



Review

1600 NE Dixie Hwy., Jensen Beach, FL 34957

Tel: 772-334-8585 Fax: 772-334-6119

The Official Newsletter of the River Club Board of Directors

November 8, 2022

The Board of Directors has been busy conducting the business of River Club. The following is a review of the November 7th Board meeting and the various other projects in the works.

Happy Thanksgiving

Everyone!!



Annual Meeting

As a reminder, a few days ago you received the first notice of our annual unit owners meeting to be held on January 14, 2023, at 9am in the clubhouse. Please make a note of this and plan to attend. If you cannot attend or are not sure, then please fill out the limited proxy that was sent to you and get it back to us asap. Thankyou.

Election of Directors

A few days ago, you also received the notice that there are two openings for the board of directors coming up. You also received a candidate nomination form. The terms of Loretta Gill and Karen Vertesch are expiring at the annual meeting. We need good people who are willing to work hard and contribute to the day to day running of the business of River Club. If you are so inclined, please submit the candidate form with a short resume. You do not need to be a full-time resident to be on the Board of Directors. All directors will be required to contribute to the operation of River Club and to make sound decisions based on the best interests of the majority of all unit owners.

Financial

Tom Edwards gave a brief treasurer's report based on numbers he felt confident with. He explained that the books were still under repair and not 100% yet.

QXC Updates

Work Continues with installing equipment in the last few units and getting all the bugs worked out. There is still a lot of cosmetic work to be done fastening the fiber properly to the back of phase two units and repairing the chipped-out stucco and replacing sod in areas where the grass has not grown back in as a result of the fiber installation process. Qxc will be around working on the property for some time to come.

If you are having problems with equipment hook up such as printers, or other problems please call QXC customer support @ 561-708-1501 for their help. If you want to change the password for your in unit WIFI you need to call QXC customer support, and they can change it for you. After the dust settles in a little while we will send out a survey for your comments on how good or bad the new system is operating for you. Your feedback will be important.

There will be a meeting at 2pm on Tuesday November 8th in the clubhouse. There will be technical people here from QXC to answer your questions and to demo the use of their app.

AT&T account Cancellation and Equipment Return

By now you should have called AT&T and cancelled your account with them. If you did not contact them, you will be charged for continuing service with AT&T at the retail price. Included in this section of the newsletter is a link to a letter with instructions from AT&T with how to cancel your account and return some of their equipment.

When you call to cancel your service, you will within a couple of days receive by email instructions on what to do with the equipment. They will tell you what to return and what to recycle. Then within 20 days, you will need to bring the returnable equipment to a UPS store. UPS will package the equipment, give you a receipt and return the equipment to AT&T. If you are instructed to recycle the equipment you simply need to take it to Best Buy and drop the equipment in their recycle box. Do not throw this equipment in any of our dumpsters or recycle bins.

If you are instructed to return the equipment and you do not your account will be charged a non-returned equipment fee, \$150.00 per item that needs to be returned. This will continue until you return the equipment.

Owners, if you have not cancelled your account, you must read the letter from AT&T seen in the link below.

https://rcmcowners.org/RiverClub_MainOffice/WebDocs/Financial/River_Club_Contracts/ATT_DebulkLetter_08312022.pdf

Building 1 condition assessment

We continue to monitor the firewall crack between units 202 and 203. To date there has been no movement. We will continue to monitor.

In addition, we reported earlier that we installed 32 markers on building one. The initial survey was done, and the elevation was recorded in a report. Now we have completed the second survey and the comparative results are online for your review. From this information and additional future surveys we will be able to tell if there is any movement of the building. All the second readings fall within the tolerance of the equipment used.

Building 1 embankment and drainage assessment

As previously announced, we have contacted and hired a civil engineer to advise us as to how best deal with the creek embankment behind building one, the various drainage issues, and to advise us on how to repair and correct the problems causing the current erosion issues around the building. Since we retained this engineering firm, they have completed the first steps which is to do a visual inspection of the area around the building, and to complete the necessary sea grass survey in warner creek along where our building one embankment projects into the water. The survey results are

posted on the website. On November 9th they have an appointment to review their plans with the State. Once this meeting is over, we should have a clear path to refurbish the embankment behind the building. Stay tuned and try to be patient we are doing our best to move this process along as fast as possible.

We have recently installed a robust version of downspout water calmer / diverters / splash blocks at each downspout location of building one. The idea is the high velocity concentrated water flow coming out the down spouts will flow into the river rock, spread out and slow down. This calm flow of water can then flow out into the grass area behind the condos and be absorbed without causing any erosion or damage of any kind.

Construction Dumpster

We need to remind everyone about the use of our construction dumpster located back by the maintenance building. This dumpster is there so that we all have a place to dispose of unit owner generated trash that cannot be put into the residential garbage dumpsters located conveniently around the property. This dumpster is for incidental disposal of items. If you are remodeling your unit or have a contractor doing the work, you need to make other arrangements to dispose of these large quantities of debris. It costs us on average \$300 each time the dumpster is emptied. It is not fair to all owners if you fill up the dumpster on your own and expect all unit owners to pay. If you have a whole room remodel or more, your contractor will need to haul away the debris, or you could have your own dumpster delivered to your parking spot after obtaining permission from the BOD, or you could volunteer to pay for a portion of the dump fee for the community dumpster. Be considerate of your neighbors.

