

# BILTMORE II CONDOMINIUM MONTHLY NEWSLETTER



Volume 13 Issue 8

May 2021

## BILTMORE II CONDO

600 Biltmore Way  
Coral Gables, Florida 33134

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### OUR STAFF

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**Admin. Asst.** ..... Elisa Burnbaum  
**Front Desk Supv.** ..... Luis Palma  
**Maint. Supv.** .....Eduardo Mustelier S.

### HOW TO REACH US

**Manager** .. manager@biltmore2.com  
**Office**..... 305-448-4765  
**Admin.**..... admin@biltmore2.com  
**Concierge/Front Door**.. 305-443-7914  
**Concierge**.. Concierge@biltmore2.com  
**Maintenance**.....  
maintenance@biltmore2.com  
**Association Website**.....  
<https://biltmore2condo.mycommunitysite.app>

### OFFICE HOURS

**Monday-Friday**..... 9 a.m. - 5 p.m.



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## PRESIDENT'S MESSAGE

Dear Residents and Association Members,

This is to apprise residents and Association members of actions taken by the Board of Directors (BOD) to improve elevator operation at Biltmore II. Last year the BOD approved contracts with Kone, our long-term and highly respected worldwide elevator company, to refurbish mechanical and electrical operating components of the four elevators. Work is scheduled to begin on-site later this month. The first elevator to be refurbished is the east side passenger elevator. Work should be in progress as you read this message. Each elevator will be done in sequence. Kone expects to take 3+ months per elevator to perform its tasks. Then Vasile Elevator will upgrade the cab interiors, taking about 3 weeks for each cab. The entire project is expected take about 16 months. You will be informed of project status on a regular basis throughout its duration. In addition, on April 19, 2021 the BOD approved a repair contract to obtain and install the operating elements to return the service elevator to full operation on an expedited basis. This work is underway as this message is being written. Please be assured that your BOD and Management are giving this matter top priority. Hopefully, as you read this newsletter, the service elevator will be back in operation. The first refurbished and upgraded elevator cab will be revealed in Fall 2021, when it is returned to service. I believe you will be pleased with its appearance and operation. Thank you for your patience, cooperation and understanding.

*Erin Anding, President*

## NOTICE TO RESIDENTS

### NEW GARAGE VEHICLE ENTRY SYSTEM- EFFECTIVE JUNE 1, 2021

Please be advised that effective June 1, 2021 our new entry system will be activated. If you have yet to provide your vehicle registration please do so by May 24, 2021. The current clicker/fob to access the gate will be eliminated

and replaced with a new transponder sticker, which will be affixed to the outside windshield of your car by our staff. No battery is required; the transponder works



*Continued on page 2*

**Notice to Residents (cont. from page 1)**

with an embedded antenna that will activate the garage gate. The staff will be affixing the transponder to the registered vehicles.

Please complete the vehicle registration form which you can request at concierge and return once it has been completed.

Registered residents will be provided 1 (one) transponder sticker per registered vehicle corresponding to their Unit. Non-Residents, Employees, caretakers, housekeepers, contractors etc. will not receive a transponder, they are to park in the designated visitors parking areas. For your convenience, if your vehicle goes out for repairs, administration will provide you with a temporary hang tag for the loaner vehicle. If purchasing a new vehicle, administration will deactivate the old transponder and we will sell you a new one. Owners renting their parking space to another resident will need to fill out the vehicle registration form with that resident's name and vehicle information. The transponder will be registered to the original unit owner.

Thank you,  
Association office.

# TREASURER'S REPORT

(March 2021)

**Income/Expense**

The month of March shows a net surplus of income vs. expenses of \$16,364 bringing the year-to-date income to \$ 35,175. While having a surplus in the first two months of the fiscal year is a positive sign, please keep in mind that not all expenses will be incurred on a regular basis. In addition, the repair of the freight elevator may result in unplanned costs of \$38,000. Also, while insurance expenses are still showing a positive YTD balance of \$ 6.7K, this amount will not only diminish once the new premiums take effect, but also, we will see an unplanned negative impact of approx. \$9.5K compared to the budget due to higher premium increases than expected. There are, of course, other cost elements which are below budget but as time passes such differences will be required for future transactions as they come up.

**Collections**

Regarding the collection of maintenance fees and Special Assessment values, we still have quite a number of units which are late with their payments. We would appreciate all unit owners who are late to make their payment arrangements before the end of this billing cycle with the Associations banker, BB&T, to cover the open delinquent amounts.

No payments are accepted in the Management office. The good news is that as expected the number of delinquent units dropped substantially in March and we are sure that April and May will produce further improvements.

**Funding at the end of March**

The funds available in our operating bank accounts including petty cash are \$498,317. As for Reserves, we have \$2,833,116 of funds available in our Reserve bank accounts. Regarding our Special Assessment, the funds available in our bank account amount to \$297,680 vs a monthly budget of \$83,333 thanks to several unit owners who have chosen to pay the assessment fee upfront.

