



SSCA Board Meeting Oct. 17, 2025

Approved on Oct. 27, 2025

Meeting was called to order by president Cheryl Hill at 9:06 a.

Conformed that a quorum was present with board members Cheryl Hill (CH), Kelly Burgess (KB), Skip Clark (SC), Larry Thompson (LT) and Dennis Palmer (DP) present. Property Manager Ali Mirabito (AM) was also in attendance.

AM confirmed that proper notice was given for this meeting.

Motion to approve prior meeting minutes from August 5, 2025 was made by KB, seconded by LT, all agreed.

#### NEW BUSINESS

Hurricane Second Assessment - as has been stated numerous times in the past, the first hurricane assessment of \$240,000 only covered expenses that we knew were not covered by insurance. Our insurance company was not very generous to deal with. We submitted roughly \$500,000 of claims with them and only received a check for \$164,236. This left a balance of \$340,630 not covered by insurance or \$7,096 per unit. Knowing that we were facing a potential short-fall, the board has been doing everything in its power to keep expenses down. As a result, we have been able to increase the amount of reserve funding from \$260 per month to \$310 per month. This will help replace some of the reserve funds that we had to borrow from to pay hurricane expenses. As a result, the board feels that we can replace all borrowed funds and build up our reserves to pay for all SIRS projects scheduled during 2026 with an assessment of \$3,500 per unit. Motion to establish this \$3,500 assessment per unit with \$1,750 due by November 1, 2025 and \$1,750 due by December 1, 2025 or the full amount paid by December 1, 2025 with late fees being charged at the maximum allowable amount if not paid on time. Motion was made by DP, seconded by LT, all approved/

Advisory Committees - at the owners meeting, CH will establish two advisory committees. One will recommend and coordinate the replacement of the front doors during 2026 the other will investigate alternative insurance options replacing our current restrictive policy.

Beach Chairs - some complaints about our beach chair service removing chairs right at sunset while people are still enjoying the view. Also, some concern about the cost of chairs that we have to rent during peak times. AM to investigate these issues and report back.

Motion to adjourn the meeting was made by DP, seconded by LT, all agreed. Meeting adjourned at 10:13 a.

Respectfully Submitted,  
Dennis Palmer - Secretary of the Board for SSCA