

# ODED'S WEEKLY REPORT

10-16-2026

**LEAVE OF ABSENT/VACATION** – Please note that I will be taking a three-day leave of absence starting next week, Monday, October 19<sup>th</sup>, until October 21<sup>st</sup>. Following these three days, I will proceed with my previously planned and approved vacation and will return to work on Monday, November 2<sup>nd</sup>. In my absence, please feel free to contact any Board of Directors members for assistance or needs. Their contact information is advertised in the Falls Forum and on the Association Directory. Of course, if you experience a situation that falls under the scope of responsibility of the Association and that requires our assistance during the time the offices are closed, please call our “Emergency Only” line at 941-444-7090.

**INSURANCE REQUIREMENTS** – During its last meeting, the Board of Directors discussed the important responsibilities all homeowners share as members of the Association. More specifically, the Board of Directors discussed Article 6.2 of our Declaration of Covenants, Conditions, and Restrictions, which sets clear expectations for the insurance requirement each homeowner must carry on their homes and Lots. Following this important discussion, the Board of Directors passed a motion asking to remind all homeowners of their obligation under Article 6.

## **What is this obligation?**

Under this article, every homeowner in the community must maintain property insurance that provides fire and extended coverage at full replacement cost on all insurable improvements located on their Lot. In addition, each owner must carry insurance that covers consequential damages to any other Lot or the Common Area when those damages result from something that starts on their own Lot, whether caused by negligence, a failure to maintain the property, or any other casualty. Finally, each homeowner must ensure to name the LakeRidge Falls Community Association Inc. as an additional insured. This is a specific requirement in the governing documents and helps protect both individual homeowners and the community as a whole.

## **A question then arises: what happens if a homeowner does not carry the insurance required under Article 6.2?**

First, the Board of Directors wanted to ensure that all homeowners are aware that, in this case, the Association may step in and obtain the coverage on that homeowner's behalf and charge the full cost of that insurance policy to the homeowner.

Secondly, the Board of Directors also wanted to ensure that homeowners understand that in the event of a loss, a homeowner without the required coverage remains responsible for any deductible and any shortfall in insurance proceeds. The Association may then, as the point above, step in by arranging the necessary repairs and assess those costs directly to the homeowner of said Lot.

Finally, the governing documents state that homeowners are required to provide a certificate of insurance within 10 days of any written request from the Board and to notify the Board promptly in writing if a required policy is canceled.

Therefore, your Board of Directors urges you to take a few minutes to review your current homeowner's policy and confirm that it meets the coverage requirements under Article 6.2 and that the Association is properly listed as an additional insured. Of course, it will be best if you consult with your insurance agent or provider, as they are the professional who can best assist you on such an important matter.

Thank you for taking the time to look into this important matter. As always, we appreciate your cooperation and understanding in keeping LakeRidge Falls a well-protected place to live in.

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**2027 PROPOSED BUDGET** – As reported last week, the Budget Committee concluded its two-month work of composing the proposed budget for 2027 and presented it to the Board of Directors for its consideration and potential approval. This year, the Budget Committee is proposing a minor increase of less than 1% per quarter, which is about \$6-\$9, for all neighborhoods. Another recommendation by the Committee was to hold a Budget Workshop meeting in the Clubhouse and online to provide members with a deeper insight into the budget-building process and, more importantly, offer members an opportunity to voice their opinions before the Board approves the 2027 budget at its November meeting.

The Board of Directors' Budget Workshop will begin at 2 pm on October 21<sup>st</sup>, **NOT** 1 pm as previously advertised. The Board and Budget Committee encourage all members to attend and share their opinions! See you there.

## BOARD OF DIRECTORS' BUDGET WORKSHOP MEETING

WEDNESDAY, OCT 21ST @ 2:00 PM

THE ASSOCIATION'S  
CLUBHOUSE & VIA ZOOM

Join Zoom Meeting  
Meeting ID: 856 0912 6245  
Passcode: 131697

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**ELECTRONIC VOTING** – Some exciting news! During its last meeting, the Board of Directors approved electronic voting! As reported in the past, this new voting method offers several benefits:

Convenience – members can cast votes securely from a computer, tablet, or smartphone without needing to attend a meeting or mail a paper ballot.

