MAINLANDS OF TAMERAC BY THE GULF UNIT 3
NOTICE OF BOD ANNUAL MEETING & ELECTION OF DIRECTORS

10050 Mainlands BLVD N (Clubhouse), Pinellas Park FL 33782

Saturday, October 25th, 2025, at 1:00 PM

MINUTES

Call to Order: Meeting was called to order by Ron Kimball. at 1:00 p.m.

Roll Call: Present - Ron Kimball, Janet Troutman, Frank George, Laura Mann, Victor Morton Bill Linet, and Karen Anderson. Absent – None. Also, Present Joe Polkowski (Unit 3 Property Manager)

Order of business

1. **Appointment of inspectors of Elections:** Barbara M. Konvicka and a crew of 12 assistants
2. **Certifying a Quorum:** Joe Polkowski
3. **Proof of Notice of Meeting: Joe** Polkowski
4. **Disposal of Unapproved Minutes:** Motion by Victor Morton Seconded by Ron Kimball, Passed unanimously
5. **Reports Of Officers and Directors:** See Attachments
6. **Reports Of Committees:** None
7. **Unfinished Business:** None
8. **New Business:**
    a. Vote to rollover Surplus funds. Passed by a vote of:
    YES 212 NO11
    b. Vote to reduce funding of statutory reserves as required byFS718.112(2)(f). Passed by a vote of:
    YES 200 NO 11
    c. Vote to use $100,000 of reserve interest to pay down the clubhouse loan. Failed by a vote of:
    YES 115 NO 112
    Please Note: After consultation with our lawyers, it was established that item **c.** does require a majority vote of the total membership which it did not get and therefore failed.

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9. **Election for Directors results:**
    a. **Karen Anderson: 91**
    b. **Frank George: 81**
    c. **Bill Linet: 78**
    d. **Laura Mann: 92**
    e. **Danuta Matyka: 47**

10. **Adjournment:** Motion to adjourn made by Victor Morton seconded by Ron Kimball. The meeting was adjourned at 2:31pm

Respectfully submitted,



Victor Morton, Secretary

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The following attachments are the Board members reports:

President: No Report. (He stated the was that he was waiting to get the voting results in order to include them in his report given to the Courier)

Vice President: I would like to thank the members of Unit 3 and the Board members for voting "yes" to use interest money from 2024, to move the pool equipment from the "pit" area to above the ground. When the equipment was in the ground, checking for problems was not easy. It is now much easier to check the equipment and to keep the area clean. I was always afraid the top would accidently close or that the walls would cave in. Thank you again for allowing this project to take place.

Since January of 2025, the following items were purchased and/or repaired:

1. New pool rope and buoy
2. Valve for the pump
3. Timer switch for the in-pool lights
4. New pool light
5. Purchased five umbrella bases.
6. Purchased five umbrellas.
7. Repaired Stenner
8. Raised the equipment from below the ground to above the ground

It should be noted that the Vice President was notified during the meeting that the new electric heaters had been installed and were now operational and passed that information on during her report.

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Treasurer: TREASURER'S REPORT FOR 2025 ANNUAL MEETING– Prepared by Laura Mann

Overall

1. Thru Sept, we have replaced 255 tile roofs since 2011. We have replaced 318 flat roofs since 2013.
2. In 2020 we were able to purchase the Clubhouse, reducing the monthly amount formerly paid for the lease and providing us with a substantial asset.
3. In 2022 redid the porch portion of the Clubhouse, bringing it up to code and creating more usable space.
4. In 2023 we resurfaced the pool.
5. In 2025 we have raised the pool pit, and added a parking pad for 6 additional golf carts.
6. In 2016 our Reserves were at 19% fully funded, considered a "poorly funded" status; we are now at 35%, which is considered a "fairly funded" status. In 2017 we had a reserve balance of $1,083, 538 while we began 2025 with $1,741,118. The higher reserves are funded, the more likely to avoid special assessment.

Operating Expenses

Our OPEX Expenses total $806,842 YTD, with the 4 biggest expenses being for cable/internet, water/sewer/trash, lawn mowing/pest control, and master association fees; or $624,722 of the total. Overall, OPEX is over budget by $6,311 due to higher than anticipated utility costs.

Reserve Expenses

The current reserve balance is $1,734,635. While this represents a decrease of $6,483 since the beginning of the
year, it is despite having reserve disbursements that were $71,190 more than LY. Our YTD total disbursements
were $825,313. Our biggest expense so far this year has been $586,685 for roof repair and replacement.

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Expenses - Overall

We began the year with $15,248 in delinquencies and they now stand at $13,950, a decrease of $1,298.
Work orders totaled 1,113 (LY 821) during the 12-month period (Oct thru Sept):
Sprinkler (fix, move &/or replace) 320
Roofing 186
Roof Diverters Installed 253
General Repairs 223
Clubhouse Repairs 19
City Water 16
Wood Work (fascia boards, etc.) 20
Sprinkler Mainline, split between units 1-4, 0
In addition, the office responded to 76 Miscellaneous Complaints
Diligent cost control, including volunteer work performed by your Board members and others, allow us to keep maintenance fees as low as possible, while still funding our reserves at a "fairly funded" level.
The balance on the 20 yr. clubhouse mortgage loan of $1,150,000 at 4.6% interest is now $924,219
We continue to purchase CDs from different banks, ensuring the accounts are FDIC insured and earning $42,352 in YTD Reserves interest.
I have enjoyed being your Treasurer this past year and thank you for your support.

