

# Tequesta Garden Condominium Association, Inc.

*"We're retired from working, but are working at having fun"*

## NOTICE OF SPECIAL MEMBERS' MEETING TEQUESTA GARDEN CONDOMINIUM ASSOCIATION, INC.

TO ALL MEMBERS:

On **Monday, April 14<sup>th</sup>, 2025 at 1:00 P.M. at the Tequesta Garden Clubhouse**, a Special Members Meeting of the Association will be held for the purpose of voting on which roofing material should be used to replace our current asphalt shingle roofing. A detailed description of the different roofing materials is included with this Notice.

The order of business for this Special Meeting is:

1. Call to Order
2. Certify Quorum
3. Proof of Notice
4. Vote on roofing materials
5. Adjournment

**A majority of all Association members (a "quorum") must be present, in person or by proxy, at the meeting, in order for the business to be conducted. It is therefore VERY IMPORTANT that you either attend or provide a proxy. If you CANNOT attend the meeting in person, PLEASE fill out the entire LIMITED PROXY (attached) and cast your vote. If you plan on attending the meeting in person, you can fill out a ballot at the meeting. Again, the LIMITED PROXY is ONLY if you will not be able to attend the meeting. You can drop your LIMITED PROXY off at the office, email it back to [daryl@tequestagarden.com](mailto:daryl@tequestagarden.com) or send it to the office by first class mail. Please e-mail me if you have ANY questions.**

Please note the following information about PROXIES:

A proxy is for the purpose of appointing another person to vote for you in the event that you might not be able to attend the meeting **OR** if you would like to vote in advance. It must be signed by all owners of the unit or the one among them that they designate on a voting certificate (see below). If you appoint a proxy and later decide you will be able to attend the meeting in person, you may withdraw your proxy when you register at the meeting.

Please note the following information about VOTING CERTIFICATES:

A voting certificate is for the purpose of establishing who is authorized to vote for a unit owned by a trust or, to the extent permitted by the Declaration, another entity. A voting certificate is not needed if the unit is owned by one or more persons. A voting certificate is not a proxy and may not be used as such. A voting certificate must be signed by an authorized representative of the trust or permitted entity.

Again, please be sure to either attend the Special Meeting or submit a Limited Proxy. Thank you for your assistance in conducting the business of your Association.

DATED: 3/31, 2025

BY ORDER OF THE BOARD OF DIRECTORS

BY: Kathleen H. Grove

Secretary

# *Tequesta Garden Condominium Association, Inc.*

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*“We’re retired from working, but are working at having fun”*

## **By Hand Delivery, Email, and First Class Mail**

The Board will have a special emergency meeting on Monday, April 14, 2025, for one purpose - to vote on which roofing material should be used to replace our current asphalt roofs, and these roofs must be installed by the end of this year. The process to get approval from the owners about what type of roofing material to use, seek and obtain approval from the town of Tequesta and to negotiate a final roofing contract will take some time.

Thus, the community needs to vote asap on what type of roofing the community should use when replacing our aging roofs. The discussion below explains why we need to do this, when it must be done, the research that has been done on this issue, a general idea of the costs involved, and what the Board has approved. However, even though the Board has approved metal roofing, we cannot do that unless the majority of you vote to switch to metal roofs. You can vote in person at the special meeting on April 14, 2025, or by bringing your signed Limited Proxy to the office, by emailing your signed Limited Proxy to [daryl@tequestagarden.com](mailto:daryl@tequestagarden.com) or by mailing in your signed Limited Proxy to Tequesta Garden 10 Westwood Avenue Tequesta, FL 33469.

The Limited Proxy is attached to this letter.

## **Why Do We Need New Roofs Now and Why Is This So Urgent**

- Late last year, our insurance company abruptly informed us that they would no longer insure us because 15 of our 18 roofs needed to be replaced. They said this even though we had had these roofs inspected last year and were told that the roofs had another 5-year life expectancy. (Our lawyer told us this is happening all over the State.)
- We were able to get a one-year reprieve on getting new roofs but the clock is ticking and we have been told we will lose our insurance after December 31, 2025 if we have not replaced 15 of our 18 roofs by then.
- **There is real urgency to making this important decision now.**

## **Executive Summary**

After several well-attended Roofing Committee meetings, during which the unit owners repeatedly showed overwhelming support for metal roofs (by a show of hand), the Roofing Committee recommended to the Board and the Board voted to approve a motion that our roofs be replaced with metal, not asphalt shingles. We realize that metal roofing costs more than asphalt. We have some bid estimates from different contractors for known costs and these bids are attached to this document. Note, however, that because of the nature of bids, they are only



good for 30 days. We won't know the actual known cost until we have negotiated and signed a contract. There are also some unknown costs (see discussion below).