*Reinhard Benditte, Treasurer*

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## HELP SAVE THE ENVIRONMENT – RECYCLE RESPONSIBLY



Discarding household waste involves different categories of materials. Some are discarded as household trash and are burned. Some items can be recycled, and the raw materials reused. Other materials

are hazardous and require special disposal procedures. This article concerns Recyclable items. Articles in future issues will deal with other categories of waste materials. Maximizing recycling of eligible materials helps the environment by keeping them out of landfills. If we submit for recycling only what is allowed and not other items, it controls costs as municipalities in M-D County are charged according to volume and contamination rate, which is percentage of items collected for recycling, but are removed because they are contaminated or not recyclable items. Coral Gables has a lower contamination rate than the rest of Miami-Dade County, but we can do better.

### RECYCLE THESE ITEMS, and ONLY THESE ITEMS

Follow the guidelines below as failure to do so will cause the item to be REMOVED. Sorting through recycle bins to remove non-recyclable items takes our Maintenance staff away from more important duties. Recycle only the items listed below.

### **IF IN DOUBT, LEAVE IT OUT!**

- **CARDBOARD** – Shipping Boxes, Retail Product Boxes.
  - o No Pizza Boxes (due to food stains/contamination).
  - o Empty all Boxes of Packing Materials; Flatten Them.
- **PAPER** – Newspapers/Magazines, Catalogs/Phone

Books, Printer/Copier/Office Paper, Discarded Mail.

- **CANS** – Rinsed-out Steel/Aluminum Food & Beverage Cans.
- **CARTONS** – Rinsed-out Poly-Coated Drink Boxes & Juice/Milk Cartons.
- **BOTTLES** – Rinsed-out Glass & Plastic\* Narrow-Neck Bottles (e.g., the neck is smaller than the base).

\*M-D County recycles ALL plastic bottle containers regardless of the Number (#) shown on the bottle.

### **WHERE TO RECYCLE ABOVE ITEMS**

**Recycling Carts/Bins Located in Basement Garage Near Elevator Lobbies.**

- **CARDBOARD:** Place in no-lid wheeled cart.
- **PAPER/CANS/CARTONS/BOTTLES**
  - o Place in taller wheeled bins with lids.
  - o Dump all items from plastic/paper bags into the bin. Do not leave the items in the bags that you used to bring them to the recycle bin.
  - o Paper bags can be recycled so just place it in the bin after emptying its contents.
  - o **Plastic bags are not recyclable**, and they can clog and damage the recycling processing equipment. Empty the recyclable items from the plastic bag into the recycle bins. Then place the plastic bag in the small trash container nearby.

*Bob Petzinger, Editor*

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## IMPORTANT INSURANCE INFORMATION

On the 15<sup>th</sup> of May every year, the Association's insurance policies end for the previous 12 months and are renegotiated by the insurance agent, Combined Underwriters of Miami, chosen by the Finance Committee (FC) and Board of Directors (BOD) to represent our interests. The world's insurance market is experiencing particularly challenging times stemming from the increase of natural catastrophes in 2017/2018, years of declining insurance prices, and historically low interest rates.



Adding to these challenges for the insurance industry is the withdrawal by insurance carriers from Florida in response to increased risk exposure. Together these factors are bringing systemic change to the insurance industry. The industry has robust financial capitalization, but in the past few years losses (especially in Property, Business Interruption, Umbrella, and Directors & Officers lines of business) have increased faster than the capital base. Insurers need more capital to absorb increased volatility. For example, the impact caused by the COVID-19 pandemic spurred hundreds of lawsuits in the USA regarding reimbursement for business interruptions caused by the pandemic. The USA impact alone is estimated to be about \$80B. The insurance industry is adjusting its premium rates and the market is seeing rate increases in the range of 25% to 40%.

The Biltmore II Condominium Association has seven policies covering its Property, General Liability, Commercial Crime, Directors & Officers Liability, Boiler & Machinery, Umbrella, and Environmental Liability. Each insurance policy is with a different carrier. All our carriers are nationwide carriers and are rated A+. In May 2019, the premium for these policies was \$192,984.02. On May 15, 2020, these premiums rose 9.6% to \$211,506.27. The Association's insurance agent advised the FC late 2020 that an 18% increase can at least be expected for the upcoming insurance year starting May 15, 2021. That advice was based on the current value of our underlying assets of \$64 million and that percentage was built into the 2021 operating budget.

In April 2021, the Association received its first feedback including an updated appraisal of our assets. The appraisal is evaluating our assets at \$69 million, nearly a 10% increase, which will affect our insurance costs as well. Given what is being expected in the marketplace, the Biltmore II Association can expect the insurance rate increase, without the revaluation of our assets, to be 17%. With the re-evaluated assets the rates will increase by 22%. When the final number is established and assuming the 22% rate increase becomes reality on May 15, 2021, the Association's insurance costs for these policies will grow to about \$264,000.

Residents will likely face the same insurance challenges with their personal insurance needs. The author of this article just experienced double-digit increases in his unit's Property & Casualty and Auto policies. Regarding the former, his carrier is no longer writing new Property & Casualty policies in Florida.

