CASA RIO CONDO ASSOCIATION

BOARD OF DIRECTORS MEETING MINUTES

SEPTEMBER 19, 2026

1. Call to Order

The meeting of the Casa Rio Condo Association Board of Directors was called to order on September 19, 2026 at 6pm in the clubhouse.

2. Attendance

The following individuals were identified in the opening portion of the recording:

- Lisa Kenna (BOD member)
- Lisa German (BOD member)
- David Griffis (BOD member)
- Elizabeth Seeker (BOD member)

Quorum: Present with 4 BOD members

3. Approval of Prior Minutes and Agenda

Approved by the 4 BOD members. The prior meeting minutes were mentioned for approval near the beginning of the recording. However, the transcript does not capture a clearly stated motion, a second, or a definite vote/result. The agenda was also referenced, but no formal motion or vote to approve the agenda is clearly recorded.

Board confirmation required: Verify whether the prior minutes and agenda were formally approved and, if so, identify the motion, second, and vote.

4. Financial and Administrative Matters

4.1 Association records and organization

The board discussed reorganizing association records. The proposed filing approach was to maintain financial statements in a 12-month notebook and organize unit-specific records by condominium unit, including records relating to boat slips and flood payments.

The board also discussed preserving financial and accounting records and arranging secure shredding of obsolete or duplicate documents. No records will be be destroyed until retention requirements and the association's records policy have been verified.

4.2 Outstanding assessments and account reconciliation

The board discussed delinquent or potentially inaccurate owner account balances. Directors requested detailed account histories and supporting statements before contacting owners about amounts allegedly due. David Griffis agreed to obtain a detailed report of outstanding assessments and a complete account history, including records from January 25, 2025 forward, and to provide the information to the board. The board also discussed obtaining verification of certain balances from the association's accounting contact.

The discussion included a prior closing/account issue involving two months of unpaid assessments and a possible adjustment or write-off.

4.3 Bank accounts, certificates of deposit, and ICS sweep account

David Griffis reported on the association's bank accounts and interest earnings. He described two certificates of deposit, each earning 3.5% for 12 months. He also reported that certain reserve and insurance accounts were earning

approximately 2%. These figures and terms were reported during discussion and should be checked against current bank statements and account documents.

The board discussed moving the operating account to an ICS sweep arrangement, which was described as potentially earning approximately 1.5% while maintaining deposit insurance coverage. The discussion described retaining approximately $5,000 in the operating account and sweeping additional funds as needed for payments.

The BOD members in attendance all voted yes, followed by the statement that the association would move the ICS account.

4.4 Three-year insurance valuation

The board discussed an upcoming three-year insurance valuation and proposed paying its cost from the insurance account rather than the operating account. The BOD members in attendance all voted yes, the discussion concluded with statements that the valuation would be approved and paid from the insurance account.

4.5 Office supplies and records equipment

The board discussed purchasing office supplies, including a heavy-duty three-hole punch and a replacement or additional shredder. David Griffis asked that the requested items be sent to him so that purchasing could be arranged.

5. Property, Maintenance, and Operations

5.1 Clubhouse windows and remaining flood funds

The board discussed excessive heat in the association office and possible replacement of three clubhouse windows. David Griffis reported that approximately $9,000 remained from flood-related funds that could be used for clubhouse purposes. He requested a bid for installation of three windows.

5.2 Security cameras

The board reviewed the placement and operation of cameras. The discussion identified two cameras near the dumpster and one camera at each of two dock locations. David Griffis stated that four cameras had been approved at an earlier meeting. The board discussed access to the RioLink application, cloud storage, and an approximately 30-day recording period. No additional camera purchase was approved at this meeting.

5.3 Boat-lift application

The board reviewed Lisa Kenna's submitted documentation for a boat-lift application. The discussion indicated that the application materials were complete and that the application was approved. Three of the BOD members in attendance approved (Lisa Kenna, abstained). David Griffis stated that he would provide an approval letter.

5.4 Parking decals and guest passes

The board discussed small, UV-coated parking decals, approximately quarter-sized, and a proposed order of 100 decals. Pricing had not yet been received. The discussion also covered issuing two laminated guest passes per unit. Decal placement was discussed as anywhere on the rear of the vehicle.

5.5 Landscaping, palm trees, and 2027 budget planning

The board discussed landscaping costs and proposals to remove palm trees that a contractor reportedly identified as potentially damaging building foundations. Approximately 30 trees were identified for possible removal; another landscaping review reportedly identified 31. The board discussed potential savings in annual trimming costs and a phased approach, including removing 15 trees initially. A possible transfer of $10,000 from the insurance fund for landscaping was discussed, but the discussion was expressly left for further review and budget finalization. No tree-removal contract or expenditure was formally approved in this meeting.

A broad landscaping proposal to trim or cut back shrubs and hedges was discussed, including a quoted amount of approximately $6,500, with additional bids expected. The board also discussed a possible $10,000 yard expenditure.

5.6 Pavers, walkway, seawall, and building repairs

The board discussed obtaining pricing to repair damaged pavers near a step, fence posts, and walkway areas. Additional pricing was to be sought for repairs to holes in the seawall, including consideration of a lower-cost repair approach. No contractor was selected and no repair expenditure was approved.

Two building soffit areas requiring repair were also mentioned near the end of the meeting. David Griffis stated that he would inspect the areas the following weekend.

5.7 Pest control, irrigation, and plumbing

The board discussed the scope of the pest-control service, including treatment of common grounds and building perimeters, and clarified that the service did not include entry into individual units. Irrigation operation and watering schedules were discussed. The board also discussed a reported plumbing leak at an individual unit and the distinction between owner and association responsibility. No new association-wide pest-control, irrigation, or plumbing contract was approved.

6. Budget and Future Meeting

The board reviewed preliminary 2027 budget scenarios and discussed possible adjustments to insurance, landscaping, tree maintenance, and other expenses. The discussion contemplated a separate meeting in early October to review outstanding bids and finalize the proposed budget. Several possible dates were discussed, but no definite date, time, or location for that meeting is established.

7. Action Items

- **David Griffis:** Obtain and circulate detailed outstanding-assessment reports and supporting owner account histories, including the requested period beginning January 25, 2025.
- **David Griffis:** Coordinate verification of disputed owner balances with the accounting contact before owners are contacted.
- **David Griffis:** Confirm bank-account balances, CD terms, ICS sweep terms, and whether the board formally authorized the ICS transfer.
- **David Griffis:** Confirm the insurance valuation vendor, price, and formal approval details; arrange the approval only after authority is verified.
- **Lisa Kenna / Board:** Continue organizing association financial records and unit-specific files; verify retention requirements before any shredding.
- **Lisa Kenna / Board:** Prepare an office-supply list and submit it for purchasing coordination.
- **Board / designated director:** Obtain a bid for three clubhouse windows.
- **David Griffis:** Provide the boat-lift approval letter.
- **David Griffis / office staff:** Obtain pricing for 100 UV-coated parking decals and prepare proposed guest passes.
- **David Griffis / Board:** Obtain and compare landscaping bids; confirm any tree-removal requirements, including applicable local rules, before authorizing work.
- **Designated director:** Request bids for paver/walkway and seawall repairs.
- **David Griffis:** Inspect the two soffit areas identified for repair.
- **Board:** Schedule and notice a separate budget meeting; no confirmed date/time is captured in this recording.

8. Adjournment at 7:45pm.

9. Approval of Minutes by BOD at 10.30.26 Meeting