

Cedarwoods Townhouses Homeowners Association

2201 Cedarwoods Ave., Pembroke Pines, FL 33026

Board of Directors Meeting Minutes

Special Meeting

Date: November 12, 2025

Location: HOA Office

Time: 6:00 PM

Board Members Present

- Rick Garcia
- Carol Turner
- Christy Arterburn
- Annette Calzadilla
- Shani Roushar
- Carlos Lopez
- Kay Thorpe

A quorum was established.

1. Call to Order

The meeting was called to order at 6:00 PM by President Rick Garcia.

2. Purpose of Special Meeting

The purpose of the meeting was to:

1. Vote on the HOA's insurance renewal and increased policy premium.
2. Review and vote on tree-trimming service proposals.

3. Insurance Policy Discussion

Background

- Insurance renewal was deferred at the previous meeting pending additional information.
- Concern was raised regarding dog-related liability exposure.
- The HOA currently has \$10 million total coverage, which applies per occurrence or across multiple claims.

Policy Options Reviewed

- A reduced \$5 million policy was quoted but saved only approx. \$1,500, making the reduction not worthwhile.
- To maintain identical coverage to the prior year including dog liability, the premium will increase by \$21,000, raising the policy from \$107,000 to \$124,792.

Carrier Information

Option selected (Option 2):

- Property / GL / Crime: Superior Specialty
- D&O: Ascot
- Umbrella: Ascot
- All carriers are A-rated and comparable to the prior year.

Vote – Insurance Policy

Motion to approve Option 2 and renew coverage at \$124,792.

Vote:

- Motion passed unanimously (7-0).

4. Tree Trimming Proposals Review

Bids Received

1. \$24,487 – Manley Tree Service
2. \$40,000 – Garden Aid
3. \$43,000 -Full Tree Service
4. \$43,900 – Big Dawg’s Tree Service
5. \$62,355 – Tree Jaws (dismissed due to cost and budget limitations)

All bidders were given the same project scope by Paul Smith.

Scope of Work (General Requirements)

- Vertical canopy lift to meet DOT street clearance standards
- Clearance of limbs from roof lines
- Removal of debris
- Annual trimming schedule
- Vendor must provide license, insurance, and follow phased work with inspections by Paul

Discussion Highlights

- Manley Tree Service has 30+ years of experience, is licensed and insured, and has positive HOA reviews.
- Cost impact per household: approx. \$3.40/month (\$41 annually).
- Insurance increase adds approx. \$3.00/month per unit.
- Renting the lift machine annually costs \$18,000; going with a vendor eliminates this cost.
- The lift will be kept temporarily for Christmas lights but removed afterward.

Vote – Tree Service Selection

Motion to hire Manley Tree Service for \$24,487.

Vote:

- Motion passed unanimously (7-0).

This amount will be included in the 2026 budget.

5. Additional Discussion (Non-Voting)

After the official business, the Board briefly discussed:

- Tree concerns on Iris Ct. and other locations
- Timing for removal of the lift machine
- Ensuring Christmas lights are installed before lift removal
- Preliminary review of three property manager applications (not part of the official meeting)

6. Adjournment

- The meeting was adjourned at 6:30 PM.

Minutes by: Annette Calzadilla, Secretary