

Beach House of PAG Board of Directors Meeting Minutes

Meeting Information

Date: Monday, August 10, 2026

Time: 5:32 PM

Location: 6415 1st Avenue South, St. Petersburg, FL 33707 and Zoom

Meeting Type: Board of Directors Meeting

1. Call to Order

The meeting was called to order at 5:32 PM by Gloria of Ameri-Tech Companies.

2. Quorum of the Board: A quorum of the board was confirmed with President Karin Hoppmann, Treasurer Chris Iacofoli, and Vice-President Rick Paulson present. Property Manager Gloria Reed, with Ameri-Tech companies, was also present.

Committee Members & Owners: Steven Hodges (Parking Lot Committee): Unit 701, Unit 603, 304 and 601.

3. Notice: Posted on-site and emailed to owners in accordance with association bylaws

4. Adoption of Minutes

The adoption of minutes from the previous meeting was deferred to the next board meeting to allow time for corrections. Board members will submit any corrections to Ameri-Tech prior to the next meeting.

5. Financial Report; Loan Update

Chris Iacofoli presented the loan, and insurance proceeds update:

- **Current loan balance:** \$572,817 as of August 10, 2026
- **Total insurance proceeds from flood claim:** \$166,860.56
- **Insurance proceeds already received:** \$102,893.39
- **Pending insurance proceeds:** \$69,967.17 (two checks to be processed)
- **Attorney's fees:** \$25,000 to be deducted from pending proceeds (15% of total recovery per original contract)
- **Net proceeds from remaining flood insurance:** \$44,938.09
- **Anticipated principal reduction:** Approximately \$70,000 when loan is converted (including funds currently in DFCU checking account)

Insurance Attorney Contract

Karin noted that the original contract with the insurance attorneys specified a 15% fee on all recovery. The board approved signing the final settlement statement with the law firm for 15% of the total amount as agreed in the original contract.

Motion: To sign the final settlement statement with the law firm for 15% of the total amount as agreed in the original contract. **Motion by:** Karin Hoppmann; **Seconded by:** Chris Iaciopoli; **Vote:** All in favor. **Motion carried.**

Reserve Study Update

Chris reported that the association has contracted to update the reserve study. The updated study is expected to favorably impact next year's budget by reducing association fees for the SIRS (Structural Integrity Reserve Study) portions, as many items previously scheduled for repair have been completed through the remediation process.

5. Committee Reports

a. First Floor Restoration Update; Rick Paulson provided an update on first floor restoration progress: **Completed work:** French doors installed; Kitchen cabinets installed; Floor protection removed and floors cleaned; Baseboards installed; Epoxy coating applied to locker room and electrical areas

Remaining work: Bathroom plumbing installation; Kitchen countertops (measuring and installation); Gathering table construction; Blinds (measuring and installation); Storage lockers installation

Rick noted that the same construction crew is working on both the first floor and seventh floor projects. He anticipates completion of most items within one to two weeks, with the exception of storage locker installation. The seventh-floor work remains the priority.

Security issue: Karin reported that the rec room door lock was not functioning over the weekend. Rick confirmed this was likely due to a dead battery and will replace it to ensure the room remains secure.

b. Parking Lot Permit Update: Steven Hodges provided an update on the parking lot project:

Timeline: Permits submitted by contractor: July 21, 2026

Permits reviewed by city: July 28, 2026

City memo with changes received: August 7, 2026

Key issues and resolutions:

- The Public Service Department denied permission to finish the unfinished 20–30-foot space behind the castle extending toward 4th Street. While the contractor has submitted two permits (one with and one without this work), the city requires a concrete statement that work will not extend south toward 4th Street.
- Communication delays occurred because city officials were unclear about who was submitting the application and were sending information to incorrect contacts instead of current board members.

- The contractor is re-submitting permits with the required clarification. All other aspects of the project remain approved.

Next steps:

- Steven will coordinate with the city and contractor on final permit approval
- The Parking Lot Committee will develop a communication plan for homeowners, including email notifications and flyers on windshields
- The board confirmed that the contract and permitting length have been approved, and the project can proceed once permits are finalized
- Areas will be roped off a few days before work begins to encourage vehicle removal
- Any remaining vehicles will be addressed individually rather than towed
- Coordination with the City of St. Pete Beach regarding street parking permits is ongoing

Steven explained that ACE Asphalt recommended removing the remaining palm tree in the back, as their paving plans will eliminate landscaping in that area, extending pavement to the building. Of three original palm trees in that location, two were destroyed by storms, leaving only one remaining

The contractor indicated they could complete the work as early as the following day and confirmed they would be careful to avoid damaging newly installed landscaping.

