

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

January 21, 2013

Meeting called to order 6:00 PM by Director John Siefert.

Directors present were John Siefert, Scott Hanson, and Sam Gumbel.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on November 19, 2012 without reading. Second by Scott. Unanimously approved.

TREASURER'S REPORT:

Net income for December was \$980. Net income for 2012 was \$10,507.
Late maintenance fee payments to Dec. 31, 2012 were \$14,414. Approximately \$7,500 is probably not collectible. John made a motion that the \$7500 be written off as bad debt to reflect in the 2012 financial statements. Second by Scott. Unanimously approved.

MANAGER'S REPORT:

The Property Replacement Cost Appraisal is due to be renewed and has been ordered from American Risk Control. The cost will be \$300.

A Mitigation Study normally due this year will not be required in that it only applies to Citizens Insurance which we no longer have our property insurance with.

Violations:

Unit 864: Sam has been told by the owner that the tenant will be out by January 31.

Unit 872: Car leaking oil. Corrected.

Maintenance:

Missing face brick on entry walls and columns corrected with paint.

Boxwood hedges have been cut to knee height. New planting requests will be made at the February meeting.

Red mulch will be installed starting Thursday, January 31st.

Screening:

None

OLD BUSINESS:

Unit 862 is now owned by Federal National Mortgage Association.

Unit 896. Direction given for Sam to write demand letter for maintenance fees due. Sam asked to report back next meeting.

NEW BUSINESS:

A motion was made by John to have eight pool lounges re-strapped in white with two navy bands on the backs. Second by Scott. Unanimously approved.

Concerns were raised about maintenance needed at 926. Sam to handle.

There being no further business, the meeting was adjourned at 6:25 PM

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

February 18, 2013

Meeting called to order 6:00 PM by Director John Siefert.

Directors present were John Siefert, Scott Hanson, Dana Sutter, Nancy Smith and Sam Gumbel.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on January 21, 2013 without reading. Second by Scott. Unanimously approved.

TREASURER'S REPORT:

Due to an adjustment to insurance expense, the net income for 2012 rose to \$13,548.
There was a net loss in January of \$175.
The \$7,500 bad debt write off approved at the last meeting is being reviewed by the accountant.
Reserve income from reserve CDs in 2012 was \$5332. Nancy Smith made a motion to transfer this money to the Reserve Contingency Fund. Second by Dana. Unanimously approved.
Sam reported that the Reserves are nearing full funding needed to date.

MANAGER'S REPORT:

Violations:
Unit 864: The tenant is no longer in the unit.
Unit 926: Concerns discussed with unit owner.
Maintenance:
Red mulch installed
Screening:
None

OLD BUSINESS:

Unit 896 sent collection letter. Again has agreed to make double payments per month.
Eight pool lounges re-strapped.
A discussion was held about the skylights in some of the units. A motion was made by Dana that they continue to be considered as part of the roof, with their replacement cost covered by the Association. Second by Nancy. Unanimously approved.

NEW BUSINESS:

Sam asked to check ground cover at North entry planters.
Motion made by John to install ligustrum on the East and North sides of the pool fence. Second by Scott. Unanimously approved.
Sam requested to research what information on home owners can be given out on request.
Report that small girl is riding bike on road with no regard to traffic. Sam to try to identify.

There being no further business, the meeting was adjourned at 6:47 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

March 18, 2013

Meeting called to order 5:55 PM by Director John Siefert.

Directors present were John Siefert, Scott Hanson, Dana Sutter, Nancy Smith and Sam Gumbel.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on February 18, 2013 without reading. Second by Scott. Unanimously approved.

TREASURER'S REPORT:

There was a loss in January of \$238. Loss for the first two months of the year was \$413. A motion was made by John to move \$30,000 from Reserve Operating to Reserve CD.

Second by Scott. Unanimously approved.

Sam presented the final Reserve Interest Distribution Schedule for 2012.

John made a motion to accept the Treasurer's report. Second by Scott. Unanimously approved.

MANAGER'S REPORT:

Violations:

None.

Maintenance:

Three in-ground insert pails ordered and installed.

Sam asked to talk to Neat and Tidy about putting yard debris in the lake front and swamp rather than taking away.

Screening:

Unit 832. New tenants interviewed and approved.

Unit 824. Leased for two years. Will review this week.

