

# PENINSULA MASTER ASSOCIATION, INC.<sup>SM</sup>

Office Address: 10 Peninsula Blvd., Gulf Shores, AL 36542

Mail Address: The Peninsula Master Association, c/o CMA, 30181 AL 59, Ste 3A, Loxley, AL 36551

Service Agent, CMA: Susan.Anderson@CMAcommunities.com, 251-901-1225

Minutes and other information posted at PeninsulaMaster.com<sup>SM</sup>

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Approved by email, 05 Nov. 2025 by Robert Weber and on 08 Nov. 2025  
by Ken Lee, Brian Brandt & Tom Hulgan

## MINUTES OF THE BOARD OF DIRECTORS MEETING OF WED. 29 OCTOBER 2025, 3:00 P.M. AT THE SALES OFFICE PAGE 1 of 2

### **I. Meeting was called to Order at 3:00 P.M. by Ken Lee.**

#### ATTENDEES:

Board of Directors Members: Ken Lee Brian Brandt Lyle Brown Robert Weber Tom Hulgan

Master Association Members Present:

Baywalk, Steve Gregg	Boulevard, Paul Hagen	Haven, Chris Rose
Lakes, Tom Davis	LGV, Mary Ann Pflueger	
Preserve, Joe Lapinsky	Racquet Club, Tracy Marmolejo	Retreat, Ron Hill

Master Association Members Absent: Links, Terry Markel

Community Management Associates (CMA): Susan Anderson, absent.

Others Present: Jeff Thompson, Haven Board.  
Philip Paulk, Pier Committee Chair

### **II. Prior Meeting Minutes approved online:** 10 September 2025 Board of Directors Meeting Minutes.

### **III. Presentation of 2026 Budget.**

Rob Weber presented the 2026 budget in detail (see attached presentation). He briefed in detail what the big expenditure drivers are and recommended mitigations. After some brief discussion the 2026 Budget was approved by an 8 to 0 vote (Markel absent) of the presidents.

### **IV. Old Business:**

1. Application Forms for Passes/Remotes, Elderly & Infirm.  
Three forms to be reviewed and combined into one by Ken Lee.

# PENINSULA MASTER ASSOCIATION, INC.

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2. Report by Ken Lee on 330 Peninsula Boulevard and 24 Preserve Ct on construction progress and ARC compliance.

## **V. New Business:**

1. Some owners are removing trees and shrubs in common areas without board authorization, Ken and Brian will follow up with specific addresses and pictures.
2. Phillip Paulk reported the pier bathroom plumbing issues have been repaired. He also reported that we are installing a camera after vandalism has occurred. NOTE: Bathrooms still closed as of 30 Oct.
3. Ken gave an update on the Scratch initiated lawsuit. The initial hearing date has been moved to March 6, 2026.
4. Ken reported that we are using a new gate repair company, Panhandle Alarm And Gate Service, with good results so far.
5. An HOA asked about returning to 24-hour guard coverage. A test vote was taken with 8 to 0 (Markel absent) of the presidents in favor of keeping the current guard schedule and not returning to 24-hour guard coverage.
6. Ken Lee had concerns that Pier Reserve is insufficient in case of catastrophic damage to the pier. He is to investigate having an engineering study done.

**VI. Comments and Questions by Presidents or Owners:** None.

**VII. Presidents meet to elect Board members at 3:00 p.m., 10 December 2025 in the Sales Office.  
Board organizational meeting follows.**

**VIII. Adjournment by Ken Lee at 4:10 P.M.**

By Lyle Brown, secretary, PMA Board of Directors, 03 & 05 Oct. 2025.

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**PLEASE SEE ATTACHMENTS FOLLOWING FOR MORE INFORMATION**

30 Sept. 2025, Landscaper Proposal to Refresh the Landscape Around the Main Gate.

He proposes includes the following for a price of \$1,100.

Refurbish the 8 or so azaleas

Replace the grass around the flag pole

Furnish new plants for the pots and add irrigation to them

Freshen the grass around the bed

The Board declined the proposal with Robert Weber, Brian Brandt, Ken Lee and Lyle Brown voting no.

30 Sept. 2025 Tree Trimming for School Buses & Main Gate Arm Interference.

Ken Lee noted that trees were interfering or close to interfering with the gate arms at the Main gate, so at his request, Lyle Brown added that to the request for quotes on tree trimming due to school bus contact. Each of the 3 bids submitted were for six trees (2 at Main Gate and 4 for buses), with the oral proviso that the winning bidder would continue his "per tree" trim price\* through 2026 to save us the trouble of bidding out tree trimming and likely insuring the winning bidder of future work without having to visit for a quote. Tree Sharks bid 1200.00 (\$200/tree), Gary's bid \$995.00 (\$165/tree) and Steiner bid \$900.00 (\$150/tree). Steiner was the low bid and Lyle moved to award the bid to Steiner. At request of Robert Weber, the bid was put on hold with Brian Brandt & Ken Lee concurring.

\*Tree trimming to avoid commercial vehicle contact, not tree removal.

02 Oct. 2025, Lyle Brown was notified by Robert Weber & Ken Lee to proceed with the tree trimming. Lyle immediately texted Lee Steiner & followed up with an email. The work was performed 04 Oct.

