



## **PEBBLE SHORES 2019 FALL NEWSLETTER**

### **President's Message**

Do you ever wonder if you are needed? YES, YOU ARE NEEDED AND I HOPE YOU WILL VERY SERIOUSLY CONSIDER VOLUNTEERING FOR A POSITION ON THE BOARD OF DIRECTORS. As you know, it has been extremely difficult to find Owners who are willing to do this job. We are hoping we do not have a repeat of the situation we've had the last two years where at the last minute, we've had to come up with people to fill even a three person Board, in order to avoid being taken over by the State - with us having to pay to have someone run Pebble Shores. This is not the time to assume that someone else will jump in. This is not written to frighten you. It is a real possibility. We hope you will be ready to fill out the forms to run for a position on the Board of Directors when the mailing arrives. Nominations cannot be made from the floor at the Annual Meeting, per Florida law. The good news is that while you've been waiting to jump in, many structures have been put in place to make a Director position an actual Director position. What does that mean?

For the last few years, the members of the Board of Directors have been working both as Directors, making decisions, and also as Property Managers, working pretty much on a daily basis to keep Pebble Shores moving forward. Obviously, the hurricane caused a great deal more work than would normally exist.

For the most part, Owners tend to not even be aware of the many jobs that go on behind the scenes daily. Last January we hired Tony Acosta, our Handyman/Property Manager for two half days a week. Tony came to us with experience from other properties. In addition to his handyman tasks, he has very competently taken over a good deal of the work with our regular vendors for new and regular maintenance needs. This includes working with the Vendors for air conditioning, carpet cleaning, fire extinguisher maintenance, and so on. He has

also gotten many bids for us, and has proven to be a great negotiator in the cost of these bids.

We are also in the process of completing a contact/maintenance schedule, so that work is planned and spread out during the year and not done only at the last minute or when a problem arises. SOOOO...this means the Board job will not be as time-consuming as it has been the past few years.

We continue to be very pleased with our Management Company, Waterways Association Management. They take care of our finances, pay our bills, distribute our mailings and email blasts, process all paperwork for rentals and sales, help us find Vendors, and deal with the daily questions of residents. They are not on site, however, and do not do actual walkthroughs with Vendors for needed projects; and they are not onsite when jobs are being completed.

With all of these improvements, do consider a Board of Directors position.

Respectfully submitted,  
Becky

#### Annual Meeting Date

Please save the date of Thursday, February 13, 2020 at 6:00.p.m. for our Annual Meeting at the Clubhouse.

#### Items You Will Be Asked to Vote upon at the Annual Meeting

Watch for the documents that come in the Annual Meeting Notice. You will be asked to vote on the following three items.

1. Should we move to the Pooled Reserve Funding method, rather than the Straight Line Reserve Funding method that we currently use? You may recall our discussion about this at our last Annual Meeting. Under the Pooling Method, the amount of our funding requirements would remain the same. The major difference is that in the current method specific funds can only be used for the specific category they are assigned to. In the Pooling Method, funds can be used as needed. This gives the association more flexibility when events occur ahead of schedule.
2. An Amendment would add a section to the Nuisance part of our Documents. It would prohibit the use of any/all loud, boisterous,

profane, or indecent conduct, as determined by the Association.... which is a source of annoyance to residents or occupants anywhere at Pebble Shores.

3. A second Amendment would prohibit the use and installation of televisions on lanais. Other sound producing devices could be used on lanais only with Wi-Fi headsets, between the hours of 7:00 a.m. and 10:00 p.m.

The wording of the Amendments you will receive in the Annual Meeting Notice have been prepared by a legal professional.

### Roof Update and Insurance

The work on our new roofs was completed by Advanced Roofing in June, and we are very pleased with the results. Despite the encouragement from the Advanced Roofing Attorneys working on our settlement, that this should be an easy claim – it has been anything but easy. Please see the statement from our Attorney from September 26, 2019.

“Please allow this letter to summarize the status of your Hurricane Irma insurance claim. We have filed a lawsuit against American Coastal. The Association’s claim is for actual money spent to replace the roofs of the buildings and to clean up the debris, landscape and lighting. Because your claim is for actual money spent, juries are more likely to understand that you have taken money out of your own pocket because your insurance company wouldn’t pay what they should have. American Coastal filed a motion to dismiss the complaint. A hearing was held yesterday and the court denied their motion to dismiss and required that they file an answer to the complaint. We will be sending out discovery to American Coastal and taking depositions to establish the association’s right to recover the monies they paid for the damages from Hurricane Irma. Once the answer is filed, we will be asking the court to set the case for trial.” Sincerely, Steven Simon, Esq.

