

**,AZALEA WOODS CONDOMINIUM ASSOCIATION, INC.**  
**BOARD OF DIRECTORS MEETING**  
**WEDNESDAY, May 14, 2025, 4:00 P.M. EST**  
**AMERI-TECH BOARDROOM**  
**ZOOM MEETING AVAILABLE**

**PRESENT:** Mike Teriaco, Secretary-Treasurer, via zoom; Barbara Simmons, President; Barbara Claussen, Vice President; Doug Brown, Director at Large, via zoom; Ronny Dunner LCAM representing Ameri-Tech Management. Also, present Tyler Gilroy and Grant Fraley, via zoom, representing Brown & Brown Insurance. Two members of the Azalea Woods community in the audience.

**CONFIRMATION OF QUORUM:** Quorum established with four board members present.

**CALL TO ORDER:** Meeting called to order at 4:01 P.M. by Barbara Simmons.

**PROOF OF NOTICE:** Notice posted in the community within 48 hours of the meeting date.

**APPROVE MINUTES OF LAST BOARD MEETING:** Minutes of January 29, 2025 presented to the board. Motion by Doug Brown to approve minutes; seconded, Mike Teriaco; motion carried.

**INSURANCE DISCUSSION 2025-2026:** Board unanimously agreed to discuss our insurance renewal at this time and continue our other business after the discussion. Tyler Gilroy and Grant Fraley of Brown & Brown present to explain the insurance proposal.

- Tyler explained that premiums are lower for the upcoming year due to a softening of the market. Fewer claims paid out in the storms for 2024 as more people were not insured and more of the damage was due to flooding and not wind. Insurers are more willing to take on more risk.
- Premium 2024, \$106,633.31, for a policy with 5% named storm deductible; 2024 options, \$97,584.79, 5% deductible or \$104,074.79, 3% deductible option. It was Grant's recommendation to take the 3% option as we save money in premiums and lower our percentage of risk if there is a major

named storm. If premiums rise in the future, we can go back to the 5% deductible option to save money.

- Ronney questioned if Brown & Brown shopped insurers for the best price. Yes, they did. Ronny questioned what the deductible would be for all unnamed storms and other occurrences. \$5000.00 is our deductible.
- Doug Brown liked the 3% option and Grant's opinion on the reasoning for accepting this option. All the other board members agreed.
- Motion by Doug Brown to renew our insurance policy for 2025/2026 with the 3% deductible option as proposed by Brown & Brown; seconded, Mike Teriaco; motion carried.
- Tyler will send over paperwork to have signed by representatives of the BOD and invoice from Brown & Brown. Brown & Brown will pick up the check personally so as to avoid mailing and on-line payment issues.

**MANAGERS REPORT:** Ronny Dunner presented his manager's report for May, 2025.

- Irrigation issues are being addressed with the landscaper.
- Violation regarding expired automobile tags, car tagged for towing.
- Gutters cleaned. Will clean a few weeks earlier and coordinate better with the landscaping day.
- Front sign lights were fixed by Jim Kenney Electric. Mike motioned to approve the expense for payment; motion carried unanimously.

**UNFINISHED BUSINESS:**

- Broken car- stop at building 14 will be replaced with one in storage on the property. The rail at building 8 will be repaired. Ronny will get a quote from the handyman.

**NEW BUSINESS:**

- Discussion in regard to the aging report. Four units at the attorney for unpaid maintenance fees. Two will be paid in full this month. One other will be going to the attorney. Two others have paid in full and were not sent to the attorney. Mike stressed that the issue with units not paying their fees is having an impact on our association's cash flow and ability to do certain large maintenance projects, like tree trimming. With the aggressive attorney action to collect payments, our cash position will

improve substantially. The units in question are for the most part repeat offenders and some estate issues.

- Mike asked that we check the water usage at building 13 as the city water bill has been very high for the last two months. There may be a leak. BOD and Ronny will report.

#### **MEMBERS' COMMENTS AND CONCERNS:**

- The association members in the audience had a question regarding the replacement of dead/removed palms at the back of building 10-11-13. These palms were to be replaced by the landscaper as they froze out from being planted too soon in the season. Ronny will report back to the BOD after a discussion with John Evans as to when we can expect replacement. This involves about four plants.
- The members present questioned the board as to how they were spending the funds for new landscaping. Mike stated he would come back in the fall after the hot summer and walk the property with John Evans. They will look at the problem areas and dead plantings. They will look at the areas that are in their judgment, in the worst condition. They will come up with a plan to replace these plantings with plants that are good for shade, sun and location. They will do this with the yearly budgeted amount of dollars in mind. We are not squandering the money.
- Mike asked if any association member present had a proposal for landscape improvements, by a landscape committee, as was promised by the association members at the February annual meeting. The BOD was informed that the members of this committee had to resign due to health issues. Doug Brown asked that if a new committee could be formed, a proposal should be forwarded to the BOD by August to be considered for the 2026 budget year.

**ADJOURNMENT:** Meeting adjourned at 5:39 P.M.

Respectfully Submitted,  
Mike Teriaco, Secretary/Treasurer  
Azalea Woods Condominium Association, Inc.  
May 15, 2025