



BAYVIEW CONDOMINUM BOARD SPECIAL ASSESSMENT MEETING

Meeting Notes and Action Items from November 12, 2025

Meeting Details

TIME: 6:00pm – 6:33pm

LOCATION: *Community Room located at Bayview – 700 N Osceola Ave, Clearwater, Florida*

Participants

Bayview Board of Directors	Ameri-Tech Community Management, Inc.	Residents of Bayview:
<input checked="" type="checkbox"/> Robert Calloway <input checked="" type="checkbox"/> Carole Groves <input type="checkbox"/> Kent Larsson	<input checked="" type="checkbox"/> Arnie Holder	17 Residents (including Board Members) attended

Discussion Items:

- Call to order at 6:00PM and a Quorum of Board of Directors (BOD) was established. Confirmation of Meeting Notice was mailed to owners on October 22, 2025, and posted in the Condominium Lobby notice case on October 27, 2025.
- BOD Update on Insurance Claim:
 - The BOD contracted with Trillas Consulting to develop an in-depth damage report as the result of Hurricane Milton. This report will help support the insurance claim submitted to Frontline. The BOD is waiting for the results of the report from Trillas.
 - The Association has secured legal representation on a contingency basis with Boggs Law Firm.
 - Steve Ayoub (Unit #602) asked if the Association is entitled to recover attorney's fees for Frontline showing "bad faith"? BOD response: "The HOA is able to include legal fees in the suit against Frontline, assuming that we get to that point with a lawsuit or settlement."
 - Examination Under Oath (EUO) will take place between 12/06 and 12/08.
 - Mediation between the Association and Frontline is scheduled for January 22, 2026.
 - Rebecca Larsson (Unit #401) – Can the Association insurance deductible be recovered due to "lack of good faith"? BOD response: "Not directly, but the claim coverage amount may cover more repairs than currently agreed to by Frontline. The deductible is currently \$808,000 and that will be deducted from any Frontline payout."
 - Fred Dykstra (Unit #605) – Can we do work without issue to the claim with the insurance company? BOD response: "Yes, we've checked with the Association counsel (Greenberg) and we're allowed to make repairs to protect the integrity of the building while we resolve the claim."



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- Immediate Planned Repairs to the Building:
 - Roof - 21-year-old roof sustained significant damage due to Hurricane Milton and requires replacement.
 - Mansards – clay tiles all need to be replaced.
 - Third floor tile roof over the fitness room all need to be replaced.
 - Stucco – damage needs to be fixed around the building and repainted.
 - Laura Rogers (Units #702 & 604) – is there any damage under the stucco in the concrete? BOD answer: “The stucco is installed over block walls and based on the initial examination there is no damage evident to the foundation blocks.”
 - Steve Ayoub (Unit #602) – How viable is Frontline? BOD/Property Manager (Arnie Holder) response: “Frontline appears to be in good shape financially based on information the Board has at this time.”
 - Laura Rogers (Units 702 & 604) – Can we get a copy of the slides? BOD response: “A PDF of the Power Point slides used during the meeting can be uploaded to the Association website for viewing.”
- Loan Terms were discussed by the Board and a summary of the financials related to the special assessment was presented to the Owners.
 - Questions/Comments from Laura Rogers (Units #702 & 604)
 - \$1.3 million to fix just the roof, paint and stucco? BOD response: “Yes, that is correct. It also includes the emergency repairs completed by the restoration contractor immediately after Hurricane Milton.”
 - How much additional cost for the owners for the exterior and railing painting? BOD response: “That cost is not included in the current fees. It is anticipated that the exterior painting and balcony coating would be another \$1M to \$1.3M which is currently included in the Frontline insurance claim.”
 - How much of the reserves is going to the fix of the roof, paint, stucco? BOD response: “The loan is being used to fund the repairs to the roof, mansards and lower-level stucco.”
 - Laura stated that she does not want to pay the interest on the loan stating that this is stupid and we as owners are being held hostage. BOD response: No response to the comment provided.
 - Laura told BOD to figure out what needs to be done and what owners owe ASAP.
 - Chris Brzezinski (Unit #404)
 - Why is Board doing the loan vs special assessment? BOD response: “We need to repair the roof and tile while we work through the insurance claim. A loan reduces the immediate cost to Owners and maintains an interest only loan for 12-months to cover the construction period. This will allow the HOA to make the necessary repairs while continuing to resolve the insurance claim. The primary reason to utilize a loan is to lower the upfront cost to



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Owners. Once the claim is finalized, then the HOA will revisit the question of loan vs special assessment.”

- Can the HOA force Owners to pay interest? Show me in the docs where the HOA can make this decision re: a special assessment vs loan. BOD response: “The HOA consulted with the Association General Counsel and was advised that the HOA can utilize emergency spending approvals during a declared State of Emergency to initiate repairs to the building which includes the use of loans to fund the repairs and restoration work.”
- SIRS Funding and required reserves was discussed. Additional funds from the insurance claim and the loan can be utilized to offset the insurance deductible or used to fund the reserves that are required through SIRS.
- The Open Forum was concluded with no other questions from Owners.
- Robert Calloway, Bayview Board President made a motion to Approve the Special Assessment. Carol Groves, Board Vice President provided a Second. Motion to move forward with the Special Assessment was unanimously approved by a quorum of the Board of Directors.
- A motion to adjourn was declared by Robert Calloway, Board President at 6:33PM with a second from Carole Groves, Board Vice President.
- Meeting concluded.

Open Discussion:

NEXT MEETING

ATTACHMENTS / RESOURCES