

Date & Time: 2025-10-15 18:28:21

Location: Commodore Clubhouse

And via Zoom

Attendees: Attendees: ['Richard Troxell President', - 'Trixi Emden Vice President', 'John Haverty Treasurer', "Barry Case Secretary", "John Verdaasdonk Director at Large',

21 members 17 in person 4 zoom

Overview

This consolidated record (created on 2025-10-15 18:28:21) merges multiple meetings involving financial reserves and budgeting, facility renovations, permits, irrigation, signage, landscaping, and kayak storage. It captures decisions, debates, logistics, and unresolved risks across sessions. Key themes include reserve strategy (line-item vs. pooled), scheduling workshops and budget meetings with notice requirements, contractor coordination and permit delays, clubhouse renovations (flooring, ceiling, kitchen pass-through), irrigation control issues, signage replacement/redesign with accessibility considerations, landscaping delays and hedge goals, ongoing lake sediment maintenance, and a contentious discussion on kayak storage location, configuration, fees, and enforcement. Speakers raised accountability, legal compliance, and cost-sharing concerns. Where voting outcomes were unclear, items remain open for confirmation in subsequent meetings.

Key Topics

- Financial Status and Reserves Overview
 - Operating and reserve balances were reported across multiple categories. Specific figures cited include: roof reserve \$4,100; COR reserve \$19,864.09; storm drains \$42,225.28; dock reserve \$28,123; concrete/sidewalk/driveway reserve \$85,052; heat and AC \$9,353; reserve interest \$4,345.98; and maintenance figures including \$7,158 and \$2,258.15. Operating fund was referenced as \$12,000; reserve funds were mentioned but one figure was unclear/missing in the statement.
 - A small anomaly was noted in receivables: one "random \$12 charge" attributed to a single person, likely an accounting oversight.
- Budget Workshop Scheduling and Logistics
 - The board needs a budgeting workshop as budget season begins. Availability included Wednesday, Thursday, Friday, and Saturday, with times after 5:30.
 - The workshop was scheduled for Wednesday the 22nd at 6:00. Location preference is "here" (current venue) with a Zoom option; Ameritech's Newport

Ritchie office can be reserved as a backup. The plan includes screen sharing the budget during the session.

- Approval and Posting of Prior Meeting Minutes
 - The board moved and voted to not read prior minutes and to keep them as they stand, with posting to the common elements website.
 - IT upload delays were noted; minutes were submitted approximately two weeks prior. Printed copies are available, and minutes can be emailed upon request.
- Reserve Strategy Discussion
 - The board discussed using a pooled reserve approach allowing flexibility to reallocate funds (e.g., using seawall funds to repair a deck) with replenishment within 12 months. An example cited: seawall budget has “\$20,000” and the seawall is about five feet with no current issues, while the deck needs repair.
 - Members noted that deferred maintenance reserves offer more flexibility and can be adjusted by the board without large meetings, but the community currently lacks a substantial deferred maintenance reserve due to prior usage.
 - There was acknowledgment that both specific and pooled allocations can coexist, enabling movement of funds based on future needs, with potential increases in maintenance contributions. The discussion was flagged to continue during the budget workshop.
 - The board previously voted to move to pooled reserves, meaning future budgets must be based on pooled reserves rather than line items. Concerns were raised that failing to move money into pooled reserves would underfund them and conflict with the board’s vote.
 - It was emphasized that money should be moved at the time of budget adoption to align with the pooled reserves framework; delaying movement leaves funds stuck in line items and creates compliance issues.
- Budget Meeting Scheduling and Notice Requirements
 - A 30-day mailed notice is required before the budget meeting. Scheduling later in the evening was discouraged due to potential overruns of preceding agendas.
 - A weekend meeting was proposed and accepted for “Saturday the 6th,” with a suggested start at 10 a.m. The mailing to communities should go out by November the 6th to allow time for workshops, revisions, printing, and mailing. Venue options include the current location or Ameritech.
 - One participant mentioned “December 6th, Saturday,” but the planning tied the mail date to November the 6th, creating inconsistency around the exact meeting date.
- Maintenance and Repairs
 - Air Conditioner and Irrigation
 - An AC drain clog was repaired for approximately \$375.
 - An irrigation leak occurred, and programming on the irrigation system was wiped; the anticipated repair bill is about \$500, to be split evenly among Club 1 and Club 3. All three clubs share the irrigation leak.
 - The irrigation control box is installed on a private house due to an old arrangement; there is concern that the house’s irrigation may be tied to

the club's system, potentially incurring electricity and water costs. Documentation such as an easement or title-bound obligation is unclear.

