

**Crystal Tower Condominium Association, Inc.**  
**Board of Directors Meeting**  
**March 16, 2023**

Kevin Logsdon called the meeting to order at 2:00 PM.

Present were Board members Kevin Logsdon, Shelby Kirk, Nancy Gordan, and Tom Maleck. David Bodenhamer and Property Manager, DeAnn Duhon represented Young's Suncoast. Board member Kris Bishop joined the meeting via teleconference. Present were Owners Phyllis Louria and Patricia Liesik, Condo 1601, David and Vicky Illanne, Condo 501, Chip Alonzo, Condo 808, Janelle Pender, Condo 503, Phillip Palmer, Condo 2001, Sandy and Barbara Meaders, Condo 1907, Tom Gordan, Condo 304, Glenn and Martha Apple, Condo 1707, Frank Sanchez, Condo 1702, Veronica Malone, Condo 1202, Mike Andrzejewski, Condo 701, Harold Harper, Condo 806, Steve Lovelace, Condo 1901, Linda Carpenter, Condo 1001, and Dale Taylor, Condo 907. Also representing Cadence Insurance was Todd Dalton.

Todd Dalton introduced himself and provided an insurance update to the Crystal Tower Board and Owners present which included the state of the market, carriers entering and exiting the Alabama Coastal property market, factors impacting Crystal Tower rates, and premium comparisons from other area condominiums. Mr. Dalton presented that Carriers are seeing premium increases in CAT prone areas of 35% and higher. He also shared that many factors contribute to Crystal Tower rates and that two of the most important factors are the age of the roof and the maintenance/upkeep of the entire Crystal Tower property. The current Crystal Tower policy expires on May 25, 2023, so insurance renewal costs should be known by the 1<sup>st</sup> or 2<sup>nd</sup> week of May 2023. Mr. Dalton presented HO6 contact information for those Owners with personal lines needs.

The financials were presented by David Bodenhamer. The total amount in Crystal Tower accounts is \$2,034,000.00. Mr. Bodenhamer stated it would be presented to the Board to vote on converting the three accounts held at SouthState Bank to a sweep account. Interest would be drawn on this account and a balance over \$250,000.00 would be spread amongst other banks up to \$250,000.00 each so that all funds would be insured by the FDIC. Mr. Bodenhamer stated that a news

article was released stating that SouthState Bank is considered one of three safe haven banks operating in the Southeast United States. Tom Maleck asked what portion of the \$700.00 monthly assessment would be considered disposable income. David Bodenhamer responded stating that all of the monthly assessment is allocated to a portion of the budget including the portion that is placed into the Reserve Fund. Kris Bishop made a motion to create a sweep account at SouthState Bank as long as there is no penalty should the Board decide in the future to move funds into a different type of account. Kevin Logsdon seconded the motion, with all in favor. The motion was approved.

Major projects at Crystal Tower were discussed. Kevin Logsdon provided an update and brief overview of repairs being done to the North elevator tower. The repair includes replacing corroded studs and adding control joints. Once the repairs are completed C-Sharpe will begin the stucco application. The project is scheduled for completion in May 2023. The East elevation is still being evaluated and Thompson Engineering has proposed a wind and water test on a window of the 01 stack. Should the windows have to be replaced they will require being replaced to current code and would be an Owner expense per the Crystal Tower condo docs. Kevin Logsdon made a motion to accept the proposal from Thompson Engineering to perform the test on window 901 for the amount of \$2400.00. Shelby Kirk seconded the motion, with all in favor. The motion was approved.

Kevin Logsdon provided an update of the progress on repair or replacement of the SkyWalk roof. Willoughby Roofing agreed to and signed the release that was provided to them by the HOA Attorney. Thompson Engineering will be providing a scope of work which will be forwarded to the two vendors, Mike Davis Roofing and Nations Roofing, that the HOA has contacted regarding submitting a proposal for the repair and replacement of the SkyWalk roof.

The replacement of the South pool house fence was discussed. The Board was not satisfied with the fence that was installed by Hagan Fence. The HOA will retain the material and will repurpose it on the northeast side of the property or will sell or recycle the material. A1 Hurricane Fence will be installing a seven-foot industrial grade fence at the South Pool area in the fall.

The condition of the South Pool House elevator was discussed. Findings of a recent report furnished by Bob Dieter, Crystal Tower Elevator Consultant, were provided by Kevin Logsdon and discussed. Mr. Dieter is recommending the

elevator be replaced, which may cost roughly \$300,000.00. Mr. Dieter is recommending the replacement be done in Fall 2023.

The need to replace the bathroom partitions at the South Pool House was discussed. Material options and colors were presented to the Board. The Crystal Tower maintenance team is able to perform the installation. Kevin Logsdon made a motion to order the South Pool House bathroom stall partitions from One Point Partitions in solid plastic material with a 25-year warranty, color dark blue for the cost of \$5324.00 and have CT Maintenance perform the installation. Nancy Gordan seconded the motion, with all in favor. The motion was approved.

Management reported that the bump stop for the condo entry doors that had been ordered was received and installed but was not the correct height. Another size bump stop will be sourced from Commercial Door Systems and installed next week. If the new bump stop is the correct size, more will be sourced with the goal being to replace all door sweeps with bump stops. Management stated that all Owners are encouraged to place door sweeps on the inside of their door.

Management reported that the need for wheel locking mechanisms seemed to be decreasing at Crystal Tower as most visitors to the property were complying with the parking rules and regulations.

The beach erosion and renourishment were discussed. Management shared that the City of Gulf Shores is looking for a solution to the erosion in front of Crystal Tower and may add some sand to the beach prior to the Fall.

After no other topics were brought up for discussion by the Board the floor was opened to the Owners for questions. Phyllis, Louria, Condo 1601, expressed her recent disappointment with the cleanliness of condo she rented for a family member. She suggested that it be made mandatory for every condo on a rental program to be deep cleaned at least once per year. It was shared with the Owners present that the Board and Management may make recommendations to Owners to keep their condos clean and tidy but are unable to make it mandatory. Janelle Pender, Condo 503, asked if it was possible to have an insurance assessment at the end of the year to deposit into a special Insurance Fund or to possibly add the increased cost of insurance to the monthly assessment paid by Owners. It was explained that this topic had been discussed at the Annual Owners' Meeting held in August 2022 and that a motion was made to allow the Board to decide whether to

have a yearly assessment for the increased cost or to add an estimated increased cost to the monthly assessment. The Board explained that adding an estimated increased cost to the monthly assessment would raise the assessment by \$200 to \$250 each month and could still possibly result in a special assessment if the estimation was less than the actual cost and that the Board had unanimously decided to continue with a yearly assessment until hopefully the cost of insurance stabilizes.

Kevin Logsdon had a brief discussion with the Owners regarding their thoughts on holding future Board meetings at the Gulf Shores Activity Center. Chip Alonzo, Condo 808, suggested that a schedule would be beneficial to Owners so they may plan to attend. The Board thanked all Owners who attended the meeting.

Kevin Logsdon moved to adjourn the meeting at 3:45 PM with all in favor.