**Meeting Summary**

**Date:** July 21, 2025
**Location:** Virtual
**Attendees:** Bud, Ray Ludowese, Maria, Kirk, Karen, Mark Robbins, Gwen, plus others

**1. Call to Order & Roll Call**

* Attendees greeted each other and noted minor technical difficulties at the start.
* Confirmed quorum; not all expected members present but enough to proceed.

**2. Approval of Previous Meeting Minutes**

* Last month’s minutes have not yet been completed and will be approved when available.

**3. Financial Update**

* **Delinquent Accounts:** 129 accounts are delinquent this year, compared to 114 last year. The board is concerned that delinquencies are rising.
* **Fee Collection:** Questions remain about collection and accounting for estoppel, architectural review, and greenbelt permitting fees. There is a discrepancy between activity and reported income from such fees.
	+ Action: Ray to follow up with Loretta for clarification and accurate reporting.
* **Motivation to Pay:** Discussion on how to encourage payment of dues; significant delinquents do pay after legal action but often express frustration.

**4. ECC (Environmental Control Committee) Report**

* **Permitting & Indemnification Letters:**
	+ Two permitting requests were approved (Krcek on Leggett and Stoll on Hillwood) with indemnification letters to protect the association.
	+ Discussion on legal review of indemnification letters; Maria recommends legal review for thoroughness.
* **Document Management:** Discussion regarding the correct and most current versions of NELA (agreement documents) and indemnification letters. Action items assigned to circulate and confirm latest documents and upload to the association website.
* **Greenbelt Delineation:**
	+ Ongoing difficulty in obtaining clear cost estimates from survey companies for delineation.
	+ Proposal to put a preferred environmental contractor on retainer for streamlined responses; further discussion to occur with candidate (Paul Owen).

**5. Beautification of Entrances**

* **Motion Passed:** Up to $600 will be allocated to improve the Appleton entrance to match the Ingram entrance, likely by planting palm trees and adding simple solar lighting. Care to be taken regarding right-of-way and permitting.

**6. South Gulf Cove Issue**

* **Legal Dispute Timeline:** Board agreed to set a firm timeline (September 11) for resolving ongoing issues with South Gulf Cove via attorney negotiations. If unresolved by then, the board will consider proceeding with legal action.
* **Motion Passed:** If no agreement by September 11, board authorizes moving forward with court action.

**7. Legal Counsel Retainer**

* **Renewal Approved:** Board voted unanimously to renew a 60-hour prepaid package with their law firm at $160/hour ($9,600 total) for the coming year, as the most cost-effective option given likely ongoing needs.
* Consideration to shop for legal services in the future, but not until after resolution of the current South Gulf Cove issue.

**8. Insurance & Liability Discussion**

* Upcoming budget process will focus on insurance, particularly liability insurance for common areas and the “hillbilly boat ramp,” which poses a significant risk.
* Quotes for liability insurance could be as high as $20,000–$25,000 per year, representing a major part of the budget.
* Discussion on signage and liability at the boat ramp; advice received to post “No Trespassing” signs but concerns about their effectiveness and implications for neighboring property owners.

**9. Other Business**

* No additional urgent items raised.
* Gwen (community member) thanked the board for their efforts.
* Bud will begin outreach to encourage more owner participation and attendance.

**10. Next Steps & Adjournment**

* Next meeting scheduled for September (exact date not specified; referenced as September 11 or 22 in various places).
* Board to continue follow-up on legal, financial, ECC, and insurance issues.
* Meeting adjourned.

**Action Items**

* **Ray:** Follow up with Loretta on fee collections and documentation.
* **Kirk/Maria/Ray:** Circulate and confirm latest NEILA and indemnification letter templates, coordinate legal review, and upload to website.
* **Kirk:** Continue working with environmental contractor(s) to clarify greenbelt delineation costs and explore retainer options.
* **Bud:** Share palm tree vendor contact; begin owner outreach.
* **Board:** Monitor South Gulf Cove negotiations, prepare for possible legal action.
* **Ray:** Begin insurance quote process and prepare for budget discussions.

**Notes & Considerations**

* **Edge Cases:** If legal issues with South Gulf Cove are resolved ahead of timeline, board may revisit action plan.
* **Financial Risk:** High insurance premiums could impact overall association budgeting and reserves.
* **Document Control:** Ensuring the latest versions of critical documents are available and reviewed by counsel is a priority.