

Posted By: _____

Al Young

Date: _____

3/1/22 4:45p.

Twin Towers Homeowners Association, Inc. BOARD OF DIRECTORS MEETING

WHERE: ATLANTIC ROOM
WHEN: Friday, March 4, 2022
TIME: 10:00 a.m.

AGENDA

- Call the meeting to order
- Pledge of Allegiance
- Certify the posting of the notice
- Approve Minutes of December 13, 2021 & February 17, 2022
- Old Business
 - A. Speed Bumps
 - B. Owners Survey
- New Business
 - A. 2021 Audit/Budget Update
 - B. Rules Committee Update
 - C. Beautification Committee
 - D. Revised Office Hours – Pilot Program
 - E. Future Zoom Meeting
 - F. Camera's in Clubhouse
 - G. Bank Signatory update
 - H. Manager's Report
- Owner comments on agenda items
- Adjournment



Twin Towers Homeowners Association, Inc.

2020 North Atlantic Avenue • Cocoa Beach, Florida 32931

The meeting of the Board of Directors of the Twin Towers Homeowners Association, Inc. was called to order by President Bill Penney on March 4, 2022, at 10:07 a.m. in the Atlantic Room.

Board Members in attendance were Bill Penney, Lyn Parsons, Anthony Jorge, Dennis Tjaden and Rita Stevens.

The Pledge of Allegiance was recited and the posting of the notice of meeting was certified.

Bill Penney motioned that the reading of the minutes of December 13, 2021 be waived and minutes be approved as written. The motion was seconded by Lyn Parsons and unanimously approved.

Bill Penney motioned that the reading of the organizational minutes of February 17, 2022 be waived and minutes be approved as written. The motion was seconded by Lyn Parsons and unanimously approved.

Old Business:

Speed Bumps: President Bill Penney discussed the installation of speed bumps throughout the property as approved on November 29, 2021. With the cost of the materials and maintenance required, Bill made a motion to table the installation of speed bumps. The motion was seconded by Dennis Tjaden and unanimously approved.

Owner Survey: Following board discussion of the owner survey noted in the November 29, 2021 meeting, Bill Penney made a motion to table the owner survey. The motion was seconded by Lyn Parsons and unanimously approved.

New Business:

2021 Audit/ Budget Update: President Bill Penney updated attendees on the Association's current cash and reserve bank balances. Mr. Penney also discussed an overview of the categories that make-up the 2022 Budget and the decrease over the past years in our maintenance budget.

Treasurer, Tony Jorge, made note of the accrued expenses in the upcoming 2021 Audit allowing us to better reflect expenses in the year in which they were incurred.

Rules Committee Update: Rita Stevens, Rules Committee Chair, described the work done by the rules committee. Following numerous meetings and a lot of great input by participants, the rules committee is getting close to making recommendations to update our property rules. A handout was provided regarding new 2020 Florida laws regarding emotional support animals (attached).

Beautification Committee: Following general discussion regarding a beautification committee, Tony Jorge made a motion to create a Beautification Committee. The motion was seconded by Rita Stevens and unanimously approved.

Revised Office Hours: The Association will be incorporating new office hours to allow staff to attend to items outside of the office.

Future Zoom Meetings: The Association has created a Zoom account and will begin creating procedures to allow the broadcast of meetings.

Cameras in Clubhouse: The Association has reviewed the camera system and will be ordering two cameras for the inside of the clubhouse.


Bank Signatory update: Management would like to request that, as noted in the Annual Meeting of February 17, 2022, the attached Resolution for Change in Signatory will be utilized to update all association banking. A motion was made by Anthony Jorge to approve the Resolution for Change in Signatory. The motion was seconded by Lyn Parsons and unanimously approved.

Manager's Report: Launa Young provided updates on the following items:

- Parking structure – the concrete post was poured March 3rd and will require two weeks to cure. Once the form is removed, stucco and paint will finish the repair. The expense for all repairs were paid in full by the insurance company.
- Maintenance shop – we are awaiting the arrival of the window. We have recovered all by \$3,354 from the insurance company. We have asked our attorney to contact them to discuss payment in full.
- Annual palm tree trimming will take place March 22nd & March 23rd.
- A full fire sprinkler & alarm inspection will take place March 22nd.
- Sidewalk repairs – we are considering outside assistance & will seek further bids.
- Dune landscaping clearing – has been scheduled for May.
- Pressure wash carport – we are scheduling this project for May.

