

Given that we have approximately 300 flat roofs on carports and lanai extensions, this provides job security for our roof contractors forever.

The office renovation was a perfect example of 'The Law of Unintended Consequences.' Some years ago, the decision was made to put a slate deck around the pool and on the raised area under the clubhouse. What this did was raise the height of the deck by two to three inches. The 'unintended consequence' was that the office now sat 2-3 inches below the grade of the deck. It turned the office, indeed the entire first floor of the clubhouse, into a catchment system for water every time we had southerly weather. The result was that we had to lower the deck, replace almost all of the exterior siding and many of the structural supports to get rid of the rot in the office, the fitness room and the rest rooms. We still have to finish the exterior deck, but we've had higher priorities with other projects.

What about the asphalt? We have one owner who constantly complains about puddling and flooding in his block. Apparently, he hasn't noticed that the same problems exist in almost every apron and parking area. The worst is certainly the public parking in the 300 block followed closely by the 100 block, the 500 block and the 400 block. We had a survey done by Hida, Okamoto & Associates. Inc., civil engineers, and their assessment is that 65% of our parking area needs to be replaced immediately. The estimated cost of replacing the asphalt is \$1.1 million. If we could be concerned with only one apron, or one parking area, this would be an easy fix, but since we have the whole island to worry about, this works out to almost \$10,000 per unit. It's a thorny problem that we'll have to face soon.

Seawall Repair. The Board inspected the seawall and did not find any structural problems, though we saw places where the cap could use some work. We made

the decision to leave this to our in-house maintenance crew and, to be honest, other higher priority projects have kept us from completing this one.

WHAT WE DIDN'T ANTICIPATE

Flood Insurance. After 40 years, who would expect the Army Corps of Engineers to re-draw the maps of the flood plain? The net effect was that we were mandated to buy flood insurance from the National Flood Insurance Program (NFIP) at a cost of \$91,779. This works out to a cost of \$61.68 per unit per month. It's not a one-time cost. It's an annual premium that covers us against tsunamis or tidal waves created by hurricanes. There is only one flood insurance program and it is the NFIP. So if the marina sea level rises up and into your unit causing damage, you are now covered. If it rained for forty days and forty nights and the water rose up in your yard and rolled into your living room, that is called a flood and you are now covered for this type of loss. The Board elected to purchase flood insurance for every single unit.

Flooding would have to be second our list. In the 400 block, we had a drain that had stopped up over the years and the net result was that in every heavy rain, the carports would flood up to 18 inches deep. We replaced the drain line, only to encounter the southerly storm of December 2010. Water was backing up all the way from the wall by the clubhouse back to the boatyard and to the 300 and 400 block parking areas.

The 500 block had blocked drains and a couple of our owners found themselves in water up to their knees trying to open the blockage.

The central park (in rainy season, we call this the central lake) flooded over the walkway causing even more undercut to the asphalt and blockage of the major drains in the 200 and 700 blocks.