

Pebble Shores Condominium Association

Newsletter

Fall 2018

President's Message

If I had to select two words to describe this last year, they would be “delays” and “patience.” A year after Hurricane Irma hit, we are still living with its consequences. Everything we have done has taken far longer than would seem reasonable. A simple way to explain this is that the repair needs in Naples and Collier County are still many times greater than normal, but the workforce has increased negligibly, if at all. We are finally to a point when most general work can be done in a somewhat reasonable amount of time. Much has been accomplished, and more needs to be done. You will find a synopsis of where we are in our list of projects.

Even though substantial progress has been made and some items are fully completed, final insurance numbers and multiple expenditures remain to be finalized so totals may vary, even substantially from our current information so stay tuned.

Your three person Board of Directors has worked hard this year and has worked exceptionally well together. I have been fortunate that both Jim and Rena have been willing to take on work that could be done remotely. It has become more than apparent, however, that having only one person from the Board who is a year round Resident is not a realistic way to operate Pebble Shores. It has turned the Board position into a Buildings Manager position.

Last year we did not see Owners who were willing to run for a position on the Board of Directors, even when we were in the position of having to turn control over to the State of Florida and pay them to run Pebble Shores. Since we have no way of knowing whether people will decide to run for the Board this year, and do not believe we can wait around to find out, we decided we had to look at alternatives. We are currently working on a job description for a part time person to take care of our regular, ongoing needs. We have three candidates and plan to interview them mid-November to early December. The start date for the position would be the beginning of January. Hiring a person to do work that would normally be performed by a fully populated board, with two to three year round residents will come at a cost which will impact our budget (and HOA dues). As always, your board will aim for the most cost-effective solution.

In order to save on printing and mailing costs this package is being sent electronically to all owners where we have an identified I.D. (and via traditional mail to all others). Should a printed version be required for anyone on the electronic list please contact Waterways and it will be mailed out.

Hurricane Expenses/Special Assessment Disbursement. How We Have Spent Your Money

As of August 31, 2018, our association is on plan when it comes to actuals versus budget.

The Irma situation is ongoing and somewhat still a moving target. We have spent about \$120,000 for Irma related repairs. We have received about \$191,500 from the insurance company. We have also received some money from insurance for bills yet to be paid. The current projection is that all Irma-related expenses will be covered by the special assessment, related reserves, and insurance payments.

The situation with the roofs is moving forward looking like we may be able to get all the roofs redone less our deductible. With the special assessment and insurance proceeds the association will be close to covering Irma related costs and totally depleting associated reserves. The roof situation caused by Irma is ongoing and until we come to an agreement with the insurance company, it will be hard to pinpoint exact totals.

Reminder: Condo Owners Insurance is Mandatory

Pebble Shores' rule 16.5 mandates that owners carry condo insurance for everyone's protection, as do almost all condo associations. Irma showed us one reason why. Your board structured the special assessment to best fit within standard provisions set out by Florida law which considerably limited owners' financial hit due to this major event. Before you decide you can be smart and save \$ since Irma was 20-plus years after the last biggie to hit Naples, think about the named storm that just missed us in the past few days. Or maybe you're an upper owner and a pipe seal bursts flooding yours and a lower unit... Just like auto insurance, it's not great paying every year for something that's not guaranteed to be needed but weigh that against an unexpected bill for \$1000's that's payable immediately. The board strongly recommends all owners consult with an insurance provider to learn the options available and make the selection that is best for them and which also meets the requirements set out in Pebble Shores' rules.

16.5 Unit Owner Coverage. Each Unit Owner shall obtain and maintain at all times, individual casualty and general liability policies insuring the property lying within the boundaries of their Unit and for their personal liability arising in the use of their own Unit and other areas of the Common Elements for which they have exclusive use, or for which they have an obligation to repair or replace.

How Do I Get my Parking Permit?

All permanent parking permits are now being handled through Waterways. New Owners and those with a change in cars need to present their driver's license and car registration when they go to pick up a permit.

Seasonal parking permits will be mailed directly to Seasonal Tenants, provided the Tenants and Waterways agree there is enough time prior to their arrival in Naples for them to receive the permit. If there is not enough time for them to be mailed, the permit may be picked up at the Waterways office. Guest parking permits are still required, both for short and long terms guests. Send completed paperwork to Waterways, and your permit will be delivered to you. The Board acknowledges that the survey indicated many owners did not want to be bothered with guest permits in the last survey. The Board took this under consideration. Managing our parking permits is the only way we have to know who is living at Pebble Shores, so the Board plans to continue this requirement, unless and until we find

a way to monitor who lives here without parking permits. Did you know that background checks are done on all Owners and Tenants? If guests stay more than 30 days, they need to go through the application process. It is also very important to complete the "Application for Courtesy Guest (Owner Not Present)" form.