There being no further business before the Board, the meeting was adjourned at 11:50 a.m.

Respectfully Submitted,


Launa Young, Manager

TWIN TOWERS HOMEOWNERS ASSOCIATION, INC.

BOARD OF DIRECTORS MEETING

Friday, March 4, 2022

10:00 a.m.

Line-Item Review by Year

12/31/2022

	Prior Year	Prior Year	Prior Year	Prior Year	Prior Year	Prior Year	Current Year	2022
	Actual Year-End 12/31/2015	Actual Year-End 12/31/2016	Actual Year-End 12/31/2017	Actual Year-End 12/31/2018	Actual Year-End 12/31/2019	Actual Year-End 12/31/2020	Actual Year-End 12/31/2021	Projected 2022 Budget
Maintenance Fee Income	\$ 751,791	\$ 777,528	\$ 777,528	\$ 794,160	\$ 793,848	\$ 806,448	\$ 860,672	\$ 931,032
Laundry Room Income	\$ 13,874	\$ 13,057	\$ 13,296	\$ 12,893	\$ 11,503	\$ 12,150	\$ 13,425	\$ 12,536
Misc. Income	\$ 5,906	\$ 7,157	\$ 5,112	\$ 6,003	\$ 6,465	\$ 4,250	\$ 7,544	\$ 4,500
Rents	\$ 10,325	\$ 9,600	\$ 9,600	\$ 9,600	\$ 9,600	\$ 9,300	\$ 12,000	\$ 12,000
Rebates/Misc. Income**	\$ -	\$ -	\$ -	\$ 8,000	\$ -	\$ 18,851	\$ -	\$ -
Interest Income	\$ 325	\$ 694	\$ 2,206	\$ 2,445	\$ 410	\$ 45	\$ 32	\$ 35
Total Income	\$ 782,221	\$ 808,036	\$ 807,742	\$ 833,100	\$ 821,826	\$ 851,044	\$ 893,674	\$ 960,103
Salaries	\$ 131,129	\$ 129,200	\$ 120,293	\$ 142,313	\$ 152,294	\$ 171,224	\$ 184,514	\$ 190,000
Health Insurance	\$ 19,719	\$ 18,487	\$ 13,348	\$ 11,306	\$ 18,729	\$ 21,482	\$ 34,920	\$ 28,800
Worker's Comp Ins.	\$ 78	\$ 4,370	\$ 5,432	\$ 4,505	\$ 4,904	\$ 4,058	\$ 5,957	\$ 5,000
Payroll Taxes	\$ 10,325	\$ 10,197	\$ 9,368	\$ 11,078	\$ 11,285	\$ 13,882	\$ 14,312	\$ 14,535
Payroll & Benefits Expense	\$ 161,251	\$ 162,255	\$ 148,442	\$ 169,202	\$ 187,212	\$ 210,646	\$ 239,704	\$ 238,335
Elevator	\$ 13,510	\$ 13,405	\$ 13,807	\$ 14,221	\$ 11,059	\$ 9,426	\$ 9,973	\$ 9,200
Fire Alarm	\$ 6,546	\$ 8,536	\$ 10,555	\$ 20,881	\$ 8,526	\$ 10,015	\$ 9,009	\$ 10,000
Landscape	\$ 22,683	\$ 29,267	\$ 24,198	\$ 40,078	\$ 33,655	\$ 33,526	\$ 27,605	\$ 28,000
Pest Control	\$ 16,134	\$ 16,527	\$ 17,874	\$ 18,578	\$ 20,035	\$ 20,346	\$ 20,489	\$ 20,500
Repair & Replacement	\$ 61,579	\$ 63,750	\$ 42,489	\$ 41,054	\$ 48,640	\$ 35,543	\$ 31,346	\$ 40,000
Washer/Dryer	\$ 1,064	\$ 460	\$ 2,042	\$ 1,047	\$ 1,798	\$ 1,647	\$ 1,940	\$ 1,500
Balcony Repairs	\$ 10,407	\$ 7,836	\$ 225	\$ 1,385	\$ -	\$ -	\$ -	\$ -
