

NEWSLETTER

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From the Annual Meeting – February 10, 2010

Annual Meeting:

Fifty-five units were present in person and thirty-one by proxy at our Annual Meeting held on February 10th at the Peace Presbyterian Church. Approximately 25-30 units had dual representation present – so we enjoyed a good size audience to share in the coffee, donuts, and our informational program on Condominium/HO6 Insurance. Included in this edition are articles about that insurance program, Orientation Committee statistics for 2009, review of Association financial status, and a list of the Board, Officers and Committee chairs. This Newsletter will contain a lot of meaty information – so grab a cup of coffee, put your feet up, and catch up on what’s going on at Hanson’s Landing!

The new board and committee assignments:

Officers and directors 2010

President: Robert J. Perkowski
 Vice President: Barbara Kidd
 Secretary: Jim LeFevre
 Treasurer: Bill Seiler
 Director: Peg Ansbro
 Director: Richard Harris
 Director: Don Leverenz

Committee Chair 2010

Architectural Review: Don Leverenz
 Beautification: Bob Perkowski
 Budget: Peter Hauth
 Building Captains: Peg Anbro
 Building and Grounds: Phil Repetto
 Communications: Barb Kidd
 Dog Registration: Cathie Benoit
 Insurance: Barb Kidd
 Orientation: Jean Sandora
 Rodent/Pest Control: Bernie Nilles
 Social: Linda Rumler
 Web Site: Jim LeFevre

Orientation Committee 2009 Statistics

Eight Condominium Units were sold:

1	3bed/2 bath	\$190K	Intracoastal
2	3bed/2 bath	\$150-\$170K	Lake
2	2bed/2bath	\$126K	Foreclosure
		\$150K	Canal
3	2bed/2bath	\$125K	Short-sale to
		\$225K	Lake

Twenty-seven total leases:

3 bed/2 bath units:	Monthly Rentals
10 Seasonal	\$1,400-\$2,300
2 Annual	\$ 900-\$999
2-6 Month	\$ 800-\$1,000
1-5 Month	\$ 900
2 bed/2bath units:	
7 Seasonal	\$2,000-\$2,500 (IC)

IMPORTANT!
Safety/Security

Please be aware that there have recently been several break-ins in the greater Miles Grant community. At least two of those robberies occurred in the early hours of the morning with owners asleep in their beds. Access has been through jimmying a door or opening an unlocked slider. The thief remains at lodge. You may have noticed increased sheriff patrols on Cove Road during the past week or so. Locking doors and windows with outside access when you retire to bed, and always locking your unit when you leave it – even for a short errand or dip in the pool- is highly recommended!

ANNUAL MEETING NEWS (continued)

MULCH
PROJECTVOLUNTEERS
NEEDED!

When: Tuesday 2/23/10
Wednesday 2/24/10

Starting Times: 9:00 a.m.
Buildings 1, 2 ,3,
Pool House, and 12, 13

We are looking for owners with a van that could help deliver bags from storage areas to buildings.

Volunteers should bring a pair of gloves or anything else they think could help with the project.

For more information – or to say “I’ll come and help”- call:

John or Mary McCabe
223-8425

Treasurer Bill Seiler:

Reported that the financial state of Hanson’s Landing is very sound. In spite of two units being arrears on special and monthly assessment fees to the tune of about \$20,000.00, we ended our fiscal year with an operating surplus of \$85,459.40. We have a current fund balance of \$185,235.89 with prepaid assets of approximately \$50,000 and funds earmarked to pay Miles Grant once we reach a satisfactory agreement with them. Of the current fund balance, we are going to apply almost \$94,000 of this surplus as income to our 2010 budget – resulting in the lowering of monthly fees from \$341 to \$274 per month.

President Bob Perkowski thanked all of the people who had volunteered their time and talents this past year to the Association – resulting in saving the owners money and contributing to the spirit of the community! There were an awful lot – including Board members Lynne Jensen, Ernie Raaz, and Rosemary Carroll for their service - Jean Sandora and Elsa Hamilton for handling our Orientation work; Peter Hauth, Budget Committee; Linda Rumler, Social; Cathie Benoit, Dog Registration; Phil Repetto, Building and Grounds; Ernie Raaz, Architectural Review; Jim LeFevre, Web site/Telephone Directory, Building Cpts; Bernie Nilles, Rodent/Pest Control; Barb Kidd, Newsletter, Telephone Directory, and with Scott Drew, Insurance;

“Everything you ever wanted to know about condo insurance...but were afraid to ask”:

Liz Bonan, our general counsel, summarized the Florida Statute that mandates owners cover their units for their share of restoring a casualty damaged unit to its original inhabitable condition. Rudy Johnson and Debbie Platt of R. V. Johnson took us through Association coverage (our total package) and how it interrelates to owner coverage. Ernie Raaz, Board member/Contractor gave a pictorial presentation that documented the restoration process and associated costs.