Both the Roofing Committee and the Board believed that metal roofs had several positives that outweigh the only true negative of which we are aware - the price. Metal roofs are more durable. They have a significantly longer life span than asphalt. Metal roofs can last up to 40-50 years whereas shingle roofs can last about 15 years. Our insurance representative has informed us that our insurance carrier will require that asphalt roofs be replaced within 15 years in order to retain insurance. We have also been told that metal roofs can withstand high winds (up to 160 mph), which is especially important in Florida. Most asphalt roofs can withstand winds of up to only 100 mph. Metal roofs repel heat, making them more energy efficient while asphalt roofs absorb and retain heat. Also, if we install metal roofing, we understand that our units will have a higher resale value.

Some of these costs will be offset by at least two factors: 1) Our annual insurance will rise more slowly if we have metal roofs because of their longer life spans; and 2) Our HOA fees will not increase as much because we will not need to fund the roofing reserve for metal roofing at the same annual rate as for asphalt because of the longer life expectancy of metal.

The costs we have been quoted are to replace all 18 roofs in the complex. The Roofing Committee recommended this so that all of our condominium buildings would have the same roofs and look.

Finally, there are some costs which we may incur regardless of which type of roofing we install and which we cannot accurately predict at this time. That is because once the original asphalt is removed, we may discover rotting wood, termites, etc. We have been told to estimate an additional 5-10% more than the quotes we have received to cover those possible eventualities. To be safe, we have built in a 10% increase into our estimates. We have used these figures to estimate the assessment we anticipate will be needed for both asphalt and metal. The assessment we anticipate for metal would range from \$4200 to \$4600. The assessment we anticipate for asphalt would range from \$2000 to \$2800.

**The Process**

**Step 1: Completed**

The Roofing Committee did a lot of research and held several well-attended Roofing Committee meetings to discuss what they had learned. They presented bids from 6 different companies regarding the types of roofing material the Committee was considering. They also had 3 different vendors attend to discuss their products and answer questions. Samples of roofing materials were left in the clubhouse for owners to explore. At the Board meeting on March 25, 2025, that Committee presented to the Board two options (metal and asphalt) for

roof replacement and discussed the range of somewhat-known costs associated with both. These somewhat-known cost estimates ranged, using current pricing, from approximately \$1,057,000 to \$1,385,000 for asphalt roofing; between \$1,200,000 and \$1,350,000 for exposed fasteners metal roofing; and between \$1,530,000 to \$1,600,000 for standing seam metal roofing. (These estimates **do not include** the 10% increases for unknown expenses.) The reason these costs are only somewhat known is two-fold. First, while we were given bids, the bids are only good for 30 days and we want the community to have a say about what option we choose, which will take longer than 30 days. Once the Board knows what kind of roof the community wants, contracts can then be collected, and the Board can vote to approve a particular contract. (The contracts the Board will consider will be provided to the community in advance of the Board meeting - when the notice of that Board meeting goes out to the community). Second, there are several unknowns about our roofing project, regardless of which option is chosen, e.g., the condition of the underlying plywood and how much, if any, will need to be replaced; whether there is termite damage; whether there is wood rot; and whether the gutters can be saved or must be replaced (the gutters must be replaced for metal but may not need to be replaced for asphalt). A discussion of the pros and cons of each is discussed below in a different section. The Roofing Committee recommended to the Board at the March 25, 2025, Board meeting that the Board approve metal roofs, not asphalt roofs, and to replace all 18 roofs.

#### Step 2: Completed

On March 25, 2025, the Board then voted to obtain metal roofs, not asphalt roof. Metal roofs, because they are a substantial change/alteration, require a community vote. New asphalt roofing does not require a community vote because it is a repair.

#### Step 3:

That said, each unit owner needs to vote to have asphalt or metal roofs. Your Limited Proxy is attached to this document. That Limited Proxy is to be used if you would like to vote in advance of the meeting or are unable to attend the meeting. If you intend to vote at the meeting itself, ballots will be available then. We must move quickly on getting answers from the community because hurricane season is approaching, followed by the date when our insurance company will drop us (end of year) if we don't replace our roofs. (The insurance company has told us that they will not give us another extension.) Therefore, the Board has called a special meeting for Monday, April 14, 2025, to vote on this proposal. This packet contains a voting mechanism for you to cast your vote in advance of the meeting should you prefer or need to. You will be voting for which type of roof you prefer.