Hurricane Irma	\$ -	\$ -	\$ (7,740)	\$ 4,955	\$ -	\$ -	\$ -	\$ -
Maint & Repair Expense	\$ 131,923	\$ 139,782	\$ 103,450	\$ 142,200	\$ 123,712	\$ 110,503	\$ 100,363	\$ 109,200
Supplies Expense	\$ 18,617	\$ 20,778	\$ 17,092	\$ 20,444	\$ 21,126	\$ 21,374	\$ 25,540	\$ 18,000
Cable	\$ 94,563	\$ 98,856	\$ 102,933	\$ 94,659	\$ 88,936	\$ 98,063	\$ 120,935	\$ 127,285
Electric	\$ 22,750	\$ 21,880	\$ 20,976	\$ 18,831	\$ 19,237	\$ 18,879	\$ 20,707	\$ 20,000
Gas	\$ 8,056	\$ 8,050	\$ 8,672	\$ 6,234	\$ 7,598	\$ 6,392	\$ 10,800	\$ 8,400
Sewer/Water	\$ 47,569	\$ 49,590	\$ 50,306	\$ 61,402	\$ 59,080	\$ 52,070	\$ 73,290	\$ 65,000
Telephone	\$ 7,377	\$ 7,575	\$ 7,899	\$ 8,507	\$ 8,061	\$ 8,933	\$ 4,403	\$ 5,500
Trash	\$ 12,868	\$ 11,567	\$ 12,618	\$ 12,497	\$ 13,023	\$ 13,313	\$ 13,923	\$ 13,000
Utilities - Other	\$ -	\$ 675	\$ -	\$ -	\$ -	\$ (8,700)	\$ -	\$ -
Utilities Expense	\$ 193,183	\$ 198,193	\$ 203,404	\$ 202,131	\$ 195,934	\$ 188,949	\$ 244,059	\$ 239,185
Accounting & Legal	\$ 9,872	\$ 8,677	\$ 7,049	\$ 7,670	\$ 10,116	\$ 6,969	\$ 6,283	\$ 6,500
Condominium Insurance	\$ 113,824	\$ 111,081	\$ 113,633	\$ 116,301	\$ 116,623	\$ 139,177	\$ 148,069	\$ 190,000
Fees due to R/E division	\$ 768	\$ 1,536	\$ 768	\$ 768	\$ 768	\$ 768	\$ 768	\$ 800
Taxes & License	\$ 816	\$ 816	\$ 1,465	\$ 1,982	\$ 2,635	\$ 2,064	\$ 637	\$ 1,425
Dues & Subscriptions	\$ 85	\$ 85	\$ 85	\$ 85	\$ 85	\$ 85	\$ 85	\$ 100
Security	\$ 2,515	\$ 2,859	\$ 1,109	\$ 1,127	\$ 1,173	\$ -	\$ 813	\$ 1,000
Office Expense	\$ 6,754	\$ 7,568	\$ 8,345	\$ 7,976	\$ 8,778	\$ 9,638	\$ 8,747	\$ 6,500
Car Expense	\$ 581	\$ 192	\$ 592	\$ 1,094	\$ 2,077	\$ 600	\$ -	\$ 676
Apartment expense	\$ 6,446	\$ 3,453	\$ 1,942	\$ 5,172	\$ 2,007	\$ 2,553	\$ 2,165	\$ 6,800
Bad Debt	\$ -	\$ -	\$ 2,321	\$ 696	\$ -	\$ -	\$ -	\$ -
Administrative Expense	\$ 141,663	\$ 136,268	\$ 137,309	\$ 142,870	\$ 144,262	\$ 161,855	\$ 167,567	\$ 213,801
Reserve Contribution	\$ 59,136	\$ 80,004	\$ 158,304	\$ 155,424	\$ 163,404	\$ 171,504	\$ 175,000	\$ 141,582
preciation	\$ 6,350	\$ 5,496	\$ 4,944	\$ 1,476	\$ -	\$ -	\$ -	\$ -
Total Expenses	\$ 712,123	\$ 742,776	\$ 772,944	\$ 833,747	\$ 835,650	\$ 864,831	\$ 952,233	\$ 960,103
Net Income/(loss)	\$ 70,098	\$ 65,260	\$ 34,799	\$ (646)	\$ (13,824)	\$ -	\$ (58,559)	\$ -

