

PHILLIPS OAKS

HOMEOWNERS ASSOCIATION, INC.

Board Of Directors

Meeting Minutes

Orlando, FL

DATE: September 22, 2025

CALL TO ORDER/CERTIFY QUORUM

The meeting was called to order by Karen Rugerio at 7:00 pm at the Dr. Phillips YMCA. Directors present: Karen Rugerio, Varsha Shah, Sue Robson, Dave Smith. Members present: Sue Porro, Barbara McLean-Smith, Patrina Buissereth. Associa Representative: Abe Dernaika.

Ms. Rugerio asked for approval of the agenda. Ms. Shah motioned that the agenda be approved. Ms. Robson seconded the motion.

MINUTES

Ms. Shah moved that the August minutes be approved. Seconded by Ms. Robson. Approved by the Board.

OPEN FORUM

Ms. Buissereth stated that she has received a letter of violation about the basketball hoop in her driveway. The previous HOA board had exempted her and approved the hoop. Mr. Dernaika was unaware that someone in his office had sent the letter during the two months he was out on medical leave. Ms. Buissereth said she contacted Associa several times but was treated rudely or was not given any useful assistance, which was unacceptable as homeowners paid dues to receive effective service. Mr. Dernaika apologized and assured her that she could ignore the violation letter. He asked in the future that Ms. Buissereth contact him directly or contact Ms. Rugerio, who would see that he got the information.

(Note: Ms. Rugerio suggested that when contacting Associa, homeowners use the following information: Associa phone: 407-455-5950. Abe Dernaika: 786-241-6307. Email: CMPA@associa.us Website: www.community-mgmt.com)

Ms. McClean-Smith added that minutes from the previous 2 months have not been posted on Town Square. Mr. Dernaika said he would see that they were added. Ms. McClean-Smith returned to the issue of exemptions for homeowner requests. Whether the issue is a basketball hoop, a fence extension, or any other issue, the Board needs to be consistent in granting exemptions. It cannot be personal. It must be put in writing. Ms. Rugerio asked what the proper procedure is to amend the covenants to clarify what the rules are and what exemptions can be considered. Mr. Dernaika responded that updating the covenants must go through Legal. The Board agreed that the covenants need to be revisited, clarified, and made consistent. Ms. Robson made a motion that the Board hold a special meeting to discuss this issue; it was seconded by Ms. Shah and passed unanimously by the Board.

MANAGEMENT / FINANCIAL REPORT

Mr. Dernaika recommended the Board utilize legal services to work with CIVA (a city entity for funding the protection of trees). He recommended \$30,000 of the reserve fund be put in escrow while the lawyers work out the issue of the fines for the trees that were removed. This will avoid any interest being accrued by the violation. Ms. McLean-Smith asked for an explanation of the tree situation. Mr. Dernaika explained that an individual from a neighboring area alerted the city to the tree removal. The city inspector fined the HOA for the removal of trees without a proper permit – a responsibility which should have been handled by the tree removal service. That is what the lawyer will work on. The tree company did not do their due diligence in securing the proper permits from the city. The HOA is not delinquent in paying \$8,000 to West Tree Service. Ms. Robson made a motion to hire the lawyer; it was seconded by Ms. Shah and passed by the Board.

Ms. Rugerio asked when the Board should be working on the 2026 budget. Mr. Dernaika said he was already working on a draft that he would send to the Board to review. This will be followed by a special budget meeting at 6:00 pm before the next regular Board meeting.

ARCHITECTURAL REVIEW BOARD REPORT

Mr. Lupo was not present, but Ms. Rugerio reported that Mr. Suleiman requested ARB approval to extend his fence to cover the water filtration tank that has been added to his property.

(Note: Mr. Lupo met with the homeowner prior to this meeting, he explained that the application did not have the exhibits required, so the application was pending till correction. There was no denial.)

Mr. Dernaika asked Ms. McClean-Smith if she, as a member of the ARB committee, had been informed of this request. She had not been contacted but asked that she be informed of any pending requests or issues. Mr. Dernaika asked for the Board's permission to contact Mr. Suleiman to let him know that the Board will review the pending application of his request. a single member of the committee cannot deny a request. Permission was unanimously given.

(Note: Information at the meeting was incorrectly represented on behalf of Mr. Lupo; it was reviewed by 2 ARB members, which is a majority. Mr. Lupo spoke directly to Mr. Dernaika on the phone and asked for advice. Barbara Smith was notified by email but did not respond. In addition, Associa never sent each member of the ARB committee the homeowners' ARB application; it was hand-delivered to Karen, the Pres. Further the ARB has up to 30 days for review.)

OLD BUSINESS

Ms. Robson requested that the Board be informed of any ongoing violation issues. Mr. Dernaika replied that violation information is available to the Board.

Ms. Robson asked about the status of the violation regarding the Airbnb. Mr. Dernaika expressed his frustration in dealing with this situation, the homeowner denies that she is operating an Airbnb while she is not present at the property. He is trying to find a method of presenting legal proof of the operation. Ms. Robson said a new car was present in the driveway today. Mr. Dernaika suggested that if Ms. Robson could compile a list of cars that come and go on the property, he would use that information to press the case.

Mr. Dernaika said that Associa is ready to begin a new round of violations. Ms. Rugerio said she would like to begin a list of houses that need exterior paint.

NEW BUSINESS

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ADJOURNMENT

Ms. Shah motioned to adjourn the meeting. Ms. Robson seconded the motion. The meeting was adjourned at 7:36 p.m

Respectfully submitted by the Secretary,



Sue Robson
Secretary

Date: September 22, 2025

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