COMMITTEE REPORTS

Entry plants in circular hedge areas to be replaced in the second week of April.

OLD BUSINESS:

Availability of unit owner information to other owners still not researched by Sam.
To be presented at the next meeting.

NEW BUSINESS:

Sam to check grass at entries to see if it can be improved.

Sam made a proposal to put Ligustrums at the corners of units including removal of varied existing trees. Board assigned committee to be formed by Harriet McCombs to review this proposal and offer other suggestions.

There being no further business, the meeting was adjourned at 7:00 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

April 22, 2013

Meeting called to order 6:00 PM by Director John Siefert.

Directors present were John Siefert, Scott Hanson, Nancy Smith and Sam Gumbel.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on March 18, 2013 without reading. Second by Scott. Unanimously approved.

TREASURER'S REPORT:

Expenses over income in March was \$1,981. Expenses over income as of March 31 was \$2,394. Most of this difference compared to budget was for Insurance, Lawn Service & Landscaping, and Beautification/Landscaping. All three of these items will level out as the year goes on. \$30,000 from operating reserves to CD, approved at the last meeting not done since approximately \$43,000 will be needed in May for insurance premiums. John made a motion to accept the Treasurer's report. Second by Scott. Unanimously approved.

MANAGER'S REPORT:

Violations:
None.

Maintenance:
New plants installed on East and North sides of pool fence to match other two sides.
New flowers installed at front entries by Landscaping Committee. Replaced only where needed.
Weekly pool deck and restroom maintenance started April 10th.

Screenings:
Interviewed tenants for units 892 and 824.

COMMITTEE REPORTS:

A letter was presented to the Board from Harriet McCombs, Chairman of Special Landscape Committee to recommend trees at the corners of buildings. Their recommendation was to plant variable trees at the corners. Sam will walk property with the Committee for their recommendations.
Motion to approve recommendations of Committee by Scott. Second by Nancy. Nancy Smith, Scott Hansen, and John Siefert voted yes. Sam Gumbel voted no. Motion approved.

OLD BUSINESS:

Availability of unit owner information to other owners is restricted to person's name, parcel designation, mailing address, and property address. This information was requested at a former meeting.
John reviewed the meeting that he, Sam Gumbel, and Ron Dalner (President of Gospel Island HOA) had with Frank DiGiovanni, Inverness City Manager. This concerned the new trash collection system starting in May. The problems this poses on Pritchard Island was presented to him and he will try to resolve those issues and get back in touch with us. A letter from Gospel Island explaining their position was read.
As instructed, Sam talked to Jeff with Neat & Tidy Landscaping about dumping lawn and tree debris off the property rather than in the swamps and lakefronts. From now on he will remove them from the property.

Grass at front entries checked and seems to be fine.

NEW BUSINESS:

Four proposals for remodeling pool presented to the Board. Sam & John to check jobs done by the bidding pool contractors and report back to the Board.

There being no further business, the meeting was adjourned at 6:50 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

May 20, 2013

Meeting called to order 6:00 PM by Vice President Dana Sutter.
Directors present were Dana Sutter, Scott Hanson, Nancy Smith and Sam Gumbel.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on April 22, 2013 without reading. Second by Scott. Unanimously approved.

TREASURER'S REPORT:

Expenses over income in April was \$862. \$828 of this was to pay interest to Reserves for the loan to Operating for insurance in 2012. This year through April, expenses over income was \$3,256.

Nancy made a motion to accept the Treasurer's report. Second by Scott. Unanimously approved.

MANAGER'S REPORT:

Violations:

A large amount of children were reported at the pool on Sunday, May 19. Sam went to the pool late in the afternoon and found approximately 10 individuals having a birthday party. The tenant of unit was reminded that they were in violation of the Rules. They left the pool area. Another party left the pool before Sam arrived and he will attempt to find out what unit they came from.

Maintenance:

Sam instructed to buy new side tables for lounges at pool deck and to get rid of the pipe PVC chair set. Plants and curb removed from the edge of the sidewalk leading to the pool. Board to check to see if they want new plants or sod in that area

Screenings:

None.

Motion made by Scott of accept Manager's report. Second by Nancy. Unanimously approved.

COMMITTEE REPORTS:

A discussion of the new trees to be planted in front of some of the units was discussed. No final decision was made and another inspection will be made.