- Recommendation: Investigate the arrangement and obtain an estimate from the irrigation company to relocate the control box. If legally permissible based on easements and rights, consider severing the house's irrigation from the club's system.
- Lake Outflow Sediment Excavation and Maintenance
 - The sediment excavation at the lake outflow near Club 2 is completed for \$2,000. The area is shallow and small; only the lake-cleaning vendor is permitted to perform this work.
 - Sediment from the community had been forming two growing islands that risked blocking water outflow. The recent work removed top growth and sediment but was not a deep excavation.
 - Expectation: the area may require similar maintenance again in "two three years." The board acknowledged this as ongoing.
- Tree Removal and Trimming Near Former Library and Road Overhang
 - A dying tree (split trunk, decayed bark) in front of the former library will be removed. Additional lifting/trimming is needed where large branches extend over the road.
 - Two estimates were received: approximately \$1,200 and \$1,100. "Adam B" owns the needed equipment and is used by Highlands One; multiple members favored Adam B.
 - Clarification needed: One estimate references removing two large limbs (both oaks each have one large low limb); another references removing one large limb and lifting the rest. The board discussed potential scope mismatch and suggested going back to vendors for clarification. The item was tabled pending clarification.
- Clubhouse Flooring and Permits Status
 - Flooring work is ongoing, with leveling needed at every doorway due to building transitions and past additions. Some areas are patched; work continues.
 - Permits have been kicked back by the city multiple times, requesting an appraisal and a detailed accounting of work costs (covered vs. not covered by permits).
 - There is speculation that the city is evaluating Florida's 50% rule. The submitted appraisal shows a replacement cost of about \$750,000, and permitted work is less than 50% of that; the whole project is also less than 50%, suggesting compliance.
 - Insurance claims for damage were denied after engineering review indicated most damage resulted from long-term leaks over 10–15 years, not a recent hurricane event. Early remediation found mold immediately, supporting the long-term leak assessment.
 - An offer was submitted to FEMA; a question was raised whether FEMA will cover building permit costs. A permit fee of \$2,447 was noted, and clarification is needed on payment responsibility.
- Weight Room Updates and Kitchen Renovation Plan

- A storage room has been opened up with a new door and annexed as part of the weight room to support activities like yoga; flooring adjustments are ongoing and covered within existing materials.
- Kitchen plan: Replace a closed kitchen with a pass-through, creating a community-style kitchen (microwave, coffee pot, popcorn maker, refrigerator, ice machine) with no cooking. A prior contractor bid priced the wall alteration at \$15,000, which halted the plan.

Revised approach: Two community members (Billy and John) will cut out the wall, remove cabinets, move the refrigerator to the stove/dishwasher side, paint cabinets, and finish drywall. Contractor Jason will texture walls at no cost. Total cost expected under \$500 for supplies; flooring contractor will lay additional rows at no extra charge.

