

Notice of Actions taken by the Board of Directors for the South Passage Association, Inc.

Notice of Special Assessment

On October 26, 2021 the Board of Directors acted as follows:

WHEREAS, the South Passage Association would benefit by having greater liquidity in its Operating Budget, increasing our Reserves, and accelerating needed future repairs.

NOW THEREFORE, the Board of Directors hereby approves of a special assessment of \$374,000 or \$5,500 per unit which is due December 20, 2021 to be used for the purpose of partial pre-payment of Roof Loan and the replenishment of reserves.

RESOLVED BY THE BOARD OF DIRECTORS on the 26th day of October 2021.

This notice is accompanied by a payment coupon.

Requirement that All Openings Meet Code for Hurricane Protection

On October 7, 2021 the Board passed the following motion:

All Unit openings (doors and windows) must meet current code (as stated in our Rules) for hurricane protection no later than November 15, 2022 and that owners will inform the Board of Directors by January 15, 2022 of their plans to do so.

Included in this mailing are materials to help owners fulfill this requirement. Please read these carefully and contact a board member if you have questions. Let us know your plans.

_____ I have a NOA (Notice of Acceptance from the Miami-Dade Impact Testing Facility) or stickers on shutters stating that my shutters meet current code and will provide a copy of the certification letter or a photograph of the stickers.

_____ I plan to replace non-conforming shutters with new ones that meet current code.

_____ I plan to install shutters that meet current code across my unprotected entry door and window.

_____ I plan to replace windows with impact resistant glass that meets current code.

_____ I have a triangle window or shutter for it that meets current code.

_____ I have a trapezoid shaped window or shutter for it that meets current code.

Unit _____ Owner _____

Please email your plans to Pam@ARChoice.com

SOUTH PASSAGE

SHUTTERS AND OPENINGS

Important Information and Plans

Each unit has window, slider, and door openings that need protection from storms and hurricanes. This protection can be provided by either having these openings covered by shutters or by installing impact resistant glass windows and sliders.

South Passage rules, printed in your directory, require that all openings meet current code for hurricane protection. Unfortunately, many do not. We may be the only Moorings condominium in this situation.

Our insurance company requires that EVERY opening in every unit MUST meet current code to qualify for discounts for storm protection. There can be no exceptions including triangle and trapezoid windows installed by owners in the past.

The Board has a contract to replace all the original fixed windows in 2022.

On October 7, the Board voted to require that all openings meet code by November 15, 2022. Upgrades are the responsibility of the unit owner, who must secure bids and pay for the work.

WHY THIS IS IMPORTANT

Last year our insurance premiums increased by \$54,000. In conversations with Brown and Brown, our insurance broker, we learned that not all our building doors and windows meet current code. As a result, few companies want to insure us and those who do assume that all our openings are unprotected. We believe that if all openings are protected additional companies will be willing to bid on our insurance and our premiums will be positively impacted.

The disaster at Surfside also gives us pause. It demonstrated how important it is to keep buildings elements up to code. We are told to expect that there may be changes required by insurance companies. Will insurance companies even be willing to insure a building that is not fully protected?

As a result, the Board will

- replace all original fixed windows in 2022
These are the highest windows, sometimes referred to as skylights and are the Association's responsibility.
- require owners to bring their openings up to code by November 15, 2022 and to inform the Association of their plans by January 15, 2022.

These actions will allow us to be in the best possible position to secure more favorable terms on our insurance in 2023.

WHAT IS REQUIRED

All windows and door openings must either be impact resistant or have shutters that meet current code. The requirement for this has long been in our rules and can be found in our directory.

- Upgrade entry door openings.
 - All doors and sidelights must have shutters that meet current code. No doors at South Passage are impact rated.
 - Use accordion shutters
 - They are easy to deploy and allow you to remain in your unit during a storm
 - Our Property Manager can inspect your unit twice monthly while you are gone
- Install new impact resistant windows
 - Give our requirements to installer
 - When they measure your windows, give installer the Association guidelines for window
- Or install new shutters
 - Prefer accordion shutters which are easier to open and close

TIMELINESS OF INSTALLATION

Both window and shutter installers are commonly taking anywhere from five to eight months from the date of ordering to install windows or shutters. As a result, we are requiring owners whose openings are not protected to inform us of their plans by January 15 as to how they plan to bring their openings up to code. We ask that you have a contract in place by March 20.

