

Pebble Shores Condominium Association

Newsletter

Fall 2017

President's Message

Our Newsletter and Survey were completed and ready to be mailed on Thursday, September 7th. Watching the news on television, however, it soon became apparent that the mail trucks weren't going to be able to get anywhere on the highway any faster than everyone else who was trying to leave Florida to get out of Irma's way. And once Irma arrived, it was apparent that our Newsletter and Survey would need to be rewritten to reflect the changes at Pebble Shores. So, it's a little later than we had planned, but there still is a lot we want to share with you. Most of the items reflect issues that have come up in the last six months.

As I write this, we are making progress after the storm. All of the tree debris scheduled to be picked up by County trucks has been removed from the grass between the street and hedges on Palm View and Crown Drives. There is still a good bit of leaf debris and areas of damage to the grass, but it can now start recovering. We were actually lucky to have this debris removed fairly quickly. Piles of tree debris remain throughout all of Collier County, with expectations that removal will continue into 2018. Plants that were damaged by wind and tree limbs crashing onto them are also starting to recover as all of the debris on them is removed. This will need to be a "wait and see" year for our vegetation. Some of it will recover and some won't. We have been advised that we may still lose more trees, due to damage that wasn't immediately apparent after the hurricane.

Repairs to other damaged areas will be slow. If you're a Seasonal Owner, bring lots of patience and gratitude with you when you come. It will go a long way in allowing you to enjoy Pebble Shores this Season. If you're a Year Round Resident, thank you for all of the patience you have already shown. Contractors cannot begin to provide bids or complete work in any type of timely fashion. It will probably be 6-8 months before all repairs are completed.

Prior to Irma's visit, it was already a busy year. As our buildings age, we come across new issues. For example, we had a leak in a water line that was 17 feet (horizontally) under a building. As you can imagine, this was a major repair. The Board got a legal opinion on handling it in order to be compliant with our Documents and with the law. See the section entitled "Who Pays" for more information. Our swimming pool renovation became a very complicated matter with problem after problem being uncovered, causing the pool to be closed for far longer than we anticipated. What we hope will be the last issue is the repair of a leak that was discovered after we opened the pool, leading to a four day closing this week. We apologize sincerely to those inconvenienced by this and thank you for your patience. Please know that your Board continues to work hard to maintain Pebble Shores and be good stewards of your HOA fees. We do not take this responsibility lightly.

Have you thought about running for the Board and/or Volunteering on one of our Committees? If not, I hope you will do so. "Many hands make light work." Volunteering also gives you an opportunity to get to know your neighbors better, as you contribute to the community.

Please complete the enclosed survey and return it to us by December 15th. We will review the results at our Annual Meeting. We originally had an item on the Survey asking about your interest in installing a fence on the Palm View and Crown Drive sides, as a group of Owners had requested last year, with the understanding that an Assessment would be required to do this. If a majority of the Owners had wanted this Owner initiated project, it would have become a project for

which the Board took responsibility. Once we saw the number of projects we would be required to be involved in for the next 6 – 8 months due to hurricane damage, it became apparent that we could not take on a new project. If there continues to be interest, it may be something Owners want to pursue another year.

With best regards,

Becky Easlick

President, Board of Directors

Special Assessment and how you may be able to claim benefits from your individual condo insurance policy.

The Special Assessment billing will be mailed after the November 17th meeting, when we know whether the Owners have given us permission to borrow from our Reserve Funds, thereby allowing us to spread out the payments over the 2018 year. The Assessment bill will say: “Damages to Common Elements due to Hurricane Irma.” The Board suggests you look at your insurance for your unit for the words “Loss Assessment Coverage” in the policy forms and endorsements section of your policy. This is for coverage of a loss to the Association for which you are being assessed. It refers to the State of Florida law 627.714, which can easily be found online. **The Board suggests Owners consult with their individual insurance carrier as to your coverage (as some changes have been made since the law was passed) and find out what is required by your insurance company before you submit your claim. If your carrier requires detailed information including exact amounts of bills, you may need to wait several months before applying for this benefit.** If you are denied coverage and want to challenge the denial to be sure the carrier is acting within the limits of the law, you may appeal to: consumer.services@myfloridacfo.com or Fax your appeal to (850) 413-1550. This office is within the Florida Office of Insurance Regulation, located at 200 East Gaines Street in Tallahassee, FL 32399. The phone number for the office is (850) 413-3140.

