GULF FRONT LAGOON CONDOMINIUM ASSOCIATION, INC.
500 South Florida Avenue, Tarpon Springs, FL 34689
MONDAY, OCTOBER 19, 2026
4 P.M
MINUTES

I. Call to Order — 4:00 p.m.

II. Establish A Quorum — Present were Board Members Luby Sidoff, Stephanie Stiles, Mike Mahoney Doug MacEachen and Carla Maciag. Also present were Magda Hatka, LCAM, Ameri-Tech, and six (6) Association Members

III. Approve and Waive the Reading of the Minutes of the July 2026 Meeting
Motion: was made and seconded to approve and waive the reading of the July Minutes was unanimous

IV. Acceptance of the Treasurer's July, August and September 2026 Reports — Doug MacEachen

-End of July Cash on Hand was $75,846.
Monthly Expenses were $34,669 which was $16,819 over budget.
For the year we were $20,074 under budget.
Total Reserves $291,636 of which $3,800 was Deferred Maintenance
Explanation: Paid Flood Insurance to Philadelphia Insurance $22,040.00

-End of August Cash on Hand was $79,766. Monthly Expenses were $14,230 which was $3,619 under budget. For the year we are $23,694 under budget. Total Reserve was $299,235 of which $3,434 was Deferred Maintenance.
Explanation: NaturZone (Bats) $1,500
TK Elevator Company (Quarterly Maintenance) $1,852.49

-End of September Cash on Hand was $88,415. Monthly Expenses were $8,759 of which $9,090 was under Budget. For the year we were $32,784 under budget. Total Reserve was $260,220 of which $3,860 was Deferred Maintenance.
Explanation: Paid TK Elevator Company (final payment) $46,405.89; Special Assessment $39,000;
Reserves—Elevator $7,405.89

Motion: was made and seconded to accept the Treasurer's July, August and September 2026 Reports was unanimous

V. President's Report — Luby Sidoff
A. Welcome new owners, Kathy Kader and Mark Upton, Unit #124; will return on Oct. 25th
B. Elevators — TKE will be coming back to make adjustments to the 504 elevator
C. Bat Issues Addressed with new mesh and foam on all sides of roof on both buildings
D. Trespassers — The bicycle boys were back; We are renewing our Trespass Authorization Form to allow TSPD Access to the property to deal with trespassers; advising all members:
"If you see something, say something."

E. Hurricane Season Update — Carla to prepare typed notes on workshop attended to the Board

F. Dates for Upcoming Meetings and Budget-Planning Meetings:

- November 17 (Tuesday) — Annual Membership Meeting: Election and 2027 Budget

Approval at 6 p.m. in the Clubhouse

- November 28 (Saturday 10:30) — Christmas Decorations for Clubhouse and Grounds,

Please join your Board Members and neighbors for coffee and donuts and decorating

- December — No Board Meeting

VI. Ameri-Tech Management Report — Magda Hatka, LCAM

A. Walkthrough

B. Upcoming Required Board Education Event on November 6 from 11 am -1 p.m. at the

Ameri-Tech Clearwater Office, 24701 Hwy 19N, Ste 102, Clearwater, FL 33763

C. Gate Directory Update to Include New Owners — Bob said we have reached our limit on are a

codes outside the 727 area code; Mike Milanoski requested Magda to send him a copy of the

Updated GFL Directory unit owners names and unit numbers

D. Garage and $45 unit-bug spraying is available the third Monday of each month; make

arrangements by emailing: mhatka@ameritechmail.com

VII. Old Business

A. Elevator Door Modernization Project Update — Brook, TKE, notified top management of existing issues with the 504 elevator and service tech will be coming to make adjustments; we will not submitted our final payment to TKE for the roofing project until all issues have been resolved

B. Bids for Replacement of Four (4) Emergency Ground Floor Fire Exit Doors Update — Mike

met with Ryan from Impact Doors, and has a third bid forthcoming; we will be needing replace-

ment doors and casings; there are different levels of fire ratings which will determine the price

C. Kervann, Unit 242, Foreclosure Update — It is still to be determined if there is a mortgage on the unit and if the bank is involved as a lien holder; Stacy Greenberg from our attorney's office has signed off on the foreclosure and we have a lien on the property so the Association is in line to

receive reimbursement once the unit is sold

D. Rules and Regulations (Rev. 2023) Documents Committee Update — Stephanie, Joan and Susan have taken several recommendations from membership, but they need to make corrections to typos before they make copies for the Board to review; which may happen with a special meeting.

A Revised ARC Guidelines Form is also being prepared.

E. Update ARC Form Request from Unit #223, Annas, for installation of replacement windows

F. Update ARC Form Request form Unit #231, Kessler/Donald, for kitchen-stove venting — Tabled

until we receive and can review the Complaint filed by Kevin Walker to the DBPR

G. Update on ARC Form Request from Unit #223, Annas, for glass enclosure of patio — Complete

H. Update on ARC Form Request from Unit #234, Kolovos for glass enclosure of patio— Complete

VIII. New Business

A. Insurance Policy Renewal — F.P.A.T. Property Valuation File# REN2625155

- Hazardous Insurance: Replacement Cost $17,219,658; Less Insurance Exclusions $382,902; Insurable Replacement Cost $16,836,756 and

- Flood Insurance: Replacement Cost $20,289.600; NFIP Insurable Replacement Cost $10,528,487

- Insurance renewal cost increased 3%; several other insurance companies will be contacted by our insurance agents, McGriff Insurance, for new insurance rates and if we find better policies we will switch from Citizens

B. Bat Remediation Update — New mesh and foam added on three sides was reasonably priced

C. Pressure Wash All Walkway Floors - Bill Brown and Crew — Dates and Times to be scheduled for November and/or December; one building at a time

IX. Adjournment — 5:09 p.m.

Submitted by: **Carla Maciag,** Board Secretary