2022 Budget Overview

	(\$000)	(%)
Payroll & Benefits	238	25
Maintenance & Repair	109	11
Supplies	18	2
Utilities	239	25
Insurance	190	20
Other	24	2
Reserves	142	15
Total	960	100

Florida Passes New 2020 Law for Emotional Support Animals: What Every ESA Owner Needs to Know

Florida recently passed new laws governing emotional support animals (ESA) which go into effect on **July 1, 2020**. These new laws clarify how residents of Florida can properly qualify for an emotional support animal and affirm the special rights ESA owners have. These rules were also intended to address a growing concern that tenants are purchasing illegitimate documentation for emotional support animals and wrongly passing off their pets as emotional support animals. The new rules set forth how tenants can obtain effective ESA documentation, including through a telehealth provider.

In this article, we will summarize key points from the new Florida law and examine what steps current and prospective ESA owners should take in order to comply. Under the new law, residents of Florida who falsely claim their pet is an emotional support animal without following the correct procedures may be subject to legal liability and penalties. Now more than ever, it is important to understand your rights as an ESA owner and obtain your ESA documentation from a reputable source.

If you're looking to qualify for ESA documentation in Florida, ESA Doctors can help connect you to a licensed health care professional that can assess whether an emotional support animal is right for you.

Protections for Florida Tenants who Own Emotional Support Animals

The new rules in Florida are similar in many ways to Federal Fair Housing rules for emotional support animals and borrow many of the same concepts. An emotional support animal in Florida is an animal that provides assistance or therapeutic emotional support to its owner by its mere presence. An ESA does not need any special training to work or perform tasks for its owner.

Florida's laws prohibit housing providers from discriminating against tenants with a need for an emotional support animal. ESA owners are allowed to live with their animal companions as "reasonable accommodation", even in buildings that generally prohibit pets. Landlords are also not permitted to charge extra compensation for allowing the animal, meaning they cannot charge a fee or pet deposit for ESAs.

Housing providers in Florida must generally accept a valid request from a tenant to live with their emotional support animal, with certain exceptions. A landlord can deny a reasonable accommodation request for an ESA that poses a direct threat to the health or safety of others or poses a direct threat of damage to property, but only if those threats cannot be reduced or eliminated by another reasonable accommodation.

The Fair Housing Act and Florida law gives emotional support animals special rights when it comes to apartments, condos, and rental homes.

How to Qualify for an Emotional Support Animal in Florida

Qualifying for an emotional support animal under Florida law is similar to the procedure under federal Fair Housing rules. Generally, owners of emotional support animals have invisible disabilities such as depression, anxiety, PTSD or phobias. A tenant can prove that they have a disability related need for an emotional support animal by submitting an ESA recommendation letter from a licensed health care practitioner to their landlord.

A wide range of health care practitioners are permitted to provide ESA letters in Florida, including:

- psychologists
- mental health counselors
- marriage and family therapists
- social workers
- psychiatrists
- doctors
- registered nurses
- and other licensed professionals.

Telehealth providers who provide their services remotely are also permitted to provide ESA documentation.

In addition to being allowed to ask for an ESA letter from a licensed provider, landlords are also permitted to request proof of compliance with state and local requirements for licensing and vaccination of the ESA. An emotional support animal is not exempt from general licensing and vaccination rules that generally apply to all animals in the tenant's jurisdiction.

Similar to Fair Housing rules, owners with emotional support animals have certain rights to privacy when it comes to sensitive, confidential details about their medical condition. Landlords are not permitted:

- to request information that details the diagnosis or severity of the tenant's disability, and
- they cannot request any medical records relating to the tenant's disability.

The new rules in Florida also address landlords that create unnecessary barriers for tenants who request ESA accommodation. Under the new rules, housing providers cannot require the use of a specific form or a notarized document. Landlords also cannot deny an ESA request solely because the tenant did not follow the landlord's routine procedure for ESA accommodations.