- Legal review: The attorney confirmed the pass-through is a material alteration but allowed under governing documents without a membership vote due to cost and board authority.
- A motion was made to proceed with the kitchen cutout, remove cabinets, move the refrigerator, and have Billy and John perform the work. The board began signaling votes (“I. Yes. No.”), but the final vote tally and formal adoption were not clearly recorded in the transcript.
- A discussion followed on the design specifics of the pass-through ledge placement.
- Contractor Accountability
 - A concern was raised that cement dust was left on electronics in the weight room during flooring work; it was expected that equipment would be covered while moving room to room. The board agreed to discuss and hold the contractor accountable.
- Clubhouse Storage Allocation
 - Storage is limited; the office off the weight room will primarily serve as record storage for individual neighborhoods on one side, and social committee decorations on the other side.
 - Proposed allocation: Four shelves with one shelf per club for items like large plan rolls; the center space for the fundraising committee. Overall, storage throughout the building is constrained and is being reorganized to avoid rooms functioning as storage areas. Chairs and tables are being strategically placed (e.g., under stairs, AC closet) to support meetings and events without frequent stair carrying.
- Building Storage Constraints and Pre-Permit Work
 - Multiple [Speaker]s emphasized that the building has very limited storage capacity, and reduced storage will be a continuing issue. The committee and community were informed to expect “much less storage” due to lack of room. There was frustration that the building was designed without adequate storage; historical clutter from infomercial purchases was noted as a contributing factor in the past.
 - The general contractor requested permission to paint the second-floor ceiling, replace missing first-floor ceiling tiles, and install flooring in areas not affected by

water damage (e.g., new/old weight room, former library, halls to the pool; bathrooms excluded due to leaks).

- Board concerns centered on storm risk and potential water intrusion, with a prior directive of “no upstairs work” due to past water ingress. The contractor offered to replace ceiling tiles at their cost if damaged by storm-related water.
 - It was proposed to seek the same guarantee for flooring and other work, but board members expressed strong reservations about any flooring installation, citing tracking debris, mismatches around new windows, and accountability issues.
 - Board consensus:
 - Allow painting of the second-floor ceiling.
 - Allow replacement (and painting) of first-floor ceiling tiles and frames.
 - Do not approve any flooring work in any rooms.
 - One board member added that any installed flooring must be redone if marred “whatsoever,” reinforcing the no-flooring stance.
 - The board stated permits were initially prepared around May, aligned with the board’s vote to contract with the project lead (London). Applications were reportedly “kicked out” mid-August and mid-September for more information.
 - A specific reference was made to “August 25” for FEMA permits. Another source indicated filings were back in May, with acknowledgment that commercial permits in Tarpon/Pinellas County can take “six to nine months,” while residential is much faster.
 - Community concern was raised over long timelines (e.g., “6 months,” “10 months,” “a whole year”), but the board emphasized moving forward despite delays and that they do not file permits themselves.
 - A participant expressed distrust regarding the contractor’s assurances on damage coverage, insisting any guarantees be put “in writing.” The board acknowledged that allowing some early work could benefit the overall project timeline by reducing post-window work, but reiterated the decision against flooring and in favor of painting and ceiling tile replacement only.
 - The previous kayak storage area will no longer be available once new windows are installed, as kayaks cannot sit near them. The next step is to determine a new location, with a suggestion to consider an area near a tree; “John has an idea” was noted for further discussion.
- Kayak Storage
 - Location and Visibility
 - One recommendation proposed purchasing purpose-built kayak racks and relocating them under the fire stairs near a grass area, hidden behind relocated shrubs to minimize visibility. The plan anticipates “two racks” based on current kayak volume, acknowledging third-floor residents might still see them but less than when placed along the road or near the lake.
 - Concerns were raised that relocating to the fire stairs would leave residents on that side “staring at them,” and that long-standing plants (50 years) are unlikely to survive relocation and are expensive to move.