OLD BUSINESS:

New trash containers will not be delivered to Pritchard Island at this time per the city manager.

Storage of the containers is the problem.

Pool remodeling proposals were discussed. It was decided to delay action until this fall.

NEW BUSINESS:

New property/liability insurance policies for the PIHA buildings, starting May 28th, were reviewed.

The deductible for interior damage, which the unit owner is responsible, will drop from \$5,000 to \$2,500. The total cost is \$42,985.

Motion made by Sam to accept the proposal. Second by Scott. Unanimously approved.

A request to install a block patio behind unit 906 was reviewed. Motion made by Sam to approve the request. Second by Scott. Unanimously approved.

There being no further business, the meeting was adjourned at 6:52 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

June 24, 2013

Meeting called to order 6:00 PM by President John Siefert.
Directors present were Dana Sutter, Scott Hanson, Nancy Smith and Sam Gumbel.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on May 20, 2013 without reading. Second by Scott. Unanimously approved.

TREASURER'S REPORT:

Income over expenses in April was \$1,237. Expenses over income for the year through May was \$2,019.

All insurance premiums from May 28, 2013 to May 28, 2014 have been paid.

A review was made of roof repairs and replacements.

Scott made a motion to accept the Treasurer's report. Second by Nancy. Unanimously approved.

MANAGER'S REPORT:

Violations:

On June 23 a complaint of a pit bull in the pool was reported. The President of Gospel Island HOA told his member to leave and he did. Letter to be written by PIHA to the home owner as PIHA is in charge of enforcement in the common areas.

Maintenance:

Pool deck, building, and walk from street to deck pressure cleaned.

Removed hedges next to pool walk. Installed sod where hedges removed and used balance at units 892, 864, and 860, and also at hedges between buildings D & E.

Side tables replaced at pool deck. Replaced rope on life ring and skimmer net.

Roof leaks reported at 924, 834, 868, and 892 after tropical storm. Total roof approved for replacement including dead valleys of both units. Balance to be approved.

Screenings:

Interviewed and approved buyer for unit 838 and new tenant for unit 932.

Reviewed Notice of Intent to Lease for unit 872. A legal question came up concerning the application. Motion by Sam to get an attorney to get a legal opinion. Second by John. Unanimously approved.

COMMITTEE REPORTS:

OLD BUSINESS:

Plans for installation of trees at the corners of the units submitted. Due to a lack of a way to water the new trees, John made a motion to table. Second by Dana. Unanimously approved.

Still no decision by the City on the trash container issue.

NEW BUSINESS:

A discussion was held about further damage in a unit after a roof has been repaired or replaced and who is responsible. Motion made by Scott to take the repair estimate to the roofing contractor.

If he refuses to pay for the damage, no further contracts will be approved. Second by John.

Voting: John, Scott, Dana, and Nancy - Yes. Sam abstained.

There being no further business, the meeting was adjourned at 6:52 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

July 22, 2013

Meeting called to order 6:00 PM by President John Siefert.
Directors present were Nancy Smith and Sam Gumbel.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on June 24, 2013 without reading. Second by John. Unanimously approved.

TREASURER'S REPORT:

Income over expenses in June was \$1,1939. Expenses over income for the year through June was \$285.

John made a motion to accept the Treasurer's report. Second by Nancy. Unanimously approved.

MANAGER'S REPORT:

Violations:

None.

Maintenance:

Replaced roof and dead valleys of 890 and 892.

Roof replaced on unit 870. Roof leaks on patio of 924 corrected by roof and siding repairs.

Dead valleys of 863/864 and 858/860 approved for replacement.

Approved roof repair and replacement fund down to \$195. John made a motion to approve another \$20,000 for repairs and replacements for the property manager to use at his discretion without further authorization from the Board. Second by Nancy. Unanimously approved.

SECO trimmed limbs on one oak tree in front of unit 1032, and frons from a palm tree at the South entry, that electrical lines had come in contact.

Three deep washouts in berm from recent rains. Will be filled, fabric installed, and sodded when weather turns dryer.

Screenings:

Interviewed new tenants for units 872 and 912.

COMMITTEE REPORTS:

OLD BUSINESS:

Letter to unit 833 sent concerning dog in pool.

Roofer warranty issue still not resolved.

NEW BUSINESS:

A motion was made by John to spend a maximum of \$800 for a new water fountain at the pool.

