

# *THE* CG GAZETTE

Barbara Puchalski - Editor



## President's Message

Wishing all Happy Holidays and coming up fast – a Happy New Year!

For many it is a time of reflection. A time to catch up with family and friends. Enjoy the time we have with those we love. Take time to offer our thoughts and prayers to those who have suffered a loss. And, often forgotten, a time for ourselves.

The Capital Contribution passed! We thank all who took their time to review the amendment. Per Statutes, ballots can be cast up to 90 days from the first ballot received. If you are in favor of the amendment, you can still submit your ballot. If there are questions, please ask any of the Board Members.

It is a busy Holiday season. Many of our residents have traveled to be with family. Currently, we are planning to have a December meeting, December 13<sup>th</sup>, the second Tuesday, by ZOOM. As this may change, we will keep you updated.

Wishing for all a Happy, Healthy, Safe Holiday and New Year!!

Respectively,

Betty Rowland, CGHOA President

[Bettycountrygreens@gmail.com](mailto:Bettycountrygreens@gmail.com)



### DATES FOR YOUR CALENDAR

Ice Cream Social, Sunday, December 4<sup>th</sup> at 2pm Pool Side

HOA Board Meeting Tuesday, December 13<sup>th</sup>

Christmas Sing-a-Long, Saturday, December 17<sup>th</sup>, 3 pm Clubhouse

#### Property Manager

Kris Elliott 561-432-2703

[Kris@campbellproperty.com](mailto:Kris@campbellproperty.com)

Office: 561-432-2703 (Kris)



**Campbell Property Management**

Serving South Florida Since 1953

561-432-2703

Fax 561-432-2181

#### Bookkeeping at Campbell:

Teri Burgess 954-427-8770

[ar@campbellproperty.com](mailto:ar@campbellproperty.com)

# \*\*\*COMMUNITY REMINDERS\*\*\*

## Visit Our Country Greens Website

www.mycountrygreens.com  
Login: enter@mycountrygreens.com  
Password: shady12467

## and Facebook Page



Country Greens at Westchester, Boynton Beach, FL

FOR THE LATEST

## COUNTY MOSQUITO CONTROL

can be contacted by individual home owners to come out and to spray around their residence when there is a problem. 561-967-6480



## Parking

Resident and guest parking is allowed on the streets from 6:00 am until 1:00 am. Commercial vehicles from 8:00 am until 8:00 pm



**NO PARKING ON THE GRASS**

Overnight parking is permitted in designated parking areas between 10:00 pm and 8:00 am, Please **NOTIFY** a board member of the license plate number in case of an emergency.

## Trash

must be placed in a closed container while awaiting pickup. Garbage cans and recycle bins should be stored in an area out of sight.

TRASH goes out Mondays and Thursdays late afternoon for next day pickup.



### HURRICANE SEASON

### IS HERE!

### STAY PREPARED!

**PICKING UP AFTER YOUR DOG IS NOT JUST BEING POLITE**



Dog poop carries millions of bacteria, parasites, pathogens and viruses that can be transmitted to both other animals & people. How would you like it if you or your dog tracked it into your home or car? NO? Then pick it up!! We are so fortunate that our community allows our beloved pets to live here. Please do not ruin it for the rest of us.



Inspect your home regularly.

Does your fence or driveway need to be repaired, pressure cleaned or painted? Are your gutters clean? Are your screens torn and is the roof look like it's in good repair. All issues need to be addressed prior to hurricane season and at the end of the rainy season.



By working together we make our community a home



Pets must be on leash at all times

**NO EXCEPTIONS!**

Homeowners are responsible for pest control inside their homes. This is why garage doors should be closed when not in use. This will help keep out unwanted pests and unwanted "guests".



Violators will be brought before the Grievance Committee

**IT'S THE FLORIDA STATE LAW!**

**COUNTRY GREENS @ WESTCHESTER HOA, INC.**  
**ZOOM - HYBRID SPECIAL BOARD MEETING**  
**TUESDAY, NOVEMBER 1, 2022**  
**DRAFT MINUTES TO BE APPROVED**

Meeting called to order @7:05pm by Betty Rowland, President.. Quorum established  
Attendees: President B. Rowland, VP M. Arnone, Sec. L. Scrivano, Treas. D. Allen,  
Dir. T. West, Dir. B. Freedman  
Excused absence: Dir. K. Long  
Proof of Notice of meeting emailed and posted October 27, 2022

**2023 PROPOSED BUDGET:**

Dave Allen, Treasurer presented 2023 Proposed Budget.  
Discussion opened to floor for questions.

