

**PINEWOOD VILLAGE CONDOMINIUM ASSOCIATION, INC.**  
**BOARD OF DIRECTORS MEETING MINUTES**  
**TUESDAY, September 17<sup>th</sup>, 2019**  
**unapproved, without corrections**

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**CALL TO ORDER**

President, Jim Fitzpatrick, called the meeting to order at 7:00 PM. Other board members present were, Ray Danen, Linda Woodhouse, Kathie Sheridan and Bill Peak. Keith Phillips, Ameritech Property Manager, also attended. Approximately 20 residents were in attendance. A request to turn off cell phones and notice that recording was being done was announced before a moment of silence.

**APPROVAL OF MINUTES**

Motion made by Linda and seconded by Kathie

**INSURANCE INFORMATION**

Anthony de la Torre, PCS Insurance, was our speaker and he gave information as to what our association insurance covers and what our individual policy covers. Basically, our private insurance covers us for damage or loss of all interior items while the association insurance covers us for the external items. He explained our deductible ranges for different perils and how it would affect us. The standard HO6 policy that **we each are required to have** gives us an automatic \$2,000 coverage if we had to have an assessment to pay a deductible but some policies can increase that amount. Anthony stressed how important it is for anyone who is absent for any length of time to **have someone to check on their unit regularly** to mitigate damage and avoid a claim not being honored. (He will send information on mitigation for each of the three buildings that have had new roofs and I will send that to the occupants of those buildings to consider to save on their insurance, as well as that of the association).

**MANAGER'S AND TREASURER'S REPORTS BY KEITH PHILLIPS**

- 3 accounts with the attorneys
- 1 account 90+ days delinquent
- 1 account 60+ days delinquent
- 5 accounts 30+ days delinquent

## **CORRESPONDENCE**

Linda read an email from a committee who has been going over the rules and what their conclusions were. They spent considerable time and effort on this and for this we thank them.

## **PRESIDENT'S REPORT**

- **Bad wood replaced and gutters installed in areas on bldg. 11**
- **Contacted Baycut to correct lapses in workmanship**
- **Roof and painting bids in progress**
- **Hired someone to be in charge of fixing leaky roofs promptly and at a better price.**
- **Notified bank (#707) that leaky roof and drywall patch is our responsibility but the rest is not.**
- **We will be welcoming three new owners; Gil and Barbara Luctman #1404, Jim and Beverly Givens #904 and Elvoy Nieves #1307.**

## **CHANGE OF DUE DATE**

A motion was made by Ray and seconded by Jim to change our HOA due date to the 15<sup>th</sup> of the month.

## **OWNER'S COMMENTS**

Many questions were asked about insurance issues and were answered by the representative. Questions about the upcoming assessment meeting were many and varied with several points of view and much curiosity. The board and the manager answered as best they could at the moment with all details to be revealed at the official meeting on October 1<sup>st</sup>, 2019 @ 7:00. Linda was asked to research how much Pinewood can recoup from a probate situation in Florida.

## **ADJOURNMENT OF MEETING**

Motion made by Kathie and seconded by Ray

**BECAUSE OF THE OCTOBER 1ST MEETING THERE WILL NOT BE ONE ON THE 15TH.**

This notice has been posted on the Condominium premises 48 hours, or more, in advance of the meeting by order of the Board of Directors and in compliance with Florida Statutes.