Where Can I Pick Up My Pool Pass?

A number of Owners/Residents never picked up their new pool passes. If you have not done this, your pass is at Waterways.

You've Heard of Dumpster Diving? Well How About Dumpster Dumping?

We've periodically had instances where unknown people have put inappropriate (large) items in our dumpster corrals. Sofas, chairs and other large items are not included in our standard service and cost us all extra \$ for a special pickup. We even have one report of someone driving in and dumping large items into one of our corrals. The idea that someone's discard might become some else's treasure doesn't work either. If you have an unneeded item put out a call on our Facebook page or notice boards, if you think someone else may want it. The increased cost of these special pickups has reached the level of what surveillance cameras would cost. We don't need or want unnecessary expenses. If you see someone "dumping" note who, when and if possible a car's tag numbers and report it to Waterways. Do not leave anything that isn't in the dumpsters.

Violations and Compliance Committee

When an Owner contacts the Board of Directors or Waterways about a violation of our rules, it is the responsibility of both entities to act upon that violation, per our Governing Documents. Because rules cannot be selectively enforced, when our Management Company does its walkthroughs, all Owners who are violating the same rule(s) will be noted, and violation letters will be sent.

If a violation is not corrected, fines will be assessed. Owners will have the opportunity to present their concerns to members of a Compliance Committee. We have three Owners (non-Board Members) who have agreed to be on this Committee, whose purpose is to consistently and unilaterally enforce the governing documents to preserve and protect property values by addressing violations. More information on this will be addressed at our next Board of Directors meeting.

Landscaping

Authentic Lawn is our new landscaping company. They spent many, many hours prior to their official start and many more afterwards, to get our irrigation system up and running. The good news is that **all** areas are now being watered. Pebble Shores is very green and the plants that bloom have flowers on them. Our plants are getting the fertilizer they need and are getting treated for insect issues. We are extremely happy to have a Landscaper that understands the most basic needs of plants and trees and is meeting these needs.

The frustrating part is that our other landscaping projects are on hold until we know how the insurance payment for our roofs will be resolved. Hopefully, we won't need to go into the line items in our budget to help pay for the roofs and will have some money from our Assessment to replace items lost in the hurricane. We have to wait until we know specifically what our money actually looks like to move forward. It will likely be the first of December before we can work on repairing landscape problems created by plumbing and hurricane issues and determine what else we have money to spend on for landscaping, including mulch. Since we will have reached our hurricane deductible, we will be able to claim other hurricane costs from American Coastal Insurance Company.

A common question we get is "My plant/tree was removed, and when are you going to replace it?" Probably almost everyone who lives at Pebble Shores has experienced losing a plant near their unit over the years. The hard truth is that the plants belong to the community and not to individual Owners and have to be replaced according to the needs of the entire community and budgetary constraints. It would be great to have a budget that would allow us to replace all the plants that have to be removed, but we don't have that kind of money available to us.

2018 Survey

Attached to this newsletter is an Owner Survey Form. We are requesting that you complete the form by December 1, 2018 and return in the enclosed envelope or via email to stefany@waterwaysmanagment.com. The survey includes a suggestion box, update of owner directory information, and volunteer information. The results will be shared at the Annual General Meeting. The surveys will be counted on Saturday, December 15 at 10:00 a.m. in the Clubhouse. All are welcome.

The Joys of Social Media

Pebble Shores has a very active Facebook page. This is a group where owners of Pebble Shores can privately speak, share opinions, suggestions or ask questions of fellow owners. This group is not sponsored or officially endorsed by the Board of Directors and is not affiliated with the Pebble Shores Condominium Association. Currently there are 64 members of this group. You'll find discussions about rentals available, videos of the latest monsoon, occasional Board of Directors updates, referrals to great news articles, requests for help, etc. It's a great way to get to know your neighbors. This is NOT where you go to make a complaint, that is what your Board of Directors and Waterways is for. Accusations, name-calling, and insults will not be tolerated. The offender will be removed permanently from the page.

Pebbleshores.org – Your Source For All Things Important

Have you visited your website lately? Rena Scott has taken over as Webmaster from Don Whitehouse. Here you will find news updates, forms and documents, minutes from our meetings, vendor contracts, newsletters, pictures, community directory, and budgets. Some of these items are within the Owners Page. If you do not have access to that section, you can request access on the website. For those residents who do not have internet access, all the documents and forms can be obtained from Waterways.