**CAPITAL CONTRIBUTION:**

Betty Rowland, President explained Capital Contribution.  
As per Kris Elliott, The State of Florida states that the voting expiration date shall be 90 days after the first ballot received.  
Discussion opened to floor for questions.

Dave Allen motioned to adjourn meeting at 8:25pm.  
Mike Arnone 2<sup>nd</sup>. all in favor

Respectfully submitted,  
Lisa Scrivano, Secretary

**COUNTRY GREENS @ WESTCHESTER HOA, INC.**  
**ZOOM - HYBRID BOARD MEETING**  
**TUESDAY, NOVEMBER 15, 2022**  
**DRAFT MINUTES TO BE APPROVED**

Meeting called to order @7:01pm by Betty Rowland, President. Quorum established  
Attendees: President B. Rowland, VP M. Arnone, Sec. L. Scrivano, Treas. D. Allen,  
Dir. T. West, Dir. B. Freedman  
Excused absence: Dir. Karen Long  
Proof of Notice of meeting emailed and posted November 11<sup>th</sup>, 2022  
Motion made by Secretary Lisa Scrivano to waive the reading of the minutes for the HOA Board meeting held on October 18th, 2022. 2<sup>nd</sup> Bob Freedman.  
Motion made by Secretary Lisa Scrivano to waive the reading of the minutes for the Special Board meeting held on November 1<sup>st</sup>, 2022. 2<sup>nd</sup>. Bob Freedman

**COUNTRY GREENS @WESTCHESTER HOA, INC.**  
**ZOOM - HYBRID BOARD MEETING CONTINUED**  
**DRAFT MINUTES TO BE APPROVED**

**CORRESPONDENCE:**

Correspondence was received from CG Resident Kathleen Fry asking the Board to consider other options regarding monthly HOA increase. Lisa Scrivano, Secretary, read aloud to Board.  
No comments were made.

**FINANCIAL REPORT:**

Dave Allen, Treasurer stated as of 10/31/2022  
Petty Cash: \$400.00  
Operating Account: \$124,305  
Reserves: \$1,593,576  
Total Assets: \$1,841,408

**ARCHITECTURAL:**

As per Tony Scrivano, Chair  
12127 FG – expand patio. All paperwork received  
12202 CG – replacement of windows and doors – all paperwork received  
Dave Allen motioned to approve the above architectural projects. Mike Arnone 2<sup>nd</sup>.

**LANDSCAPING:**

As per George Fortunato, Chair  
12223 FG – removal of old shrubs  
12094 CG – removal of overgrown bush and replace with new.  
Bob Freedman motioned to approve the above landscaping. Lisa Scrivano 2<sup>nd</sup>. Motion

**ROOF:**

As per Mike Arnone:  
Process has begun to get a ballpark estimate on replacing the roofs.  
Meeting was held with Damien, Insurance Broker to discuss insurance cost. He projects another increase for next year. Also, discussed hiring a Roofing consultant to ascertain the conditions and life expectancy of the roofs. The cost is \$1000 to inspect 2 Villa roofs and 2 House roofs.  
Damien will be attending our January 2023 monthly CG HOA Board meeting.  
Dave Allen motioned to approve hiring a roofing consultant for the \$1000.  
Lisa Scrivano 2<sup>nd</sup>. Motion – all in favor

**COBWRA:**

Terry West has delegated this to Betty Rowland as she is unable to attend live meetings.

**RULES AND REGULATIONS:**

As per Marjorie Schlein, they are in the process of updating the current Rules & Regs, however no significant changes are being made.

**POOL:**

As per Betty Rowland, the pool is operating perfectly. Water temp is great and there are no issues.

**COUNTRY GREENS @WESTCHESTER HOA, INC.**  
**ZOOM - HYBRID BOARD MEETING CONTINUED**  
**DRAFT MINUTES TO BE APPROVED**

PROPERTY MANAGER:

As per Kris Elliott, currently in the process of finalizing 2023 Budget.  
Budget will be sent to Community afterwards.  
Capital Contributions: doing very well and ballots are still coming in.

MASTER ASSOCIATION (WMA):

Tony Scrivano and Maria Chah will be attending meetings as of January 2023.

ACTIVITIES:

Social Club: As per Betty Rowland, Jeff Giocondo has resigned as Social Club Chair.  
Moving forward Lisa Scrivano will be the new Social Club Chair.  
As per Lisa Scrivano, Ice Cream Sundae Day will be held on Dec. 4<sup>th</sup> at 2pm poolside.  
Donna Fortunato & Marie Allen are the organizers for this event.