*Bob Petzinger, Editor (with facts provided by the Finance Committee)*

## RUDE AWAKENING

Where were you at 4am on Sunday morning April 18, 2021? Sleeping soundly perhaps. Our fire control system sounded an alarm siren repeatedly with audible messages that there is an emergency and to leave the building promptly via the stairs and not the elevators. The alarm automatically sends a signal to the Coral Gables Fire Department, and a truck with four fire rescue personnel arrived within a few minutes.

Our Maintenance Supervisor left his home and arrived at Biltmore II to assist as needed.

It was determined that the alarm was triggered by a malfunctioning manual Fire Alarm Pull Down signal box in the basement garage. There was no evidence that anyone had pulled the alarm trigger. It just malfunctioned internally. Our fire control system contractor was dispatched and isolated this alarm box from the system until it can be repaired.

The timing was awkward for several reasons, including the fact that the 5-year inspection of the fire control system was just successfully completed this month. It seems that Murphy's Law is true – "What can go wrong, will go wrong!". Sometimes believers in Murphy's Law add another phrase "and at the worst possible time". The faulty alarm pull switch was replaced the very next day.

*Robert Petzinger, Editor*

## AROUND TOWN

**VENETIAN POOL** – Spring arrived, and pool hours have been extended. It is open now on Tuesday – Friday from 11 a.m. to 5:30 p.m., and on Saturday/Sunday from 10 a.m. to 4:30 p.m. The pool is closed on Monday. Face masks must be worn, except when swimming. Reservations **MUST BE MADE IN ADVANCE** as capacity is restricted to maintain social distancing. Tickets must be reserved but paid upon entering the pool and showing your reservation confirmation and/or name. For information, call (305) 460-5306 or contact <https://www.coralgables.com/pool-rates-requirements>. (Ctrl & Click to follow link).



**TOUR OF KITCHENS – OUTDOOR EDITION** – 12<sup>th</sup> annual Tour of Kitchens event to raise charitable contributions for the Coral Gables Community Foundation and the Culinary Arts Fund to support and provide scholarships for the Culinary Arts Program at Coral Gables Senior High School. This year the event will feature outdoor kitchens and a celebration of outdoor living. **It will take place on Saturday, June 12, from 9A – 3P, starting with an opening event at the Shops at Merrick Park, 358 San Lorenzo Ave., Coral Gables.** This is a self-guided tour of a selection of the finest outdoor kitchens in Coral Gables. Each home will offer gourmet samplings and desserts from one of Coral Gables finest restaurants. You drive or bike to the selected homes in whichever order you choose. Tickets must be reserved on-line at \$75/person. For event details, contact <https://www.eventbrite.com/e/tour-of-kitchens-outdoor-edition-presented-by-ray-coral-mosaic-tickets-146415553863>. (Ctrl & Click to follow link).

**GABLES LITERACY FESTIVAL** - A new Coral Gables family event. Embark on a literacy journey and join us under the Youth Center tree canopy at 405 University Drive for a celebration and book fair on Saturday, May 29, from 11 A.M. to 4 P.M. To promote summer reading and the literary arts, the festival will provide a unique experience for all ages and abilities. It will feature 1) an outdoor scholastic book fair for ages K-8, 2) literacy vendors and screenings, 3) food trucks, 4) petting zoo, and 5) crafts and story time.



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## FIRE ALARM, LESSONS LEARNED?

Many residents choose not to follow emergency alarm instructions to leave the building via the stairs and not the elevators. The fact that false alarms are much more frequent than real emergencies, produces an assumption that the alarm is once again false, so they wait to find out if it is real or not. Failure to exit the building when instructed to do so, or to stand in the atrium section on your hallway to peer down into the lobby to get some clue of whether the alarm is real or not, is taking a risk that could mean life, injury, or death. In 2014 the alarm went off as a unit kitchen in the east wing burst into flames setting off the sprinkler system. Fire Department first responders needed to add more water via hoses. Delaying your exit is a life-threatening decision. Be safe! Follow the emergency instructions and leave the building until the incident is resolved and it is safe to return.



### OBSERVATIONS OF THIS INCIDENT

- **STAIRWELL CROWDING** - Too many residents crowd the stairwells nearest to the Atrium, resulting in slow departures as residents with walking difficulties cautiously descend the stairs. Please help those that are struggling if you can.
- **USE STAIRWELL NEAREST YOUR UNIT** - If your unit is located toward the west or east end of your hallway, use the stairs at the closed end of the hallway that are nearest to your unit. This is safer for you and it relieves congestion on the inner stairways.
- **DO NOT OPEN HALLWAY FIRE DOORS** - Finally, do not open the fire doors that have closed midway in the hallways. These are fire-retardant doors that are designed to contain heat, fire, and smoke on the other side to protect you for a short period of time as you exit the stairs nearest to your unit. Opening the doors defeats the door's purpose. If there was a fire and smoke on the other side, by opening the doors those dangerous elements would hit you and start to come into your protected section of the hallway.

Robert Petzinger, Editor

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