

ROYAL ST. ANDREW ASSOCIATION, INC.
Board of Directors Meeting – In Person & Zoom Conference
Tuesday, March 17, 2026

Minutes

Call to Order by Manager Steve Mannik at 4:04pm

Quorum Established – Four board members were in attendance: President Tom Dudar, Vice President Mark Rosenfeld, Secretary Joe Cvengros, Board Member Justin Barnes as well as Manager Steve Mannik and 5 owners in person and 8 owners on Zoom.

Tom spoke to thank Bahr for his service on the board of directors and asked for a volunteer to fill the open treasurer position. Tom and Justin also talked about the procedure for board meetings which is to follow Roberts Rules. Owner comments will be held until the end of the agenda (as noted in the agenda). Owners will have 2 minutes and limited to the items on the agenda.

Confirmation of Proper Meeting Notice – Steve Mannik confirmed the board meeting notice and agenda went out to owners on Friday March 13, 2026, and was posted in the mail room.

Additions/Corrections to Agenda: There were none.

Approval of Board Meeting Minutes: Steve noted that the minutes from the board meeting held on February 17, 2026 were approved by the board via email and have been posted to the owner's page of the RSA website.

President's Report: None

Treasurer's Report: In absence of a board treasurer, Steve did the treasurer report. He displayed a spreadsheet showing variances to budget (attached).

Account Balances

Operating Fund:	\$ 456,612
Reserve Fund:	\$1,309,028
Total Assets:	\$1,765,640

Justin made motion to accept the treasurer's report as presented. Tom second, all approved.

Manager's Report:

Steve talked about the insurance renewal (liability, umbrella, D&O, workers comp) effective tomorrow. Overall, the increase is 6%. The flood policy will renew on 04/23/2026. Property policies are renewed at the end of August and CBIZ will work on realigning all of the policies in March 2027.

Plumbing Infrastructure: We spoke with 3 plumbing consultants. Steve is finalizing a report to the board. We are also looking at electrical consultants as well.

Generator: The electrical contractor has begun the electrical work and will be completed soon. The gas contractor is waiting for a special regulator which is expected at the end of next week.

Elevator: The inspection of the north elevator cannot be scheduled until the generator is inspected.

Justin made a motion to accept the manager's report. All were in favor.

Committee Reports:

Project Committee:

Mark said the committee met last week and decided on new flooring for the elevator which is a replacement with the same type of flooring. There will also be a carpet used to protect the flooring in the elevator used by contractors.

New Shed: The options have been narrowed, and the style is such that the profile will help to block the view of the generator from the pool deck. The committee is looking at options to have a better surface in the shed/generator area.

Architectural Metal Wall: Design details are being finalized. Mark is expecting it to be about 6 weeks until the installation.

Carports: Progress is being made, and the south carport will be done after the parking lot resurfacing has been completed. The committee also discussed gutter draining from the awnings.

Storm Water Draining: There will be additional work done on the north side with making a depression in the concrete under the parking structure to better direct water to the street.

Planning Committee:

Mark noted that the realtor roundtable has been moved from April 8th to April 6th from 4pm to 6pm. Steve will send out a request for questions from owners.

Tom made a motion to accept the Project and Planning Committee reports. All were in favor.

Landscape Committee:

Vicki said Tropical Gardens presented a significant increase in their cost to RSA so the committee is looking at other options for a contractor to provide landscaping services. So far 2 contractors are being considered. We only have until April 1st to make a decision.

No other committee had a report.

Steve made a motion to accept the committee reports. All were in favor.

Board Business:

Cable & Internet Service: The committee recently made a recommendation to the board. Tom noted the recommendation is to go with a bundled service (cable, internet, dvr) from Xfinity. The board accepted the recommendation so now a voting package will go out to owners. A majority (31) owners will need to approve this change before a contract can be signed.

That concluded the board business so there was a request for owner questions.

Questions and discussions were on the metal framing vote, flood insurance, storm water draining, and clarification questions from some who had a hard time hearing all of the discussion.

Adjournment: Tom made a motion to adjourn, Joe second, all were in favor. The meeting adjourned at 5:15 PM.

Respectfully submitted,

Approved:

Steve Mannik, Manager

2026 Income/Expense Statement (as of 02/28/26)

Account	YTD Actual	YTD Budget	YTD Variance	Variance %	Comments
Revenue:	\$119,118	\$110,794	\$8,324	8%	Positive variance due to Late Payment Charges, Interest Income and a 2024 tax refund.
Expense:					
Operating Expenses	\$42,971	\$54,465	\$11,494	21%	Under budget in overall Maintenance. Budget spread evenly throughout the year, so a good way to begin the year.
General and Administrative	\$63,447	\$57,108	(\$6,339)	-11%	Two months of cable service hit in Feb., Appraisal Fee was budgeted at and of 2025
Total Expenses	\$106,418	\$111,573	\$5,155	5%	
Net Surplus/(Deficit)	\$12,700	(\$779)	\$13,479	-1730%	
Account Balances as of 12/31/25					
Operating Budget			\$456,612		
Reserve Fund			\$1,309,028		
Total Assets			\$1,765,640		