

MINUTES OF THE PENINSULA MASTER ASSOCIATION BOARD MEETING,  
FOR JANUARY 11, 2023, 4:00 PM, AT REMAX CONFERENCE ROOM  
AS APPROVED AT THE FEB. 8, 2023 MEETING OF THE BOARD  
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Pres. Al Berzett convened the meeting at 4:02pm.

ATTENDEES:

Board: Al Berzett, Philip Paulk, Lyle Brown, & Cole Baas in person. Dan Sheffer by phone.

HOA Pres.: Tom Davis (Lakes) & Ron Hill (Retreat).

CMA: Susan Anderson.

Others: M/M Kieffer of 520 Retreat, present only during the ARC appeal.

ARC APPEALS:

Kieffer's had their driveway stained prior to filing a modification application, then appealed denial of the stain color as too dark. Mr. Kieffer presented a number of arguments against the denial, with supporting materials, including a letter from his attorney and an example of case law. His main argument was the covenants were silent on staining his driveway. M/M Kieffer offered to stain over their drive with a lighter color if the ARC would provide them with colors amenable to the ARC and, by letter, promise not to fine them. The board, by consensus, agreed to this offer and Dan Sheffer is to handle the details.

MINUTES:

Minutes of Jan. 4, 2023 organizational meeting approved by consensus.

ACTION ITEMS:

CMA service agreement was removed from the agenda as it had been approved for 2023 at the Dec. 2022 meeting. By consensus, CMA was approved to manage the Door King [gates] system.

REPORTS:

Door King: Dan Sheffer reported the vendor may start work on the gates about Jan. 18 and finish about mid-March. 700 "clickers" are due in 10 days. Resident Joe Klutho is to help for 3 weeks, starting Jan. 31, signing out remotes on Tues. & Thurs., 10am to 2pm, and CMA to handle Wednesdays 8 to 5. Susan discussed the clicker registration process with cross referencing to car windshield stickers. Clickers have serial numbers, \$40.00 each, and for the near future restricted to two/household.

Roads and Drains: Dan Sheffer reported progress cleaning and repairing Lakes drains with interruptions due to water. Concrete damage around drain manholes is being repaired.

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Pier Repair: Dan reported on the repairs of pipe breaks due to the recent freeze. A plumber may finally be available the week of Jan. 16. "Clean outs" are to be installed in the PVC sanitary sewer force-main to help with future clogs.

Insurance: Susan Anderson presented an insurance premium table of 2022 rates vs. proposed 2023 as submitted by Mobile insurance agency Valent Group. By consensus, the board decided to renew Property coverage for \$5386.00, General Liability coverage for \$659.00, and Umbrella Liability coverage for \$2698 with underwriter Philadelphia (an increase of \$688.00 for the 3 policies); and for Directors and Officers coverage (D/O), go with Great American (new underwriter as Scottsdale did not quote this year) at a million dollar coverage for \$4107.00 (premium almost doubled). Insurance totals \$12,850.00, which is about a third of the \$37,950.00 budgeted for 2023.

Financials: Dec. 2022 financials were not available yet and Philip Paulk is shopping CD rates for reinvestment of the reserves.

DISCUSSIONS:

Covenants Committee: Pres. Al Berzett appointed Lyle Brown as chair of the committee. Lyle then presented a process for revising the covenants from "developer" to "homeowner". The consensus was to proceed with the process as presented. Al Berzett decided to send a letter to HOA Presidents soliciting their participation with some of them serving as committee members.

Three committees suggested by Dan Sheffer:

Budget Committee: It was determined that the Master Board already constituted a budget committee.

Events Committee: Dan Sheffer suggested 5 members. Al Berzett encourages homeowner involvement.

Roads & Drains Committee: Al Berzett approved forming the committee with Dan Sheffer as chair.

Adjourned at 5:40pm

By Secretary Lyle Brown, Feb. 6, 2023