FORMS AND INFORMATION

The Unit Modification Form and the South Passage Window and Sliding Glass Door Installation Guide have been included with this notice and are found in Forms/Window-Shutter Package on our website: www.southpassageassociation.com.

UNPROTECTED OPENINGS

While many units do have shutters that protect windows from rain and wind, some units have shutters that were made prior to 2005 and no longer meet current code. A shutter installation company has surveyed our buildings and identified openings that need upgrades. This list may be incomplete.

Units with unprotected front entry openings
101, 102, 103, 105, 107, 201, 203, 205, 301, 302, 305, 307, 401, 403, 404, 405, 407, 501, 503, 505, 601, 603, 605, 607, 702, 703, 704, 801, 803, 903, 904, 905, 907, 908, 1007, 1101, 1102, 1103, 1104, 1105, 1106, 1201, 1202, 1203, 1302, 1303, 1305.

Units with window shutters that need upgrading to current code: 103, 107, 201, 203, 305, 307, 401, 402, 405, 603, 607, 701, 801, 802, 1101, 1104, 1105, 1201, 1302, 1305, 1306.

Units with trapezoid windows: 201, 202, 207, 302, 401, 407, 505, 607, 702, 704, 904, 908, 1001, 1101, 1201, 1301, 1303. Units with triangle windows: 201, 202(2), 204(2), 207, 302, 304, 407, 404, 502, 904, 906, 1001, 1003, 1107, 1202 (2). We don't know which if any of these windows meet code, so please inform us if you know that these windows or their shutters meet code.

Please remember, that EVERY unit must have EVERY opening meet code or the Association will not be able to claim that its openings are protected. All of us must pitch in to do our part and fully protect our property from hurricanes and get the best pricing possible for our building's insurance.

If you believe that your windows, shutters or Lexan coverings are listed in error and meet current code, please provide a NOA (Notice of Acceptance by the Miami-Dade Impact Testing Facility) or photographs of stickers which demonstrate that they meet code. Our wind mitigation inspector must confirm that they meet code. If an insurance company sends out its own inspector and determines that an opening does not meet code, the company can charge us an additional premium retroactively.

WIND MITIGATION INSPECTION OF UNITS

We currently plan to perform wind mitigation inspections of all units in all buildings during the week of November 28. The inspector will identify windows and shutters that do not meet code.

WINDOW REPLACEMENTS

A unit modification form is required for all new shutters and windows. Provide Handout for Window Contractors to the person providing an estimate. We recommend that you get the agent to sign the document so that you have proof that it was provided. Some contractors have ignored these requirements at the time of installation, thus delaying their work.

Clear Choice (217-2990) and Hayes Construction (226-0061) are aware of these requirements. Vero Glass (567-3123) can accommodate these requirements but will not bid them correctly unless you give them the requirements.

SHUTTER REPLACEMENTS

We contacted five companies and asked for pricing for shutter replacements. Three companies had lower and similar pricing. Expert Shutters (772 871-1915), PCS Shutters (794-8240), and Storm Barrier (633-2546). We do not recommend any company. We do recommend that you get more than one bid and consider the company's reliability in completing their work in a timely fashion.

IMPORTANT DATES TO REMEMBER

- | | |
|-------------|--|
| November 28 | Wind Mitigation Inspections of all Units |
| January 15 | Inform us of your plans
Use the attached form |
| March 20 | Give us documentation that your current shutters meet code or that you have an order for upgrades or replacements. |
| April 1 | Our wind mitigation inspector will determine if documentation is sufficient |
| November 15 | Wind mitigation inspection of all buildings |
| January 15 | Any remedial work must be completed and re-inspected |
| February 1 | Mitigation reports for each building will be completed and given to insurance companies and owners |

SOUTH PASSAGE WINDOW AND SLIDING GLASS DOOR INSTALLATION GUIDE

In addition to the South Passage Unit Modification Form, a County permit is **REQUIRED** for all window installations in South Passage. Prior to removing the existing window, you are **REQUIRED** to meet with our Property Manager to discuss the method of installation and to make sure that the proper windows have been ordered and to show him the permit before posting it.

