

Reflection Lakes of Naples Condo One Association
Minutes of the October 13th 2021 Meeting

Call to Order: The meeting was called to order by LD at 4pm

Establish a Quorum: Linda Dekker, Linda Maxwell, Sandra Abbondandolo + residents

Proof of Notice: Notice of the meeting was sent via an email blast and posted in the Clubhouse.

Approval Of Minutes: Motion to approve minutes by LM, 2nd by LD

Management Reports: Kershan and Linda walked the development. It was noted that many of the lanais will need cleaning, rainy season is over.

Treasurers Report: Linda Maxwell Working on the budget along with the Master. Waiting to see what their figures are before a final amount for the condo budget. Basic increase of \$65 a month. There have been many cuts in last years budget to compensate for the increase. The flood insurance is the cause of the increase, explained by John White.

Buildings and Grounds: None

ARB Procedure: ARB Chairperson will be Maureen : The ways in which to present your ARB requests will still be the Lock Box in the Club House, where Maureen will check on a regular basis. You can email her, and put your requests directly to her at home. Maureen will check the documents, if all correct pass them to the Board for approval and then on to Cardinal.

Insurance Rates: Insurance Representative John White. Explanation of the insurance increase. The NFIP (National Flood Insurance Programme) 60 days ago we had emails from the NFIP giving the guidelines on the increases. We had 14 buildings that had already been moved over to the NFIP, 5 buildings were not, and this is why we are getting the increase in rates. Had we known the increase were going to be through the roof, we would have moved them over. But the guidelines were not clear.

So they stayed where they were.

Linda and John will keep on working on these figures and come up with the best solution.

Other Business: Linda Dekker announced that as of October 14th Trash cans can be put out the night before and must be put back in the garages by 8pm. This is a trial period for the month of November. Any concerns spray the bins/trash cans. Spray the bins with Fabuloso, Lavender animals do not like the smell or taste.

Certificate of Approval: For residents wanting to install Security Cameras, Ring Doorbells, Solar Lights and American Flag. Must be filled in and given to a board member for approval, which will then be filed with Cardinal. Approved by Linda Maxwell, 2nd by Sandra Abbondandolo

Meeting Adjourned, motioned by LD and approved by LM. All in Favor.

Minutes submitted by:

Sandra Abbondandolo