

**Eastwood Shores 4 Association, Inc.  
Board of Directors Meeting Minutes  
October 29, 2012**

Call to Order: Meeting of the Board was called to order by the President, Jane Somers at 6:30pm at the community pool located on Bough Avenue. A quorum of the Directors was established.

Board members present were: Jane Somers, President/Treasurer; Dick Page, Vice President; and Joanne Leonard, Director. Rebekah Wassung, Secretary was absent.

**Approval of Minutes from June 13, 2012 meeting:**

Minutes were read and motion to approve was made by Joanne, seconded by Dick, all in favor, motion passed

**Ratification of new election vote:**

Call for vote was emailed on September 3, 2012, and was unanimously voted "yes" by all board members.

Reason for new election was that the second notice sent out by Ameri-Tech for the previous election in May was faulty in that it stated no election would be necessary since only 5 candidates were running for a 5-member board. Since this statement is in contradiction to our by-laws, the election itself was flawed, and therefore, must be re-held.

In May when the first annual meeting was held, no quorum was established, so, per our by-laws, the new board was not seated. Furthermore, it was noted that the meeting had not been publically posted, so a second meeting was scheduled. This second meeting was duly posted, but again, no quorum was established so once again, the new board was not seated.

As a result, a complaint was filed with the State claiming the Board had done something wrong in not seating the new board. Communication between the Association's attorney and the clerical representative from the State established the problem was not the new board not being seated, but was the statement in the second notice saying no election would be necessary when the by-laws require an election and a quorum before a new board can be seated.

Consequently, we were required to hold a new election to correct the issue of the second notice from the previous election. Even though the new election is required, we were also required to have the Board vote on holding the election.

The clerical representative from the State and the Association's attorney are still going back and forth on whether or not a quorum is necessary for the new board to be seated; however, the Association's by-laws require a quorum, and when the by-laws are stricter than the Statutes, the by-laws supersede the Statute.

**Roofs:**

We have 5 roofs left that have not been replaced, and we have almost enough money in our roofing reserves to replace 2 roofs now. We have 3 bids now: one from Roof Rescue for \$13,350 per roof, one from Above Average Roofing for \$13,600 per roof, and one from Innovative Roofing for \$11,100 per roof. Innovative comes highly recommended by Phil and is less expensive. Innovative has also come out at no charge to perform inspections for us 2 or 3 times in the past. We did not get bids from roofers used in the past because of information obtained in background checks and/or because of problems we've had with a couple of those roofers.

Motion to use Innovative by Dick, seconded by Joanne, all in favor, motion passed.

Motion to go ahead as soon as possible with replacement of 1857 and 1847 roofs at \$11,100 was made by Dick, seconded by Joanne, all in favor, motion passed.

**Paving:**

Some repair work needs to be done to asphalt at paver's expense and then sealing needs to be done. We need cost of sealing, so we will table this topic until Phil gets the cost, and then Jane will email board members for approval vote. There is money in the paving reserves to cover the expense.

**Pool resurfacing:**

Association 5 has scaled back their plans for pool work and only plan to resurface the pool at this time. The benchmark for the liner in the pool is approximately \$13,000, with EWS 4's share being \$5000. EWS 5 plans to get updated bids for the work, but Jane told them EWS 4 would have a contractor submit at least one bid as well and have a say in the bid process, and they agreed. The work is planned for sometime this winter. We currently have almost \$20,000 in our pool reserves, so we have the money to cover this expense.

**Fencing at entrance of streets:**

The bricks at the entrance of our streets continually get hit by vehicles and knocked down and are getting broken. We've looked at several other solutions and have come up with the idea of moving the plant beds back a couple of feet and have wrought iron fencing about 3 feet high put in. It would look nice and protect the plant beds. Phil will contact fence companies for bids.

**Insurance renewal:**

We recently accepted renewal proposals from 2 other insurance agents to see if another agency would be a better fit for us than our current agency, and in doing so, determined we would stay with the agency we have. We did talk to them about some improvements we'd like to see, and they agreed.

This past year, there was a complaint made with the Pinellas County Department of Human Rights, and that had to be turned over to our Directors and Officers insurance carrier. The Association was charged a \$1000 deductible for the claim and assigned an attorney to handle the complaint. After the Human Rights Department investigated the complaint, they found it without cause and threw it out. However, the claim and deductible expense went against the Association, and the carrier wanted to increase our premiums this next year by \$300 and increase our deductible from \$1000 to \$2500. At Jane's request, our agent went back to the carrier and fought for them to decrease the deductible back to \$1000 and only increase the premium \$100.

Further, because all of our roofs weren't replaced and because of claims filed in relation to a particular homeowner, our General Liability carrier refused to renew us this next year. While searching for another carrier, our agent was told by several General Liability carriers they would not cover us because of this particular homeowner, because of the claims related to him, and because of the negative activity related to him. When the agent did find a carrier willing to cover us, the premiums were \$3000 higher, directly because of this particular homeowner.

Our property insurance premium increased \$6500, which is a standard increase for the property insurance industry in the state of Florida. We did get the per building deductible lowered from \$5000 to \$2500.

Overall, our insurance package premiums increased this year \$9500, \$3000 of which was directly attributed to one homeowner's actions.

**Flood elevation surveys:**

We have an opportunity to have discounts applied to our flood insurance premiums if we have new flood elevation certifications done. We have a surveyor who will do the surveys and charge us only for the buildings that will qualify for a savings. The savings per building can be anywhere from \$187 to \$1400, and the charge for the survey is \$100 per building.

Once completed, the certificates will be posted on the Association's website for any homeowner who needs them for their own flood insurance.

Motion to have the surveys done was made by Joanne, Dick seconded, all in favor, motion passed.

**Soil erosion by 3004:**

By the fence at the bay inlet, the water has eroded the soil up under the sidewalk, leaving a gaping hole which has become quite dangerous. Phil bought in a contractor to look at it and estimate what work would need to be done. It is estimated the fence would have to be temporarily removed and a sea wall put in with dirt then filled in. There is some question as to exactly who owns this section of land, so Phil will look into this and get back to us before we schedule any work.

**Delinquencies:**

We currently have some homeowners who are 1 - 2 months delinquent; however, we also have 3 others that are further behind than that.

Motion was made by Joanne and seconded by Dick to turn 633 over to attorney for lien and then foreclosure. We've just collected over a year's delinquent fees from this owner, and then he immediately became delinquent again.

Owner of 571 is deciding to deed it over to Association.

472 has renter which we can begin collecting from to collect his delinquent fees.

**Homeowner architectural request:**

Request is for security motion detector lights in front and on one side facing stairs for security purposes, self installed.

These lights have been installed for some time and are 4 flood lights which were installed on the outside corner of the balcony. The homeowner was told to remove the lights because they were put up without prior unanimous board approval as required by association docs.

Board did not unanimously approve the lights.

**Board membership changes:**

Mike Toncelli resigned from the board via email dated October 24, 2012. The board will hold off appointing a replacement.

**Adjournment:**

Joanne moved to adjourn at 8:00 pm. Dick seconded.