Second by Nancy. Unanimously approved.

There being no further business, the meeting was adjourned at 6:30 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

August 19, 2013

Meeting called to order 6:00 PM by Vice President Dana Sutter.
Directors present were Nancy Smith, Sam Gumbel and Scott Hanson.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on July 22, 2013 without reading. Second by Scott. Unanimously approved.

TREASURER'S REPORT:

Income over expenses in July was \$2,339. Income over expenses for the year through July was \$2,054. A settlement proposal for unit 860, a foreclosed unit, in the amount of \$7,500 was made by the bank that now owns the unit. There was \$10,694 in maintenance fees and costs due on this unit as of 7/31/13. Motion made by Scott to ratify the phone vote to accept the offer. Second by Nancy. Unanimously approved.
Scott made a motion to accept the Treasurer's report. Second by Nancy. unanimously approved.

MANAGER'S REPORT:

Violations:

872 warned about putting out overage trash too early.

Maintenance:

Dead valleys of 863/864 and 858/860 replaced.
Approved proposal for new roof on 834.
In-ground trash container for unit 826 installed and painted.
Three deep washouts in berm from recent rains have been filled and sodded.
Shrubs around utility box behind Bldg. C cut back. Sod installed to reduce area. Balance of hedges will be pulled out and Laura Pedelum installed.
New water fountain at pool will be installed this week.

Screenings:

New tenants interviewed and approved for unit 892.

COMMITTEE REPORTS:

OLD BUSINESS:

NEW BUSINESS:

A review of the Roof Replacement Reserve was presented. Sam showed that there will be adequate funds available to cover all remaining roofs that have not been replaced up to this point by the year 2018 at the present rate of funding per year.

There being no further business, the meeting was adjourned at 6:30 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

September 16, 2013

Meeting called to order 6:00 PM by Vice President Dana Sutter.
Directors present were Nancy Smith, Sam Gumbel and Scott Hanson.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on August 19, 2013 without reading. Second by Scott. Unanimously approved.

TREASURER'S REPORT:

Income over expenses in August was \$508. Income over expenses for the year through August was \$2,562.

No response from proposal to settle maintenance fees due on unit 862.

After discussion, a motion was made by Scott to transfer the Regions Bank Operating Account to Brannen Bank, and the TD Bank Money Market Reserve Account to Brannen Bank. Second by Dana. Unanimously approved.

Scott made a motion to accept the Treasurer's report. Second by Dana. Unanimously approved.

MANAGER'S REPORT:

Violations:

None.

Maintenance:

Dead valleys of 863/864 and 858/860 replaced.

New roof installed on 834.

New water fountain at pool installed.

Board requested to check buildings for pressure cleaning the last of October to see if needed.

All docks checked and all loose nails corrected. Pressure cleaning scheduled last of October.

Mail boxes between buildings G & H hit by pickup truck have been replaced.

Screenings:

New tenants interviewed and approved for unit 838.

Administration: Nomination letter sent out August 28. Only two responses as of this date.

Scott made a motion to accept Manager's report. Second by Nancy. Unanimously approved.

COMMITTEE REPORTS:

Social Committee reports that the first Happy Hour at the pool will be held on Sept. 26.

OLD BUSINESS:

None.

NEW BUSINESS:

Sam reviewed new requirements for HOA board directors required by Florida Statute.

There being no further business, the meeting was adjourned at 6:30 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

October 21, 2013

Meeting called to order 6:00 PM by President John Siefert.
Directors present were Nancy Smith, Sam Gumbel Scott Hanson, and Dana Sutter.

MINUTES:

Motion made by Dana to approve minutes of the Board meeting held on September 21, 2013 without reading. Second by Scott. Unanimously approved.

TREASURER'S REPORT:

Income over expenses in August was \$1,707. Income over expenses for the year through September was \$4,269.
Sam reported that late payments of maintenance fees continue to be a problem, with \$20,911.07 overdue as of 9/13/13. Five units account for \$20,911.07 of this amount and liens have been filed on all of them. One of the units owes \$11,436. It has been foreclosed, and has an offer for purchase.
New accounts have been opened at Brannen Bank as instructed.
Scott made a motion to accept the Treasurer's report. Second by Dana. Unanimously approved.