The most important points are these:

1. If you are not carrying HO6 coverage that not only insures your unit for owners costs to rebuild the inside of the unit, provides liability coverage, names the Association as an additional insured, and has a loss assessment coverage of at least \$2,000. – then, you as an owner, are in violation of Florida law.
2. Owner costs to restore a two bedroom/2 bath unit range from a low of \$34,315 to a high of \$96,000 exclusive of rebuilding your glass-enclosed porch (\$4,000-\$6,500), your personal property (furniture, electronics, clothing and jewelry, etc.). If you are not insured for at least \$35,000 – you are most likely underinsured and should contact your agent.

Our compliance scores are still weak:

1. Approximately 100 of the 186 units have active policies on file.
2. Another 30 have policies on file that are now out-of-date (agency didn’t sent/owner didn’t renew)
3. Therefore we are missing about 56 policies
4. 60 of the policies on file insure the owners responsibility for \$35K or below – indicating that many owners are most likely underinsured.

Please feel free to call Barb Kidd if you want to check on your status – see back page for telephone/e-mail information.

VOLUNTEERS RECOGNIZED

Volunteers: And to all those who painted, mulched, decorated for Christmas, and did other odd jobs around the grounds: Thank you, thank you, thank you!

From the February 16th Board Meeting

In summary:

Rip Rap Building #9 – project still pending state approval of permits (a very timely process) – meanwhile further erosion has occurred which may raise the cost of the project.

Erosion behind #1 & 2:

Three bids received were all too high for work to be performed. Bob Perkowski is working with vendors to try to reduce the costs as quoted.

Seal coating of pavement:

Detailed study and proposal received from vendor recommends that an oil based finish be applied to preserve the asphalt and slow down the oxidization process. Their bid for the work was \$29,175.00. Decision was postponed pending further bids and review of the necessity or advisability to treat the surface so soon after being repaved.

Perimeter Road:

President Perkowski reported that we are close to reaching an agreement with Miles Grant Country Club on this issue. In response to our requirement that the work being billed was based on a contractual agreement that clearly spelled out the work to be performed, we have received a document that meets that demand. Left to be determined is if Hanson's Landing's payment of monies owed will be without interest charged. Additionally, we would like to have future contracts for the work performed competitively bid and opened in a manner that insures good business practices are being followed in this process. A committee was appointed to represent Hanson's Landing continuing interests: Dale Clixby, Lynne Jensen and Nikki Wykstra.

Chair Lift Bldg. #9: Referred to attorney for outlining owner's representative's requirements for further board consideration/action.

A/C Electrical Boxes:

are being repaired where needed while a study is being performed by Jim LeFevre to determine the best solution to this problem before presenting his recommendations back to the Board.

Owner Fee Delinquencies:

Vote was taken to continue liens on both units in arrears on special and monthly assessments in an amount that now totals close to \$20,000.00. Additionally, it was voted to take action against the personal assets of one of the owners to try to recover some of the monies lost in abandonment of his Hanson's Landing property. Owners are encouraged to write the Legislators (Federal and Local) encouraging them to enact legislation that currently allows for banks and mortgage companies to drag their feet in executing formal foreclosure so that they do not have to pay Association fees while waiting for units to be sold.

And yet, another formal complaint...

was filed in Tallahassee charging the Board with not posting the notice/agenda of the Annual Meeting in the designated boxes within the proper timeframe. The State of Florida chose not to take jurisdiction over the complaint and the Annual Meeting was allowed to be held on February 10th as rescheduled. However, once again Mr. Moran, as complainant, presented the quality of Board to the Investigator, as being in "knowing and willing violation of the Condo Act and Bylaws." Additionally, in a response letter to the ruling Mr. Moran took one final pop shot in writing: "Unfortunately, the current officers and directors are oblivious to the various requirements of the law, the administrative code and the documents and indifferent to their obligation to comply with those requirements. I seriously doubt that your participation in educational remediation would be worth your time."

Legal intervention in these matters cost the owners \$1,125.00 in 2009. January and February responses to these legal actions have yet to be determined.

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We're working hard to make it a better community!

Recommended Websites:

www.HANSONSLANDING.COM

www.myflorida.com/condos