

THE VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION, INC.

Minutes of the 2025 Annual Meeting

MEETING DATE: Wednesday, January 15, 2025

LOCATION & TIME: Alpha-Omega Room - 6:00 - 7:00 PM

The meeting was called to order at 6:05 pm.

Those in attendance were Norma Overmyer, Jan Johnson, Shirley Cottle. Deborah Black called in by phone.

Absent: Bob Parham, Coastal Community Management

Vote

There was no vote as there was no quorum. There were 12 people in attendance in person and on the phone.

Adjournment: The meeting was adjourned at 6:07 pm to go on to the meeting of the new 2025 board of directors

THE VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION, INC.

Minutes of the First Meeting of the 2025 Board of Directors

MEETING DATE: Wednesday, January 15, 2025

LOCATION & TIME: Alpha-Omega Room - 6:00 - 7:00 PM

The meeting was called to order at 6:07 pm.

Those in attendance were Norma Overmyer, Jan Johnson, Shirley Cottle. Deborah Black called in by phone. Absent: Bob Parham, Coastal Community Management

Vote: There was no vote as there was no quorum and Jan Johnson resigned as board treasurer.

President: Norma Overmyer requested that Deborah Black take over as president. Deborah accepted.

Secretary/Treasurer: Norma Overmyer will take on the dual role of Secretary and Treasurer.

Director at Large: Shirley Cottle shall remain as Director at Large.

Approval of December 18 Minutes:

Shirley Cottle made the motion to approve the December 18 minutes.

- Deborah seconded.
- All in favor.
- Motion carried.

Board Number:

Norma explained to those in attendance that because no other community members applied to join the board, we would need to reduce the number from five (5) to three (3) board members. Norma made the motion to reduce the board number from 5 to three.

- Shirley seconded
- All in favor
- Motion carried

Discussions: There is a need for owners who are willing to participate on committees, such as the welcome committee, etc.

- There were discussions regarding the board changing rules and regulations. There needs to be a review of the declarations to determine what is important enough to change. 75% have to approve changes.
- There was also discussion about selling to Veterans – Pastor Phil refuses to give final approval.
- Shirley is looking for contributions to the newsletter before she leaves on March 15.

Adjourn:

Deborah Black made a motion to adjourn the meeting.

- Shirley Cottle seconded
- All in favor.
- Meeting adjourned at 6:36 PM

Next Board Meeting: February 20, 2025

VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION

BOARD OF DIRECTORS MEETING MINUTES

The Villas Board of Directors meeting was held on Thursday, February 20, 2025, at 7:00 pm in the Alpha Omega Room, for the purpose of conducting the business of the association.

The **AGENDA** for the meeting was as follows:

1. Call the meeting to order
 - a. Deborah Black called the meeting to order at 7:01 on
2. Opening Prayer
 - a. Nan Wisner led the opening prayer
3. Calling of Roll and Certifying a Quorum (A majority of the Board, "a quorum" must be present at the meeting)
 - a. Board members in attendance: Deborah Black, President; Norma Overmyer, Secretary and Treasurer.
 - i. Board member who called in: Shirley Cottle, Director at Large.
 - ii. Also in attendance: Bob Parham, Coastal Community Management
4. Proof of Notice of Meeting
 - a. Notice was placed at the community board on Thursday, February 13th and a reminder was posted to the villas Facebook page on Tuesday, February 18th
5. Approval of January Board Meeting Minutes
 - a. Norma made the motion to approve the January minutes
 - b. Shirley seconded
 - c. All approved
 - d. Motion carried
6. Treasurer's Report
 - a. Norma stated that there were no big expenses for the month of January, and the owners who are in arrears are working to get caught up.
 - b. Jim Pace raised the question regarding clarification of who pays for what and clarification of limited common elements.
 - c. Additional discussions concerned the plumbing issues and at what point does the association pay. It's stated in the declarations that owners are responsible up to the main trunk. The association does not have the responsibility of paying for repairs before the main trunk

VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION

New Business

1. Declarations Changes
 - a. Deborah thanked Jim and Nan for the many hours they worked on the declarations and that she and Nan sat together to review the recommendations made by Jim and Nan. Deborah stated that she is going through the recommendations and will turn them over to Bob Parham who will present them to the attorney for review.
2. Website
 - a. Deborah stated that she was able to secure The Villas at The River domain name and paid IONOS \$12 for a 1-year introductory hosting fee for the website. She explained that after the year's introductory rate, it will increase, but that gives a year to research other hosting sites or to stay with Ionos. Deborah has begun to develop the website and Jim offered to send her pictures for the website.
3. Meeting Rules
 - a. Deborah stated that moving forward, all meetings will follow the meeting protocols that are aligned with Roberts Rules. Bob explained that the Villas Meeting Rules of 2017 spell out exactly how the meetings should be conducted.
 - b. Deborah provided those in attendance with the 2017 meeting rules and stated that, if necessary, she will reiterate the rules at the start of each meeting to ensure they are being conducted accordingly.