Have You Visited our Website Lately?

Our Webmaster, Don Whitehouse, regularly updates our site at www.pebbleshores.org. You will find a plethora of information about Pebble Shores on it, including necessary forms and meeting minutes. Check out our “Pebble Shores Unit Owner Information Kit” to get many of your questions answered. There is also an “Owner’s Page” where you can find our budget, vendor contracts, and our Member Directory. If you do not have website access, please contact Sandcastle Community Management at 239.596.7200 for information/forms you need.

Ad Hoc Parking Committee News

This Committee has been working hard to update and simplify our parking forms. Our two new forms can also be found on our website or through Sandcastle. Additionally, a supply will be left in the Clubhouse for Owners who do not have Internet access.

Making Alterations to My Condo

As our units mature, Owners often start considering interior renovation projects to update or improve their homes. The Pebble Shores website provides a selection of forms and guidelines under the heading "Rules, Regulations & Guidelines" to assist with this process. You can find the Architectural & Landscape Modifications Form there. In all cases these forms are intentionally open-ended to accommodate the widest variety of requests possible, meaning their content is very basic.

It is important to note, all Pebble Shores forms and this high level summary are intended as general guidelines and must not be considered firm and fully detailed. For any project, including the samples noted below, it is highly recommended a form be completed and routed through Sandcastle for official authorization. Taking photos before, during, and after the work will help with any pre or post inquiries and possibly with your own property insurance.

Below is a sampling of some of the more common modifications:

1. Floor replacements for 2nd story units are especially important and, anecdotally, are the ones where the most (unauthorized and non-compliant) post-completion issues are encountered. The easiest way to avoid someone insisting on proof of compliance (read: removing some flooring for proof of remedial work) is to have the design authorized pre-installation, supplemented by appropriate photos. In the end these basic and simple steps may save many difficult steps in the long run.
2. Replacing or refinishing kitchen cabinets are typically "no approval needed," if the original configuration isn't changed. This limitation includes no changes to plumbing and electrical services.
3. Bathroom renovations typically follow the same principle as kitchen cabinets, i.e., a like for a like replacement with no structural or plumbing/electrical changes would not usually require authorization.
4. Windows or screens or screen doors require approval to ensure the outside "look" remains consistent.
5. ABOVE ALL: Contact Sandcastle if you have any doubts or better yet, anytime, just to be safe.

Follow the Money

In the year of 2017, there have been some setbacks for Pebble Shore's budget. During the rainy season there have been 3 roof leaks that we had to fix along with replacement of drywall. We are renovating the pool and spa and have had some problems pop-up such as leaks in the spa and pool that had to be taken care of as they came up. The pool reserve fund is being used to fund the project, but it is being stretched and any overrun must come out of operating funds. Pebble Shores is about 25 years old, as is the pool and spa, so repairs and replacements must be done.

On September 10, 2017, Irma struck Florida and Pebble Shores, causing damage. We have not been able to get contractors to come out to inspect our damages so that we can have them quoted and fixed. You are being asked to allow the Board to use our reserve funds for repairs and

recovery. Please vote for this and mail your vote or Proxy in quickly, so we can use these funds over the course of the next year.

As of this time (mid-October) our operating funds are going to be sufficient to finish out the 2017 budget. That being said, the Board of Directors have to prioritize the remaining funds in the operating budget to do necessary repairs, ongoing operations, and pay our bills.

If you want to see the financial reports by month, the financial reports are on our website for owners only at www.pebbleshores.org and signing into the owner's page. You will be assigned a password and you can then look at the financials, contracts, and other owner's only information. On the regular website, there is a pictorial of the pool and spa renovation.

