mentioned Park Insurance is in a crisis. High \$ claims have caused some insurers to stop issuing policies. There may be a time when insurance cost so much it will be unaffordable. If parks do not have insurance to cover a claim, the judgement payout will have to be borne by the Shareholders.

6. Looking For Employees.

- Certainly, a universal problem in today's marketplace. Perhaps a willing handy person living in the park might be the answer.

Meeting Adjourned.

Next Meeting: January 11 at Orange Harbor. Topic: Financial Planning

Dennis Kriesen, Secretary.