



PARKVIEW POINT

CONDOMINIUM

Volume 17 Issue 8

Monthly Newsletter

February 2019

PARKVIEW POINT

7441 Wayne Avenue
Miami Beach, FL 33141

OFFICE HOURS

Mon. - Thurs. 9:00 AM-5:00 PM
Friday 8:00 AM-4:00 PM
Lunch 1:30-2:30 PM
Sat.- Sun. Closed

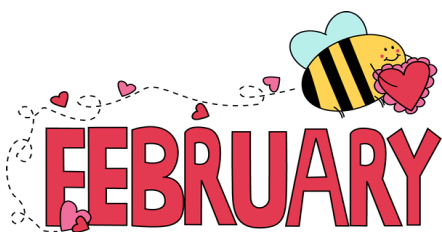
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Valet..... 305-865-3317
Website.. www.parkviewpoint.com
E-mail... info@parkviewpoint.com

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A Note on Reserve Expenditures

Some owners have asked for clarification of Reserve expenditures over the past 2 years, since we had had to deal with extensive issues since Hurricane Irma, as well as to complete our 50 year Re-certification.

The numbers related to Reserves can be confusing. For example, the Balance sheet Reserve numbers show accrued Reserve deposits over a number of years versus the actual Reserve balance every year.

We operate under a Pooled Reserve system, so that Reserve monies can be allocated to where they are needed most.

Every Reserve expenditure is carefully accounted for, and has to meet the Statutory test of an expense for long term repair or replacement (i.e. for things lasting more than a year), or deferred maintenance. Everyday expenses for consumable items or regular maintenance are paid out of the Operating Budget.

All our expenditures are tracked with an annual independent audit, which is required by law. The audit reports are available at the Office for all owners to see.

It is the Board's intention to provide complete transparency as to expenditures, especially as we enter into a relationship with a new accounting entity at Castle group.

Therefore, we have invited a visitor to our Board meeting on February 28 to clarify this.

- *Mr. Adrian Simmons of our audit firm Gerstle, Rosen and Goldenberg will describe the independent audit process. Even though we are moving our accounting to Castle Group, the checks and balances apply. No expenditures over \$3000 may be made without Board approval, and all checks are signed by Board signers. Having the continuity of the same audit firm doing our audits means that we maintain strict control and visibility of our finances.*

Notice of Final Special Meeting to Vote on Proposed Amended Condominium Documents

The Special Meeting to vote of the Proposed Amended Documents, whether to allow dogs as pets and on total window replacement has been continued to March 4 at 7pm. This is the **final chance** to vote.

Over 80 people have still not cast their votes, and this means the documents cannot be approved unless everyone steps up. Our documents are over 30 years old and have created great uncertainty which has even led to some lawsuits in the past. Please do your part to help the building advance by VOTING!

It's easy to vote. Come into the Office any time or ask for a form at the Front Desk. You can email a scan of the form, take a picture of it an email it to info@parkviewpoint.com or sign up for electronic voting.

If you have questions about the mis-information slipped under unit doors about the documents (which as a violation of the Association's rules against soliciting), please ask the Office to have a Board member go through them with o.

It is the Board's goal **to dramatically upgrade and modernize the quality of life and to improve the value of our property** at Parkview Point. Voting to approve the new Documents at our meeting on March 4 will be a very

positive step in that direction. Over 75% of votes so far have approved the new documents, but not enough people have voted! If you have not voted yet, please do so to help your community.

What are these Documents? These are the Declaration of Condominium, the Articles of Association and the Bylaws of the Association. They have not been changed since 1979, so the language is VERY outdated, and it is holding us back.

When you vote for approving the new documents, there will be various benefits:

1. Potential FHS/Fannie Mae Recognition.

We have previously applied for FHA recognition, but have been rejected because our Documents are out of date. The new Documents will give us a good chance of getting recognition, which means that loans to buy units in our building will be available to more people at a lower cost. This usually has the effect of **increasing property values.**

2. A New Policy on Pets

There has been an ongoing debate whether to allow dogs as pets in the building. When you vote, you will have your chance to express yourself for or against this question.

3. Clarification

The new Documents make it much clearer what the responsibilities of the Association are. In the past, we have had a number of disputes because the documents are unclear. Going forward, we will have certainty on the major issues and you will **secure your rights as an owner.**

4. Freedom to Modernize

Your Board has, for example, not been able to update the sauna room because, back in 1979, someone decided we had to have a sauna and it was written into the Documents. When you vote to approve the new Documents, your Board will have much **more flexibility to improve and update the building.** There is also a new clause that allows 66% approval by Owners for major changes.

5. Outside Income

The new Documents allow us to do things such as, for example, set up a convenience store, or to find other sources of income. This will help us pay our expenses and **hopefully reduce future increases** in maintenance fees.

Sincerely
BOARD OF DIRECTORS
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Notice of a Special Meeting of the Board of Directors

February 28, 2019 @7PM

LOCATION: Parkview Point Condominium Association Social Hall

Notice is hereby given of a Meeting of The Board of Directors to The Special Assessment for the purpose of funding the necessary repair and maintenance projects listed below, including associated costs for professional fees, administrative costs and a contingency for possible cost overruns.