- An alternative suggestion proposed moving racks closer to the water for usability, noting dragging kayaks across the property is a disadvantage. This idea argued that if the location is intolerable, the community should then consider removing the racks entirely.
- Rack Configuration and Capacity
 - Current racks: each holds “four kayaks” and is “about four kayaks high.”
 - One [Speaker] who built the racks suggested cutting them in half to reduce height (to “two kayaks high”) and making them wider (proposed “six kayaks wide,” with a “30-inch height” per rack). They cited possible configurations totaling “4, 8, 10” placements between a tree and a deck in the grass area.
 - Another note estimated that with “four high,” total capacity could be “16 kayaks.”
- Fees, Fines, and Enforcement
 - If the community buys kayak racks, raising the storage fee was discussed to cover costs; specifics would require evaluating rack types and pricing.
 - There was discussion of enforcing rules through fines: if a hurricane notice is sent and a kayak isn’t moved within the specified timeframe, the fining committee could issue a fine. One [Speaker] emphasized fines should not be “potential” but certain, while another noted the committee must agree before any action.
 - A suggestion included a stricter rule: if owners don’t act “within 30 days,” actions such as sale or donation could proceed, accompanied by notices. Some acknowledged notices had been sent but not fully followed through.
- Usage, Responsibility, and Removal Arguments
 - Multiple comments stated many kayaks are not used, accumulate moss and dirt, and have been left for “three months” after repeated calls, texts, and emails to remove them.
 - Concerns highlighted that a small group (notably Kevin) ends up moving and managing kayaks, including hurricane preparation, despite lack of owner responsiveness. One [Speaker] strongly advocated removing kayaks from the property entirely and not raising fees.
 - Others noted some residents still want kayak storage, including “two people in Highlands 1,” and that kayaks provide lake access for those without boats.
- Process and Timing
 - Lease terms for those with kayaks extend “until February 1,” giving time to develop rules and solutions. “Roll documents” are being updated by John and Mark.
 - The topic was officially tabled, with acknowledgment that there is “plenty of time to argue about it” but also a need to reach a compromise.
- Drainage Maintenance Approval
 - The board approved clearing sediment built up at the end of a drainage pipe that empties into the lake, to prevent a potential drainage problem.

- Community Directional Signage and Front Entrance Landscaping
 - Community Directional Signage: Replacement vs. Redesign
 - Current signs are bent/broken (thick aluminum) and appear old; possible damage from landscaping equipment. FastSigns provided a full replacement quote including removal, new signs, new posts, color options, and installation.
 - Cost details shared:
 - File setup: \$50
 - 18x18 sign: \$102.38
 - 18x24 signs: 6 at \$136.50 (total \$819)
 - 4x4 pressure-treated painted wood posts: 6 for \$312 (likely reduced to 5 as Highlands Two will mount their own)
 - Bag of cement: \$20
 - Install: \$600
 - Total to replace all: \$2,033.12
 - Cost sharing concept: Split costs between Common Elements and clubs for shared posts/signs (e.g., Club 2 sign on a shared post split with Common Elements; each club covers its additional sign).
 - Color and accessibility considerations: Concerns raised about color-coded signs (e.g., red, yellow) for ADA accommodation and colorblind visibility; preference for high-contrast lettering (e.g., black on neutral background). Visibility issues for higher-profile vehicles noted; suggestion to raise sign height by 3–4 inches.
 - Regulatory consideration: Replacing signs in-kind appears straightforward; combining signs into an island with lighting could be a “material change” needing additional approvals/permits.
 - Next step direction: Several members expressed interest in improving (not merely replacing) current signage, including potential combined, lit signs. The board will seek an updated estimate from FastSigns for a redesigned/combined configuration.
 - Front Entrance Landscaping and Irrigation
 - Flower replacement at the front entrance is delayed; the vendor (Johnny Mac) cited weather-related backlog. Six new plants are planned under the entrance sign, plus filling a ~6-foot gap where a tree fell, and refreshing/replacing bushes near the guard shack steps. Work was promised for mid-October; follow-ups via email and text have been sent.
 - Budget/vendor constraints: Longstanding relationship with Johnny Mac and favorable pricing make switching difficult; attempts to price other vendors were not cost-feasible.
 - Proposal: Consider hiring a larger company as a Common Elements vendor for more leverage and reliability, noting recent delays and the vendor’s health-related disruptions earlier this year.
 - Hedge height goal: Clarify the goal for the front hedge to reach 6 feet; recent trimming may be counterproductive to achieving height.