Your Community Needs You

At the last Annual Meeting Jim identified the shortfall in board volunteers and the serious financial and legal consequences of not having a fully staffed board. This is also applicable to several key committees. All of these positions have a direct impact on our community's quality of life. Some (new) people have stepped forward for committees. Your board ran this year with 3 members after an emergency candidate was put forward. There is too much workload for an under resourced board even with Waterways as a considerably improved management partner. As noted in the President's message, a supplemental (paid) resource will be included in the proposed 2019 budget.

Owner Directory Updates

Please check the Owner Directory on our website Pebbleshores.org, within the Owners Page, to verify how your personal information is displayed to others. If you would like to change it, please complete the update form attached to the 2018 Survey and submit it with your survey.

Remodeling? Some of What You Need To Know

This was also touched on in the 2017 newsletter, however because of the potential complexity and importance we're presenting a condensed repeat this year. A Request for Architectural Modifications form can be obtained online or through Waterways. A full explanation of your plans is required, along with documentation that you will be using licensed and insured contractors. The intent of this procedure is to maintain the structural integrity of our buildings. A more detailed outline can be found in our Rules (see pebbleshores.org) **Article 11 - Additions, Alterations of Improvements by Unit Owner**. As a general rule, if you're replacing interior like for like it's usually permissible under Pebble Shores rules (e.g.: bathroom tiles with new bathroom tiles, kitchen cupboards with new ones - same size/placement). Anything touching or impacting the exterior or structure requires association approval (standards and request forms on our site). Examples of this would include removing the kitchen/hallway wall or bar top half wall even though these may not be structurally necessary in the builder design. Another item to consider is Collier County. I'm regularly surprised at the County's permitting requirements (and the associated costs and issuance intervals). These requirements change periodically, can carry serious penalties and I've heard reports that enforcement can be quite assertive. Before proceeding I strongly recommend consulting the County site (www.colliercountyfl.gov).

Under no circumstances are Owners allowed to make holes in the building or roof!

Reserve Study

A reserve study is essentially a professional evaluation of a condominium's physical situation leading to a determination of the association's financial health and a suggested future plan. Florida law mandates periodic consideration of reserve studies. With the major repairs necessitated by the Irma damage it's also a particularly opportune time. This study was planned for in the 2018 budget and is expected to be conducted in time for consideration in the 2019 budget build. Without doing a formal Reserve Study periodically, we do not know if we're putting enough money away for State of Florida mandated expenses, including current replacement cost with code updates.

Our roof is a perfect example of this. At the end of the 20 year period when our roof was expected to need replacing, we would have had about \$250,000.00 in the Reserve Fund. Hurricane Irma, of course,

changed those plans. The deductible on our insurance policy is 2% of the current assessed value of our 17 buildings and comes to \$288,000. The actual cost of the roof, in today's dollars, is almost \$800,000.00. We can certainly assume that in another ten years the cost would be well over a million dollars. This would have equated to an assessment of \$6,600 per unit! It is important for us to know how accurate our funding is for all of our required Reserve funds.

Annual Meeting

The 2019 Annual General Meeting is scheduled for Thursday, February 7, 2019 at 6:00 p.m. As always, it will be held in the Clubhouse.

Ongoing Projects

Road Repairs and Drainage Issues – We were on track to have repairs made to several areas of our road and to start taking care of the most serious flooding areas. Unfortunately, after several months of working with a contractor, he was not able to confirm he would be able to fit us into his schedule for road work and was not able to come up with a drainage improvement bid, so we have begun the process of getting bids again.

New Clubhouse Cleaning Services – We have hired Argenclean to clean our Clubhouse and Pool area, as well as doing some outside cleaning. Between June and November, our Clubhouse gets very little use. Argenclean is willing to work with us on a flexible schedule to do some cleaning of the outside of the complex during these months. The pool area and restrooms will be cleaned weekly year round. From June through November we plan to have the Clubhouse cleaned once a month. During the other weeks of the month the time that would be spent cleaning the inside of the Clubhouse will be spent cleaning the globe lights and building and traffic signs. This will keep Pebble Shores looking cleaner without needing to pay for this service on top of our other cleaning services. If we find that cleaning the inside of the Clubhouse once a month isn't enough during the summer, we will adjust the schedule, as needed.

Railing Damage at Building 186

This was damage caused by a moving truck for an individual Owner. The insurance company for the trucking company did accept responsibility. We waited several months to find out whether we could replace the railings with comparable railings, or whether we would need to replace all of the railings on this stairway to bring them to the higher height required by the current codes. We got confirmation that we can leave them the same height and just replace the damaged section. We have a quote and have been working with this insurance company to get their written commitment to pay for the project.