15 Oct. 2025 Extreme Lawncare.

Pine straw laid. Yancy continues to fight irrigation issues, repairing some in the front for Masters Association and additional spots on the other side of the guard house. Cut 2 valves out that were not working and has repaired them. Sending a guy out Friday 7 Oct. to repair others.

Sidewalk Repair Scheduled for 07 Nov. 2025.

29 Oct. 2025 Developers' 2003 - 2021 Annual Minutes and Financials.

Lyle Brown returned the paper copies of the developers' 2003 - 2021 annual minutes and financials to the CMA office (in Sales Office/Jason Willis Bldg.), into the drawer labeled "Royce" and empty file folder labeled "Master Association". Said files are electronically stored at Peninsulamaster.com.



### ADDENDUM TO MANAGEMENT AGREEMENT

THIS ADDENDUM to the Management Agreement being made and entered to be effective as of the FIRST day of **January 2026**, by and between **The Peninsula Master Association Inc.**, an incorporated association (hereinafter called the "Association"), and Community Management Associates, Inc., a Georgia Corporation (hereinafter called the "Agent" or CMA), simultaneous with the execution of the Management Agreement between the Association and Agent.

#### WITNESSETH

For and in consideration of the mutual covenants and benefits provided for herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the parties hereto, the parties do hereby agree as follows:

1.

ARTICLE VII: Management of the Development Section E, Paragraph (7) of the Management Agreement is hereby amended to include the following:

**Full-service Management with Zero (0) virtual and Twelve (12) in-person Manager meetings per year with in-person Manager attendance to the Annual Meeting and Two (2) property inspections monthly. The Management fee includes staffing of the Master Office twice a month for a total of Ten (10) hours per month. The day and time may vary to meet the needs of the Association and Manager availability. \$3,937.92 per month.**

As well as ongoing administrative support pass through charges completed by CMA's main office that will be invoiced monthly as miscellaneous expenses. CMA reserves the right to adjust ancillary charges as needed.

This Addendum is hereby agreed to the parties as shown by their signatures below.

**The Peninsula Master Association Inc.**

Signed by: Kenneth R Lee Date: October 31, 2025  
16A50BF4E2DC431...

Print Name: Kenneth R Lee

COMMUNITY MANAGEMENT ASSOCIATES, INC.

*Michele Richards*

Michele Richards, PCAM  
COO  
Agent # 272502

**From:** Susan Anderson <susan.anderson@cmacommunities.com>  
**To:** Ken Lee <xaflplt@gmail.com>; Robert Weber <weberrm@bellsouth.net>  
**Sent:** Tuesday, October 7, 2025 at 03:05:17 PM CDT  
**Subject:** CMA responsibilities to the Master Association

Ken/Rob,

When presenting the 2026 budget and discussing the increase in management fee, below is info to be shared with the HOA Presidents and remaining members of the Master Board. Please note these are tasks that are unique to the Peninsula and outside what would normally fall to the Association Manager.

Ensure remotes/decals are issued to owners only which requires verification of ownership/residency. With 407 homes, someone always needs a new remote. Any time a new remote is issued, for whatever reason, a form is completed and kept on file by me. It requires me to generate an email to the gate team to link that device in the door king system to a specific owner. As of 8/1, I have generated 129 gate action items in the CMA system. And we still have 3 months to go. It doesn't help that when a remote quits working or is lost, the number of the device is worn off. That means it is hit and miss and we play the process of elimination in asking the gate team to reactivate/deactivate a particular remote. When the household is assigned 3 or 4 remotes, it can take us four action items to get it right.

Short Term rental codes -Before issuing a gate code, I must confirm ownership of the unit and obtain authorization from the owner to provide the ST code to their rental company (see attached form). This is hot and heavy from Memorial Day thru Labor Day and then it tapers off drastically. Back in Dec of 2023 I recommended the Master Board implement a fee of \$25 for the ST code to offset the increases that would eventually come in the management fees due to this type of work. They agreed and I have been initiating these fees to the two condo associations under the Master association as we cannot bill the owner. I provide a level of detail in each action item to enable the condo association to bill their respective owner for reimbursement of the gate admin fee charged to them by the master Association. I've attached a report noting the billing that has been generate to date in 2025. As you can see, the level of detail provided to the accounting team stopped suddenly and I know created an excel spreadsheet for the charges and sent to Betty to initiate the gate admin fee to the sub-associations as she was willing to make sure the detail needed was noted on the charge. To date, I have issued 117 ST rental codes, with about 20 more to be billed.

It is my responsibility to respond to inquiries generated on the Peninsula Master Website - the site has been under construction for most the year so I've not had many of those this year.

A new policy was adopted this year regarding open houses. See attached. It is my responsibility to enforce and approve/notify parties of pending open houses.

Ken & I worked on a good number of new policies this year. He drafts and I work them from there for approval from the Board. Every new policy adopted that affects access to the peninsula requires I notify Sidwell Protection via email and make copies for the main gate to be used by the control access officers. This year alone we revised the Condo ST rental policy, PMA decal policy, new decal form, open house/showings/visitor policy (we did this one twice), long term pass form, PMA transmitter & Code Application, Gate remote form, and the decal form. Again, Ken initiates the draft and we work on them together. me.

Also included in the proposed increase is the management (not staffing of the Master office).