- Irrigation issues: Sprinkler problems caused stress to bushes; some are wilting. Efforts are underway to diagnose and resolve; a shutoff occurred during a previous incident.
 - Community Events and Fundraising Update
 - A 50-50 raffle had a group of three winners receiving \$187. The event, involving a food truck and ice cream truck, was well-received; food trucks require no minimum and yield no direct revenue but are easy to work with.
 - Decorations were provided without a budget; the event cleared over \$300. A remaining Common Elements credit card charge (Truist, on John's name) was reconciled with cash; \$30 was included in expenses.
 - Year-to-date fundraising from February through October is close to \$900, despite months without events and clubhouse closures. With more consistent events, they estimate at least \$1,200 per year could be achievable.

Open Issues & Risks

- Unclear posting timeline
 - IT has not uploaded minutes despite a request made approximately two weeks ago.
- Reserve strategy decision pending
 - It is not confirmed when and how existing line-item funds will be moved into pooled reserves, risking underfunding and noncompliance with the board's vote.
 - The board has not finalized whether to adopt a pooled reserve approach and how to manage replenishment timelines (e.g., 12 months).
- Budget meeting date inconsistency
 - References to "Saturday the 6th" and "December 6th" conflict; the exact date needs confirmation to meet the 30-day notice requirement.
- Irrigation system obligations
 - Documentation of any easement or legal obligation for the control box on a private house is unknown; potential ongoing costs for electricity and water may exist.
- City permit process delays
 - Repossible 50% rule evaluation could slow renovations.
- Insurance denial
 - Long-term leak determination leaves repair costs on the association, increasing financial pressure.
- Contractor practices
 - Unprotected equipment during flooring work poses risk of damage and member dissatisfaction if not addressed.
- Storage limitations
 - Storage capacity remains significantly constrained, and a long-term plan for reduced storage has not been detailed.
- Pre-permit work risks

- Potential water damage risk persists due to storm exposure; no guarantee has yet been secured for non-ceiling work, and flooring remains disallowed.
- Permit timeline uncertainty
 - Exact initial submission date is unclear (May vs. August references), with commercial approvals reportedly taking “six to nine months.” Community concern about extended delays remains.
- Kayak storage relocation
 - New kayak storage location is undecided; specifics on placement, protection, and compatibility with new windows are unresolved.
- Signage scope and approvals
 - Unresolved whether to replace in-kind or pursue a combined/illuminated island sign, which may be a material change requiring approval.
 - Color and contrast standards for accessibility and visibility remain undecided.
 - Visibility height adjustments (3–4 inches) are proposed but not finalized.
- Tree work vendor selection
 - Scope discrepancy between estimates (one vs. two large limb removals) is unclear; vendor selection is on hold pending clarification.
- Landscaping delays and vendor dependency
 - Ongoing delays from Johnny Mac create schedule risk; limited budget alternatives increase dependency risk.
 - Irrigation problems threaten plant health; cause and fix timeline are not yet confirmed.
 - Hedge height target (6 feet) is not being met due to trimming practices; responsible party and plan need clarification.
- Lake sediment recurrence
 - Sediment buildup is expected to recur in “two three years,” implying recurring costs and coordination constraints with the sole permitted lake-cleaning vendor.

Action Items

- Schedule the budget workshop for Wednesday the 22nd at 6:00 and confirm venue availability; reserve Ameritech Newport Ritchie office as backup.
- Post prior meeting minutes to the common elements website; provide email copies to anyone requesting them.
- Review and correct the “random \$12 charge” accounting anomaly.
- Discuss and decide on moving funds into pooled reserves at the time of budget adoption to align with the board’s prior vote.
- Send mailed notices for the budget meeting by November the 6th.
- Confirm the exact budget meeting date (“Saturday the 6th”) and time (proposed 10 a.m.), and select the venue (current location or Ameritech).
- Investigate the irrigation control box arrangement, including any easements or title obligations, and obtain an estimate to relocate and potentially sever the house connection.

