

RIVER CLUB OF MARTIN COUNTY, INC.
1/13/2024 MEETING MINUTES

The meeting was called to order at 9:15 a.m. by Tony King, Vice President followed by the Pledge of Allegiance.

Tony King asked for a volunteer to chair the Members's meeting. Lindsay Lugo volunteered to chair the meeting.

Calling of the Roll: Tony King, Vice President; Chris Brennan, Director at Large; Eric Vermilye, Maintenance Director; Karen Vertesch, Secretary; Thomas Edwards, Treasurer/Officer; and Jon Korda, Communications Officer.

Proof of Notice of Meeting: Karen Vertesch, Secretary, stated the first Notice was posted on November 13th followed by a mailing, hand delivery and an email distribution. The second Notice was posted on December 13th also followed by a mailing, hand delivery and an email distribution.

Reading/Disposal of the Minutes of January 14, 2023: Chris Brennan made a motion to approve the minutes as written; seconded by Karen Vertesch. All in favor; motion carried.

Lindsay Lugo, Chair, asked for the following Officer Reports.

Reports of Officers:

Thomas Edwards, Treasurer, reported year end Cash totaled \$1,177,000 of which \$1,172,000 included the Reserve Accounts . Prepaid assessments totaled \$13,600. The Reserve Accounts earned \$24,000.00 in interest for the year with a gain of \$18,000 for the year.

Tony King made a motion to accept the report as given, seconded by Chris Brennan. All in favor; motion carried.

Jon Korda, Communications Officer, commented QXC has gone through some changes; Michele is no longer with them and has been replaced by a new representative. If there are any problems, please call or email the QXC

Customer Support Line to report the issue with a copy of the email to River Club. QXC is still in the process of looking into the snowbird mode.

A suggestion was made to include the Board Meetings on channel 64. Tony King made a motion to approve the report as given, seconded by Chris Brennan. All in favor; motion carried.

Eric Vermilye, Maintenance Director, stated:

- 1) Pictures were taken of the spaulding work started on the back of Building 14 by Larry Hanlon for reference & files. The screens on the patio will have to be replaced due to the screw bolt penetration on them. The pictures will be available after the meeting.**
- 2) Pool - A heater/cooler process was installed.**
- 3) Tony King & Chris Brennan met with the engineers to move forward with the Warner Creek project, while Eric met with the surveyor.**
- 4) Roofs - A conference was set up with the attorney for the insurance company regarding the suit.**

There will be Drone support to review the roofs. Tarps are still on the side of two buildings since the product that was used to seal it failed. Now that process has to be completed before any roof work can be done.

One challenge, there was no direct oversight on the contractors doing the work. It was also reported the A/C unit bolts were loose or missing which is happening in a lot of areas. There are a number of things that were thought to be complete, but are not and they will have to be revisited, i.e. screens, pitch pans and roof vents. A photographic record will be made for a file for each contractor by a Board member or one of the volunteers that signed up to assist. Please see Larry Hanlon to sign up.

Tony King made a motion to approve the maintenance report, seconded by Chris Brennan. All in favor; motion carried.

Landscape Committee: John Gill, Chairman, thanked everyone for supporting the Landscape Committee and the volunteers; Dave & Deb Gatto with Deb's sister, Sally Wollersheim, Loretta Gill, Chip Bellows and the sod crew; Jim Linker, Larry Hanlon and Jim Ballard. All work orders for landscape goes through the Board with recommendations and pictures submitted for approval. In 2023, 100 plants were planted, dead plants or unsightly areas cleaned up, mangroves trimmed -only 25% permitted; 1620

bags of mulch spread, Sea Grapes cut back, and sod replaced in areas where plants are not seen from the roads or walking areas to keep within the budget.

The plants on the main road by building 12 & 13 were cut & trimmed as a safety feature. There have been 140 trees lost by disease that have to be replaced by other plants to fill in and for sight breaks. The island & area by building 7 had to be ground down and replaced with stone & plants. There is an invasive species that is a breeding ground for rats and will be replaced with other plants. The committee will be getting pricing on the center Island in regard to stone and new lighting for the palm trees.