While your Board would have preferred to NOT take this route, the insurance company has been stalling repeatedly, leaving us no choice. Other information you will want to know is:

The current estimated time to resolution is 18 months.

Our lawyer considers our case to be strong.

Going to trial will NOT represent additional costs for Pebble Shores, because our lawyer will add his fees to our claim.

It is possible there may be fees for an engineering review. However, since our roof work has been completed, a major study would not be required.

In the unlikely event we do not win our suit (\$0 awarded), the company may file for expenses. This estimated cost is \$10,000.

At present, the Board anticipates being able to work out a payment plan with our roofing contractor to pay the balance of the cost of the roof through our Roof Reserves, without any further assessment.

Wind Mitigation Reports – The Board will vote on providing Wind Mitigation Reports on the entire complex at our next meeting. Based upon the recommendation of our Insurance Agent, we had a report completed on one unit. Our current insurance carrier went out on a limb to insure us before our new roofs were completed. Because they were able to get us competitive rates, the wind mitigation report will not reduce the cost of insurance for the Master Association Insurance policy for this year. However, when our insurance is up for renewal in the spring, we will most likely have to provide these reports for every building.

#### Road Repairs

Repairs to areas of our road with significant damage were completed in August, with the goal of preventing these areas from breaking down more. If we had repaired every area that had any type of damage, especially those involving tree roots, our road would be a complete patchwork of repairs. The speed bumps were also resurfaced and re-stripped to make them more visible.

One of the discussion questions at the Annual Meeting will be whether the Community wants to have the roads resealed. Resealing in Florida is done primarily for aesthetics, although it does provide some protection from the damage that is done by rain, particularly in rainy season.

#### Landscape and Plantings

We hope you will notice the many additional plants and trees that have been installed during the last year. While you may only look closely at your individual unit and wonder why you have not received new plants, the Board and Landscaping Committee continue to focus on the entire property and particularly on the areas that the highest number of residents see daily. As these are completed, plants will be added at individual units.

We continue to lose Queen Palm trees to Ganoderma, a disease named for the plant that kills the trees. As a mushroom, Ganoderma spreads by spores, so there is no way to control it or to save a palm tree once it has Ganoderma. Palm trees

cannot be planted in an area where there has been a tree affected by Ganoderma for at least eight years after the tree has been removed. The bad news is that Ganoderma is now affecting 150 other species of plants and trees. Southwest Florida palms are also beginning to experience Lethal Bronzing Disease. Hopefully, Pebble Shores will be spared this. We are now working with a professional company to keep our Palm Trees fertilized correctly and monitored for disease, as they are such a valuable asset.

As a reminder, you can do some planting at your unit, WITH BOARD PERMISSION. The required forms are available on the Pebble Shores and Waterways websites. There are specific plants and colors that have been approved, for the lake side of the buildings. These were determined a few years back in consultation with a local Native Plant Expert and are plants that will survive Florida growing conditions in all areas behind our buildings. The areas in the front of the units have different micro-environments and may require different types of plants. To survive, they need to be plants that will grow in Zone 10A. BE SURE TO FOLLOW THE DIRECTIONS AND GET PERMISSION BEFORE PLANTING.

#### Utility Costs – OUCH!

Our water costs have continued to increase dramatically, and the cost of water seems to rise every year. Every one percent increase in price equates to a cost increase of a little more than an extra \$1,000.00 per month for us. Two years ago we had a 5% increase in cost. We have also had increased usage the last two years. Please pay attention to the amount of water you use. Pebble Shores has one meter for the entire community (with an extra one that kicks in when we go over our normal usage). There is no way to monitor individual units or buildings, and installing equipment to determine this would cost – not save money.

Water is one of the biggest expenses in our budget. Through the month of August we were almost \$18,000.00 over our budgeted amount of \$105,106.00. We did have the Water Division review the past several years of usage to see if it appeared there were any leaks, and they did not believe we had any leaks. Our electric costs are also higher than usual. In planning our budget, this will obviously impact our HOA fees.

#### Unit Access for Emergencies

Waterways requires access to all units for emergencies. This is standard for condominiums. The Board will be organizing a program to collect keys or door lock codes. Think of this: If your unit sprouts a water leak that is damaging an

adjoining unit (or units) and access isn't immediately available your door will be forced. The resulting door damage and any extra damage caused by the delay would be charged to the offending unit Owner. Because the offending Owner hadn't complied with the emergency access requirement some insurance carriers may refuse to pay the claim. ALL THIS BECAUSE SOMEONE DIDN'T DROP OFF A KEY AT THE ANNUAL MEETING OR TO THE WATERWAYS OFFICE!

