

Reflection Lakes Condominium 1 Association, Inc.

C/O Guardian Property Management Co. 6704 Lone Oak Blvd. Naples, FL 34109

Monday October 09, 2023 4:00 PM.

Club House and Conference call

Call to Order: President Ben Dekker called Meeting of Board to order at 4:03 PM

Certification of a Quorum: Ben Dekker confirmed that a quorum of the Association Membership was present Ben Dekker, Rick Freeman, Dick Napolillo, as board members; 17 Owners in person attending; 3 on conference call.

Proof of Due Notice of Meeting: Rick Freeman confirmed that notices were posted.

Approval of Minutes: Richard Freeman motioned to approve minutes from the August 14, 2023, read by Ben Dekker. Dick Napolillo seconded the motion; minutes approved unanimously.

Treasury Report: Dick thanked Ben Dekker and Rick Freeman for their voluminous contributions to budget and infrastructure issues.

Managers Report: Doug extended the notion of 'volunteer appreciation', acknowledging owners' trust and sustaining volunteering actions in the future. He reiterated Guardian's commitment to help.

ARB Update:

Hone # 1502: Lanai glass- denied 4/24/23. **DeLuca- # 1902:** white accordion shutters approved 7/24/23.

Walsh # 1704 Ceiling repair AC leak approved 7/24/23. **Santaruvo # 504** replace sliding glass door approved 7/24/23. **Lehman # 601** Flooring overlay with tile approved. **Ethuin # 801** wash river rock and edging approved 8/24/23. **# 1304** high impact window upgrades approved 8/24/23. **Savil # 1602** High impact windows approved 6/26/23. **Marotta # 1304** high impact windows approved 8/24/23. **Auletta # 1202** Lanai glass denied 4/24/23.

Linda Dekker suggested 1) consideration of a \$25. ARB application fee for all projects; 2) *a \$50. fine for starting improvement(s) prior to approval*; and 3) after Collier County building permit is activated, a final inspection required and approved by county before ARB committee signs off 'completed'.

Budget Update: As introduction, Ben Dekker, introduced Insurance and Fire as the greatest deficit of our budget forecast. Insurance has multiple factors influencing home owners' security of coverage. The moving parts include investors, insurance companies, underwriters, brokers, contractors, roofing companies, fire technology, Masters, HOA s, and the individual property owner.

A) Gulf shore Insurance (Broker) has found 'Front Line Insurance' that will insure Reflection Lakes for an annual October, 2023-2024 property coverage for the amount of \$93,627.68.

B) Flood Insurance no change but have Brown & Brown prepared to add us for this coverage. FEMA might be petitioned to changing our flood plain status. We are at 8.1' elevation. We will have to research this as well.

D) Water leaks # 1701 pipe in ceiling from toilet #1704 Air Conditioner condensation line new owner had to pay. Ben/Linda flashing leak causing damage to kitchen window and #3502.....

New Business: *Motion by Rick Freeman and seconded by Ben Dekker- motion passed to increase rental and purchase application fee from \$100. to \$150.*

Wayne Sprinkler required a circuit board replace due to lighting at a tune of \$12,500. Doug is researching supplemental surge and lighting rod strategies. Panel damage costs may be covered through our Heritage Insurance.

Coupon Books can be substituted at no coast by calling your accountant and asking to sign up to 'ACH'-
American Clearing House as a service Guardian endorses for direct withdrawal of HOA fees.

Schedule a Budget Adoption Meeting in three weeks.

B&G walk around in the next few days.

Adjournment:

Motion by Ben Dekker and seconded by Rick Freeman to adjourn at 5:20 PM. Approved.