Adjournment:

- Norma moved to adjourn the meeting at 6:34 pm
- Shirley seconded
- All in favor
- Meeting adjourned at 7:34 pm

Next Meeting: March 19, 2025

VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION

BOARD OF DIRECTORS MEETING MINUTES

MEETING DATE: Wednesday, March 19, 2025

MEETING TIME: 7:00 PM

MEETING LOCATION: Alpha Omega Room

The **AGENDA** for the meeting is as follows:

1. Call the meeting to order: 7:00 by Deborah Black
2. Opening Prayer: Dave Hollister
3. Calling of Roll and Certifying a Quorum (A majority of the Board, "a quorum" must be present at the meeting) Quorum established. In attendance Norma Overmyer, Secretary/Treasurer and Deborah Black, President. Absent Shirley Cottle, Director at Large and Bob Parham, Community Manager, Coastal Community Management
4. Proof of Notice of Meeting: Meeting notice was posted to the board Sunday night and posted to the group Facebook page Monday.
5. Approval of February Board Meeting Minutes: Deborah provided a summary to the February Board minutes regarding the declarations and website as well as the way meetings will be held. Norma moved to approve the minutes. Deborah seconded. Motion carried.
6. Treasurer's Report: Norma updated regarding owners who are in arrears and getting all owners up to date. No large expenditures. Norma further explained that we are now on a calendar year – January to December. Further discussion of February financials will be provided at the next meeting due to Bob being out sick, having to attend classes and court.

New Business

1. Parking: Deborah discussed the issue that parking vehicles at the back of units and on the grass are not allowed, explaining that because the pipes are shallow, and we don't know how shallow they are in the ground, and are running behind and alongside the units, and is in our declarations and rules and regs.
2. Car Maintenance: Car maintenance, such as oil changes, tire repairs, etc. are not to be conducted in the driveway. If it needs to be done, it's to be done in the carport or garage. Washing your car in the driveway is ok, not car maintenance.
3. Community Garden: Deborah discussed an idea neighbors Steve and Dee had to offer a part of their backyard to develop a community garden. The idea is for the community to work together to build out the space, plant vegetables, etc. to create something the community can share in. Deborah will investigate what needs to be done. Jim mentioned that he's seen them in other communities and they're very interesting. The concern is

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regarding deer, cranes and squirrels and the well water, and it's been assured that the well water is safe to use for the garden and framing the garden to ensure the animals don't get in. Norma advised that may is usually the end of the growing season, and August would be a good time to start planting.

4. A question was raised regarding the date and times of the meetings; maybe start the meeting at 6:00 or 6:30 pm. Maybe move to Thursday. The board will work to get the schedule set for August, as there are no meetings in June and July.
5. A question was raised about the color of the units, and can they be changed. Norma explained that in the declarations, it states that colors have to be within the hue and in order to change, it has to be in the declarations which are being worked on and once they're complete we need about 75% of the owners to approve the changes.
6. A question was raised about doing a garage sale in the community. Dolly would do everything as far as posters, etc. Norma stated that she would reach out to Mona to see if it can be done.
7. Barbara Hollister presented a letter, which Deborah read out loud regarding the driveway being torn up to repair the pipe issue next door. The letter stated that they weren't home as her husband was in the hospital at the time and they did not give permission for the driveway to be dug up. There is a big gap and she stated that nobody wants to take responsibility. Deborah advised the Hollisters that she would forward the letter to Bob and he will look into it. Jim talked about the direction the pipes go.

Unfinished Business

1. Declarations Changes: Deborah is still reviewing them to send to Bob, who will in turn send to the attorney
2. Website: Deborah is working on the website.

