

**Board meeting minutes**

General Board Meeting

October meeting

10-27-2025

4:58 pm

Location: Club house 21150 Gertrude Ave bldg. U

Attendance: Patricia Wiegand (President) (Patti) ; Patricia Alese(Vice President) (Pat A) ; Corey Coney (board member); Ray Wiegand (Board member); James Robinson (Board member)

Owner present

Trish Williams, Donna Vaschon

Previous Minute Approval September

Motion to accept

1<sup>st</sup> Ray W

2<sup>nd</sup> Pat A

All in favor

-Spring for the gate discussion to be added to the meeting minutes

**Financial**

Our Financial report will include:

- Aging Report
- Reconciled reports and Statements.

AS OF September 30th 2025

ACHIEVA OPR: \$99,631.40

ACHIEVA RSVE: \$209,262.19

ACHIEVA - CD acct 6701: \$109,178.20

ACHIEVA - CD acct 6702: \$104,526.96

ACHIEVA – CD acct 6703: \$101,055.29

ACHIEVA – CD acct 6704: \$101,055.29

ACHIEVA – CD acct 6705: \$25,257.74

Paused financial report for Jim Cirrilo to speak (Insurance broker with GCM)

Main points

- Company will take photos of all the property including drone shots
- They also provide, as an option, an ERP (Emergency Response Program) to receive priority response after damages to the property
- The team that originated the company started America Capital Insurance, Created Heritage, left a few years ago from Heritage and created this new company
- Currently have over 1,000 clients in Florida and will be expanding to other states
- The provided bid includes \$100,000 exterior (lamps, mailboxes, etc)
- Will cover the fence as a separate coverage for a couple hundred dollars more than what was originally bid
- Peril per occurrence \$5,000 deductible not per bldg. Anything outside of a named hurricane. This does not include war or terrorism

- Legal, optional coverage, will be able to represent the association in a GL or DNO claim also include 12 hours of free legal consultation annually
- Total Insured property value \$11,321,668
- Payment process is a simple 1 link that is sent to the insurance company

-Financial report

ALL TRANSFERS HAVE BEEN MADE TO THE RESERVE

-Aging Report

Owners that are delinquent have been contacted and made promises to pay, units C6, Q1, J5

Motion to accept financial report

1<sup>st</sup> Ray W

2<sup>nd</sup> Pat A

All in favor

-With the new system we can make online payments with surcharges that will be forwarded to the owner.

2.99% debit/credit

1% ACH

### **Update on Old Business**

#### **-C1 herb garden**

James R discussed how it should be

Grill out over at bldg. N, Patti notified the owner

Motion to approve herb garden

1<sup>st</sup> Pat A

2<sup>nd</sup> James R

Exterior Chair discussion outside of units, board possibly entertained the idea of mandated a certain type of chair to be allowed outside of their units. Discussion was tabled

Discussions of reconsidering having a gazebo project. Topics of concerns, permitting, cost (including labor w/ general contractor), drawing plans, resident use of it and timing (after gates have been placed)

R4 bushes have overgrown. The board demanded that he be notified to trim the bushes that the board allowed him to plant.

Corey mentioned the owner in I2 has concerns regarding the tree Infront of her unit, her concerns were that the tree could possibly attract snakes.

**-Line of credit**

-Dominick submitted all the documentation. He contacted both reps on Friday the 26<sup>th</sup> for a status update. One rep stated that he changed job positions and their other was on vacation and was expected to return on Monday 29<sup>th</sup>.

**-Credit Card**

Dominick also submitted all the information for the credit card but has yet to hear back from the bank.

**-Q3 PATIO**

No need to discuss, tenant removed the patio they placed.

**Budget Committee meeting**

- Bids for 2026 need to be submitted no later than a week before the budget meeting. Budget committee consists of James R, Ray W, and Dominick B

**- ON GOING PROJECTS**

**\*ELECTRIC**

Is complete as far as what the job was scoped for. The structure has been revamped and FPL has added power.

**\*CAMERAS**

Schultz is supposed to come out this week to assess the structure and make sure they have everything they need to complete the work.

**\*PARKING LOT**

There was a concern of a rebar sticking out from a parking brick, and that it almost made contact with a tire. The workers were notified and they promptly removed the rebar,

**\*FENCE**

**6923**

FINISHING A BLDG SIDE FENCE INSTALLATION  
\$9,990

**6916**

P BLDG SIDE FENCE REMOVAL AND INSTALLATION  
\$23,508.50

The association will be short \$300 on January 2026 to complete the fence (not including gates)

**6935**

ARCHED SWING GATE INCLUDING HARDWARE, BUT NOT ELECTRONIC AUTOMATION  
(A BLDG ENTRY)  
\$4,000

**6934**

FLAT TOP DOUBLE SWING GATE INCLUDING HARDWARE, BUT NOT ELECTRONIC AUTOMATION  
\$6,950 (P BLDG ENTRY)