It's Your Money

Email Notifications

If you are **not** receiving this newsletter or other notifications by email, and you are one of the 40 unit owners that still wants this letter and all notices either hand delivered or mailed, please reconsider your choice. By not choosing to receive your notifications by email you are contributing to the rising cost of office expenses, for printing, postage stamps, and a lot of time stuffing envelopes and delivering the mail. In addition to being able to save the newsletter and important notices on your computer or phone for reference you can view them online at any time on our website. It is not necessary to have a printed copy.

Club House Sprucing Up

We have finished the much-needed repainting of the interior of the club house meeting room and office. We have also had the tile cleaned and the grout painted with color and sealant, and the carpet has been cleaned. As we go into the season with all our social events, please take care with the hanging of various decorations on the walls. Scotch tape destroys the painted surface.

2023 Proposed Budget

The budget committee has worked hard to streamline the budget as much as possible. This was especially necessary this year due to the expected insurance increases. Attached to this newsletter is a link for the proposed reserve and operating budgets for your review. The 2023 proposed budgets are also posted on our website. Per the proposed budget your common charge for 2023 will be \$550.00 per month. The board will meet on December 3rd at 9am in the clubhouse to approve a budget for the 2023 year.

Link to proposed 2023 budget

https://rcmcowners.org/RiverClub_MainOffice/WebDocs/Financial/BudgetWorksheet.pdf

The main increase this coming year concerning the operating budget is the cost of insurance. This

year we budgeted \$242,210 and the actual cost was \$224,655. This left us with a \$17,555 budget surplus. At the current time based on the last insurance appraisal, the replacement value of our buildings is listed at \$97.00 a sq. ft. By law we are not due for a new appraisal of value until the 2024 budget year. However, we may not be able to find an insurance underwriter to write a policy for us at the \$97.00 per sq. ft. replacement cost. The new appraisal cost is expected to be about \$125.00 per sq. ft. What this means is if we can get underwritten with the current \$97.00 rate our insurance cost will increase to \$290,500 in 2023, This is a \$21.40 increase in the common charge. If we need to go with the \$125.00 rate our insurance cost will be \$364,500 for 2023. This will mean a \$54.21 increase in the common charge for this line item.

If we can get an underwriter to write us a policy based on the replacement cost of \$97.00 per square foot, we will be able to reduce the common charge about \$33.00 per month starting in March 2023.

The total amount that we will contribute to the reserves this coming year has gone down as compared to this year's budget. In several areas such as roof shingle replacement, and the pools marcite or liner replacement, the cost has increased substantially. We also have added two new reserve items, one for pest control and another for landscaping. So, you would think that the reserve amount should have gone up, but it went down. One of the big reasons it went down was that we went back to calculating the annual contribution to the reserves based on full years as we always used to, not months, or half years, as it has been done the last several years, inflating the common charge. We also adjusted some of the scheduled replacement dates out based on the actual condition of the line item that will need the scheduled replacement.

Pooled Reserves

One of the things looked at and considered during this budget process was converting our reserve calculation from straight line as we do it now to pooled reserves. Many condo associations all over the State have already converted to pooled reserves, taking advantage of the annual savings.

To convert to pooled reserves, it would require a majority unit owner vote in favor of changing. Using the pooled method each reserve line item still needs to be calculated out the same way it is done now, taking into consideration, the replacement cost, the useful life, and the remaining life or replacement year. The difference is the pooled reserve is calculated out on a thirty-year savings and spending schedule. The annual total reserve contribution is figured based on the reserve account balance never going below say \$200,000 during any year during the 30-year period. So, for example using the straight-line method for 2023 we will contribute \$239,419 to reserves. Using the pooled reserve method, we would have only contributed \$110,000 for 2023. This is a \$129,419 savings for the year or a \$57.00 per month reduction in our common charges. Pretty substantial!!

There are a lot of pros to convert to pooling but there is also one big con. The biggest pros are drastically reduced common charges, the ability to handle emergency situations that can arise from time to time and being able to pay for unexpected rising costs. The big con is that future boards would have the discretion to use the pooled reserves to spend lavishly or recklessly if it so chooses on any item listed in the reserves. We will be looking into ways to control how spending can be done without bankrupting the reserve fund so that we can take advantage of the positives. If we could have taken advantage of pooled reserves this year, instead of a \$550 per month common charge, the common charge would have been \$493 per month.

Pool Furniture

The Board thanked Cheryl Hanlon for her work obtaining a quote to repair the pool furniture and to oversee the project. The process has been completed to repair and re-strap all the 17 Chaise Lounges and the 5 Recliner chairs with ottomans. In addition, we have purchased 5 additional end tables to be used in conjunction with all the pool furniture. Thankyou Cheryl.