Ensure compliance of the retention policy for the ARC applications

Ensure compliance of the retention policy of the activity logs kept by the control access officers

Order supplies, i.e. toner, ink cartridges, copy paper, etc. These items are shipped to the CMA office as the office building of the master office is not always open. It is now my responsibility to pick the supplies up from the office and take with me onsite.

Keep copies made for the control access officers of all policy related to entrance to the peninsula as well as the blank forms for the contractor log sheet, main gate log sheet, and info pass down log. With the passing of James Fox who always let me know what was needed, I'm going to the gate house and checking their supplies of forms. I'm also making sure they have the newest version since we've updated so many of them this year.

Deliver checks collected for sale of gate remotes to CMA office.

With limited office hours at the master office, owners have been directed to contact me via to obtain decals. I now print the competed decal form at home and take with me to the master office, assign the decals, and physically deliver the decals to the main gate for owner pickup (or they can pick them up in the office).

Maintain master list of all owners containing name, address, phone #s, decal #s and respective assigned gate remotes numbers. This requires constant update as new decals are issued or gate remotes replaced. (at this point I am still creating as all owners are required to obtain new decals

Maintain hard copy files for all decal and gate remotes transactions.

My main reason for the increase is amount of my time it takes to oversee their accounting, billing of the ST rental fee, the amount of work generated by issuing the remotes, and overseeing the items needed to make their office function. Some of these were Mecia's responsibilities that I've taken on. Unti Mecia left, I only handled the issuing of decals or remotes if someone lived out of town and could never get by on Wednesdays. So by allowing owners to email me the decal forms, I'm doing the work from home instead of their office. Same work different location.

Be physically present in the Master Office for 10 hours a month.

## **Budget Overview 2026**

### **2025 Driven by some extraordinary events**

Pending Liitigation

Provision for bad debt due to non-payment from The Villas

Capital expenditures for Guardhouse,well pump, sidewalk

Retroactive accounting changes for fixed assets - depreciation expense

Income Taxes due to interest from the RWRF.

### **2026 Budget Addresses these issues with no increase to neighbors (Assum**

***\$117 per lot per month in 2026. Same as 2025.***

Legal expense estimated at \$50,000

Revenue reduction for Villas at \$234 per month (down from \$4095)

Provision for Bad Debt Included

Line item for depreciation expense now included (through 2029)

No capital expenditures planned in 2026.

Reductions to reserve funds contributions in 2026 with confidence

Contributions to RF will be made by board with recommendations by Treasurer  
These will NOT be budgeted and make for simpler financial reporting in 2026.

Break Even budget for 2026.



Roadway Original Estimate	Inflation at 2.7%				
	2022	2023	2024	2025	2026
\$1,280,000	\$1,314,560	\$1,350,053	\$1,386,505	\$1,423,940	\$1,462,387
Current Reserve YTD Sept			\$1,253,320.00		
To go interest			\$9,774.00		
3.3% interest income.		\$ 1,304,776.10	\$ 1,263,094.00	\$ 1,304,776.10	\$ 1,347,833.71
			Shortfall	\$	(114,552.85)
Contribution 2026				\$	129,497.00
Estimated balance 2027					\$14,944
Per lot				\$	33.43

Revenue Analysis for 2026 Budget

HOA Fees	2025 Budget
	\$673,920
Less: Villas FY Rate	-\$49,140
Add Back Amendment 1	\$2,808
2026 Revised HOA Fees no increase:	\$627,588
Revenue Gap	-\$46,332
Per Lot	\$104
CMA Proposed 2026 Fees	\$682,088
Revenue Gap	-\$54,500
Per lot	\$122

2026 Expense Analysis

CMA Proposed 2026 Fees	\$682,088
Transponder Sales	\$3,000
Misc Income	\$3,100
<b>Total Revenue per CMA</b>	<b>\$688,188</b>
<b>Total Expense per CMA</b>	<b>\$688,188</b>
Less Reserve Expense	\$292,000
Operating Expenses	\$396,188

**Add In: Increases or omissions**

Legal Fees	\$40,000
Depreciation expense	\$11,500
Adjust CMA for SA	\$4,201
Provision for Bad debt	\$2,808
Insurance increase	\$1,000
Boardwalk repair increase	\$1,000
Guardhouse repair increase	\$500
Acctg Fees increase for TRs	\$300
Landscape Contract increase	\$256
Pinestraw Mulch	\$40
Pest Control	\$20
<b>Total</b>	<b>\$457,813</b>

If no fees are raised:	
Revenue- HOA Fees only	\$627,588
Misc Revenue	\$6,100
Expense	\$457,813
<b>Net Operating Income</b>	<b>\$175,875</b>

	2025 Reserve Budget	Revised Reserve Target numbers	2026 Reduction
Roadway Reserve	\$ 215,000.00	73.6% \$129,497	(\$85,503)
Boardwalk	\$ 57,000.00	19.5% \$9,332	(\$22,668)
Building Reserve	\$ 20,000.00	6.8% \$12,046	(\$7,954)
<b>Total</b>	<b>\$ 292,000.00</b>	<b>100.0% \$175,875</b>	<b>(\$116,125)</b>

Operating Expense	\$457,813
Reserve Expense	\$292,000
<b>Total</b>	<b>\$749,813</b>
<b>Gap to HOA Fees</b>	<b>-\$116,125</b>
Per homeowner	\$260

