

CHATHAM House, No. 202, Inc.
Board of Directors
REGULAR Meeting AGENDA

DATE/DAY/TIME: November 19, 2024, Tuesday at 10:00 AM

LOCATION: Town Shores Clubhouse, 3210 59th Street S, Gulfport, FL 33707 Billiards Room

ZOOM/DIAL-IN: Join Zoom Meeting
<https://zoom.us/j/99195032795?pwd=yCvA2Maoy3YUqbh5ay1JQOg7FB6a23.1>

Meeting ID: 991 9503 2795
Passcode: CHATHAM

1. Roll Call
2. Read or Waive, past minutes of meeting on 9-25-24 & 10-2-24 (sent to BOD 10-6-24)
3. Validation of Emergency Powers appointment of Assistant Officer Fred Bryan
4. Reports: President/Treasurer
 Vice Presidents
 Secretary
 Directors
 Property Manager
 Masters Delegates
 Committees Building Maintenance, Communications, Landscape, Preparedness
5. Unfinished Business Electronic Voting – Consent
 Hurricane Helene & Milton
6. New Business Annual Meeting 2nd Notice
7. Open Discussion Up to three (3) minutes will be allotted for each owner wishing to speak. Those that sign up by Monday November 18 at 10 am will go first, followed by those in the audience. You can sign up by sending an email to bodchatham@gmail.com with your name and item your speaking about.
8. Adjourn
 Next Meetings Budget & Annual on Monday, December 2, 2024 at 10 AM TS Clubhouse Billiards Room

Chatham Board of Directors

Chatham By-Laws: No notice of a BOD meeting shall be required if the directors meet by unanimous written consent. The Directors may, by resolution duly adopted, establish regular monthly, ... meeting. If such a resolution is adopted, no notice of such regular meetings of BOD shall be required. Chatham resolution adopted 12/4/2023.

FL Statute 718: Except in cases of emergency or when longer notice is required by law, notice of board meetings must conspicuously be posted on the association property **at least 48 continuous hrs. in advance of each meeting.** HB1021 eff. 7/1/2024

10/16/24 created
10/30/24 updated
11/4/24 email blast & post

**CHATHAM Building, No. 202, Inc.
Board of Directors
Regular Meeting
Minutes**

APPROVED 12/2/24

November 19, 2024

At 10:03 AM EST, President opened the Chatham Regular Board meeting at Town Shores Clubhouse Auditorium

1. Roll Call

President-Treasurer	Barney Brill	In-Person
Vice President	Ute Swerdloff	Zoom
	Tom Moneypenny	Zoom
Secretary	Ruta Misiunas	In-Person
Directors	Bob Girard	In-Person
	Lisa Glegg	Zoom (late)
	Gary Simms	In-Person
Property Manager	Amy Ringel	In-Person
Masters Delegates	Ken Branch	In-Person
	Michele Lamontia	In-Person

Committees

Budget	Barney Brill	Bob Girard	Tom Moneypenny	Doug Hoagland
Building	Gary Simms	Lucien Swerdloff-NP		
Landscape	Ute Swerdloff	Diane Scarbrough		
Communication	Ruta Misiunas	Sandra Branch	Sherry McBay-NP	
Preparedness	Gary Simms	Ken Branch		

2. **MOTION:** Reading of previous 9/25/24 and 10/2/24 minutes waived and accepted as written
Bob Girard/Gary Simms 2nd Adopted 6/0

3. Validated appointment of Assistant Officer to the Board of Directors Fred Bryan Barney Brill/Gary Simms 2nd

Reports: Uploaded to Condominium Associates, Town Shores of Gulfport-Chatham; posted and email blasted ★

President/Treasurer	★	Masters Delegates	TS assessment voted down, loan expired
Vice Presidents	★	Property Manager	None
Secretary	★	Committee Reports	★
Directors	None		

Unfinished business

- Electronic Voting – Platform built, consents engaged, and voting is open as of 11.19.24. Will close on 12/1/24

4. New Business

- Annual Meeting 2nd Notice – CA cannot confirm date mailed. Electronic notice 11.13.24: included agendas, 2025 proposed budget (COA- no increases), assessment letter, voting certificate, and proxy with notes.

5. Open membership discussion

- No one in membership signed up before meeting. Membership questions from the floor: 2025 Board election (waiting on process clarification from attorney), assessment (detailed need and due date 1/31/25) and accounting practices (pooling vs. straight-line).

6. Adjournment of meeting at 11:24 AM by President, motioned by Bob Girard /Gary Simms 2nd

Next Meetings Budget & Annual Monday December 2, 2024 @10 am TS Clubhouse Auditorium

Ruta Misiunas Secretary, Chatham Board of Directors

Presidents Report 11/19/2024

The after effects of Helene and Milton will be around for the rest of this year and most of next year before things are put back to the way they were.