Adjourn: Deborah called to adjourn the meeting at 7:51 pm. One of the owners stated that the president can't make motions, then Norma moved to adjourn the meeting. Deborah seconded. Motion carried. Meeting adjourned at 7:52 pm

Next Board Meeting Date: Wednesday, April 16th, at 7:00 PM in the Alpha-Omega Room

**VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING MINUTES**

MEETING DATE: Wednesday, April 16, 2025

MEETING TIME: 7:00 PM

MEETING LOCATION: Alpha Omega Room

The **AGENDA** for the meeting is as follows:

1. Call the meeting to order by Deborah Black at 7:03 pm
2. Opening Prayer by Gerald Asal
3. Calling of Roll and Certifying a Quorum (A majority of the Board, "a quorum" must be present at the meeting). Quorum established. Board members present were Deborah Black, president; Norma Overmyer, Secretary/Treasurer; Shirley Cottle, Director at Large. Also present was Bob Parham, community manager.
4. Proof of Notice of Meeting: Placed at community board and posted to group FB page on Sunday.
5. Approval of March Board Meeting Minutes: Norma moved to approve the March meeting minutes. Shirley seconded. All in favor. Motion carried.
6. Treasurer's Report: Norma updated all of the income and expenditures as well as outstanding monthly fee. Norma and Bob explained the process for outstanding fees.

New Business

1. Landscape Maintenance: Deborah explained that the landscapers will be starting weekly and trimming once a month. She further explained that they clean up their lawn scraps after mowing and edging; but they are not responsible for cleaning the ditches. Deborah also advised attendees that they will trees up to 10 ft and anything over that will be an additional cost.
2. Committees: shelved until a later meeting

Unfinished Business

1. Declarations Changes: Deborah advised attendees that the proposed changes were sent to Bob, who in-turn sent them to the attorney for review.
2. Parking on Grass: Deborah again spoke that homeowners are not allowed to park on the grass.
3. Community Garden: Deborah updated everyone about the information from Manatee County and the cooperative extensions regarding the type of wood to use for constructing the raised garden beds, types of soil, and the best crops to grow in Bradenton, as well as a planting schedule. She shared hard-copy documents with attendees.
4. Website Update: Deborah demonstrated a preview of the new website and all that was left to complete before publishing the website.

Next Board Meeting Date: Wednesday, May 21, at 7:00 PM in the Alpha-Omega Room. No meetings June and July or August.

**VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING MINUTES**

MEETING DATE: Wednesday, May 21, 2025

MEETING TIME: 7:00 PM

MEETING LOCATION: Alpha Omega Room

The **AGENDA** for the meeting is as follows:

1. Call the meeting to order: Called by Deborah Black at 7:02 pm
2. Opening Prayer was done by Jan Johnson
3. Calling of Roll and Certifying a Quorum (A majority of the Board, "a quorum" must be present at the meeting) Quorum was met. In attendance: Deborah Black, Norma Overmyer, Shirley.
4. Proof of Notice of Meeting: notice was placed on community board and posted to the group Facebook page on Sunday (3 days prior)
5. Approval of March Board Meeting Minutes: Shirley made the motion to approve the minutes. Norma seconded. All in favor. Motion carried.
6. Treasurer's Report: Norma provided an update on expenditures and expenses as well as any outstanding fees.

New Business

1. Future Board Meeting Dates: Deborah confirmed all future meeting dates beginning with September's meeting will occur on the third Wednesday of each month in the alpha-omega room. New meeting time is set for 6:00 pm.
2. Landscapers: Cutting & Trimming Schedule: Deborah advised that the landscapers will not trim flowering bushes or trees. Trimming flowering trees or bushes in the summer **can reduce their flowering the following year because they set buds soon after flowering.**

Unfinished Business

Suggested Declarations changes are with the attorney who is reviewing them. He advised that some items cannot be changed.

As soon as a secure document hold site is set and necessary documents are converted to PDF, the website will go live.

Adjourn: Shirley made the motion to adjourn the meeting. Norma seconded. All in favor. Meeting was adjourned at 7:30 pm.

Next Board Meeting Date: September 17th at 6:00 PM in the Alpha-Omega Room. June, July & August: No meetings scheduled.

THE VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION, INC.

Meeting Minutes of the Villas Board of Directors

MEETING DATE: Wednesday, September 17, 2025

MEETING TIME: 6:00 PM

MEETING LOCATION: Alpha Omega Room

The **AGENDA** for the meeting is as follows:

1. Call the meeting to order: The meeting was called to order at 6:00 pm by President Deborah Black
2. Opening Prayer: Opening Prayer: By Paul Barriclow
3. Calling of Roll and Certifying a Quorum (A majority of the Board, "a quorum" must be present at the meeting): Those in attendance, and constituting a quorum were: Norma Overmyer, Shirley Cottle, and Deborah Black.
Also in attendance was Bob Parham from Coastal Community Management
4. Proof of Notice of Meeting: Meeting notice was placed at the community board 2 days prior to the meeting and was posted to the group Facebook page the same morning.
5. Approval of May Board Meeting Minutes: Norma moved to approve the May board minutes. Shirley seconded All in favor. Motion carried.
6. Treasurer's Report: Norma updated those in attendance of the total expenses, income, interest, reserve amounts and ending balance. She also stated that one community member is in arrears and has been referred to the community attorney.