Account	2025	2026	YTY	YTY	
GLCODE	Name	Budget	Budget	Change	
				Change	
				Pct	
3000	Annual Dues	\$673,920.00	\$627,588.00	\$ (46,332.00)	-7%
3240	Transponder Sales	\$ 3,000.00	\$3,000.00	\$ -	0%
3295	Misc Income	\$ 3,000.00	\$3,100.00	\$ 100.00	3%
	<b>Total Income</b>	<b>\$679,920.00</b>	<b>\$633,688.00</b>	<b>\$ (46,232.00)</b>	<b>-7%</b>
4010	Insurance GL/Do/Prop	\$ 15,000.00	\$15,000.00	\$ -	0%
4020	Management Fees	\$47,004.00	\$47,855.00	\$ 851.00	15%
4030	Legal Fees	\$ 4,100.00	\$50,000.00	\$ 45,900.00	1120%
4040	Office and Admin. CMA	\$ 3,000.00	\$2,800.00	\$ (200.00)	-23%
4050	Supplies/Printing	\$ 2,280.00	\$1,000.00	\$ (1,280.00)	-56%
4055	CHOT Agency Act	\$ 85.00	\$ 50.00	\$ (35.00)	-41%
4101	Taxes Property	\$ 600.00	\$ 50.00	\$ (550.00)	-92%
4107	Income Tax	\$ 5,000.00	\$11,200.00	\$ 6,200.00	124%
4130	Tax/audit/license	\$ 2,000.00	\$ 50.00	\$ (1,950.00)	-98%
4155	Acctg fees for Trs & 1099	\$ 750.00	\$1,500.00	\$ 750.00	100%
4450	Website	\$ 11,000.00	\$10,000.00	\$ (1,000.00)	-9%
4550	Office Computer Software	\$ 7,200.00	\$7,200.00	\$ -	0%
4999	Provision for Bad Debt Expense	\$ -	\$2,808.00	\$ 2,808.00	0%
4998	General Administrative Expense	\$ 200.00	\$178,875.00	\$ 178,675.00	91%
	<b>Total Administrative</b>	<b>\$ 92,534.00</b>	<b>\$315,338.00</b>	<b>\$222,804.00</b>	<b>241%</b>
4800	Other Landscaping Svcs	\$ 2,260.00	\$6,000.00	\$ 3,740.00	165%
5030	Landscape Contract	\$ 67,400.00	\$71,500.00	\$ 4,100.00	6%
5060	Pine Straw Mulch	\$ 11,000.00	\$17,000.00	\$ 6,000.00	55%
5130	Irrigation Repairs Supplies	\$ 15,000.00	\$10,000.00	\$ (5,000.00)	-33%
	<b>Total Landscaping</b>	<b>\$ 95,660.00</b>	<b>\$104,500.00</b>	<b>\$ 8,840.00</b>	<b>9%</b>
7070	Guardhouse Repair and Maintenance	\$ -	\$3,000.00	\$ 3,000.00	0%
7073	Maintenance Gate	\$ 54,000.00	\$4,000.00	\$ (50,000.00)	-93%
7074	Maintenance Repair Boardwalk	\$ 50.00	\$5,000.00	\$ 4,950.00	9900%
7075	Building Supplies	\$ -	\$ 50.00	\$ 50.00	0%
7076	Road Maintenance	\$ -	\$ 50.00	\$ 50.00	0%
7089	Mainc. General Repair	\$2,500.00	\$1,500.00	\$ (1,000.00)	-40%
7805	Pest Control	\$ -	\$500.00	\$ 500.00	0%
7809	Depreciation Expense	\$ -	\$11,500.00	\$ 11,500.00	0%
	<b>Total Repairs and Maintenance</b>	<b>\$ 5,500.00</b>	<b>\$23,500.00</b>	<b>\$ 17,000.00</b>	<b>309%</b>
7430	Controlled Access	\$153,726.00	\$157,350.00	\$ 3,624.00	3%
7441	CO2 Transponders	\$ -	\$ 50.00	\$ 50.00	0%
8000	Utilities Electricity	\$ 27,500.00	\$25,000.00	\$ (2,500.00)	-9%
8020	Utilities Water/Sewer	\$ 1,000.00	\$1,800.00	\$ 800.00	80%
8050	Utilities Internet Service	\$ 5,500.00	\$6,200.00	\$ 700.00	13%
	<b>Total CA plus Utilities</b>	<b>\$187,726.00</b>	<b>\$190,350.00</b>	<b>\$ 2,624.00</b>	<b>2%</b>
	<b>Total Operating Expenses</b>	<b>\$381,920.00</b>	<b>\$633,688.00</b>	<b>\$ 251,768.00</b>	<b>66%</b>
9103	Reserves Ded Income Tax Payment	\$ -	\$ 50.00	\$ 50.00	0%
9104	Reserves State Income Tax Payment	\$ -	\$ 50.00	\$ 50.00	0%
	<b>Net operating income before Reserves</b>	<b>\$298,000.00</b>	<b>\$ (296,000.00)</b>	<b>\$ (594,000.00)</b>	<b>-100%</b>
9000	Roadway Reserve Funding	\$215,000.00	\$ 50.00	\$ (214,950.00)	-100%
9001	Reserves Boardwalk Funding	\$57,000.00	\$ 50.00	\$ (56,950.00)	-100%
9002	Reserves Building Funding	\$ 20,000.00	\$ 50.00	\$ (19,950.00)	-100%
	<b>Total Reserve Budget</b>	<b>\$292,000.00</b>	<b>\$ 50.00</b>	<b>\$ (291,950.00)</b>	<b>-100%</b>
	<b>2026 Reserve Targets</b>				
	Roadway Reserve Target		\$129,497		
	Reserves Boardwalk Target		\$34,332		
	Reserves Building Target		\$12,046		
	<b>2026 Reserve Target</b>		<b>\$175,875</b>		