Our buildings are constructed with two types of construction practices. The partitions are solid CBS construction walls that run front to back every 13'6". Between these concrete partitions the framing (the front and back of each building) consists of 2x4 with cdx plywood applied to the framing. Tyvek vapor barrier is applied to the plywood and James Hardie panel siding and trim comprise the finished exterior. When installing windows in the CBS walls we request you utilize a typical concrete construction window installed to current code requirements.

When installing the replacement window in a 2x4 wood construction wall we **REQUIRE** you to remove the existing window and trim and cut back the James Hardie siding enough to make room for a window with a nail fin. **Do not use a CBS style window and simply screw the window in place as you would when tap coning a window into a CBS opening.** We have found that in this process the screws often miss the 2x4 framing and fall between the plywood and framing, which leads to a weak support structure.

After the window is screwed through the nail fin into the plywood, we **REQUIRE** that you install a matching color aluminum "Z" channel to rest on top of the window and **REQUIRE** that you then apply 4 (four) inch flashing tape on all flanges across to the existing Tyvek surface. Then liberally apply caulk and a strip of James Hardie siding as a spacer over the fin and flange. Follow by liberally applying caulk behind the new James Hardie trim. **Contact the on-site property manager to schedule inspection of the top Z channel installation PRIOR to the installer applying the strip of James Hardie siding.** This process will prevent water from leaking down the wall behind the siding and through the top of the window screw holes.

If you are removing but not reinstalling shutters, your contract must include caulking the holes and painting the areas under the shutters. We will supply the paint. Where needed, you'll also need to include replacement and painting of the Hardie exterior trim.

When installing a sliding glass door or window in second or third floor master bedrooms, you are **REQUIRED** to notify the Property Manager at least one week prior to installation. We will arrange to have Hannabri Roofing, our contractor, meet your installers on site and create a pan specific to these applications. Where a slider is installed in front of a master bedroom balcony, Hannabri will also adapt their pan and balcony floor membrane to prevent water intrusion. If you are unsure whether you will be working in one of these areas, please check with the on-site Property Manager.

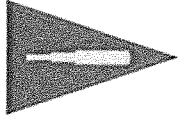
If you are installing windows above our metal roofs, you may not walk on these roofs and generally will need to use a Lift, except for bathroom windows where scaffolding and planking can be utilized.

Failure to follow the procedures specified above will require you to remove the slider or window and re-install per our requirements. Please sign below.

Unit# _____ Owner _____ Contractor _____

Property Manager Approval _____ Date _____

Thank you for your cooperation. If you have any questions, please contact the on-site Property Manager: Jamie Ross 772-321-0357.



South Passage Association

An AR Choice managed community

Unit Modification Request

(Please allow up to 30 days for Approval)

Unit Owner: _____ Dated: _____

Unit #: _____ Phone: _____

DESCRIPTION OF MODIFICATION

Describe the scope of work. Provide the following: Name and contact information of Contractor, License #, Certificate of Insurance, and copy of Contract. A County Permit must be present prior to starting work.

Approval is contingent upon a project consultation meeting among the licensed contractor, owner or owner's representative, onsite maintenance manager and South Passage Board member responsible for buildings. All contractors and subs must adhere to the terms of the Contractor Rules & Info document. Relocation or modification of walls, plumbing, a/c drains, and cable or electric wiring and the installation of fixed windows must be specifically noted and approved as part of this application. Once altered, the unit owner accepts ongoing full responsibility for fixed windows they have installed and damage to their unit and/or adjoining units resulting from these modifications. All work is solely at owner's and contractor's risk and expense. The owner hereby agrees to hold the South Passage Association, Inc. and the Board of Directors harmless regarding the consequences thereof.

Additional Conditions of Approval: _____

Signature of Unit Owner(s): _____ Date Signed: _____

NOTE: All approvals are subject to the requirements of all applicable governmental authorities. In consideration for your neighbors during the "season", the Board requests major remodeling be scheduled between May 1 and December 1.

Return the completed form to the Onsite Property Manager, Jamie Ross

INCOMPLETE REQUESTS OR LACK OF DOCUMENTATION MAY RESULT IN DELAY OR DENIAL OF YOUR REQUEST.

Below for Office Use Only

Approval Granted: _____

Board of Directors Signature

Date

Date Form Sent to Owner: _____ Initials: _____