### Water and Inside Shut-off Valves

Do you have an inside shut off valve for your water supply? If not, the Board strongly advises you put in one. Some of the shut off valves for the units are in cases in the ground. If they have not been used recently, they can be very difficult to get to and shut off. Water damage can happen very quickly – to both your unit and others, so it is important you have a way to get your water turned off quickly. If you are leaving for several days to several months, be sure to turn your water off.

### Dryer Vent Cleaning

Fire prevention Professionals list lint build-up in dryer vents as the top cause of multi-unit building fires. Your Board is proposing to organize a program to clean all our vents as a safety measure. Compared to one-off service calls, the costs would be reduced for a bulk contract and would be a budgeted item.

### Drainage

We continue to work on our drainage issues, which have a daily negative impact on several residents during rainy season. The farther we get into the issue, the more complex it becomes. One of the many items we've learned is that our lake level in rainy season, and the grade of the grassy culverts and road, makes it almost impossible for the water to drain into the lake. The underground pipes we do have, that are intended to carry water to the lake, in addition to often being clogged, are not high enough above the water line in rainy season for water to efficiently get into the lake. While our lake liner keeps our water level high in dry season and keeps our lake looking more attractive, it prevents the water from percolating into the earth in rainy season.

Waterways found us a contact who has years of experience working with drainage issues in the County. You may know that our lake is officially part of the lake at Piper's Pointe and is connected to it. It is possible our lake is not draining through the pipe that connects to the lake at Piper's Pointe. We need to first determine

whether this pipe is public or private property. If it is public property, we will proceed to work with the County Drainage Department to explore our concerns.

### Rules Committee

We thank Chris DeSalvo, Bobbi Jo Mendez, and Joanna Sbraga for reviewing our last set of printed rules (which reflect our Documents) and for making suggestions to update them. The Committee proposed changes to four major rules, which the Board has addressed. They are below.

Allow boats such as kayaks and canoes to be used on our lake. The Board quickly agreed this rule would not be changed when our insurance company advised us that it would be extremely difficult to find a company that would be willing to insure us, should we go that route.

Allow owners to have certain trucks and allow these and guest trucks to be parked overnight. The Board looked at several items in making a decision not to move forward with this suggestion. First: A survey done two years ago indicated that a majority of the owners did not want to change this rule and still did not want to have trucks. Second: The difficulty of enforcing this rule would be enormous. Issues considered, in addition to the fact that many trucks do not fit into the length of our parking spots included: how loud an engine would be permitted, whether the truck bed would have to be covered or if it could be open (and if open, what could be stored in it), the type, markings, age and condition of a permissible truck and how this would be handled as the truck aged. It quickly became apparent, especially to those on the Board who do car parking checks that this would be an extremely unmanageable situation. We therefore voted to leave this rule in place, as it is.

The third major item brought forward involves obscene and vulgar language. This item was covered earlier in the Newsletter under items Owners will be asked to vote upon at the Annual Meeting. We had complaints last year from residents who were not able to enjoy sitting on their lanais due to the barrage of foul language they were forced to endure. Pebble Shores has always been an extremely quiet and peaceful community, away from the business of Naples, especially as Collier County has grown. The Board of Directors is committed to keeping it that way.

The fourth major item is the issue of televisions being used on lanais. Again, because we are such a quiet community and our units are so close to each other,

we will be voting on an Amendment at the Annual Meeting prohibiting televisions on lanais and placing limits on the use of other devices that produce sound on lanais. Sound carries and is magnified over our lake. By the time individuals try to speak over the television and perhaps a fountain, the noise can be quite loud in other units. You may be surprised to hear that even telephone conversations on your lanai can often be heard distinctly more than a building away. Just a word to the wise...

Other suggestions from the Committee appear on the Survey for your input. Recommendations by the Committee which were strictly for providing clarification and did not require Rules changes or the addition of Amendments are in the process of being made to our Rules and Regulations Document and will be updated on our website following the Annual Meeting votes.

#### Work that Tony Has Been Doing

Tony Acosta, our Handyman/Property Manager has been busy sprucing up Pebble Shores, as well as managing Vendors and doing handyman jobs. Traffic signs that were old, dirty, and cracked are being replaced. Unit front doors are being painted, as needed. Some of them have not held up well since the last building painting, while others just need to be cleaned well. This project will continue in the fall, as the air temperatures begin to drop. We also have a new power cleaner that Tony will use to keep the concrete scalloping around some of the plant beds free of mold, as well as other areas that get dirty.