Helene put a strain on our operating funds and will fortunately be mostly reimbursed by FEMA. Everything inside the building footprint on the first floor that touched water will be mostly replaced and repaired.

Some of the miscellaneous items outside the building are not covered by FEMA such as the tree debris removal.

Milton was a different scenario with regard to how the damage costs are funded. Our all peril insurance has a \$50,000.00 deductible. So all of the costs for Milton repairs to the building and carport will have to be paid for out of the operating budget or reserves unless the costs exceed the deductible.

All of the invoices for repairs for elevator and boilers have been paid out of operating accounts. There are still invoices coming over the next month which will apply to those items.

We are expecting bids soon on the carport, soffits and handrails on the fourth floor that were affected by Milton. Those items will be paid for out of the funds on hand and out of the 2025 budget.

Cornerstone, the contractor hired to do the restoration of the first floor units, has indicated that they will be onsite this week to finish asbestos abatement and remove drywall on all of the units.

Cornerstone was contracted on _____ after an emergency board meeting convened to interview a potential contractor and decide on which of the three contenders would be chosen

Contractor number one was Southern Cat. The board president and secretary attended a zoom presentation by Strategic Claim Consultants that appears to be using Southern Cat as a subcontractor. The attorney presenting on the Zoom call said that we would not be asked for any out of pocket money.

Before the end of the Zoom meeting the board president left to attend a presentation at the bocce ball courts put on by our McGriff Insurance agent Carol Everhart. The featured speaker was Brian Johns from contractor #2 Cornerstone. Mr. Johns indicated that they would not be asking for any out of pocket funds saying that they would wait for FEMA to pay the bills for their scope of work.

Carol Everhart highly recommended Cornerstone to do the remediation on our units. They are from Pinellis County and have the respect of other contractors who we have chosen to do work here at the Chatham building.

The day before the emergency board meeting (to hire a contractor) and shortly after the Bocce ball presentation, upon returning to the Chatham building, the president came upon the Southern Cat people speaking with Fred Bryan. They were presenting their qualifications and credentials. They had just flown into the area to secure contracts in Town Shores.

One of the two men mentioned that they would, after a brief period on site, be requiring an amount of cash to front their operations before the FEMA money came in. Fred asked "how much"? The answer was "How much do you have?" Then went on to say "You have reserves don't you?"

Contractor number # 3 was Graystone Restorations. The project manager who represented the company was young and had mostly residential experience rather than commercial buildings. It did not appear that he had a good grasp of the scope of work and did not see the value of installing moisture mitigating devices to reduce the spread of mold.

The board members attending the meeting voted unanimously to choose our insurance agent's recommended restoration company, Cornerstone.

The difference between pooling and straightline accounting is as follows;

"Pooling" refers to a method where all reserve funds are placed in a single account, allowing flexibility to use the money for any necessary repair or replacement across different assets, while "component funding" also known as straightline accounting means maintaining separate reserve accounts for each individual asset, ensuring funds are only used for that specific item and not transferred to other components without approval.

When the current board reviewed the SIRS and Regular Reserves it became apparent that pooling was the least expensive option. In the case of our budget, straightline or "component" funding will cost an additional \$87,273.00. Which would have to be collected via increased HOA fees or an additional assessment.

To answer the question "Why do we have an assessment" we have to look back at prior years financials. Just a few years ago insurance was listed as a reserve item and cost around \$30,000.00. Last year the total amount of the budget that went toward reserves was \$152,288.76. Insurance was in the reserve part of the budget. The total spent on insurance was \$146,012.96. So that left \$6275.80 to be distributed in the reserve account.

Since 2016 all of the previous boards have been running budget deficits with the exception of one year.

To answer the question "Why such a short period for payment of the assessment" . The Insurance payment is due at the end of January or first of February. Hurricane spending for repairs to the infrastructure and common areas of the building is draining the operating accounts at an alarming rate and it is unknown if the funds will be replaced by FEMA in time to pay the insurance.

Next Chatham House Board:

Since the deadline to file intent to be on the board came and went, we learned that only one person (Bob Usher) filed the paperwork necessary to stand for the board.

This means that if Chatham House is going to have a board, a special procedure will be necessary to seat enough members to fill all of the positions.

The annual meeting December 2nd will have a budget meeting which will convene, vote on a budget and adjourn.

Then another meeting will be called within 48 hours by Bob Usher as the only new board member to select another board member and begin the process of building a board selecting and voting in volunteers until there are enough members to satisfy our bylaw documents.

If there are not enough members to fill a new board, the Chatham Building will have to go into receivership as directed by State law.

Our attorney, Richard Zacur has indicated that the management fees for receivership are calculated at the rate of \$350-\$400.00 per hour.