6. Old Business: Seventh Floor Water Intrusion Update: Karin Hoppmann provided a comprehensive update on seventh floor water intrusion investigations:

Current contracts addressing water intrusion:

- Hayward Remodeling: End wall repair (tarped area that may be a source of intrusion)
- Hayward Remodeling: Breezeway tile work (addressing potential breezeway-related intrusion)

Engineer inspections (Prescott):

a. Units 602 and 603 inspections: Prescott entered both units in response to repeated water intrusion complaints. No leak was present in Unit 602 at the time of inspection. In Unit 603, a leak was found through the ceiling. Ceiling tiles were removed, and a mysterious pipe was capped. The origin and responsibility (association vs. unit owner) for this pipe is under investigation. No additional association property problems were identified beyond the known end wall and breezeway issues.

b. External leak inspection: A leak inspection expert hired by a unit owner's insurance adjuster inspected Units 701, 602, and the roof, accompanied by Prescott to monitor association property issues. No indication of additional association property problems causing water intrusion was found.

1. **Upcoming baseline inspection:** Prescott will conduct inspections on Wednesday, August 14, 2026, entering multiple units (particularly the 01 stack, 02 stack, and possibly 03 stack beyond Unit 603) to establish a baseline for water intrusion issues throughout the building.

Engineering costs: Karin expressed concern about escalating costs, noting a \$2,000 bill from recent inspections and anticipating several thousand dollars more for the Wednesday baseline assessment. She emphasized that while the association is responding to unit owner complaints and ensuring there are no unaddressed association property issues, the rising costs may necessitate future consideration of assessing back to individual units if work is determined to benefit only specific units.

Current status: No evidence has been found of association property problems beyond the end wall and breezeway, which are being addressed under existing contracts with Hayward Remodeling.

7. New Business: Unit Owner Maintenance Policy Discussion

Rick Paulson initiated a discussion on implementing maintenance requirements for unit owners to protect both individual units and association property. Three key maintenance areas were identified:

1. **Dryer vent cleaning:** Rick cited an example from Unit 403 where the dryer vent was so severely clogged that air could barely pass through, creating a significant fire hazard. The fire risk directly impacts association property and insurance.
2. **AC dripline maintenance:** A recent incident involved a clogged drip line causing water damage to the unit and affecting neighboring units. The unit owner's son-in-law was unaware of the need to regularly pour vinegar down the line to prevent clogs.
3. **Hot water heater flushing:** Annual flushing is recommended to prevent clogs and leaks. Past incidents have resulted in water damage to units below when hot water heaters leaked.

Proposed approach:

- Ameri-Tech will develop an informational flyer about maintenance responsibilities for board review before distribution to all unit owners
- Ameri-Tech will research requirements from other communities, including rules requiring proof of dryer vent maintenance every two years
- The board will consider developing a formal rule requiring evidence of maintenance to be submitted periodically

The board agreed that developing the initial information flyer is the appropriate first step, with consideration of more permanent solutions (such as formal rules) to follow after initial distribution and assessment.

7. No questions from Owners

8. Action Items: Ameri-Tech Companies (Gloria)

- Reach out to El Cheapo Tree Service to confirm and proceed with the tree trimming and removal work
- Ensure the invoice for tree service is sent to Chris for payment processing
- Draft and send to the board to review an informational flyer about unit owner maintenance responsibilities (dryer vents, AC drip lines, hot water heaters)

- Research and provide the board with information on a rule requiring proof of dryer vent maintenance, based on another community's example
- Coordinate with city officials (contact information to be provided by Steven) to update on current board members and association details

Chris Iaciofoli

- Respond to Gloria's email regarding the reserve study update with information on completed work, coordinating with Rick and Karin as needed
- Process payment for tree service upon receipt of invoice

Karin Hoppmann

- Follow up with Burke Law Firm and/or Margaret to obtain a signed copy of the insurance attorney contract
- Provide unsigned final draft of insurance attorney contract to Gloria for posting on the website
- Send an email to Gloria with details of the engineer's report and actions taken regarding water intrusion, for posting on the website
- Research requirements for implementing a formal rule regarding unit owner maintenance obligations

Parking Lot Committee (Steven Hodges)

- Develop a communication plan (emails, flyers on windshields) for notifying homeowners about the parking lot project start date and vehicle removal requirements
- Email Gloria the contact information for the city official to update them on board members and association details
- Coordinate final permit approval with city and contractor

Rick Paulson

- Replace the battery in the rec room door lock to ensure it is secure
- Continue oversight of first floor restoration and seventh floor projects as point of contact

8. Adjournment; Motion to adjourn: Karin Hoppmann; **Seconded by:** Chris Iaciofoli

Vote: All in favor. Motion carried. **Meeting adjourned at:** 10:20 PM

Minutes prepared by: Ameri-Tech Companies

Minutes reviewed by: Board of Directors