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## **Risks and opportunities for 2026**

Natural Disaster - no hurricanes since 2020

Extended and or potential new litigation

Loss of funds due to bankruptcy from the Villas

### **Opportunities:**

Recovery of legal fees

Minimum tax liability due to prepayments in 2025

Payment in full from the Villas.

Mimimize repairs to the Guardhouse and Boardwalk

### **Treasurer's Note:**

Roads should be repaired in 2027 as it would be 4 years since assessment was made

All HOA's should be prepared for fee increase in 2027. Charges have held firm since 2024.

Homeowner ID	Account #	Homeowner	# of Lots	% of Ownership	2026
90086	227690090	Baywalk Neighborhood Assn	36	0.080537	\$50,544
90091	227690095	Links Golf Villas COA	24	0.053691	\$33,696
90093	227690097	The Links COA	16	0.035794	\$22,464
90097	227690101	Peninsula POA Ph 1 (The Lakes)	158	0.353468	\$221,832
90099	227690103	The Boulevard Neighborhood Assn	66	0.147651	\$92,664
90103	227690107	The Haven Neighborhood Assn	68	0.152125	\$95,472
90107	227690111	The Preserve Neighborhood Assn	10	0.022371	\$14,040
90111	227690115	The Racquet Club COA	14	0.031320	\$19,656
90115	227690119	The Retreat Neighborhood Assn	47	0.105145	\$65,988
90120	227690124	Peninsula Golf Club	4	0.008949	\$5,616
90132	227690136	Willis Investments LLC	2	0.004474	\$2,808
90136	227690140	The Villas at Peninsula	2	0.004474	\$2,808
			447	100%	

\$627,588  
1,404.00 \$117

Homeowner	# of Lots	% of Ownership	\$
Baywalk Neighborhood Assn	36	0.080536913	
Links Golf Villas COA	24	0.053691275	
The Links COA	16	0.035794183	
Peninsula POA Ph 1 (The Lakes)	158	0.353467562	
The Boulevard Neighborhood Assn	66	0.147651007	
The Haven Neighborhood Assn	68	0.15212528	
The Preserve Neighborhood Assn	10	0.022371365	
The Racquet Club COA	14	0.031319911	
The Retreat Neighborhood Assn	47	0.105145414	
Peninsula Golf Club	4	0.008948546	
Willis Investments LLC	2	0.004474273	
The Villas at Peninsula	2	0.004474273	
	447	100%	

BOARD SECRETARY’S NOTE: This set of ARC minutes was not received for posting to the 09 July or 10 Sept. 2025 Board meeting minutes. Hence these minutes are out of sequence. Board secretary was provided with this picture of the full minutes (consists of just the one page) on 17 Oct. 2025.

**ARC Meeting Minutes for July 02, 2025**

ARC Members Present:	ARC Members Excused:	Other Attendees:
• Debby Sheppard	• Robin Anderson	•
• Gabi Rohman	• Carol Sheriff	•
• Julie Bowlick	•	•
•	•	•

**Committee Updates**

- **Upcoming Meetings**
  - July 16 @ 3pm – Carol will be out of town
  - August 6 @ 3pm

**Requests Reviewed**

1. **321 Peninsula Blvd / Brooks Residence: Modification – Approved**
  - a. Control # 070225-01-Mod
  - b. Owners seek to remove an existing concrete patio in the backyard and replace it with PAVESTONE pavers in the same location, shape and size. The space is approximately 14’ x 24’. Pavers will have a herringbone design; color is Holland Old Town Blend.
  - c. Start Date – July or Aug 2025 / Completion Date – 4 days
  
2. **24 Preserve Ct / Hartmann Residence: New Build – Re-Approved**
  - a. Control # 070225-02-NB
  - b. Owner originally submitted a new build request on September 18, 2024. ARC noted the lack of a drainage plan in the original submission.
  - c. Construction plans had to be revised due to poor subsurface soils. Options were to extract 100+ dump trucks of soil and replace with sand, or, modify foundation to use piers under the home. Engineers were involved in creating new plans using piers for the house foundation. Both garage bays will be built on a traditional slab foundation. The attached home will be built on piers.
  - d. These plans were submitted to the city and are still awaiting final approval.
  - e. The exterior of the home will not change from the front elevation. The bricks can still be used around the garages due to the standard concrete foundation. The overall height of the home remains the same, the piers will be sunk deep into the soil to provide a “natural foundation” appearance from the road. The other elevations have a slight modification where hardy-plank siding will be used to “hide” the pier foundation.
  - f. Start Date – Upon approval / Completion Date – Spring 2026
  