How is receivership different from having a board?

When the Chatham board calls a plumber the bill is usually around \$250.00. When a management company like Condominium Associates calls a plumber the bill is \$865.00 because they add a percentage of profit to the bills. We have receipts.

Management companies are not interested in the lowest best price for cleaning services or lawn care because they can add their fees to the bills.

When an owner's HVAC contractor needs access to the electric room or the roof someone will have to be scheduled and paid to show up and permit access. So there will be another person on the payroll until the job is finished as that individual will have to remain until the job is done to lock up.

For those who have been locked out of their units, there will be no one to get a key and let them in.

The Chatham building is not an apartment building and we are all owners. Just like ownership of a single family stand alone home but different because our units are attached to each other. In order to protect our interest in our individual units a group of people need to come together with a common purpose to do the best they can for themselves and others.

For those who prefer that we do not go into receivership we would encourage you to become interested in being part of the solution.

Contact a board member and let them know you or someone you know is interested in helping Bob Usher fill next year's board.

Secretary Report 11/19/2024

SIRS FINAL reports uploaded to Florida Division Condominium Department. All the Chatham SIRS reports are available on Condominium Associates (<https://condominiumassociates.com>) and Town Shores of Gulfport (<https://www.townshorescommunity.com>). Hard copies of the final reports are available to those owners that request a printed copy in writing.

We continue to make arrangements for the annual meeting. Town Shores Clubhouse Auditorium is now available for the Annual & Budget Meeting on 12/2/24. Second notice went out with the old location.

Couch's pest control completed the quarterly unit by unit termite spray. They returned a week later for the additional treatment required on a few doors and frames on the fourth floor as well as the exposed soffit areas. All costs invoiced to the association.

Blast emails: Meeting agenda with minutes; First and second notices for Annual & Budget meetings; Chatham news & updates, information related to restoration post hurricane Helene, Cornerstone Restorations correspondence that was passed along to the BOD, and other building reminders.

Communications Committee continues to assist the BOD. This committee will officially be disbanded on December 2, 2024 unless the 2025 BOD would like assistance during the transition period.

Electronic voting is ready for Owners to consent and vote. Electronic voting process (including consent) is located at [condominiumassociates.com/owners log in/online voting / vote now button](https://condominiumassociates.com/owners-log-in/online-voting/vote-now-button) located at the bottom of the screen.

The consent with instructions will pop up first for those that have not previously consented. Those that have already consented, the screen will appear with the questions. You must vote for each of the four questions separately. Each question will have the same two boxes at the bottom of the screen **I AM _____** and **I WANT TO SUBMIT MY VOTE**. Each of these must be checked for the "vote" to go thru the submission process and be counted. The questions will be open for voting until Sunday December 1st, a day prior to the annual meeting.

Under Florida law, Voting online counts towards quorum.

Budget Committee Report....Chatham House

BOD Mtg: Nov. 19th, 2024

Committee Membership: Barney Brill, Bob Girard, Doug Hoagland, Tom Money penny

Considerations:

1. Pooled versus Straight Line Reserve Funding;

Pooling" refers to a method where all reserve funds are placed in a single account, allowing flexibility to use the money for any necessary repair or replacement across different assets, while "component accounting" means maintaining separate reserve accounts for each individual asset, ensuring funds are only used for that specific item and not transferred to other components without approval.

2. Milestone and SIRS Reports (2023-2024)

These reports which were ordered to be carried out in Florida found multiple Deficiencies (non serious structurally), which had to be carried out as soon as possible or could be placed in our reserve funding for a future repairs.

We budgeted \$5750 in 2024. Required for 2025 is \$79,968 using pooled funding or \$157,693 if we use Straight Line

3. General Reserves

In 2024 we only budgeted 18,770. Required for 2025 is \$40,320 using pooled Funding or \$49,868 using Straight Line

4. Insurance.....see over

4. Insurance

All Florida Condo Corporations have experienced increases in our "All Perils" Insurance coverage: 2020: we paid \$25,704....in 2022 we paid \$39,480....in 2024 we projected our cost to be \$99,843, We owe \$128,500. Projected 2025 is \$134,925. Since we only budgeted \$99,843 in 2024 we already have a shortfall of \$35,082

5. Recommendations

When the current board reviewed the SIRS and Regular Reserves it became apparent that pooling was the least expensive option. In the case of our budget, straightline or "component" funding will cost an additional \$87,273.00. Which would have to be collected via either increased HOA fees or an additional assessment.

.....Straight Line would require approximately an additional \$1500 per door Assessment

A. The Committee recommends that we use Pooling funding to establish the 2025 budget

B. The Committee recommends that the Board of Directors adopt a Special Assessment for Insurance and other shortfalls in an amount of \$136,443 and allocate the assessment in the same percentage that each unit shares ownership of the common elements.