- Fire well stair rail fabrication to come into compliance for 50-year certification
- Concrete restoration, sealing & painting of building
- Roof Repair

The currently estimated total of the proposed special assessment is \$729,000. Payments are estimated to average an approximate total of \$3,000, which may be higher or lower depending on the unit's share of the common expenses. The currently proposed first payment is scheduled to be due April 1, 2019 and the Board is considering dividing the total amount due per unit over six monthly payments. Each unit's exact responsibility for payment and the due dates will be sent after the meeting, if the Special Assessment is approved.

The meeting is open to all owners and we encourage you to participate.

Thank You
THE BOARD OF DIRECTORS

PACE Loans

On December 31st, the Miami Herald had a full page article about the PACE Program, which allows people with little equity in their homes to get easy money for clean energy improvements, such as solar panels or impact windows, regardless of income, cash flow, or ability to repay the debt. Because it is devoid of any "ability to pay" requirement, the PACE program shares characteristics with other forms of lending deemed potentially predatory by consumer groups.

Homeowners, mesmerized by a contractor's sale pitch, which includes no money down and decades to repay, may not fully understand the terms and financial commitment they are making. Under the PACE Program, there are not the same strict federal rules dictating what is disclosed to the customer about interest rates, duration, and other terms. Since contractors are independent of the lenders, unscrupulous salesmen might misrepresent the true cost. Also, if there are problems with the job or the contractor disappears, the lender is not responsible. If you stop payments for this reason or any reason, because PACE lending is paid thru your property taxes, the local tax collector and the lender becomes the first in line for repayment when borrowers fall behind. They can initiate foreclosure proceedings. The first bite of the proceeds from the sale goes to them and not the holder of the mortgage.

Because of these problems with PACE, Fannie Mae and Freddie Mac, the quasi-governments entities that buy up mortgages have been prohibited from purchasing mortgages that have a PACE assessment attached. In December 2017, the Federal Housing Authority stopped supporting new mortgages that have PACE loans attached. This could make it harder to sell your home.

For all these reasons it is very important to perform due diligence when considering a PACE loan.

For the Board of Directors By Dr. Robert Kimche

Full article is posted on the Community Bulletin Board



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The Importance of Revising our Documents and Why EVERY VOTE COUNTS

Our documents are almost forty years old and need to be updated to better reflect the property and the community as it exists today. Many of the changes are minor. Many have to do with rules, regulations, fees, and penalties. The ease of access to emotional support dogs has led to an increasing number of animals in the building. The Board of Directors has decided to let the unit owners vote on whether they want to allow anyone to have a dog (with proper fees and regulations). If seventy-five percent vote to open the building to dogs, this will be included in the documents. This will be a separate vote, so that even if you vote no on the dog issue, you can still vote yes on the new documents.

The building is fifty-four years old and some of the structures mentioned in our documents no longer exist. Therefore they need to be removed from the new documents so as to avoid confusion in the future. A list of the parking assignments will also be included in the new documents since it was not in the original.

Language in our documents means that Parkview Point does not qualify for FHA loans. By making some minor changes we can remedy this, which will make it much easier to sell apartments in the building.

A great deal of time, energy, and money (legal fees) has gone into revising the documents. We need a seventy-five percent yes vote of the unit owners (183) to pass it. These changes are necessary and we hope that you will vote and encourage others to do so. You may vote by paper ballot or the internet if you have signed a consent form.

It's easy to vote, and you can do so at any time between now and December 4. Just fill in your ballot and leave it at the office or come to the meeting, or scan and email it to info@parkviewpoint.com. If you registered for online voting, vote at bpb ballot.com before December 4 at 6pm.

The Special Meeting, where you could vote in person, was held on December 4 at 7pm in the Social Hall but the voting as mentioned in the Managers Report has been extended until February 6, 2019.

Thank you for your time and consideration on this important issue.

Sincerely,

Dr. Robert Kimche
The BOD of Parkview Point

La Importancia De Revisar Nuestros Documentos Y Por Que CADA VOTO CUENTA

Nuestros documentos tienen casi cuarenta años y deben actualizarse para reflejar mejor la propiedad y la comunidad tal como existen en la actualidad. Muchos de los cambios son menores. Muchos tienen que ver con reglas, regulaciones, tarifas y sanciones. La facilidad de acceso a los perros de apoyo emocional ha llevado a un número creciente de animales en el edificio. La Junta Directiva ha decidido permitir que los propietarios de la unidad voten si desean permitir que cualquier persona tenga un perro (con las tarifas y los reglamentos adecuados). Si el setenta y cinco por ciento vota para permitir en el edificio a los perros, esto se incluirá en los documentos. Esta será una votación por separado, por lo que incluso si vota no sobre el tema del perro, todavía puede votar sí sobre los nuevos documentos.

El edificio tiene cincuenta y cuatro años y algunas de las estructuras mencionadas en nuestros documentos ya no existen. Por lo tanto, deben eliminarse de los nuevos documentos para evitar confusiones en el futuro. Una lista de las asignaciones de estacionamiento también se incluirá en los nuevos documentos, ya que no estaba en el original.