**6933**

FLAT TOP SINGLE SLIDING GATE OPTION  
\$8,700 (P BLDG ENTRY)

Total projected remaining cost on the low end with both entry ways swing gates \$44,498.50 leaving a \$21,588.21

On the high end of having 1 swing (Arched gate at A bldg. side) and 1 single sliding gate (Flat top gate on P bldg. side) \$46,198.50 leaving a deficit of \$23,288.21

Motion to do bid 6923 which will complete the A bldg. side  
1<sup>st</sup> Ray W  
2<sup>nd</sup> Pat A  
All in favor

**INSURANCE UPDATE**

Patti and Dominick met with 2 insurance agents in which one (Jim) sent an updated quote to include the new fence and mailboxes. The overall policies came in substantially lower estimated \$19,000 lower than what the association paid for 2025.

Keith came in with a quote that was \$10,000 higher than what the association paid for 2025

Jim's quote was \$77,629  
Jim's quote comes with a company that has in-house adjusters  
Jim's company is a newer company to Florida

We are still waiting for another quote from Keith

**NEW BUSINESS**

**INSURANCE UPDATE**

-We have received 2 bids regarding the insurance Jim Cirrilo bid \$19,000 less than what the association paid for 2025 and the other bid was presented \$10,000 more than what was paid for 2025

Motion to move forward with Jim Cirrilo with GCM  
1<sup>st</sup> Ray W  
2<sup>nd</sup> James R

## **PROJECT UPDATES**

### **CAMERAS**

The electrical work is done and the FPL box is metered

Dominick could not get in contact with the Shultz low voltage regarding continuing the project

### **PARKING LOT CRACK FILL**

-70 and 100 (depending on crack depths) lsqft \$750 to come out and fill and \$250 for every additional bucket needed.

-They also will require someone from the association to walk with their worker and point out what needs to be filled.

-The proposed material is a cold patch not a hot patch

### **FENCE**

The additional fencing is scheduled to be put in in November

### **GUTTER CLEANING**

\$200 per bldg. to only do the 4 buildings along Gertrude

Motion to okay the project

1<sup>st</sup> Ray W  
2<sup>nd</sup> James R  
All in Favor

Motion to have the palm Trees trimmed

1<sup>st</sup> Ray W  
2<sup>nd</sup>

A second motion wasn't made due to change of subject

### **LANDSCAPER**

Discussion of the differences between the 2 landscaper bids between Richardson and Florida living landscaping

Richardson

Motion to go with Richardson pending a sufficient report of their references

1<sup>st</sup> James R  
2<sup>nd</sup> Ray W  
All in favor

**XFINITY right of use**

- 10 year right of use of the land of the property, there were issues with the document they provided where they wanted the right to be at lease and sale closings as well as not allowing the association to go into any other bulk agreement and to allow them to hold marketing and sales events on the association property.
- This document is for renewal for the association and they offered free tv before and now they are offering free internet instead.
- The agreement is up for renewal on November 1<sup>st</sup>

**Ramp by T bldg.**

Motion to get the railing repaired

1<sup>st</sup> Ray W

2<sup>nd</sup> James R

All in Favor

**M4 tenant problem**

The tenant’s relative in there brought a dog into the unit. Dominick noted that they should of moved out already

**Sign on invoice**

Issue with Sign on invoice is the invoice is they stated they would discount the overall balance \$1000 due to their workers not actually installing the sign. Signon sent an invoice with only \$700+ discount. Suggestion was made that the association issue payment of what was originally promised.

**DRAFT BUDGET**

The budget committee met and presented the draft budget. However, reviewing the draft budget it needed further adjustment due to the amount of insurance allocated for 2025-2026 projected insurance payment being over by a substantial amount due to the new company that came in with a highly competitive bid. The budget for 2026 insurance allocation technically starts the fy26 at a positive \$26,000. So now that we have an updated insurance bid and starting fy26 at \$86,900 (including 10% inflation adjustment) then subtracting \$26,000 the \$60,900. That amount will be the true amount to assess towards the insurance for fy26. The budget is to change accordingly to further reduce the budget.

1 bedroom units  
\$250.88 per month

2 bedroom units  
\$376.31 per month

Motion to accept draft budget fy26 as amended.

1<sup>st</sup> James R

2<sup>nd</sup> Corey C

All in favor

### **Becker annual meeting notice**

Issue with governing documents and what Becker prepared for the annual notice for the election and suggested that Dominick send them out this year and next year review the annual meeting membership process and update the documents as necessary.

### **NEXT MEETING**

December 1<sup>st</sup> General November meeting and Annual meeting

### **Agenda: Motion to Adjourn**

Motion

1<sup>st</sup> Ray W

2<sup>nd</sup> James R

All in Favor

None opposed, So carried