Step 4:

Once enough members of the community vote, choosing whether they want asphalt or metal, the Roofing Committee will recommend a contract during a Board meeting (and these contracts will be provided to all unit owners along with the notice of the Board meeting) and the Board will then choose a contract. The owners do not vote on whether to approve a particular contract.

Step 5:

The Town of Tequesta will then need to approve our zoning application and/or our permit.

**Why Did the Board Vote for Metal Roofs Instead of Asphalt Roofs**

The Roofing Committee had presented pros and cons for each style of roof. The Board considered these factors when deciding to vote to approve metal roofing.

Metal Roofs

Pros of Metal roofing

It has a longer life expectancy (25-40 years)

It can withstand much higher winds – 160 mph

Metal roofs repel heat and are therefore more energy efficient

Longer warranties – 25 to 40 years

Smaller hit to our HOA fees in future because we will not have to raise the amount of money dedicated to our roofing reserves as quickly because metal has a longer life expectancy

Prettier look than asphalt

Higher resale value

Cons of Metal Roofing

More expensive than asphalt

Need community approval to switch to asphalt and time is of the essence

May need zoning board approval (permit approval is required)



## Asphalt Roofs

### Pros of Asphalt roofing

It is cheaper than metal

It has improved over the years and can withstand higher winds

We don't need a community vote to approve asphalt roofing

Time is of the essence and this can be done more quickly

We don't need zoning board approval although we do need permit approval

### Cons of Asphalt Roofing

It absorbs heat, not reflects heat

It degrades from weather and over time

Shorter life expectancy (10-15 years)

Shorter warranties of 7-10 years

The Florida Office of Insurance Regulation and the insurance industry-funded construction study group have presented to the State Senate Banking and Insurance Committee relaying their concerns about the ability of asphalt shingles to withstand winds, even as low as 60 mph.

When the asphalt has reached 50% of its life span, our insurance costs will increase annually until the roofs are replaced.

Our HOA fees will be higher starting next year because of the shorter life expectancy of asphalt roofing – we will need to immediately begin raising the amount of money in our reserves for roofing because they may need to be replaced in 10-15 years.

Please know that regardless of which roofing material is chosen, if the Board decides to add to the contract a cost for strapping our roofs to the walls (which makes the roofs more secure) there will be an additional cost (not included in the cost estimates or the draft assessments) of approximately \$90,000 to \$150,000 added to any contract. That is because this strapping will, in essence, pay for itself in 2 years. That is because our insurance broker has written to us informing us that he expects we will save \$87,000 annually on our insurance. See the attached letter from the insurance broker. That means that if we pay to have the roofs strapped, it will pay for itself with 2 years.

**Now that the Board has voted for metal roofs, we need your vote!**

**The Board has the herculean task of getting the votes in quickly – within the next 14 days.**

**If a quorum of unit owners (half the unit owners) does not vote, the Board will have asphalt roofing installed. That is our default position and the Board has the authority to approve that even without a vote because it is a repair of our existing roofs.**

**If the Board does get a quorum of unit owners voting (half the unit owners), then the majority of those voting will choose whether the Board installs metal or asphalt. For example, if 125 unit owners (the quorum) vote, and 64 vote for metal, and 61 vote for asphalt, the majority will have voted for metal and the Board will have metal roofs installed. Likewise, if 125 unit owners vote, and 64 vote for asphalt and 61 vote for metal, the majority will have voted for asphalt and the Board will have asphalt roofing installed.**

**It is only if enough people vote for metal in a timely manner (within 14 days of the date of this letter), will the Board install metal roofing.**

**Regardless of which type of roofing is decided, an assessment will be necessary. Adding in the presently known expenses and a 10% increase to those expenses for unknown expenses, we estimate that the assessment for metal will be between \$4200-\$4600 per unit and the estimates for asphalt will be between \$2000 - \$2800 per unit. We have been told that nearby communities have been really hit hard with assessments for new roofs. For example, we were told that each Little Club owner has had to pay a one-time assessment of approximately \$22,000 each for new roofs and each Tequesta Trace owner has had to pay a one-time assessment of \$10,000 for new roofs. We are fortunate that we have over \$700,000 in our roofing reserves and that the roofing committee has searched diligently for high quality, lower cost bids.**

**Attachments: Limited Proxy, spreadsheet of the various bids we have received; our insurance broker's estimate of our annual cost savings to our insurance if we also strap our roofs; and the article about the concerns expressed to the State regarding asphalt roofing.**

## LIMITED PROXY

The undersigned owner or designated voter of Unit No. \_\_\_\_\_ in **Tequesta Garden Condominium No.** \_\_\_\_\_, appoints

(Check one)

\_\_\_\_\_ a) \_\_\_\_\_, Secretary of the Association, on behalf of the Board of Directors, or