MANAGER'S REPORT:

Violations:
Units 870 and 872. Trash out early. Overage placed at their front door as a reminder.
Maintenance:
New front roof approved for the front of 824/826.
Pressure cleaning of docks started today. Request for \$25 more than last cleaning approved.
Building pressure cleaning scheduled for last half of October. Motion made by Scott that cleaning be done as needed rather than the total of all buildings at Sam's discretion.
Second by John. Unanimously approved.
Screenings:
New tenants interviewed and approved for unit 892.

Scott made a motion to accept Manager's report. Second by Nancy. Unanimously approved.

COMMITTEE REPORTS:

Landscape Committee reported that flowers for front entries will be installed soon.

OLD BUSINESS:

None.

NEW BUSINESS:

Proposed 2014 Budget was presented by Sam and suggested changes by the Board will be made and ready for the Budget approval at the November meeting.

There being no further business, the meeting was adjourned at 7:05 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager

PRITCHARD ISLAND HOMEOWNER'S ASSOC., INC.
ANNUAL MEMBERS MEETING
MINUTES
November 18, 2013

The meeting was called to order at 6:00 PM by John Siefert.

A total of 9 Members were present in person. 11 Members were represented by proxy totaling 20. 25 are required for a quorum.

Election of Directors was not needed in that only five nominees accepted the Nomination. Directors for 2013 will be:

John Seifert
Sam Gumbel
Scott Hanson
Dana Sutter
Nancy Smith

Since no election was needed and there being no business for the annual meeting no new meeting date was needed.

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MINUTES

November 18, 2013

Meeting called to order 6:00 PM by President John Siefert.

Directors present were Nancy Smith, Sam Gumbel, Dana Sutter and John Siefert.

ELECTION OF OFFICERS:

John nominated Sam as Treasurer. Second by Dana.
John nominated Nancy as Secretary. Second by Sam.
Sam nominated Dana as Vice-President. Second by John.
Dana nominated John as President. Second by Sam.
All unanimously approved.

MINUTES:

Motion made by Sam to approve minutes of the Board meeting held on October 21, 2013 without reading. Second by John. Unanimously approved.

TREASURER'S REPORT:

Expenses over income in October was \$1,655. Income over expenses for the year through September was \$2,569. The foreclosed unit that had an offer for purchase did not happen. An offer was made by Fannie Mae to the Association to settle for \$3,700. Under threat of suit, recommendation by our attorney, and previous Board approval to settle for this amount, the offer was accepted by Sam.
John made a motion to accept the Treasurer's report. Second by Dana. Unanimously approved.

MANAGER'S REPORT:

Registration of PIHA has been completed with the State of Florida as required under a new law.

Violations:

Pickup belonging to unit 902 loaded with miscellaneous items on weekends. Owner called.

Maintenance:

New front roof installed on the front of 824/826.
Pressure cleaning of docks, front entries and walks of buildings completed.
Flowers installed at front entries by committee.
1 x 4 wood missing in many cold joints of walks was discussed and agreed that it should be done.
Hose bib, unit 896 replaced.
Owners plants in excess of 3' height have been cut down to size to meet Board policy.
Defective power line from main electrical box to pool light switch discussed and it was agreed to have the line disconnected since the lights are not used.

Screenings:

New tenants interviewed and approved for unit 822.

COMMITTEE REPORTS:

Tree Replacement Committee recommended 8 trees to be installed. Motion made by John to accept the recommendation. Second by Nancy. Unanimously approved.
Yard armaments, potted plants, hanging wall and door ornaments, etc. discussed. Sam to check Documents pertaining to this and report back to the Board at the January meeting.

Motion made by Nancy to approve up to \$200 for more Holiday items at entries. Second by Sam.
Unanimously approved.

OLD BUSINESS:

None.

NEW BUSINESS:

Motion made by Nancy to ratify phone vote taken to approve a dog in excess of the maximum 35 lb. Rule and to add "exceptions to the Rule will be considered by the Board" to the Rules and Regulations. Second by Sam. Voting by Director: Nancy-yes, John-yes, Sam-yes, Dana-no. The phone vote results were Nancy-yes, John-yes, Sam-yes, Scott-yes, Dana-no.
2014 Budget. Motion made by Dana to accept the proposed Budget. Second by John. Unanimously approved.

There being no further business, the meeting was adjourned at 7:07 PM.

Respectfully submitted,

Sam Gumbel, Treasurer & Property Manager