3. **406 Peninsula Blvd / Kaylor Residence: New Build – Approved**
  - a. Control # 070225-03-NB
  - b. Owner submitted revised site plans showing the driveway will be 3’ from the property line, in compliance with section 12.10 – driveways.
  - c. Start Date – Upon approval / Completion Date – Spring 2026

# ARC Meeting Minutes for September 3, 2025

ARC Members Present:	ARC Members Excused:	Other Attendees:
• Debby Sheppard	• Julie Bowlick	• Karen Russo, Realtor
• Carol Sheriff	• Robin Anderson	•
• Gabi Rohman	•	•
•	•	•

## Committee Updates

- **Upcoming Meetings**
  - October 1 @ 1pm
  - October 15 @ 1pm
- **Maintaining Community Standards**
  - “12.47 Unsightly or Unkempt Conditions: It shall be the responsibility of each owner to prevent the development of any unclean, unhealthy, unsightly, or unkempt condition on his/her lot.”
    - It has been brought to the ARC committee’s attention by multiple residents that the appearance of numerous homes/yards are not conforming with community standards. *Grass is overgrown, bushes are not trimmed, driveways are stained, pine straw/mulch has eroded, extensive weeds in garden beds, siding/shutters are green with growth, etc.*
    - Further, other homes were identified as having an ARC application submitted and approved, but the work is not done after an extended period of time. It is an eyesore to their neighbors when a project is partially completed.
  - ARC is requesting the Master Board to send a communication to Neighborhood Presidents to enforce this provision of our covenants.

## Requests Reviewed

1. **547 Retreat Ln / Robb Residence: Modification – Denied**
  - a. Control # 091725-01-Mod
  - b. This home is currently For Sale. Owners have received a contingent offer based upon ARC approval to install a pool, hot tub, screen enclosure and flagstone patio.
  - c. Karen Russo, Seller’s Realtor, attended today’s meeting.
  - d. The setback for this property on the golf course is 35’ from back property line. Per the plat map provided by Karen, there is approximately 5-6’ available between the existing home/patio and the 35’ setback line. It is not enough space to accommodate the request.
  - e. Start Date – NA / Completion Date – NA
  
2. **338 Peninsula Blvd / Jackson Residence: Modification – Approved**
  - a. Control # 091725-02-Mod
    - i. Owners request landscaping modification to remove 5 Palm Trees that are within 10’ of pool enclosure. The impacted trees are less than 12” diameter, and are not a protected tree per Gulf Shores ordinance.
  - b. Start Date – Upon Approval / Completion Date – ASAP

# ARC Meeting Minutes for October 1, 2025

ARC Members Present:	ARC Members Excused:	Other Attendees:
<ul style="list-style-type: none"> <li>• Debby Sheppard</li> </ul>	<ul style="list-style-type: none"> <li>• Gabi Rohman</li> </ul>	<ul style="list-style-type: none"> <li>• Ken Lee</li> </ul>
<ul style="list-style-type: none"> <li>• Carol Sheriff</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Paul Hagen</li> </ul>
<ul style="list-style-type: none"> <li>• Julie Bowlick</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Pierce Kaylor</li> </ul>
<ul style="list-style-type: none"> <li>• Robin Anderson</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>

## Committee Updates

- **Upcoming Meetings**
  - October 15 @ 1pm
  - November 5 @ 1pm
- **ARC Revisions for Future Consideration**
  - The Master Board is looking at revising the wording for the 12' driveway measurement, to further clarify and ensure compliance.
- **ARC Resignation**
  - Debby Sheppard has resigned her position on ARC effective 10/1/25. She is proud of the contributions she made, particularly in updating the New Build and Modification applications and instruction forms, and in enhancing transparency within our community through comprehensive and accessible ARC meeting minutes.

## Requests Reviewed

3. **416 Peninsula Blvd / Woodham Residence: Modification – Approved 3-2**
  - a. Control # 100125-01-Mod
  - b. Builder (Gary Woodham) and Owner (Randy Woodham) attended ARC meeting to present their driveway modification request, after the fact. Gary admitted knowledge of the 12' rule, Randy stated he was not aware. Their primary argument centered on 11.05 – Criteria for Granting Variance. Mr. Woodham presented pictures and measurements of nearby homes with driveways wider than 12' in support of his argument. However, they were installed prior to the adoption of the new CCR's. In advance of the meeting, they had already cut and removed the cement front driveway extension.
  - c. Prior to the meeting, Paul Hagen – Blvd HOA President, emailed ARC relaying Blvd resident input related to the driveway size and shape being out of compliance with our Covenants and prior ARC approval. The current driveway included a “front extension” and the width of the driveway to the street measured from 12'8” to 17”. Almost 5' out of compliance
  - d. **FACTS**
    - i. CCR 12.10 states: “ ...Driveway widths shall be a maximum of 12' for side loading garages.
      1. The 12' driveway measurement has existed since the beginning of various phases of the Peninsula and not added when the covenants/standards were redone in 2021.
      2. Conversation included the fact that many of the homes within Peninsula are in violation of the 12' measurement. Anything approved prior is

considered to be “grandfathered” and should not be used as justification in this variance request.