Participation – members' turnout should increase as roadblocks that are faced by those who travel, live abroad, and/or experience mobility limitations will be eliminated.

Time – votes can be tallied quickly and with reduced risk of human error, which means less time sitting and counting votes during annual meetings.

Cost savings – Less paper, printing, and mainly postage are required.

Now, the Board recognized it may take some time for the Association and its members to familiarize themselves with this new option. Therefore, the Association's President, Mr. Rod Hayden, drafted, and later the Board of Directors approved, implementing the new system in stages. The document titled "Initial Electronic Voting Implementation Procedure for LakeRidge Falls Community Association" is attached to this report. As outlined in this detailed report, the implementation process will take place in three steps over three years:

**Year 1** – Electronic voting will be limited to appropriate membership votes on Association matters other than Board elections. This initial phase will let owners experience the process, ask questions, and grow comfortable with the technology. At the same time, the Association will gain valuable practical experience administering electronic votes, refining communications, and addressing any issues that arise.

**Year 2** – Electronic voting will be integrated with our current system for the election of the Board of Directors held during the annual membership meeting. By then, both owners and management will have the benefit of a full year of hands-on experience.

**Year 3** – Electronic voting will become a fully available option for all appropriate membership votes.

Important point to be made: this is only an additional option for members to utilize to cast their vote. Not a replacement, but an addition. In other words, members who wish to cast their votes using paper ballots, proxies, and/or in person would still be able to do so. Throughout this phased implementation, participation remains completely voluntary. Owners who prefer traditional methods may continue to vote by any of the currently available methods, mainly paper votes such as ballots and proxies.

With the above in mind, in the next few weeks we will publish more information on the matter, such as how members can sign up to utilize e-voting. We encourage all to consent to utilize this new method for the reasons mentioned above and thank all in advance for their consideration and participation in this new initiative.

And with this, have a quiet and safe weekend and see you in two or so weeks.

Oded Neeman, LakeRidge Falls Community Manager

# **Lakeridge Falls Community Association**

## **Initial Electronic Voting Implementation Procedure**



### **Three-Year Implementation Approach**

LRF will introduce electronic voting in stages so owners and the Association can become familiar with GetQuorum before it is fully implemented.

**Year 1:** Electronic voting will be used for limited membership votes on appropriate Association matters, allowing owners and the Association to become familiar with the process before it is used for Board elections. This will help owners become comfortable with electronic voting procedures while giving the Association experience administering the process and refining communications.

**Year 2:** Electronic voting will be integrated with the current voting system to allow voting for the Board of Directors, which takes place during the annual membership meeting.

**Year 3:** Electronic voting will be fully integrated as an additional voting option for all appropriate membership votes.

For membership votes conducted electronically during this phased implementation, the following procedures will apply:

#### **1. Owner Enrollment**

GetQuorum will assist the Association in obtaining and maintaining owner consent to electronic voting. Participation is voluntary. Owners who do not consent may continue to vote by other methods permitted by Florida law and the Association's Governing Documents.

#### **2. Voting Notice and Materials**

For each membership vote, owners will receive the required notice or other voting material, voting instructions and the applicable voting deadline. Electronic participants will receive these materials through GetQuorum.

#### **3. Electronic Voting Period**

The Board of Directors will establish the opening and closing dates for each electronic vote.

#### **4. Non-Electronic Voting**

Owners who have not elected electronic voting will continue to receive and cast their vote through the current established procedures.

#### **5. Vote Reconciliation and Results**

Electronic and non-electronic voting records will be reconciled to prevent duplicate voting. Votes will be tabulated and reported. All records will be made available for membership inspection according to the current policies and Florida Statutes.

#### **6. Administration**

The Community Association Manager will serve as the Association's primary administrative contact with GetQuorum. Records of each vote will be maintained as required. Following each vote, the Association will review owner participation, questions, and any administrative issues to help refine the process for future electronic voting.