During the summer months our Clubhouse Cleaning Crew, from Argenclean, has worked with Tony on cleaning building signs, keeping dumpster tops clean, and cleaning the globe lights. We determined last year that the inside of the Clubhouse did not need to be cleaned weekly in the summer, since it hardly gets used. Three weeks out of the month, between May and November, the time that would have been spent cleaning inside is now spent keeping the above mentioned items clean. Tony has also repaired many of the globe lights, as many were missing parts that hold the globes on during high wind situations.

By the end October, the inside of the Clubhouse will have a fresh coat of paint, and the chairs will have been power washed to remove many years' worth of dirt and scuff marks. The valances have all been vacuumed, and the carpets will have been cleaned.



Tony's hours are from 1:00 to 5:00 p.m. on Tuesday and Thursday. There are days when this time period starts and ends slightly later. Please remember that during this time Tony is working only on Association jobs. Maintenance needs, including irrigation, should be reported to Waterways through their maintenance portal. If you put through a request on the Waterways portal and the request is not completed, please contact Waterways directly to see if your request is something the Association is responsible for doing, or to find out why your request wasn't completed.

### Parking

Yes, parking permits are still always required for cars parked overnight at Pebble Shores. Trucks and motorcycles are never allowed overnight. All residents agreed to these rules when they signed the Documents to become a resident at Pebble Shores.

Directions for obtaining parking permits are posted on all bulletin boards, and are updated as needed. For permanent and seasonal permits, you must go to Waterways with your Driver's license and automobile registration. For short term permits please complete the appropriate parking permit form, which is available online or at Waterways, and follow the instructions on the bulletin boards. (There is a separate "Owner Not Present" form for guests who are staying in your condo for less than 30 days without paying rent. This form must be submitted by the Owner.) Short term permits will continue to be available onsite, as long as we have volunteers to provide this service.

If you are concerned about seeing cars that should not be here, know that YOU are the answer. More volunteers mean the cars can be checked more often. Since we are not a gated community, checking cars is the best way we have of knowing if someone is living here without having gone through the registration procedure, including having a background check. Volunteers set their own days and spend about a half hour between 11:00 p.m. and 7:00 a.m. each time they check cars. When Volunteers are out, violation notices are put on all vehicles that do not have Pebble Shores parking permits on them. When we do not have Volunteers, no vehicles are marked. To avoid getting a violation notice, plan ahead and get a parking permit when you need it. We send a huge thank you to those owners who are willing to do this job.

### Emails

Waterways has new software that enables you to get emails from them directly, without going through a portal with a password. Hopefully, this will solve any problems you might have had. If there are still concerns, please contact Waterways at 239.348.3030.

### United States Postal Service

We continue to experience delivery problems. Please be sure to provide your unit number to anyone sending mail to you to clear up part of the problem. Also, there is an app available to tell you exactly what should be going into your mailbox each day. Go to [www.usps.com](http://www.usps.com) and click on "Informed Delivery." It will take you through a number of steps. You can opt to do everything online, or you can print a barcode to take to the post office to sign up.

### Audit

Our Audit Report for the 2017 Year will be available at the Annual Meeting and then posted on our website.

### Renovations

Be sure to check whether you need approval for any renovations you are planning. This will prevent problems that can arise, if permission for the renovations was not granted in advance of the work being done. The Board of Directors is responsible for seeing that the buildings remain structurally sound. IN NO INSTANCE ARE YOU ALLOWED TO MAKE HOLES IN ANY PART OF THE OUTSIDE OF THE BUILDING OR ROOF. The Architectural Review Form, that is required for approval, is online. You can also get it from Waterways, and you can contact them with questions.

### Disposal of Large Items

The dumpster corrals are locked, to deter "dumping" of large items. Signs are posted indicating you need to call Waterways to arrange for a pickup for large items. If there is something you think another Resident might like, post a sign on the bulletin boards or on the Pebble Shores Facebook page. DO NOT LEAVE ANY ITEMS INSIDE THE CORRALS THAT ARE NOT INSIDE THE DUMPSTER, AND DO NOT LEAVE LARGE ITEMS OUTSIDE OF THE CORRALS.

When pickups for large items have been arranged, a sign will be placed on the items indicating that Waste Management is scheduled to do a pick up, and the items will generally only be there between Thursday evening and Friday. If you see large items being dumped, please let Waterways know whom they should call

to make arrangements for a pickup and billing. Otherwise, each of you are paying for these extra charges in your HOA fees.

#### Home Watch Services

If you are a Seasonal Resident, you are strongly advised to have your unit checked on a regular basis.

#### Looking for More Information?

Go to [www.pebbleshores.org](http://www.pebbleshores.org) and to our Owners' Information Kit. There is a plethora of information there.

Thank you,  
Your Board of Directors

Becky Easlick, President  
Stan Russell, Vice President  
Jim St. John, Secretary-Treasurer

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