Issues the Board is Considering

Cap on Rentals – Our Annual Rental rate is currently 24%. There has been a conversation about capping this for several years. We have worked with our Attorney, and the Board will have a proposal to vote on at the Annual Meeting. It will affect only future sales, and if passed, will put in place an Amendment to our Documents stating that future purchasers will not be able to rent their units during the first 24 months that they own the unit.

Reserve Study – A formal Reserve Study has not been done in at least ten years. A Reserve Study includes hiring a professional company to do a formal study of our assets (buildings, roofs, roads, etc.) and provide us with current, accurate replacement costs. Once this is done, the Board of Directors has to commit to funding our Reserves appropriately. Pros and cons for this study seem to be the opposite sides of a coin. A study will provide us with much greater confidence that we can fund projects as they need to be done, without having to charge Assessments. By doing a Reserve Study, we may find out that we are not adequately funded at this time and need to increase our HOA fees in order to be funded appropriately. This Reserve Study would be done in 2018.

Landscape Committee

At its onset two years ago, this Committee set two initial goals: 1) beautify the areas that have the most foot and auto traffic and 2) remove dying and dead plants that do not enhance the appearance of Pebble Shores.

Both entrances and the areas by the bridge and pool were replanted this past year. These plants were quite well established prior to Hurricane Irma. Some will have to be replaced and others will require us to wait and see how they do. The majority of the plants in our new hedge were growing very well, and we had hoped to replace the plants that were struggling once money was available in our new budget year. Unfortunately, many of these plants were damaged by wind, by tree branches falling on them, and by the "claw" on the debris removal trucks damaging or removing some of them. They will get more sun now, but again, we will need to wait and see what the outcome is in a few months.

Did you know that with Board approval you can now do additional planting outside? The Landscape Committee researched plants that will do well on the lake side of our units, and a plan was drawn up and approved by the Board of Directors. It is available on our website (www.pebbleshores.org) or from a member of the Landscape Committee. Additional information will be available in the Clubhouse. Owners wishing to plant must provide specific plans and submit

an Architectural Review Form to the Board of Directors for approval. The specific information can be found on our website or is available from a member of the Landscape Committee.

Approved colors are: purple, pink, blue, yellow

Approved plants are: Panama Rose, Bougainvillea, Fire Spike, Thyralis, Blue Plumbago, Pink Dombeya, and Yellow Beach Buttercup

The same procedure can be followed to plant different plants on the street side of your unit.

Who Pays?

Have you ever wondered who's responsible to maintain, repair, or replace property in/on our buildings and grounds? Basically, if the property is within the boundaries of your unit, you are responsible. If it is a common element of the community, the Association is responsible. The boundaries of a unit are the undecorated ceiling, perimeter walls, and floor surfaces. Everything internal to these surfaces, including nonstructural interior walls and doors, belongs to the Unit Owner. **However, that's not the end of the story. Wiring and plumbing property that exclusively service a unit, are the sole responsibility of the applicable Unit Owner even if those services are not included within the boundaries of the unit.** In some cases, such as drain pipes, which are jointly shared with another unit, the owners of those units are the responsible parties, not the Association. Specifically, during the past few years, here are some of the common problems that have been experienced and where the unit owner is the responsible party: shower pan leaking, air conditioner lines plugged/leaking, screen door replacement, drywall painting, ductwork cleaning, radon mitigation, and water/drain pipes plugged or leaking which exclusively service an individual unit or pair of units. If you need further explanation on these or other situations, please check the guidelines that are posted on the pebbleshores.org website.

Drainage Issues

An Engineer from Collier County made a few trips out here during heavy rainstorms in rainy season to understand our flooding problems. He ruled out the suggestion that we were part of a flooding problem being experienced in the neighborhood surrounding us, so we are back to looking at cleaning the swales and drains. It is even more important that we do this now, as we learned that the second purpose of the swales is to divert overflowing water from the lake to the road instead of our first floor lanais during a hurricane!