C. The Committee recommends that the Board of Directors establish a due date for payment of Assessment and an method for collection.

Chatham Building Committee

Committee Members: Lucien, Gary (Board Director), Barney (ex officio)

6 Nov 2024

Report to BOD

The Building Committee was re-established to assess general building conditions, develop a Maintenance Plan, and work on select projects. Although the Building Committee may be involved with and consult on the Milestone Report, SIRS, and storm damage issues, these are generally handled by professionals.

A. Following is a brief year-end summary of the Building Committee's 2024 work.

1. Building maintenance checklists have been developed to provide regular schedules to check and service/repair/replace building components and systems. Building Checklist: This is a comprehensive form for Board use to address exterior and common area building issues. Unit Checklist: This is a suggested form intended for unit owners.
2. Several issues addressed: flagpole, east stairwell chain, paving stones around east stairwell, common bath door lock, second floor electrical room door handle.
3. Consulted with contractor for northeast corner repair.
4. Consulted with contractors for roof repairs.
5. Consulted with contractor on SIRS.
6. Consulted with Pro-Tech plumbing to develop and disseminate to owners proper treatment for condensate drains.
7. Cleared/redirected several exterior condensate drain outlets.
8. Developed plan to update common area door handles/locks.
9. Developed plan to update laundry room water shut-off valves.

B. Following are suggestions from the Building Committee for consideration by the 2025 BOD.

1. Collect feedback, review and revise building maintenance checklists as necessary annually.
2. Complete annual update of Building Checklist.
3. Complete replacement of common area door handles with ADA compliant, commercial grade, levers.
4. Hire plumber to update laundry room water shut-off valves.
5. Explore the feasibility of developing architectural guidelines to increase uniformity of exterior building features, including doors and windows.

Chatham
Landscape Committee
Committee Members: Ute Swerdloff, Diane Scarborough
11/02/2024

During the first sixth month of 2024, the landscape committee planted many trees and shrubs. Saltwater resisting plants and native plants were either donated or procured from the City of Gulfport tree program at no cost to Chatham. Unfortunately some of our hard work was destroyed by the hurricanes Helene and Milton. However, some plants survived. Here is a detailed breakdown of the current landscape status around Chatham.

Flag Pole Garden: lost all the pretty pink flowers. Bird of paradise still looks good. Those 2 palm clusters look good. 2 hibiscus are re leafing and blooming. Snake plant will survive.

Suggestions: needs more rock to prevent weeds. Should allow some of the baby palms growing there to remain and grow taller.

West end of building: palm trees look good. The bird of paradise type plants which were moved will survive. The yellow/green shrubs are dead or dying and should be removed. The bottle brush shrub looks dead and should be removed. The bougainvillea shrub is re-leafing but needs trimming. The crown of thorns are dead.

Once the dead shrubs are out of there, we should pull the rocks back closer to the building and allow the grass to take back some of that area.

Front of building: green monkey grass survived but those beds need cleaning up. Large palm near stack 9 looks rough but may survive. The yellow/green shrubs all look dead or dying and should be removed. The wild orchids look good and are blooming.

Once dead shrubs removed, should plant native plants that will stay under 3 Ft tall.

Hose garden: plumeria will survive. Cactus will not and should be removed. Bougainvillea is re-leafing but needs to be trimmed back. Palm tree looks fine. Hard to plant anything there as pipes too close to surface.

East end garden: all the shrubs along the building are dead and need removal. There are a couple of trees near building still alive. Plumeria will survive.

Lost shrubs along the building should not be replaced, instead we should concentrate on planting green or silver buttonwoods nearer the wall. Could have 15" of stone close to building, then grass like the Barclay has on their west end.

Along 58th street wall: the new green buttonwoods, silver buttonwoods, and those zen like cedar trees all survived. Hibiscus plants look dead and will likely need removal. Pencil cactus tree that fell needs removal.

Diane Scarborough will go to Toffer's (city of Gulfport Horticulturist) talk at library in November to see if town will still be doing the tree giveaway for Nov and Dec and possibly next year. That would give us free trees to place along wall. Wall area also needs rock there to keep down the weeds.

We highly suggest that once dead trees and shrubs are removed they should be replaced by native Florida plants known to withstand salt water and high winds! We must keep in mind mature height of plantings and look for root systems that are not invasive.

We believe replanting non-native plants that need constant trimming and investing in plants that can't survive our environment are a waste of our money.

Any money that is available should be used for the removal of dead plants. Diane would be happy to meet with and oversee whoever is hired to remove the dead plantings.

This concludes our assessment. In closing, we would like to add that if the new board is willing to work with a landscape committee, we would be interested in serving in the future.