Roofs

We're almost there! This has been/is on ongoing fight. The extremely short version is: Our Insurance Agent advised us we would not reach our deductible, without having any idea of the damage we had. (Our deductible is basically \$288,000, or 2% of the value of our buildings. It's a little more complicated because there is a wind buyback portion and a regular portion of our insurance Policy.)

The first assessor, American Coastal Insurance Company sent out never went on the roofs, but merely counted the number of shingles he felt would be needed to repair the temporarily tarped areas. After waiting months for the report, our claim was closed, noting that we did not reach our deductible.

We signed a contract to work with Advanced Roofing and Sheet Metal and had a study of our roofs done, which showed that many of our shingles are not attached. (Damage to more than 25% of a roof requires complete roof replacement, according to the State of Florida laws.) We filed this information and had our claim reopened.

We had to wait a few more months and were assigned a new adjuster who claimed no knowledge of any previous information about our claim. (Apparently, this is a common practice and method of stalling.) When the second adjuster came out and went on the roofs, we had our Roofer and his Assistant here to document the unattached shingles on each roof and help with the report. The Adjuster sent our Roofer away and advised him their company only does a “visual inspection.”

At this point the Board had no confidence that this adjuster’s report would be valid. We hired an Engineer to do a wind lift study on a Building that visually appeared to have no damage. The roof failed the wind lift study miserably, indicating the shingles are not attached.

We received the report from the second adjuster, which would have provided some relief, but didn’t address the true damage.

We hired a Public Adjuster to work with the Insurance Company to push for a reasonable resolution.

Because one unit in Building 108 has interior damage and was not able to be used last Season, we went ahead and replaced the roof on that one Building.

We received word from American Coastal Insurance Company that they were ready to pay our claim, and our Roofing Company went into action. However, we discovered the insurance proposal failed to cover some code mandated work and left Building 156 out of their report entirely. Even though Adjusters from this Company have been out twice and also have maps of the property from the County, they refuse to make any decisions about the existence of this Building, let alone its roof, until they are able to schedule another Adjuster to come out and verify the existence of the Building and the damage to its roof. So, as I stated at the beginning, the two major words for the year are “delays” and “patience.” We currently expect this will be resolved within two weeks.

Carport Washing will be done soon. It became apparent it was not reasonable to do this prior to tree trimming, and then it was recommended that we hold off until the roofs were completed.

We have contracted to have the bridge refinished. We need to wait until the end of rainy season to have this done. We’re grateful to Fred Dzimek, Doug MacBeth, Andy Anderson, and Stan Russell for replacing the railings on the bridge.

Based on the money available after the roof is settled, we also will be looking at bids to fill the cracks and repaint the pool deck.

Completed Projects

Carports – Tower Hill Insurance Company insures our carports. They were magnificent. Their adjusters were out here in September to do an assessment. They estimated the repairs costs and sent a check. The check was fair and covered repairs, as well as money to thoroughly clean the carports. It turns out

that the Clubhouse Roof is also in this policy, so a new claim has been opened for this, as well as our new pool security system.

Large Stumps from trees that were lost in the storm were removed and cement work to repair broken sidewalks was completed.

Trees – After giving our palm trees the time to heal from the damage of Hurricane Irma, we were finally able to trim them at the beginning of August. Hardwoods were also trimmed. We lost a few more trees due to Ganoderma (a mushroom that kills palm trees) and a few due to storm damage that made them dangerous to people, cars, and structures. We're down to 3-4 trees that are still on the watch list due to damage from the hurricane.

Dumpster doors across from Building 138 have been replaced.

Management Company – We've been able to work closely with Waterways and are very pleased with the support they are providing us.

Recent Automobile Accident and Carport Damage

An accident the week of September 9th caused considerable damage to the carport between Buildings 150 and 156. Resolution of the damage will be complicated and will be determined based upon the Police Report and the insurance carriers for those involved in the accident. Our Attorney has been consulted on the best way to proceed with this situation.

Lighting

Do you want your building lit up every night? Bulbs with built-in sensors can now be purchased. The outdoor light switch needs to be left on. Seasonal Owners could make arrangements with their Home Watch Service to replace the bulbs, if needed. See picture next page.



Friendly Reminders

- Personal charcoal grills are never allowed, per the Fire Department.
- Every owner should provide a key/door code to Waterways. There may be a time when your unit needs to be entered for emergency purposes (water leak, fire, accidentally locked out) and access is delayed due to lack of key.

Current Board of Directors

Becky Easlick, President

becky.easlick@comcast.net

Jim St John, Vice-President
Rena Scott, Secretary-Treasurer

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