Pavers

As you may know around River Club, we have many areas with pavers. The largest area being

the pool deck. In addition, all the phase one entry walkways are pavers, and the walkway across from the club house is pavers. We have just completed the professional cleaning and sealing of all these areas, and they all look great. If we clean and seal these areas on a regular basis, we will avoid the costly replacement repair cost in the future.

The pool was only closed for one day on Monday the 31st and reopened Tuesday the 1st. Thankyou Randy Seymour for taking on the task of returning all the pool furniture to the pool area.

Landscaping

The oak tree located at the entrance to River Club and one behind building 6 have been trimmed and the yellow flowering tree across from building 14 has been cut down. This tree was severely damaged by high winds last month. We are waiting for the stump to be ground. Some of the ground cover that had died in the entrance area has been replaced with river rock, and bird of paradise plants have been planted to replace the dying standard hibiscus trees removed along the entrance driveway.

The embankment area adjacent to the pool and shuffleboard courts has been cleaned up. For several years we have been dumping landscape trimmings there and it had become an eyesore.

Phase one Railings

We have seen that the 17- or 18-year-old railings on the Phase one stairways are in rough shape appearance wise. They are faded, pitted, and the powder coat is peeling in some areas. So far, we have found one painter who can do the work to refinish the railings at a cost of \$2,700.00 per Quad. We have 13 phase one quads. We will continue to look for other painters. Before the end of the year, we hope to get started refurbishing the railings. We will start with the worst ones and eventually get them all done.

Roof Repairs

All the shingles that were lost during the strong winds we had last month from Ian have been replaced.

Parking Lots

We will be sealcoating all the parking lots and roadways this coming year. Included will be repainting all the car stops with new numbers, parking lines, and crosswalk markings. Please start thinking about this now if you will be away and you leave a vehicle here. On any given day per the schedule that will be established each parking area to be sealed and painted will need to be vacant of all vehicles. Please make arrangements with a neighbor to be able to move your vehicle when needed, or park it elsewhere off the property while you are away this coming summer. This will be the first of many reminders on this subject. Please pay attention. Thankyou

Drainage Repairs

Thanks to Larry H and Mark J's hard work we have come up with a solution for the drainage problem for the parking lot area in front of Building 13-106 and down to the maintenance area. The end of the pipe was dug up and the area around the end of the pipe has been sloped so that the drain water can run freely into the swale area and then be absorbed into the ground.

Next up is a solution for the clogged drainpipe that is connected to the drain on the corner across from the club house.

Remember - *IT'S YOUR MONEY*

Workshop Cleanup

Beth Brown a workshop member organized a cleanup day for October 9th. Several workshop members responded to the call and the workshop looks great. Thankyou Beth and all that helped.

Neighborly Reminders

The recycling bins are for items that can be recycled. Plastic shopping bags and kitchen garbage bags cannot be recycled. Please if you bring your recyclables to the enclosure in a bag, dump the contents into the proper bin and throw the bag in the garbage dumpster.

If you have filled out the forms and you are approved to have an ESA or Service dog stay with you in your condo, you must walk the dog on a leash and pick up after the animal. If you do not pick up after your dog, we will have no choice but to revoke your permission to keep the dog with you in your condo. Please be a responsible pet owner.

Rules and Regulations

Per our rules and regulations section VII, paragraph 1 Each owner has an assigned parking space with a number corresponding to the unit number for their passenger vehicle. The unit owner's vehicle shall be parked in this assigned spot. If the owners have a second vehicle it can be parked in an available guest spot. You cannot leave your assigned spot empty and park elsewhere. If you have a problem where your assigned spot is located, you can contact the Board of Directors who may be able to reassign your designated spot.

Per our rules and regulations item IX. GUESTS & VISITORS 1. Any guest occupying owner-member's unit is required to register at the office. The Board of Directors must have a guest form or letter from the owner-member giving the guest permission to occupy the unit; not to exceed fourteen (14) days. This guest form or letter must include the dates of guest occupancy.

As owners and residents of River Club it is the responsibility of all of us to obey the rules and regulations and to inform our visitors and guests of them. Contrary to a common belief, it is not the responsibility of the Board of Directors to patrol our grounds 24 hours a day to search for violations. It is collectively the responsibility of all of us.

Please take note of rule IXI. Guests & Visitors, item 4. Your Guests and visitors who are not residing overnight must be accompanied by the Unit Owner or the Approved Lease while using or entering any of the common areas of River Club. This also includes use of the leased dock area.

It seems to work out that most rules are broken by our visitors and guests that visit during the year from time to time. Please make an extra effort to make your guests, visitors, and tenants aware of our rules before they arrive here so that they will know what to expect. If your guest arrives with a dog, or a motorcycle, it is too late to tell them that they're breaking the rules. In addition, you will have the unpleasant task to handle when you ask them to leave instead of welcoming them because they are breaking the rules.

Please be considerate of your neighbors and obey the rules.

Your Board of Directors

Ken Kusen

Tony King

Karen Vertesch

Loretta Gill

Larry Hanlon