- Look into whether FEMA will pay the \$2,447 permit cost and clarify payment responsibility.
- Address contractor accountability for leaving cement powder on electronics; require proper protection and cleanup.
- Obtain a written guarantee from the general contractor covering replacement of first-floor ceiling tiles if damaged by water after installation.
- Confirm scope and schedule with the contractor for painting the second-floor ceiling and painting/replacing first-floor ceiling tiles and frames.
- Identify and propose a new location for kayak storage, including review of the area near the tree and John's idea.
- Table the kayak storage decision and continue discussion through at least February 1.
- Evaluate kayak rack options, costs, and fee implications if purchasing new racks.
- Review and update rules ("roll documents") related to kayak storage and enforcement (John and Mark).
- Implement the board-approved clearing of sediment at the drainage pipe into the lake.
- Obtain vendor clarification on tree work scope differences (number of large limb removals vs. lifting) and update the board before selecting the vendor.
- Request an updated estimate from FastSigns for a redesigned/combined signage configuration (potential island placement, lighting, color/visibility considerations).
- Follow up with Johnny Mac to confirm scheduling for front entrance flowers, gap fill, and guard shack bush refresh in mid-October.
- Address irrigation/sprinkler issue affecting front bushes and plan remediation.
- Reconfirm hedge height goal of 6 feet with the landscaper and adjust trimming practices accordingly.

AI Suggestion

AI has identified the following issues that were not concluded in the meeting or lack clear action items; please pay attention:

1. Budget and reserves governance decisions and execution are unresolved and time-sensitive: The board has not decided on the reserve strategy (pooled vs. specific vs. mixed) nor the rule for replenishing reallocated funds (e.g., within 12 months). The exact budget meeting date/time ("Saturday the 6th" vs. "December 6th"), venue, and 30-day mailed notice logistics (who sends, by when) are unclear. There is no defined process/timing/accounting workflow to move existing line items into pooled reserves at budget adoption, including responsible parties and compliance checks. Failure to finalize and execute these items at budget adoption risks underfunding, noncompliance with prior board votes, and procedural violations, compounded by IT delays in posting minutes that reduce transparency.
2. Facility permits, FEMA coverage, and contractor pre-permit work require immediate clarification to avoid delays and cost exposure: The permit timeline (initial filing dates, FEMA permit timing, scope) is inconsistent and needs a consolidated status. Responsibility for the \$2,447 building permit

fee (FEMA vs. association) remains unclear. Pre-permit work (ceiling painting, tile replacement/painting) is proceeding without a written guarantee from the contractor to replace first-floor ceiling tiles if water damage occurs, and oversight is undefined. City permit 50% rule evaluations may delay work; insurance denial shifts costs to the association, increasing budget pressure. Allowing any pre-permit work without documented guarantees and defined supervision heightens risk of damage, rework, and member dissatisfaction.

3. Irrigation control box legal status and relocation plan are unresolved, posing ongoing liability and operational risk: The control box is on a private house, but easements, title obligations, and utility responsibilities are unknown. There is no assigned lead, vendor, or timeline to investigate documentation, secure an estimate, and proceed with relocation/severing any house connection if permissible. Without resolution, the association may incur ongoing electricity/water costs, share repair liabilities, and face recurring operational issues (programming wipes, leaks).
4. Signage replacement scope, accessibility/visibility compliance, and permitting path remain undecided, risking delay and rework: The choice between in-kind replacement and redesigned/combined illuminated signage is still open, including whether the change is “material” and requires formal approval. Accessibility and visibility standards (color/contrast) are not set, and proposed height adjustments (3–4 inches) lack agreement. Updated estimates from FastSigns and cost-sharing clarity across Common Elements and clubs are not assigned or scheduled. Ambiguity about scope and approvals may trigger permit delays, compliance issues, visibility complaints, or added costs.
5. Kayak storage policy, enforcement, and location decisions are pending, increasing safety, compliance, and cost risks: The final decision on rack relocation/reconfiguration/removal (fire stairs vs. near water) is deferred, and enforcement rules (fees, fines, timelines, sale/donation procedures) are undefined. Specific storage rules (including hurricane preparation compliance), rack design/capacity, and fee adjustments if new racks are purchased lack assigned owners and deadlines. Owner nonresponsiveness currently burdens a few individuals during storm prep; relocating mature shrubs may fail and add costs, and visibility at proposed locations may drive resident dissatisfaction.