That means that landlords must consider an ESA request if the tenant submits valid ESA documentation from their health care practitioner. They cannot further insist that the tenant submit additional forms or follow a different procedure if the tenant has otherwise complied with ESA rules.

Invalid Forms of ESA Documentation in Florida

Like the recent guidelines issued by the U.S. Department of Housing, the new law in Florida attempts to curb the spread of inadequate forms of ESA documentation. In Florida, registrations, identification cards, patches, certificates or similar registrations obtained online will not by themselves be sufficient to establish the tenant has a disability-related need for an emotional support animal.

Florida's ESA rules make clear that in order to have a valid emotional support animal, the tenant must possess documentation from a licensed health care practitioner.

All prospective ESA owners should understand that a mere certificate, ID or registration bought online will not be enough to properly qualify their animal companion as an ESA.

If you do not currently have a licensed health care professional familiar with your mental health, or you are having difficulty finding one, ESA Doctors can help connect you to a licensed practitioner. The practitioners we work with are licensed professionals who are knowledgeable about emotional support animals. They can help evaluate whether an ESA is right for you and, if you qualify, can provide you with documentation to submit to your landlord.

Consequences for Faking the Need for an Emotional Support Animal

In Florida, it is now more important than ever to ensure that your ESA documentation is from a licensed health care practitioner. The new law in Florida contains penalties for tenants who knowingly provide fraudulent documentation for an emotional support animal. Providing fake documentation in Florida is punishable as a misdemeanor offense.

It is never a good idea under any circumstance to provide fake documents for an emotional support animal. Misrepresenting your pet as an assistance animal is unethical and harms the reputation of the community of emotional support animal owners who obtain their documents from reliable sources. In Florida, presenting illegitimate ESA documentation may now result in potential legal consequences as well.

If you are interested in qualifying for an emotional support animal in Florida, make sure you are being evaluated by a licensed health care professional. The new rules in Florida make clear that solely presenting a certification, registration or ID is not sufficient to qualify an emotional support animal. It is important for ESA owners to be aware that these documents and accessories are not enough to make a valid claim for reasonable accommodation of an ESA.

Current and prospective ESA owners in Florida should possess a valid ESA recommendation letter from a licensed professional before requesting ESA accommodation from their housing provider. If you are interested in qualifying for an ESA in Florida, ESA Doctors can help connect you to a licensed healthcare professional that is knowledgeable about emotional support animals.

RESOLUTION FOR CHANGE IN SIGNATORY

RESOLVED THAT in super session to all other resolution passed earlier by the Board of Director in its meeting in respect of the Current Bank relationship with each of the following financial entities:

Sunrise Bank
SunTrust Bank
Wells Fargo Bank

...including checking accounts, savings accounts, money market accounts and Certificates of Deposit in the name of Twin Towers HOA, Inc., 2020 N. Atlantic Avenue, Cocoa Beach, FL 32931 is hereby authorized to honour all cheques signed by the following individuals:

- a) William Penney Jr., President
- b) Lyn Parsons, Vice President
- c) Rita Stevens, Director
- d) Launa Young, Manager
- e) Garnet Subak, past Vice President

RESOLVED FURTHER THAT the aforesaid bank be and is hereby instructed to honour all cheques, promissory notes* and other order drawn by and all bills accepted on behalf of the association and to accept and credit to the account of the company all money deposited with or owing by the bank or any account or accounts at any time or times kept or to be kept in the name of the company and the amount of all cheques, notes, bills other negotiable instruments order or receipts provided they are endorsed/ signed on behalf of the company and such signature(s) shall be sufficient authority to bind the company in all transactions between the bank and the Twin Towers Homeowner's Association Inc.

Although not required by the financial institutions above, the Association shall require that each check authorized for payment be signed by two individuals.

***RATIFICATION OF CREDIT ACCOUNT** – The 2022 Board of Directors ratifies the credit account issued by Wells Fargo Bank in the amount of \$50,000, which credit limit has been in effect since 2018 when statutory changes restricted the use of a debit card by Associations.