

BAYBRIDGE HOMEOWNERS ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
Gulf Breeze Community Center

Wednesday, April 12, 2017 @ 5:30 PM

Board Members Present

Tom Belger
Frank Rainey
Gale Larkin
Dick Baker
Audrey McCarthey
Jo Lynn Barnicoat

Also Present

Debbie Belger, owner
Cheryl Kelley, EPM
Phil Gambrell, Ins.
Jason Broxson, Ins.

Call to order by Tom Belger @ 5:35 p.m.

Insurance for 2017:

Proposal for 2017 Policy Renewal;

Phil Gambrell, Gambrell & Sturges Insurance Agency, current agent for BB Property & Package Policy coverage. Phil presented 2017-18 package, explained the various coverage policies with the 2017 premium quotes. Board asked questions about the ACIC wrap policy, as this is a new option for Property, as well as 1%, 2% and option for a \$25,000.00 deductible, discussion on the options presented.

Additional quotes presented for equipment breakdown and worker comp insurance. Board will review the quotes presented, discuss and make decision within the next week, policy renewal is 4/30/17.

Presentation from Jason Broxson, Hiles McLeod Insurance, (current Baybridge Flood Policy agent). Hiles McLeod will not be presenting a Property quote this year. Jason was present regarding the Insurance Marketplace agent bidding process, he explained how agents obtain quotes for same coverage, but with different insurance carriers. Agent of Record list companies in advance, suggested incumbent agent obtain 1-3 bids with 1st pick option, way to create competitive bids. Hiles McLeod will present a quote for coverage for 2018 renewals. Board thanked Jason for his previous insurance services.

After agents left the meeting, board discussed pros & cons of how agents/ins. Carriers compete. Flood Insurance Agent will stay with Hiles McLeod for 2017, Gambrell and Sturges will provide the Property Package, D&O, Crime & Liability coverage for 2017.

Approval of minutes of March 8, 2017 Board Meeting: Dick made motion to approve the minutes, Frank seconded, All in favor unanimously,

Financials- Cheryl presented the March financials, general ledger breakdown & Account Receivables reviewed. Dick made motion to approve the March financials, Jo Lynn seconded, all in favor unanimously.

Old Business:

Landscaping; Update/proposals: Debbie Belger discussed with Board recent service from Wallace. Continues to be inconsistent with services and response to request for additional services. Tennis court units need pine straw placed in beds, 110 bales are included in contract, additional bales are needed to finish the property, board will be sent quote of # of additional bales needed for approval. There was discussion of other Landscape Companies, additional proposals will be requested.

Discussion of Sprinkler system supervision of Doug Merritt by Tom and Marty.

Review of Maintenance Tracking Chart:

Cheryl reviewed maintenance tracking chart.

Capital Projects Review:

Reserve Special projects reviewed, items to complete for 2017 were discussed.

Railing along boardwalk, requesting of estimates discussed. (where rail currently not in place)

Stairwell railings discussed, due to upcoming column repairs, garage railings suggested to paint this year. If columns are approved, railings will be taken down during this process, would make sense to paint during this time.

Update on Garage Roofs/Column Engineering:

Todd Alford, Construction Engineer continues to work in conjunction with Larry Northrup, Contractor. Mock up column is being evaluated regarding the repair

process. Tom stated the column plan for repairs will come from the expert's recommendation and will be presented to owners.

Dick stated, PR attorney has reviewed the bylaws, Board will certainly encourage owners input, the column repairs will not require an owners vote.

New Business:

Association Dues:

As requested by an owner, "Dues for differing sized units", was placed on the agenda.

Dick Baker has studied this for the board several times in the past. And understandably it is a frequently discussed concern, as there are significant differences in Baybridge unit sizes, yet all pay the same dues/assessments. At the time in 1983 that the developer designed the project the smaller units later developed around the tennis court were not planned nor contemplated. The statutes (and our documents are very similar at OR Book 670, Page 684) basically make it necessary for changes to the assessments to get an amendment to the declaration of condominium signed by all 47 owners and any lienholders on the units. This is considered impossible in that the majority of the owners would be consenting to pay a higher share of the dues, and any one of them, or their mortgagees, not approving would kill it. Below is the relevant portion of the statutes.

(from FL Statute 718)

(4) Unless otherwise provided in the declaration as originally recorded, no amendment may change the configuration or size of any unit in any material fashion, materially alter or modify the appurtenances to the unit, or change the proportion or percentage by which the unit owner shares the common expenses of the condominium and owns the common surplus of the condominium unless the record owner of the unit and all record owners of liens on the unit join in the execution of the amendment and unless all the record owners of all other units in the same condominium approve the amendment

Pensacola Bay Bridge Construction;

Tom stated that he and Cheryl, as well as several Baybridge residents have attended Baybridge DOT/Engineering meetings regarding the upcoming bridge construction. Tom, Marty & Cheryl have met on site with Bridge Engineers, they addressed how Baybridge Association property will be effected by the construction. As previously informed, Vibration monitors will not be placed on Baybridge Condo property, however they will be placed approx. 250' away. Levels of vibration specifications will be monitored. If the level of the vibration reaches ½ of the engineer's specification, piling hammering will be halted. 80 pilings will be installed, beginning in June, scheduled to take place within 3 month time frame.

During this process, Baybridge residents will feel vibration. Tom stated residents need to pay attention to your unit, preparations will be needed for items such as; Wall décor, plates in cabinets, items on shelves, etc. Start Date will be posted. Tom urged all to stay informed, take precautions for personal items. Residents are encouraged to go: www.pensacolabaybridge.com for more bridge construction information.

Mediacom Cable Contract:

Contact has been made with Mary Sivert, Mediacom Rep for Baybridge. Recently added to Assoc. Invoice, surcharge added for sports channels, inquiry made, stated Mediacom had rate increase for specific sport channels, Rep is addressing the surcharge. BB Site Survey has been completed, update of wiring units will be done on unit by unit basis. Renewal of Contract is being negotiated.

Adjournment: The meeting was adjourned at 8:30 p.m.

Respectively submitted,
Cheryl E. Kelley