Question from community member regarding the budget. Bob updated everyone that the board will begin reviewing the budget. He also advised that because of the new laws that have come into effect as a result of the Champlain towers collapse, we must increase our reserves to 100% and the villas currently are at 30%. Bob also advised that roads, plumbing, sewer, water and the well should all be in the reserves.

Shirley stated that FPL is offering a program to insure plumbing lines and electricidal input to homeowners. Homeowners can sign up for individual or bundle coverage.

New Business

1. New Garbage Cans and Collection Schedule: Friday, October 10th is the Villas collection day. ALL bins are to be brought to the curb by 6 am on day of collection. Deborah provided printed information regarding the new big bins, pickup schedule for all services and explained the new requirements for regular trash, recycling and yard waste. Paul also stated that yard waste cannot be in plastic bags, and homeowners can use brown paper bags for yard waste.
2. Exterior Paint Colors: 10 paint chips received from Sherwin Williams: Deborah showed homeowners the 10 paint chips from Sherwin Williams and explained that the board has to review the colors and select 4 or 5 for approval. She also stated that in our declarations, attached units must be painted the same color.
Homeowners are responsible for painting their own units and the board will NOT

tell homeowner when to paint – this is up to the owners. Door color samples are forthcoming.

Other Business:

1. New law regarding hurricane shutters: Bob stated that the board by law must decide on types of shutters, colors, other specifications homeowners must meet should they (homeowners) decide to purchase hurricane shutters.

Unfinished Business

1. Suggested changes sent to the attorney for review: Bob explained that new laws came into effect July 1 and changes/updates to the declarations. He stated that we will need to form a committee to come up with changes to meet the new law requirements, then the attorney will need to review and put into legal terms. He also stated that this is going to cost money.
2. Landscapers trim schedule: US lawn trimmed a couple of weeks ago. If there are other areas that need trimming, please email villasattheriverbradentonfl@gmail.com – include your name and address/unit number so they can be advised. Francisco is supposed to let me know when they will be transitioning to cutting the lawns every other week. Also, while their usual schedule is Monday afternoon, they have the option to come Tuesday morning -depending on their workload and the weather.

Adjourn: Norma moved to adjourn the meeting. Shirled seconded. Motion carried.
Meeting adjourned at 6:55 pm.

Next Board Meeting Date: Wednesday October 15th at 6:00 PM in the Alpha-Omega Room.

**VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING NOTICE**

MEETING DATE: Wednesday, October 15, 2025

MEETING TIME: 6:00 PM

MEETING LOCATION: Alpha Omega Room

The **AGENDA** for the meeting is as follows:

1. Call the meeting to order: Deborah Black called the meeting to order at 6:03 pm.
2. Opening Prayer: Jan Johnson
3. Calling of Roll and Certifying a Quorum (A majority of the Board, "a quorum" must be present at the meeting). Those in attendance and constituting a quorum were Deborah Black, President, Norma Overmyer, Treasurer/Secretary, Shirley Cottle, Director at Large.
4. Proof of Notice of Meeting: Notice was placed at community board the Sunday before the meeting. Posted to group Facebook page Monday morning.
5. Approval of September Board Meeting Minutes: Norma moved to approve the minutes. Shirely seconded. All in favor. Motion carried.
6. Treasurer's Report: no report. Shelved until the next meeting.

New Business

1. Holiday Decorating: Deborah advised members that it is suggested members not decorate for Halloween due to the feelings of Gospel Crusade and many members. Decorating for Christmas, Easter, Valentine's Day, etc. is fine.
2. Open Board Positions: vice president, secretary, treasurer and director at large positions are open. Bob is sending out First Notices to all homeowners

Old Business

1. New Garbage Cans and Collection Schedule: There is still confusion about collection day. ALL bins are put out to the curb on Friday.
2. Exterior Paint Colors: Paint colors will be available to homeowners after the board approves the colors at the annual meeting. The board is NOT going to dictate when homeowners are to paint. Homeowners are responsible for painting their homes. Door colors are at the homeowner's discretion.