\_\_\_\_\_ b) \_\_\_\_\_ (if you check b, write in the name of your proxy), as my proxyholder\* to attend the special meeting of the members of **Tequesta Garden Condominium Association, Inc.**, to be held \_\_\_\_\_, 2025 at \_\_\_\_\_ .M., in \_\_\_\_\_. The proxyholder named above has the authority to vote and act for me to the same extent that I would if personally present, with powers of substitution, except that my proxyholder's authority is limited as indicated below:

GENERAL POWERS: By signing this proxy, your proxyholder automatically has general powers to vote on other issues that might come up at the meeting for which a limited proxy is not required (i.e., parliamentary procedure). You can choose not to grant such general powers by checking the box below:

\_\_\_\_\_ I do not grant general powers to my proxyholder.

LIMITED POWERS: (FOR YOUR VOTE TO BE COUNTED ON THE FOLLOWING ISSUES, YOU MUST INDICATE YOUR PREFERENCE IN THE BLANK(S) PROVIDED BELOW).

I SPECIFICALLY AUTHORIZE AND INSTRUCT MY PROXYHOLDER TO CAST MY VOTE IN REFERENCE TO THE FOLLOWING MATTERS AS INDICATED BELOW:

- 1. Vote to alter the roofing material used on our condominium roofs from asphalt shingle to metal.**

\_\_\_\_\_ **ALTER (TO INSTALL METAL ROOFING)**

\_\_\_\_\_ **DO NOT ALTER (CONTINUE TO USE ASPHALT SHINGLE)**

Dated: \_\_\_\_\_, 2025

\_\_\_\_\_  
SIGNATURE OF OWNER OR DESIGNATED VOTER

\*Failure to check either (a) or (b), or, if (b) is checked, failure to write in the name of the proxy, shall be deemed an appointment of the Secretary of the Association as your proxyholder.



**DO NOT COMPLETE THIS SECTION. This section is only to be filled in by the proxyholder if they wish to appoint a substitute proxyholder.**

### **SUBSTITUTION OF PROXY**

The undersigned, appointed as proxy above, does hereby designate

\_\_\_\_\_ to substitute for me in the proxy set forth above.

Dated: \_\_\_\_\_ 2025.

\_\_\_\_\_  
PROXYHOLDER

THIS PROXY IS REVOCABLE BY THE UNIT OWNER AND IS VALID ONLY FOR THE SPECIAL MEETING FOR WHICH IT IS GIVEN AND ANY LAWFUL ADJOURNMENT. IN NO EVENT IS THE PROXY VALID FOR MORE THAN SIXTY (60) DAYS FROM THE DATE OF THE ORIGINAL SPECTAL MEETING FOR WHICH IT WAS GIVEN.

Roof & Facia Boards

Tequesta Gardens Roof Replacement Project (248 Units)

New Roof - Contractor Quotes (Shingles & Metal)

Date: 3/20/25

Contractor	Architectural Shingles	Quote "Metal" (5V, 26 Ga. Galvalume) - Screws exposed	Quote "Metal" (Standard seam, 24 Ga. Galvalume) Screws covered	Shingle material / Warrantee information	Plywood decking / Facia board	Gutters / Hurricane str
Dura Guard Roofing (Stuart)	\$1,060,000	N/A	\$1,610,000	They use "Tamko Titan XT" shingles which have a 160mph rating. Dura Guard provides a 10 Year no leak workmanship warrantee plus applicable manufacturer's warrantees	Quote includes 100 sheets of replacement plywood. Any additional sheets will be \$70 each. Damaged facia board will be replaced at \$15 per foot.	Provided a quote to repl gutters on all 18 building: 7" seamless aluminum .3 guage. \$102,333, They a working up a quote on upgrading the hurricane straps (if needed) and wi have that to us next weel
Square one Construction. (Winter Haven)	<del>\$1,081,874</del> 1,056,895	\$1,213,000	516 1,530,268 266,426,532	They use "Tamko Titan XT" shingles which have a 160mph rating. 10 year w	150 Plywood Approx 95,000	
All Phase Roofing (Lake Park)	\$1,255,309	N/A	\$2,153,507	They use "Tamko Titan XT" shingles which have a 160mph rating. They provide a 7 Year no leak workmanship plus applicable manufacturer's warrantees	5 sheets of plywood included. Any additional sheets will be replaced at \$100 per sheet. Facia board replacement at \$10 per foot.	Gutters must be remove and replaced by others. I mention of strapping upgrade
About it all Roofing (Stuart)	\$1,308,009 1,260,000	\$1,398,707 1,352,400	N/A	10 year manufacturer shingles mentioned in quote - no product name given. They have a 10 Year no leak workmanship warrantee plus applicable manufacturer's warrantees	10 sheets of plywood included, additional at \$95 each. Facia board replacement cost at \$5-\$8 per foot. Per Building	Not responsible for damage to existing gutters. Estim for new gutters can be provided. No mention of strapping upgrade.
Roof renew of Florida (Palm Beach Gardens)	\$1,330,550	N/A	N/A	Quoted "CertainTeed" shingles that have a 110mph-130mph rating. They have a 25 year manufacturer's warrantee.	3 sheets of plywood are included. No price for additional sheets is included in quote	Gutters must be remove and replaced by others. mention of strapping upgrade
Ward Roofing (Jupiter)	\$1,339,854	\$1,802,552	N/A 1,628,637.80	Quoted "CertainTeed" shingles that have a 110mph-130mph rating. They have a 7 Year no leak workmanship plus applicable manufacturer's warrantees	10 sheets of plywood per building included, additional at \$100 each. Facia board replacement cost at \$8 per foot.	Gutters must be remove and replaced by others. mention of strapping upgrade
<b>Dominic</b> Total Roofing systems (Stuart) 561-779 6222	\$1,385,000	N/A	249 \$2,228,707 1,610,000	Quoted "CertainTeed" shingles that have a 110mph-130mph rating. They have a 5 Year no leak workmanship plus applicable manufacturer's warrantees	Any damaged plywood will be replaced at \$100 per sheet. Facia board replacement at an extra charge	Gutters must be remove and replaced by others. mention of strapping upgrade