El lenguaje en nuestros documentos indica que Parkview Point no califica para los préstamos de la FHA. Al hacer algunos cambios menores, podemos remediar esto, lo que hará que sea mucho más fácil vender apartamentos en el edificio.

Se ha invertido una gran cantidad de tiempo, energía y dinero (honorarios legales) en la revisión de los documentos. Necesitamos un voto de setenta y cinco por ciento de los propietarios de la unidad (183) para aprobarlo. Estos cambios son necesarios y esperamos que vote y aliente a otros a hacerlo. Puede votar por boleta o por Internet si ha firmado un formulario de consentimiento.

Es fácil votar y puede hacerlo en cualquier momento desde ahora y hasta el 4 de diciembre. Simplemente complete su boleta y déjela en la oficina o vaya a la reunión, o escanéela y envíela por correo electrónico a info@parkviewpoint.com. Si se inscribió para votar en línea, vote en bpb ballot.com antes del 4 de diciembre a las 6 pm.

Cada Voto Cuenta
(cont. from page 4)

La reunión especial, donde se podía votar en persona, se llevó a cabo el 4 de diciembre a las 7 pm en el Salón Social. pero la votación como se menciona en el Managers Report se extendió hasta el 6 de febrero de 2019.

Gracias por su tiempo y consideración en este importante tema.

*Sinceramente,
Dr. Robert Kimche
La Junta Directiva de
Parkview Point*

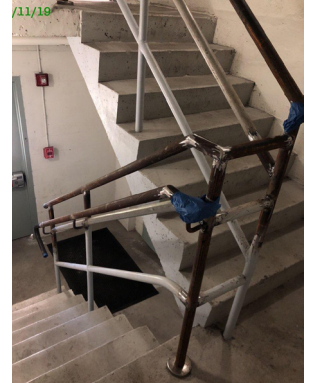
Update on the Parkview Point Rejuvenation Plan

Here is an update on the Rejuvenation Plan (which I wrote in October 2018 and which was approved by the Board.) Progress on our priority items has been good. The timelines on some of the projects have changed because of the lengthy permitting requirements.

2019 PRIORITY PROJECTS

50 Year Re-Certification: We had 2 outstanding items: electrical bonding of the pool, and the stairwell railings.

- **Electrical Bonding:** The City required us to submit a new permit application for this, which was approved at the end of January. The work is now complete and the Engineer has signed off on it.
- **Stairwell Railings:** We have built a model of the solution for this longstanding problem, and are awaiting City approval of the model and issuance of the permit so we can complete the job. We had originally estimated that this job would cost \$95,000 to complete, but after an extensive search for the right vendor, it will be done for \$45,000 plus \$6,000 in engineering costs. When this project is complete we will apply for final City signoff.



Pool Reopening/Temporary Fence: Now that the pool bonding is complete, the pool trenches are being filled. The temporary fence permit has been approved after exten-

Continued on page 5



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Rejuvenation (cont. from page 5)

sive negotiations with the City over 13 months! The fence will be ready soon, and then we can seek final permission from the City to reopen the pool.

Sealing the Building: This has two phases

Interior Sealing:

Within the next few weeks, extensive sealing of the windows in the building will begin in advance of the rainy season. Both frames and loose window panes will be sealed from the inside to secure windows against leaks. This interior sealing project is an addition to the Plan to provide extra protection. If your apartment experienced leaks during Hurricane Irma, please advise the Office so we can create a priority list.

Exterior Sealing

• **Concrete Restoration:** We expect to receive final bids on concrete restoration during March. Please advise the Office of any new cracks you have observed so we can finalize this. Concrete restoration will be done in

stages and will take several months to complete. Outside caulking of the windows will also occur during this stage to further seal the building.

- **Painting:** This will take place once the concrete restoration and caulking are complete and we hope to have this building work done as quickly as possible.
- **Roof Repair:** This will happen after the other exterior envelope work is done so that the scaffolding doesn't damage the roof.

Special Assessment: The Board has published notice of a Special Assessment of \$729,000 to pay for this work, which will be voted on at the Board meeting of February 28. This will be pro-rated by Ownership Interest, with the average cost per unit approximately \$3,000.

2020 Priorities: The sequence of work described in the Rejuvenation Plan is affected particularly by the seawall permit, and this pushes some of the projects into 2020.

Seawall Progress: Our permit applications were submitted to the City in December, thereby meeting the deadline imposed. It is expected that permits will take about a year to issue. However, the many vendors who were asked to bid have asked for a more complete design. Our seawall repair is complicated by the fact that we have low bridges on the canal on each side of the property so that barges with cranes cannot access the seawall from the water. We are working on alternative designs to address this.

Seawall costs will be addressed in 2020, by which time we should have clarity on our insurance settlement.

Pool renovation including splash pool, parking lot and permanent fence are all projects that must follow the completion of the seawall, so they will be scheduled in 2020.

Derek Hewitt
On behalf of
The Board of Directors

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