Lost Items

If you find you are missing items that were left outside your unit, please look in the Clubhouse or under the stairwells. A big thank you goes out to Kathleen Hassan and Jerry Nardone, who spent a few very hot hours just before the hurricane moving items that would have become projectiles in the storm. Thanks to others of you who helped in anyway picking up after the storm. Unfortunately, we do not have a list of names to thank you personally

FAQs

I'm letting guests use my Condo while I'm not there. What do I need to do, so that they don't get a parking violation notice?

The "Application for Courtesy Guest (Owner Not Present)" form has the Temporary Parking Permit application on it and can be found on our website or by contacting Sandcastle Community Management at (239.596.7200). This needs to be completed and returned to Sandcastle 10 days in advance of the arrival of your guests, and a parking permit will be prepared for them. If your guests will have a rental car, indicate this on the Application. Once they arrive they simply need to contact one of people listed on the bulletin boards by the mailboxes, to get a permit.

What difference does 30 days make? Is someone a guest or a lessee/resident? What rules apply?

According to our documents, guests staying beyond 30 days, whether you are present or not, and regardless of whether they are paying rent or not, are considered lessees/residents and need to go through the formal application and background check process.

Rule 1.3.b. House Guest: House guests are persons who stay at a Unit along with the host Owner or Lessee for at least 24 hours and may remain as a house guest, for up to 30 days/1 month. House guests who remain for more than 30 days/1month are considered to be residents and must be so registered by the Owner or Lessee occupying the unit.

Rule 1.3.c Guest ONP (Owner Not Present): Guests-ONP are persons authorized by an Owner to occupy the Unit for a period of up to 30 days/1month while the Owner is absent. Owners shall not charge Guests-ONP rent or fees of any type. Guests-ONP who remain for more than 30 days/1month are considered to be Lessees and must be so registered with the Association.

Rule 2.4. Guests (Owner Not Present): Owners, during their own absence, may grant a Guest(s) free use of their unit. In such case the Owner must give the Association written notice on forms provided by the Association for that purpose. This form must be submitted 10 days before such use commences.

23 Projects Completed in 2017 - Before Hurricane Irma

- pool and spa completely renovated
- island lighting upgraded to LED with donor help
- carports/building peaks pressure washed
- contracted with new cleaning service/handyman
- roof leaks in three buildings repaired
- many repairs by Fred, Andy, Ray, Randy, Reid, Sharon, and others

- work on several water lines/drains
- repairs to hot water service to pool shower
- one pool heater under warranty replaced
- globe light poles/pool fence/several doors painted
- drinking fountain at pool replaced
- irrigation pump, intake piping, and timers replaced
- improvements to landscaping
- permission granted for some Owner plantings
- new mulch added
- updates to parking forms
- new surveillance camera system at pool
- new conference phone for year round meetings
- charcoal grill replaced
- grills/picnic tables painted
- bridge checked for structural integrity
- County Engineer consulted on drainage issues
- donated park bench refurbished and placed on Clubhouse porch

Did You Board up Your Windows before the Hurricane?

If you boarded up your windows, you are responsible for repairing any damage to the building. Please take care of this as soon as possible.

Friendly Reminders

Please close screen doors in your unit, rather than propping them open.

Both Pebble Shores and Collier County require that pet waste is cleaned up.

Friendly Reminders (continued)

Please be sure to pick up cigarette butts, also. Do not leave them on the ground or in the pool.

Grills of any kind are not allowed on our lanais. They must be 10 feet from any structure, per Collier County Fire Department Ordinances. Please use our community grills.

Recycling – Do not put items in bags in the recycling dumpsters. They need to be loose, or they just end up in the garbage instead of being recycled.

Please use your carport as much as you can to free up other spaces, particularly if you have two cars. Be kind to others who are looking for a parking space close to their building.

If you have furniture you no longer want, kindly call Sandcastle at 239.596.7200 to arrange for a pickup. Do not leave it at the dumpster. If you have renters who are moving, please arrange for them to schedule a pick-up with Sandcastle.

Fluorescent bulbs and LCD lamps should not be put in the regular trash due to their mercury content. Please look for a recycling bin in the Club House for these bulbs.

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Pebble Shores

A Great Place to Live

