

OBC1 November 10, 2025, Board Meeting Minutes

OBC1 Board Meeting called to order: 10:00 am

Attendees: Christy Truxaw, Harford Field (Zoom), Harvey Cybul, Brian Schnell, Kindra Cook, Frank Suarez

Proof of notice of meeting verified and sent October 25, 2025

Reviewed and approved minutes of last meeting: Truxaw motioned and Schnell seconded to waive reading of the minutes and accept as written. Unanimous consent by the board.

Old Business

- Some elevator electronics still to be replaced at a later date as an upgrade based upon funds availability for approximately \$65,000 for electronics plus as a result of an inspection several weeks ago a letter is needed from the Florida state inspector about code requirements/modifications recommended. On hold until the letter is received. OPEN
- Roof repairs completed except for a few punch list items. R&K damage repair work to be done including one wall. Itemized list maintained. Final payment withheld pending completion of punch list. Per Austin, been in contact with John from R&J about a few of the big issues. We are on the schedule with them but they're so busy they won't be available until end of December/beginning of January per his last update. The coping cap SHOULD be being bent today if not, then tomorrow and then we can get that swapped out! I should have Caines electric out there this week or next. Two of the main companies we use were booking out all the way until Jan/Feb OPEN
- Parking Lot Resurfacing is intended to be performed in winter low season with one quote received and two others contacted. First response quoted for \$48K+. Discussion to share cost with Ocean Breeze who is also looking to resurface their parking area. Dave Hux working on quotes. OPEN
- Truxaw indicates pool area shading would improve area by adding weighted tables & bases and additional umbrellas to support lounge use. Pool deck improvements completed with addition of two tables. New postal boxes in place. CLOSED
- CSC who leases the laundry room from OBC1 has agreed to replace two faulty dryers and two faulty washers, likely in the next 60 days after contact by the board. This was completed end of April. CLOSED
- Also, CSC contract ends June of 2026 so Schnell and Field to lead effort in early 2026 to rework contract or find alternate sources toward reducing our continually escalating annual costs. OPEN
- 10-year agreement for Spectrum TV & internet services ends in 2027 so Schnell & Field to lead effort in 2026 to rework contract or find alternate sources toward reducing our continually escalating annual costs. OPEN
- Tabled reuse of tennis court means minimal maintenance required to preserve amenity as parking lot resurfacing and elevator repairs delaying decision and action. Drainage issues need to be addressed to ensure usability. OPEN
- Frontline Insurance payment made. Lloyd's of London payment made, too, except 10% pending full completion and payment to R&K which we are waiting for punch list completion. OPEN
- Financial examination to ensure sufficient reserve funds available January 2026 as required by new Florida condo laws. Appears a special assessment to bring required amount of reserve funding to needed levels will be required as an alternative to loans. Special assessment likely paid in two installments during 2026 pending research on precise requirements of the state of Florida. Brian Schnell to provide details for an assessment

after January 1. OPEN

- Elevator Motor recently burned out replaced. Fully repaired and operational. CLOSED
- Pavers repair by shower by front gate against further erosion by Dick Truxaw. CLOSED
- Website needs updated to allow video storage, password protected pages for certain information and other requirements under new Florida Condo Law updated 2024. Plans are to implement in 2026 and likely a year-long process. Network Solutions to remain as host but update look & feel by Truxaw will be done and add Zoom Workplace package including video storage of meetings where Zoom is used. OPEN
- Donations for pool equipment and landscaping has \$600 left for additional work. Some rock around pool and some pavers planned with remaining funds. Still \$1,500 to spend after two new concrete tables, umbrella and chairs, new Club Room A/C, solar lights and much new plantings for beautification. More to come! ON-GOING
- Walkways need more frequent power-washing and general cleaning of cobwebs, etc. More frequently scheduled and report. CLOSED
- Spectrum audit finding some routers and such in some units that were not be billed. Field to put out notice about Spectrum package and what's included with helpful hints. Also Schnell to contact Spectrum to ensure correct billing occurs by our bulk contract agreement. All reviewed and appears complete. CLOSED
- SIRS Report: requires notarized signature on finalized submitted report. Brian to follow-up and send updated report to Cathy Platt to post to website. Truxaw has final signatory document ready to be completed in Dec. OPEN
- Discussion on need for flood insurance ensued given OBC1 not set on a flood plain following earlier research and discussion by the board resulting in a 4-3 agreement to drop flood insurance. Further FEMA investigation and fact City of Flagler Beach set water tower on same high ground as OBC1 indicates flood insurance is not worth the cost. Board voted 5-1 to not renew flood insurance saving approximately \$14,771.00 annually. CLOSED

New Business

- Power-washed building, painting of blue accent panels pending with more long-lasting paint and painting white trim and caulk. Balcony & walkway rail edges to receive special new paint to minimize mildew discoloring. OPEN
- Pool pump subsystem purchased and placed on the shelf against future breakdowns. CLOSED
- Planning to replace the parking lot building awnings in 2026. OPEN
- Ornamental gate to A1A needs to be replaced in 2026 OPEN
- 2026 OBC1 Budget by Brian Schnell – Truxaw motion to accept the proposed budget, Cook seconded, no one opposed so approved unanimously. CLOSED
 - Less cash forward this year over 2025
 - Some inflation of 3% to 3.5% included
 - 2026 dues to remain at current level of \$675 per month
 - \$138,866 in general reserves before addition of reserves requirements

Motion to adjourn by Field ... seconded by Schnell. Approved unanimously and adjourned at 11:36am

Minutes recorded and submitted by Harford Field, OBC1 board Secretary, Published November 12, 2025.