Supper Club: as per Mike Arnone, Chicken and Ribs dinner will be held on Jan. 14<sup>th</sup>.

OLD BUSINESS:

Budget – as per Dave Allen, income received was just shy of expenses going out. This will reflect on the final approved budget.

Also, Dave clarified the following:

Management Fee is \$23,950.

Maintenance Person salary \$25,000.

Our monthly assessment will be \$488/month.

A 21% insurance increase is purely a guesstimate for next year.

Bob Freedman motioned to adopt the 2023 Budget. Mike Arnone 2<sup>nd</sup>.

Capital Contributions – As per Betty Rowland over 100 votes has been received to pass the Capital Contribution. The Board is unanimously in favor of moving forward in amending the Documents to include the Capital Contributions.

There is a 90-day time frame to vote as of the 1<sup>st</sup> Ballot received.

Even though over 100 votes were received in favor, it is not too late to add in your vote.

Dave Allen motioned to adjourn meeting. Bob 2<sup>nd</sup> motion.

Meeting adjourned at 8:00 pm

Discussion opened to floor.

Respectfully submitted by Lisa Scrivano, Secretary.

DAN TIERNAN, COO NOV 14, 2022 2 MIN READ

# Insurance and Inflation Causing Huge Increases in Florida Community

All homeowners in Florida have been faced with significant increases in insurance premiums over the past two years. This is true for condominium and homeowners' associations and for the individual homeowners themselves. Many associations are being impacted by significant premium increases in two consecutive years. This has resulted in 100% increase in insurance cost over 2 years for many associations. This is especially true for condominium associations.

There have been a series of five negative events over the past five years that have compounded on each other and driven the insurance market into a chaotic/unstable time:

- Irma – although not a major hurricane in Florida, it resulted in extensive roof claims that caused several insurance companies to leave Florida. In fact, the legislature put in place emergency protections in 2022 to ease the impact and stop insurance companies from leaving the state.
- Surfside collapse – this tragedy has caused major concern on the part of all insurers and reinsurance companies – inspections are finding many more issues than in the past.
- Increases in liability claims – claims have been escalating over the past few years and associations with open claims have been dropped by their carriers and are having to pay twice as much as in the past.
- Inflation -has driven up the costs of labor and material – requiring increased payouts for repair claims and increases in property appraisals, further driving up premiums.
- Ian – is the 2<sup>nd</sup> highest hurricane cost impact in the state of Florida, with over \$60 billion in damages already, further impacting the financial stability of insurance providers.

According to Paul Mack, President of Assured Partners of Florida, “A big driver of insurance premiums is re-insurance. Also known as insurance for the insurance company. Most carriers that write community association business here in Florida are small and don’t have the bandwidth to assume all the risk, so they buy re-insurance from the big global companies like Berkshire Hathaway, and GE. Those carriers are significantly limiting the amount they offer due to the amount of worldwide catastrophic loss. Florida is also a bad bet for those carriers, since so many property owners have filed “questionable” roof claims following Irma, and the lack of legislative action to create a better environment. We have a very high demand for property insurance capacity and a very low supply. That’s why rates are so high right now, simply put its hard to get especially for older buildings, older roofs, high values with coastal exposures.”

Condos that are needing to renew their insurance right now are seeing major cost increases or short-term extensions because the market is so unstable.

This “worst in 40 years” inflation impact combined with the insurance industry crisis in Florida are both unprecedented and happening at the same time. There is little that can be done to ease the cost increase, so the most important thing you can do as board member is to educate the owners and make sure they understand what is happening, as far in advance as possible.





**Please, do not to touch the quilts as the oils from your fingers can damage the material over time and do not move the display.**

**Thank you!**

Be sure to visit the clubhouse during the Holidays. Whitfield Schanzer has graciously loaned her beautiful quilts that represent the 5 largest religions in America. Her purpose as she designed and crafted them, was to inspire conversation and promote understanding.

We also encourage you to write your comments on the clipboard placed on the windowsill. We'd like to possibly further the discussion, share your thoughts with Whitefield and hear your suggestions on future events and/or displays.



We said goodbye to two friends and neighbors

Steve Margolies

&

Harvey Bessen

May each of their family's know how they touched our lives and will be always remembered in our hearts

HAVE SOMETHING TO SHARE?

ALL SUBMISSIONS ARE DUE BEFORE THE SUNDAY AFTER THE HOA BOARD MEETING

IN WRITING OR EMAIL PLEASE

Barbara Puchalski, Editor

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