Clubhouse: CLUBHOUSE/REC AREA ANNUAL REPORT, Oct. 25, 2025

prepared by Laura Mann

We are glad that our Clubs have so many activities that our members can attend and enjoy each month in our clubhouse. The library, shuffleboard courts, and pool offer additional recreation choices for our members.
Details of expenses for the prior 12 months thru Sept. 2025 for the Clubhouse/Rec Area: Operating Expenses included: payroll for work requested, rodent/pest control, weekly cleaning, fire system monitoring, fire extinguisher inspection, AC

service & amp; cleaning, tree replacement, coffee and ice machine filters, rubber doorway ramp, replacement hoses and supplies needed to make minor repairs. Reserve Expenses included: Adding additional golf cart parking spaces and replacing the ice maker. We continue to maintain/upgrade our Clubhouse/Rec Area as needed and our budget permits.

We were appreciative recipients of our Clubs' generous donation of chairs for the clubhouse. This expense DID NOT come out of your maintenance fees.

A special shoutout to the members who have donated their time performing tasks which would otherwise have been an expense to us all. An example of this is the maintenance of plantings at the Unit 3 entry signs. Also, thank you to members who treated us to free coffee and donuts at KK several times a year.

I have enjoyed being your Clubhouse/Rec Area Director this past year.

Alteration Director: Welcome to the Annual Board Meeting of Unit 3 and thank you for attending. My annual report for the year from October 28, 2024 through October 25, 2025, consists of 206 Exterior Alterations Request of which 2 were not approved and 1 is pending, awaiting documentation from the vendor.

The number of Exterior Alteration Requests for the period of September 19th to October 25th, there have been 18 Exterior Alteration Requests with 1 pending awaiting documentation from the vendor.

As the Snowbirds begin to return, thankfully we are not faced with storm damages as we were last year. However, I would like to reiterate that the purpose of the Exterior Alteration Permit is twofold; first, to ensure that the vendor performing the work on your residence is an approved vendor that has been vetted by the Property Manager's Office for licensing and insurance for your protection, and second, to maintain a record of the changes made to the residence for future reference. Remember, although this is your home, it is still a part of a condominium community, and these are the rules that you agreed to when you became a member of Mainlands of Tamarac by the Gulf.

If you have any questions regarding interpretation of the rules, please call the office. or email me at blinetbod@gmail.com or, call me at 727.666.9097. I'll be happy to assist you.

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Secretary: Reported during the period 10/27/2024-10/24/2025 A grand total of fifteen (15) new owners took possession of homes along with seven (7) new residents, 5 rentals, and 2 additional residents.

Roofing Director: Recent history of the unit 3 roofing program for those of you who are new to our community. In 2015 tile roofing reserves where around $7500, which will barely pay for 1/2 a roof on a small house at today's prices. The flat roof reserves were only a little bit better but not where they needed to be for a community of 353 homes. Shortly after that point in time after being elected to the board, I raised my hand and said, I'll be the roofing director. What did I step in? Little did I know how close we were on the verge of having to ask for a special assessment so we could maintain our roofs. At that time the only way you got your roof replaced was after multiple leaks and repairs have been tried. Before I was on the board, I had 7 leaks on my roof before it was finally replaced. To make a long story short, the board increased the funding for roofs, which wasn't a popular thing to do, as was apparent by the grumbles heard by the membership. But it was what was needed to be done and turned our roofing program around. Instead of waiting for roof leaks to appear in the roofs we have been proactively replacing roofs based on age and the occasional special cases such as a leak or failed 4-point inspection as fast as our budget allows while maintaining a reserve in case of unforeseen problems. As we enter 2026, we are nearing the point (sometime before 2029 at the current rate of replacements) where all tile roofs will have been replaced using the newer peel and stick underlayment, which is vastly superior to the tar paper on older roofing methods. As currently planned, at that time we will slow down the proactive cycle, only replacing roofs as needed, while still building up our reserves. At some point we may be able to reduce funding for roofs and use that funding for other projects yet to be even thought of at this time. These are my personal thoughts on the future budgets, not necessarily those of the board. All this could not have been done without a board that makes the tough decisions when it must and membership that supports the decisions of the board. I commend the board and membership for doing just that.Thank you,
Skip George, 2nd VP and Roofing Director

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Lawn Director: Fertilizer, weed, and insect treatments continue under their normal seasonal schedules. Please be patient after weed application. Many weeds may react within a few days, while others could take a couple of weeks or more to see a change. Due to what is now a chronic issue with mole crickets, an annual granule systemic mole cricket treatment will again be applied this coming Spring.
In Pinellas Park, Florida, there is no true "dormant season" like in northern climates, as most common warm-season grasses do not go fully dormant. However, grass growth slows considerably during the cooler winter months. Rainfall also has a major impact on the health and looks of our lawns and common ground. Please remember we have several types of grasses that all react to their environment differently, with some grasses staying green, some going brown, and some may seem more in-between.
Complaint-driven Work Orders Completed

	Sept 23 – Oct 2	2 10/23/24 – 10/22/25
Complete Care	2	36
Tri-S	11	40
Sprinklers	29	331

Pinellas County is currently listed as 'abnormally dry'. We have had only .72 inches of rain this month, while our October average is typically 3.0 inches. For 2025 we have a shortfall of ~6.5 inches; this doesn't take into consideration the extra rain we got from the two (2) hurricanes late last year. The good news is we haven't been under water usage restrictions due to drought or low water levels this year. The county keeps us updated if conditions change.
As we soon head into the holiday season, I wish everyone happiness, great times with family and friends, and good health.