- ii. ARC New Build Application States: “It is the responsibility of ARC to ensure the exterior of homes and lots within our community complies with established covenants and neighborhood guidelines/standards; ARC adheres to the most current Peninsula Covenants.”
- iii. CCR 11.05 states: “a variance would not noticeably affect community wide standards.”
- iv. Non-conforming Architecture or Land Use states: “Those architectural or land uses in existence on or before 13 December 2022, or approved by ARC since, which do not meet the current architectural and land use covenants, are not subject to ARC enforcement...They are considered “grandfathered”

#### 4. Voting

- a. Debby Sheppard argued approval sets a poor precedent for future “modification requests after the fact”. Gary and Randy are long-term members of the community, lack of adherence to our covenants due to lack of awareness, is not an excuse. Since the adoption of the new CCRs, ARC has worked diligently to review all ARC requests to ensure compliance, and/or work with owners to find alternate solutions that achieve compliance.
- b. Robin Anderson stated that the driveway “shape” looks exactly as planned on the original blueprint and approved by ARC on Nov 20, 2024. (NOTE – dimensions were not noted on the drawing)
- c. Carol Sheriff and Gabi Rohman supported the variance because it would not adversely affect community-wide standards.
- d. Julie Bowlick’s vote was not necessary, as the Modification Approval already had majority (3-1). She was going to vote “No”, but was supportive of the vote given she thought the driveway variance was 8 inches, not the actual 5’ approved (17’ wide).
- e. Start Date – Completed / Completion Date – NA

#### 5. 406 Peninsula Blvd / Kaylor Residence: Modification – Partially Approved

- a. Control # 100125-02-Mod
- b. House Location - Approved
  - i. Owner/Builder requests a modification to the placement of the home/foundation on the lot. It was previously altered due to ARC enforcing the 3’ driveway setback requirement.
    1. Owner/Builder has been informed by the City of Gulf Shores there is a 5’ driveway setback requirement due to the utility easement.
    2. The other side of the structure is also moving inward, and will be 12’ from the property line to save some trees on that side of the property.
    3. Additionally, Owner/Builder seeks a modification to move the entire footprint forward 3.8’ to preserve 2 trees at the rear of the property.
  - ii. Structure will still meet all property setback requirements.
  - iii. ARC suggested changing the driveway to the other side to avoid these issues. Owner/Builder declined due to lack of privacy for back patio if home if flipped.

**c. Driveway and Landscape – Revise & Resubmit**

- i. Owner verbally presented other changes he'd like to make to the driveway, such as adding a turn around extension, planting Magnolia trees in the front yard, and Sky Rocket Junipers beside the driveway to create a "privacy screen".
  - 1. ARC instructed Owner/Builder to submit an updated landscape plan with this additional information. Landscape and driveway changes are NOT approved.

**d. Tree Removal - Violation**

- i. Debby Sheppard inquired about the removal of all the trees on the property, as she took pictures of trees marked before cutting. Owner/Builder stated that the city approved the tree removal. Debby asked if he was aware of CCR 12.46 – Tree Preservation/Natural Lot Restrictions, and he said "no".
  - 1. 12.46 –(a) In additional to City of Gulf Shores requirements, no removal of trees is permitted without prior approval of the ARC.
  - 2. The Blvd Supplemental Declaration 4b – Certain ARC Standards states, "It is anticipated that the effect of such special guidelines and standards will be to require that portions of each lot within the Blvd be maintained in their natural an undisturbed condition."
- ii. Adherence to the Tree preservation has been violated. Further action may be addressed by the Master HOA.

**e. Propane Tank – To be addressed by Owner/Builder**

- i. Discussion about the neighbor's propane tank location. Paul and Ken confirmed it is after the meeting based upon the survey flags. Owner/Builder encouraged to have this addressed prior to beginning construction.
- f. Start Date – Upon Approval / Completion Date – TBD

**6. 36 Lagoon Dr / Stine Residence: Modification – Approved**

- a. Control # 100125-03-Mod
- b. Owners seek Tree Shark LLC to remove a River Birch tree that is 22" in perimeter and 25' tall. It is located on the NE corner of property. The tree is decaying and hanging over the neighbor's home.
- c. Chuck Owens, Gulf Shores City Arborist provided written approval of their tree application. A tree removal permit is NOT required per Chuck.
- d. Start Date – 10/6/25 / Completion Date – ASAP

**7. 51 Haven Dr / Leeder Residence: Modification – Approved**

- a. Control # 100125-04-Mod
- b. Landscaping plan submitted
  - i. Front yard: Add 2 sabal palms, one on each side of front flower bed
  - ii. Backyard: Add 3 sabal palms, placement TBD based on recommendation of landscaping company (JoJo's). Options under consideration:
    - 1. One in corner with other 2 to make a triangle
    - 2. 3 along fence line (side)
- c. Start Date – 10/8/25 / Completion Date – 10/31/25

# ARC MEETING MINUTES FOR OCTOBER 15, 2025

## Members in Attendance

Robin Anderson

Carol Sheriff

Gabi Rohman

Julie Bowlick

Next meetings will be held on November 5<sup>th</sup> and 19<sup>th</sup> at 1:00 p.m.

New Applications submitted at 10/15/25 meeting:

#101525-01 41 Haven Dr APPROVED

Black aluminum fences are to be installed by Clark Fuller. 4.5 ' high with 3 gates.

#101525-02 13 Bay walk APPROVED

Landscape area in yard with Zoyia sod. Will eliminate problem of dirt area.

