

APPROVED MINUTES
CHATEAUX DE BARDMOOR CONDOMINIUM ASSOCIATION, INC.
REGULAR MEETING – September 28, 2023 – 11:00 am

Present were; Howard Picotte, President, At Large; John Scheldt, Vice President, #1; Gayla Larson, Secretary, At Large; Jeff Kay, Treasurer, #8; Erika Boardman, #3; Jim Monroe, #7; Marci Gallagher, #9; and Frank Bonura, #10. Jim McCabe, #2 was absent. Kimberly Gosselin, acting Property Manager, was also present. A special guest Greg Jones from Acentria Insurance was also present.

Unit owners present were Mike Buckley, Mike Chambers, and Catherine Rehberg (#1); Cathy Duchow and Ray Kerker, (#2); Gary Burgess, Molly Burkholder, Dawn Elsea, Phil Incerti, Joann Kordas, Nacho Mella, and Marilyn Sheehan (#7); Donna McConnell (#8); Carolyn Jarotz (#9); and Anne Bonura, Debbie Castiglia, and John LoSchiavo (#10).

A quorum being present, President Picotte called the meeting to order at 11:00 am.

1. **Insurance Presentation:** Greg Jones with Acentria Insurance addressed the assembly and discussed anticipated rate increases for the State of Florida and Chateaux de Bardmoor in particular. Mr. Jones anticipates receiving quotes for the 2024 year, which begins October 31, 2023, and presented each board member with a spreadsheet outlining current rates and anticipated premiums. Heritage Insurance (our carrier) anticipates a 50 to 70 percent increase. Shockingly, this is a best-case scenario for the state of Florida. At minimum 70% of the associations across the state are paying a 100% increase. These increases are the result of catastrophic losses caused by cyclones/hurricanes, building collapse situations and litigation. Nationwide, seventy percent (70%) of insurance litigation originates from the state of Florida. Heritage is an admitted carrier which means the State provides relief to cover admitted carrier claims and they will be offering renewals to us. He should have firm quotes for us in the next week or so for our budget purposes.
2. **Minutes**

Motion: On motion made by Frank Bonura and seconded by John Scheldt, the board unanimously ratified the minutes of the August 24, 2023, meeting as presented and previously approved via email.

Board members had requested a straw ballot on a permanent change for our monthly board meetings from two per month to one per month, similar to the summer schedule. Since the request did not follow stipulated rules regarding items to present to the board, the straw ballot was declared invalid, and the item will be added to the agenda for the next meeting, October 12, 2023.
3. **Property Manager's Report/Remarks**

Kimberly Gosselin delivered the financial summary and her Manager's Report as follows:

 - **Budgets** - Revised proposed budgets for 2024 have been distributed to the board of directors for review. Modifications to individual association budgets should be scheduled with Meghan Thomas upon her return on October 2nd, 2023.
 - **Proposal Status**
 - **Proposals** have been modified per the boards revision for a lawn care and trash removal RFP. Ms. Gosselin strongly recommends holding off on submitting these for a quote until the association addresses budget 2024 concerns.
 - **Alternative Offered:** Solicit agreements or service contracts in writing from Willlow Tree for the common as well as each building. In that agreement, you should outline an obligatory standard of protocol for expectations and a level of care that is expected of them when they are on the job. Management can assist the board with this.
 - Per recommendation from Debbie Reinhardt, I have requested a proposal for reserve study quotes to be provided for the common as well as each association. The quote is with Reserve Advisors. Board will be provided upon receipt.
 - **Pool Overpayment**
 - Pool works has been contacted several times regarding the receipt of funds, President has been copied on the only response, received September 13, confirming the refund check would be in the mail on that day. As of September 27, approximately 10 am, RPM's accounts receivable department has not received anything from pool works.
 - Kim Gosselin suggests contacting the association's attorney should this matter not get remedied.
 - **Clubhouse Roof**
 - Kimberly requested a bid from James Roofing to price out the replacement cost of the clubhouse roof.
4. **President's Remarks:** Mr. Picotte already spoke regarding the request for a meeting change submitted by board members without following proper protocol.
5. **Treasurer/Rec Hall Manager Remarks**
 - Mr. Kay reported that petty cash is at \$222.87, and he turned in checks for \$1,315 for rentals today. We are averaging about \$1,000 per month for rentals.

- The east swimming pool gate lock has been repaired and secured by Mr. Picotte.

6. Unfinished Business

- RFP for lawn care and trash disposal is on hold until after the budget is finalized. Mr. Kay moved to put this on hold, and the board unanimously approved it.
- Flagpole lighting: Mr. Picotte is waiting for a final quote from McGee Electric and this will be reviewed at the next meeting. The new quote was requested from McGee in the event we dig the trench.
- Shuffleboard court repair
Motion: On motion made by Mr. Kay, and seconded by Mr. Picotte, the board unanimously approved the quote to repair the shuffleboard courts (in the amount of \$900 - \$450 per court).
- Request for possible sale of 8426 Annwood by underage buyer: While our rules stipulate that at least one owner must be 55+, it is believed that one of the proposed buyers is of that age, and the couple will be interviewed next week by Ms. Boardman and Mr. Picotte.

7. New Business:

Mr. Burgess, 8224 Annwood, opened discussion regarding pool use by guests. It is reported that many guests are using the pool without the unit owner's accompaniment. Mr. Picotte read the rule regarding pool use with special note that guests must be accompanied by unit owners. Since the board is not empowered to police the pool area, it is suggested that owners who note possible unauthorized pool use should approach the pool user who is in question and thereby determine where they live and who is the unit owner who should be accompanying them.

8. Director Comments, Improvements, Remodeling and/or Sales/Leases

- #1 **Motion:** On motion made by Mr. Scheldt and seconded by Ms. Larson, the board unanimously ratified the approval of a water softener installation and landscaping for 8431 Brentwood which was approved by email earlier this month. This work is at the owner's expense.
- #2 In Mr. McCabe's absence, there was no report.
- #3 **Motion:** On motion made by Ms. Boardman and seconded by Mr. Scheldt, the board unanimously approved the replacement of a breaker box at 8426 Annwood at the unit owner's expense.
- #7 **Motion:** On motion made by Mr. Monros and duly seconded, the board unanimously approved the gutter leaf filter extension at 8442 Brentwood, as previously approved by email.
Motion: On motion made by Mr. Monroe and duly seconded, the board ratified the earlier email approval of window replacement for 8211 Annwood.
Motion: On motion made by Mr. Monroe and duly seconded, the board unanimously approved the sewer work required for 8438 Brentwood. The quote and resulting expense will be prorated to the owner and to the association involved.
- #8 Mr. Kay had no report except for a pending sale.
- #9 Ms. Gallagher had no report.
- #10 Mr. Bonura reported that 8250 Annwood is requesting the addition of pavers behind their house which will cover the common area. **Motion:** Mr. Bonura moved to approve this request, but the motion died for lack of second and therefore is denied.

9. Unit Owners Comments:

Mr. Buckley, 8438 Candlewood, reported that Duke Energy trimmed trees in his backyard, but they left the cuttings where they fell. Mr. Picotte and Mr. Scheldt reported that they are working to have this accumulated brush debris removed. Because Duke Energy disavows any responsibility, it may be necessary to work with Willow Tree or someone else to have this pile of brush removed so Mr. Buckley can use his back area.

10. Next Meeting

The next meeting is scheduled for Thursday, October 12, 2023, at 11:00 am.

11. Adjournment

There being no further business to come before the board, the meeting was adjourned at 12:20 pm.

Prepared by Gayla Larson, Secretary, on September 28, 2023