Adjourn Meeting: Norma moved to adjourn the meeting. Shirley seconded. All in Fvavor.

Meeting adjourned at 6:44 pm.

Next Board Meeting Date: Wednesday November19th at 6:00 PM in the Alpha-Omega Room.

Questions/Comments: please direct all communications to the Villas email villasattheriverbradentonfl@gmail.com – include your name and address/unit number

**VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING NOTICE**

MEETING DATE: Wednesday, November 19, 2025

MEETING TIME: 6:00 PM

MEETING LOCATION: Alpha Omega Room

The **AGENDA** for the meeting:

1. Call the meeting to order: Deborah Black called the meeting to order at 5:56 pm
2. Opening Prayer: Sally Madison
3. Calling of Roll and Certifying a Quorum (A majority of the Board, "a quorum" must be present at the meeting) Quorum Met: In attendance, Deborah Black, Norma Overmyer and Shirley Cottle (phone in)
4. Proof of Notice of Meeting: Placed on community board and posted to the group Facebook page Sunday morning
5. Approval of October Board Meeting Minutes: Norma moved to approve the minutes, Shirely seconded. All in favor. Motion carried.
6. Treasurer's Report: Norma update on the board's current finances, including expenses and reserve funds. Reserves as of October are at \$54k.

New Business

1. Reserve Study: According to Florida 2022/2023 reforms: The Villas are exempt from mandatory SIRS funding and SIRS inspections. This removes the most expensive reserve requirements. Reserves cover Road, Sewer, Pipes from the Mains. Lift station is under operations. We are not violating statute today.
2. Roads: Don't need to do a tear down of the roads at this time. A blacktop skim coat, often called a seal coat or asphalt overlay, can be applied over an existing street without a full tear-down, provided the base is still sound and the surface is in decent condition. This process involves cleaning and patching the existing asphalt before applying a new, thin layer of hot asphalt or a liquid sealer to protect the surface, fill small cracks, and extend the road's life.

3. Old Business

1. Landscaping: Current landscaper US Lawn has not provided adequate service. After many emails, texts & calls to the manager, nothing was resolved. Deborah contacted 3 landscapers to obtain quotes; 2 fell within our budget: Green Lawn offered at \$1,720 per month & Alvarado offered at \$1,630 per month. They'll provide the same service & schedule as US Lawn. Norma made the motion to contract with Alvarado. Shirley seconded. All in favor. Motion passed.

Adjourn Meeting: Norma moved to adjourn the meeting. Shirley seconded. All in favor. Motion carried. Meeting adjourned at 6:35 pm

BUDGET MEETING: Wednesday, December 17th at 6:00 pm in the Alpha-Omega Room

ANNUAL MEETING & BOARD ELECTIONS: Wednesday January 21st, 2026, 6:00 PM in the Alpha-Omega Room.

Questions/Comments: please direct all communications to the Villas email

villasattheriverbradentonfl@gmail.com – include your name and address/unit number to ensure all items are addressed.

**VILLAS AT CHRISTIAN RETREAT CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING MINUTES**

MEETING DATE: Wednesday, December 17, 2025

MEETING TIME: 6:00 PM

MEETING LOCATION: Alpha Omega Room

1. Call the meeting to order: Meeting was called to order by Deborah Black at 6:44 pm

New Business

1. Elections: Bob Parham discussed the upcoming elections, stating that a second mailing is expected to be sent out on Friday, December 19th.
 - a. He stated that were originally 5 applications and 1 person has dropped out.
 - b. The current names for the 2026 board of directors are Deborah Black, Iwona Skarzynska and Victor Prep.
 - c. Current board members Norma Overmyer and Shirley Cottle are stepping down, with Deborah remaining.
 - d. He then mentioned that Sally Madison mentioned to him at the Tuesday condo meeting that she wants to be on the board; however, because it has closed, her application can't be accepted.
 - e. Bob then explained the process for voting if there are more than the current three candidates.
 - f. Finally, Bob stated that the meeting of the new board of directors will immediately follow the Annual meeting.

Shirley then announced that she will no longer do the newsletter as only 15% of the community members actually opened the mail.

Carol asked about the colors to paint the villas. Deborah stated that the board will vote on that in January after the voting.

Adjournment: Shirely moved to adjourn the meeting. Norma seconded. All in favor. Motion carried Meeting was adjourned at 7:05pm

After the meeting was adjourned, Frank Russo---owner of 1024 West Faith Circle spoke with the board about his late monthly fees. Bob advised Frank that he had until December 31st to pay.