#101525-03 320 Peninsula Blvd. APPROVED

Pour concrete pad in back yard to accommodate hot tub. Path will connect present concrete pad.

Meeting was held at 11:00 to accommodate member. Side discussion regarding usage of common areas.

Appear some residents have removed trees and scrubs to increase yard area. Questioned if this an approved action.

**Peninsula Board of Directors  
Social Committee Meeting Minutes  
Sept. 10, 2025 1:00 p.m. - Sales Office**

**Present:** Stacey Ingold, Jane Lee, Sue Buford, Tracy Marmojelo, JD Snead, Shelly Croxton, Julie Bowlick, Lynne Lynn, Anne Favret, Gail Hisle, Beverly Sweat, Trish Thompson, Cindy Bauer, Leigh O'Connor, Sonya Willis, Debby Griffin

**I.** The meeting was **called to order** at 1:00 by Stacey Ingold. An agenda and information packet was distributed

**II. Art Show on September 19 from 2:00-8:00 p.m.**

- JD Snead and Gail Hisle will lay out the floor space schematic for artist tables/display areas at 10:00 a.m. on September 18
- Set up for the show will be Thursday, Sept. 18 at 1:00 p.m. Committee members are asked to help during that time if they are available and again, if necessary, on Sept. 20 for clean up
- Committee and artists will begin final preparation at 1:30 on Sept. 19
- Committee will bring food items at this time. Anne Favret, Robin Anderson and Stacey Ingold will prepare the presentation
- Committee approved the sale of raffle tickets for items donated by Steve Gregg. Tickets are \$5 each or 5 for \$20.00.
- FundRays coupon books will also be sold. (books with discount coupons for multiple businesses and restaurants in Baldwin county)

**III. Breast Cancer 5K Walk - October 18, 9:00 a.m. (registration at 8:30 a.m.)**

- Participants will register at the front of the Willis Building
- Sonya will make space available for a Wall of Honor. Participants and supporters of participants may, for a small contribution, purchase a pink ribbon to designate someone special who is battling or has battled breast cancer.
- Tracy Marmolejo will order the pinwheels and hats. The committee will assemble the pinwheels in late Sept. or early October.
- Sonya is working with Rouses to enlist their support of the walk by donation of water and bananas
- Cyndi King will white paint out used signs and the committee will decorate them at the October committee meeting.
- Distance signs per half mile will be placed along the route. (Lynne Lynn)
- Sonya will receive emails until Oct. 14 regarding residents who want to have a pinwheel in their yard and send that list to Gaye Moore
- Gaye Moore, Anne Favret, Julie Bowlick will place pinwheels on Thursday, Oct. 16.
- Cindy Bauer will include information, letter, and sign up link in the Peninsula Newsletter
- Stacey Ingold has created the flyer for distribution
- Debby Griffin will send the information letter to all HOA Presidents/Master Board on Sept. 22.

**IV. Jingle Mingle (December 12)**

- Will include a Toy Drive for Gift of God Ministry

**V. The meeting adjourned** at 1:50 p.m. Next meeting is Thursday, **October 9** at 1:00 p.m.

Respectfully submitted

Debby Griffin

**Peninsula Board of Directors  
Social Committee Meeting Minutes  
October 9, 2025 1:00 p.m. - Sales Office**

**Present:** Stacey Ingold, Traci Marmolejo, Robin Anderson, JD Snead, Sonya Willis, Trish Thompson, Anne Favret, Beverly Sweat, Julie Bowlick, Sue Buford, Debby Griffin

I. The meeting was called to order at 1:00 p.m. by Stacy Ingold

II. **Financial report** - ending balance of \$1, 740.36

**III. Art Show Recap**

- ✓ The art show was well attended
- ✓ The committee recommends changing the time in 2026 (2:00 - 7:00 p.m.)
- ✓ Refreshments will remain comparable to 2025

**IV. Breast Cancer Walk - October 18, 9:00 a.m. (8:30 a.m. registration)**

- Hats distributed at the registration table
- Pinwheels placed on responding residents yards on October 16 (Gaye Moore, Julie Bowlick, Anne Favret)
- Water station located at the roundabout near back gate (JD Snead and Trish Thompson)
- Water and bananas at the finish line (Willis Building)
- Paul Hagan has offered his assistance for the event
- Signage placement - Lynne and Ronnie Kehoe will place signs on Saturday morning
- Registration Table (Sonya Willis and Debby Sheppard)
- Wall of Honor (Anne Favret)
- Tracy Marmolejo will sell coupon books

**V. Jingle Mingle - December 12, 5:00 - 7:00 p.m.)**

- Stacy and Robin will create a menu, committee will complete the menu
- All wine/liquor/liqueur donations will be collected at Stacy Ingold's home (deadline for donations is Dec. 8)
- Robin Anderson will create a FB post asking the community for donations of wine/liquor/liqueur
- Stacy will purchase wine for the bar
- Trish Thompson will coordinate the Silent Auction
- The Toy Drive will benefit the Gift of God ministries (Sonya Willis)
- Flyer (Stacy Ingold) Distribution (Debby Griffin)

**VI. Coupon Books** - 35 remaining books will be sold at the Jingle Mingle

**VII. Meeting adjourned** at 1:30 p.m. (The committee remained to make signs for the Breast Cancer Walk.