

BREEZY PINES RV ESTATES CONDOMINIUM ASSOCIATION (BPRVE)

29859 Overseas Highway, Big Pine Key, Florida 33043

BOARD OF DIRECTOR'S MEETING: Monday, January 26, 2026, 11:00 a.m.

Location: BPRVE Clubhouse with ZOOM teleconferencing

CALL OF Board of Directors ROLL and PROOF OF NOTICE AND ESTABLISHMENT OF QUORUM:

CALL TO ORDER: President Daryl Westphal called the meeting to order at 11:00 a.m.

Present: Sharon Westphal (SW), Daryl Westphal (DW), Stu Potter (SP), Rob Dunn (RD)

Absent: Cindy Baker, Diane Dell, Jodi Turner

REVIEW AND APPROVAL OF BOARD MEETING MINUTES: None presented (will be approved at the next BOD Meeting)

OFFICER'S REPORTS: President: Roof Contract (further down Agenda). Vice President: Roof Contract Discussion. Treasurer: Absent, Secretary Absent: (SW taking notes).

CLUBHOUSE ROOF REPLACEMENT:

MOTION: By Vice President Robb Dunn, to accept the bid and contract presented by Keys Roofing, for \$21675. Motion Seconded by SW.

DISCUSSION: President Westphal explained that previously the Board was concerned that a special assessment may have to be levied for the cost of the Clubhouse roof replacement as required by the BPRVE Condominium Association's insurance company which covers windstorm damage. After much investigation, by Board Members with roofing and permitting knowledge, who then consulted with the BPRVE Financial Oversight Chairman, and an alternative insurance agent produced better cost-based results, keeping in mind the only insurance company in Florida that offers COMMERCIAL windstorm insurance is Citizens COMMERCIAL Insurance Co. It was noted that in Monroe County, codes require a building such as the clubhouse to be rated at a 200mph wind load. It was also determined that the SBA Disaster Loan (Hurricane Irma, 2017) requires windstorm insurance coverage. Previous repairs of the roof were not satisfactory, and the roof needs to be replaced. The cost of the new roof was then considered further and it was determined that the cost could come from a designated reserve fund, thus avoiding the special assessment.

VOTE: DW yes, RD yes, SW yes, SP yes **MOTION CARRIED,**

MOTION TO ADJOURN: By RD, Seconded by SW. Unanimous yes. MOTION CARRIED. Meeting adjourned at 11:57 a.m.