#4-203 Richard Higgins - Does anyone manage the Landscaping in reference to the flowers growing in the grass and the chinch bugs ?

Response: There are two companies: 707 mows, trims and does the herbicide work; Spath Spray comes in six times a year to fertilize, spray insecticide on the lawns and shrubs. The committee calls the companies when on site and will follow up with a call to inspect the areas mentioned.

Tony King made a motion to approve the Landscape Committee report as given, seconded by Eric Vermilye. All approved; motion carried.

Club on the River: Sue Lantzsch, President, hoped that everyone enjoyed the Holiday decorations that were throughout the community. Club on the River utilizes channel 64 to post meetings and upcoming events. There is also a signup form to receive emails for scheduled events on the Club bulletin board by the office. The scheduled events and fundraising items for the season were announced, including a BBQ at the end of the season compliments of Club on the River. The coffee and donuts for the meeting were provided by Club on the River.

Tony King made a motion to approve the report by Club on the River, seconded by Chris Brennan. All in favor; motion carried.

Tony King, Vice President, gave a review of the repairs to be done that were not done or done incorrectly, i.e. pitch pans. We will be looking for more volunteers to ensure what was done in the past was done correctly, i.e. going from attic to attic regarding the A/C bolts missing or loose.

Concrete Construction: A survey will be done for each screened in enclosure for the Phase 11 units for a preventive measure or repair if needed. The units on the bottom floor are also known as a wet area in our

documents. The water penetration may manifest itself on the first floor, usually at the bottom of the columns, cracking or concrete popping out. The work is coming from the unit above and has to be addressed by accessing that attic which is a common element and not the unit owner's property.

Currently, Bldgs. 14-107 & 108 are having spaulding work done to their patio which also affects their screens due to the rusting nails. Please give the Board an opportunity to check the unit and the work to be done for approval prior to starting any work to avoid these problems.

Management Company: This is still an ongoing to look for the right person or the company to supply the right people. There has been less activity from the proposal standpoint.

Warner Creek: We are in the final phase of signing the contract. Eric Vermilye found this contractor who is coming in under \$100,000 less than other contractors

The Board thanked Larry & Cheryl Hanlon for providing the new garbage cans; and Tom Sadagurski for providing the microwave for the kitchen.

Tony King thanked all of the Officers on the Board for their work. Chris Brennan made a motion to approve Tony King's report, seconded by Eric Vermilye. All in favor; motion carried.

Discussion:

A question came up regarding Mark Jennings in Maintenance. Response: Tony King remarked he is doing well personally and is scheduled in February for surgery. Larry Hanlon, Eric Vermilye and others have volunteered to assist with Mark's work and would appreciate your understanding.

#12-103 Mike Oddo asked for the breakdown of the HOA fees. Response: Thomas Edwards, Treasurer, responded that every account in the operating & reserve accounts are reviewed, i.e., how much money to put in each account and how much money is needed for the year. It is then broken down in months and then per unit; each item has a per month, per unit cost for the year. There are usually 40 to 50 different numbers to be totaled. A copy of the budget and reserve schedule was sent out to everyone and there is a copy on the website.

Chris Brennan remarked that the budget is the best guess on what we expect to spend in the coming year with reasonable increases due to inflation and the supply chain. Spikes in expenses can't be anticipated. The buildings are 40 years old and are starting to experience maintenance issues, i.e. roofs and concrete repair with underground utilities that will require some attention probably in the next 5 years.

Chris Brennan also stated he just had a wind mitigation done and failed due to the 3rd nail missing. Rectifying this issue with the contractor is in process, but we are not sure if there is a problem with any other unit. If you have a problem with your wind mitigation regarding the 3rd nail, notify us immediately.

Jon Korda reported that the Wind Mitigation reports are on the website under "Building Reports".