	Business Location	Contact Name	Phone #	Date of Quote
Dura Guard Roofing	Stuart	Sergio Aquila	305-302-0275	3/20/25
Square one contracting	Winter Haven		941-587-8519	3/18/25
Ward Roofing	Jupiter	No name provided	561-741-8919	12/11/24
About it all Roofing	Stuart	Tony Meyers	772-292-9595	11/21/24
Total Roofing systems	Stuart	No name provided	772-872-8033	3/5/25
All Phase Roofing	Lake Park	No name provided	561-863-9598	10/16/24
Roof Renew of Florida	Palm Beach Gardens	No name provided	754-799-7663	10/17/24

Eric Sowden  
Roof to wall retrofit question  
Mar 20, 2025 at 11:42:54 AM  
Jim Moran  
becky@tequestagarden.com

Hey Jim,

Thanks for your call earlier and we ran a mock quote if the roof to wall connection (confirmed by new wind mitigation inspections after the re-roof) were to be upgraded to the best credit possible which is double wraps.

The reduction in premium on the current policy would be around \$87,000 on an annual basis assuming all buildings were retrofitted to obtain this credit and was confirmed by wind mitigation inspections.

Let me know if you have any questions, thank you!

Eric R. Sowden, AAI, CWCA  
Vice President & Partner  
Insurance Office of America  
1200 University Blvd, Suite 200  
Jupiter, FL 33458  
Cell: (561)339-1997  
Email: [Eric.Sowden@ioausa.com](mailto:Eric.Sowden@ioausa.com)



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# Lawmakers warned on asphalt shingles

They don't protect roofs in storms after 10 years

**Anne Geggis**

Palm Beach Post USA TODAY NETWORK

The state's most popular roofing material — asphalt shingles — are taking a beating with potential consequences for millions of homeowners.

Ten-year-old asphalt shingle roofs can't withstand winds of 100 mph and more, the Florida Office of Insurance Regulation Commissioner Michael Yaworsky told the Senate Banking and Insurance Committee on Tuesday. Then, an official from the insurance industry-funded construction study group echoed his sentiment.

"For a 10-year-old asphalt shingle roof at 60 mph winds, we can expect a 1-in-12 chance of damage," said Michael Newman, general counsel for the Insurance Institute for Business & Home Safety, which claims to have the world's only lab with a full-scale house to test items.

"At 90 mph winds, we're talking 25% chance of damage," Newman continued. "At 100 mph winds, we're talking nearly 100% chance of damage."

## **Most Florida hurricanes too powerful for decade-old asphalt tiles**

Twelve out of the 14 hurricanes that have impacted Florida over the last 20 years reached Category 2 or

greater, meaning that winds were between 96 and 110 mph.

Yaworsky raised eyebrows at an insurance summit late last year when he said that, when it comes to asphalt shingles, "maybe it's time to start writing them out of the plot in Florida."

Asphalt, which is estimated to cover roughly two-thirds of Florida homes, is the most affordable roofcovering material. Alternatives, such as ceramic and metal tiles, can cost two or three times more than shingles.