Eric Vermilye stated there are cards in the office for recommended Wind Mitigation inspectors; four or more for \$100 charge instead of \$125. If 5 units from a building order a wind mitigation report, you would get your discount and there would be no inspection charge for the overall building for the community. In reference for the 3rd nail issue, this contractor may be utilized for the overall inspection of the A/C bolts, 3rd nails, etc.

Tony King stated we are trying to get everyone up to Miami-Dade Code. If compliant, we would be able to save \$766 per unit per year off of the insurance premium; \$144,000 per year savings if compliant. If you get a door or shutters for some Phase 1 units and all openings are compliant with the insurance codes, it will pay for itself in 2 to 3 years and be safer. The Wind Mitigation inspector is the only one that can tell you if you are compliant and this is needed to turn into our insurance company for the discounts on the insurance premium.

#10-108 Linda Crighton remarked that her insurance company sent an inspector for a wind mitigation report and received a \$900 refund on their Homeowner's Insurance.

#14-101 Lindsay Lugo, Chair, stated that each owner has a responsibility to protect our shared investment regardless if this ballot passes to bring the units up to code. There are new insurers coming into the state now. We would be better served if we were not with Citizens Insurance. She thanked everyone that stepped up to volunteer to help River Club.

#13-104 Jon Korda stated that everyone should have hurricane shutters, it's just that the doors are the issue. Units that have been conveyed need to be compliant. If financing is an issue, it can be worked out.

#10-105 Karen Dee asked if the door installer could verify if her door is compliant ? Response: There should be paperwork that came with the installation or stickers on the inside of the door for verification. If not, there are some cards of inspectors in the office that other residents have used to call for the wind mitigation.

#13-206 Bryan Gardner stated that Citizens Insurance has a 10% sinkhole deductible which disqualifies for mortgages through Fannie Mae or Freddie Mac and it would be an advantage to become compliant in order to go with other Insurance companies. Response: Currently, we have no other option at this time other than Citizens Insurance.

#5-104 Debbie Hartung asked if Phase 1 buildings have the option to get shutters for their front door since she has egress on the inside lock of her shutters on the patio ? Response: This appeal would have to be brought up at a meeting to present to the Architectural Committee for review and consistency throughout the complex.

Eric Vermilye commented that shutters are available in the workshop that were removed to install impact glass at no charge to the resident except for the installation.

#7-101 Keith Palant stated there is a spreadsheet available from 2009 indicating units conveyed by parents, grandparents, etc. Response: This issue will be addressed upon the outcome of the Ballot vote

Ballot Count Volunteers - There are three individuals that have volunteered to count the ballots for the proposed amendment: Jodie Edwards, Linda Boulange, and Karen Dee. They were excused to count ballots in the River Club Office.

Election of Director:

Tony King announced there was one candidate that volunteered for the Board of Directors. He welcomed Phil Bollman to fill the open position on the Board. Tony invited everyone to attend the Organizational Meeting that will follow this meeting to establish officer positions on the Board.

#2-102 Thomas Edwards asked the officers and the Board to make a commitment to give a two week notice of their intention to leave or retire in order for the remaining officers/Board members to cover the duties and make arrangements. He then made the commitment to accept the Treasurer/Officer position for another year.

#13-104 Jon Korda agreed with Thomas Edwards to have a formal two week notice if an officer had an intention to leave other than medical. He also agreed to accept the Communications Officer position for another year.

Jon asked for volunteers to review the Reserve Study for 2025 prior to the next Budget Meeting.

#10-110 John Hasper commented regarding the quality of life of residents regarding doing their own tree pruning. Response: The River Club was not notified that a contractor was on site or if he was licensed, and insured with River Club as an “added insured”. Once vetted, he was approved.

Proposed Amendment Ballot Count:

The final ballot count of the 119 official ballots submitted were:

72 For the Amendment

47 Against the Amendment

There were 10 ballots received that were not eligible or counted due to a missing name or unit number for voter verification. There were 59 residents, just under a third, that did not vote.

Tony King made a motion to adjourn, seconded by Chris Brennan. All in favor; motion carried.

The meeting was adjourned at 11:05 a.m.

Respectfully submitted,

Karen Vertesch, Secretary

