

RIVER CLUB OF MARTIN COUNTY, INC.
3/28/2023 BOARD MEETING MINUTES

The meeting was called to order at 10 a.m. followed by the Pledge of Allegiance.

Calling of the Roll: Bill Oberacker, President; Tony King, Vice President; Karen Vertesch, Secretary; Thomas Edwards. Treasurer/Officer; Jon Korda, Communications/Officer.

Proof of Notice of Meeting: The notice was posted on 3/24/2023 followed by an email distribution.

Reading/Disposal of the Minutes of 3/6/2023: Tony King made a motion to approve the minutes as written; seconded by Bill Oberacker. All in favor, motion carried.

Committee Reports:

Landscape Committee: John Gill reported sod has been replaced in some areas and is still in process. Loretta and Deb are working on filling in plants while Mark is working on the irrigation.

Thomas Edwards, Treasurer, is in the process of reviewing the year end numbers and working with Bill on the budget for 2023. The auditor has already received the year end numbers. Tom mentioned that he is still not happy with last year's accounting and will continue to dig into them for further discussion.

Jon Korda, Communications/Officer is updating the website.

New Business:

Bill Oberacker, President, reported on:

a) **Attorney Approval/ New Legal Counsel of Record.**

Currently we do not have legal counsel since the Board did not renew the contract. Jacob Ensor of Ross, Earl and Bonan of Stuart, Florida were recommended as attorneys that specialize in HOA Law.

Tony King made a motion to accept Jacob Ensor of Ross, Earl and Bonan of Stuart, Florida as our Legal Counsel of Record; seconded by Karen Vertesch. All in favor, motion carried.

b) Shuffleboard Area/Pickleball Suggestion:

**There is a Pickleball Court within a quarter of a mile from River Club
Discussion:**

A proposal for a Pickleball court was presented for a cost of \$45,000 by Linda Crichton; she commented that The Log Cabin will be adding another Pickleball Court. Other comments included the noise involved and language that goes along with it and there are no funds available for the project. No motion was made.

Bill Oberacker stated that Larry Hanlon has turned in his resignation. He has been a big help on a lot of projects and we thank him for that. Tony King commented when you see Larry, please thank him for his work.

c) Patios: Bill Oberacker commented on how great the new patios look around River Club. Please make sure to continue to fill out the request for an approval from the Board since fiber, sprinkler pipes, & sprinkler heads, etc. are buried. Make sure that you hire someone that is a licensed and insured contractor. and involve the Landscape Committee when replacing plants. Read the R&R's for compliance and consistency.

d) Parking Lot Sealing: A straw vote was taken for the timing of the project. The consensus was for the middle to end of May as the best time to start the process. Further information to follow.

Presentation and Discussion:

a) Insurance Issue: Although there were many facts discussed at the meeting, some of the key facts were that Citizen Insurance is a State backed insurance company which is about 50% below other carriers. Flood Insurance will be mandatory with every policy that Citizens hold. River Club has been told that our policy costs will increase between 15% and 25% next year. Metal Roofs do not get us a better insurance rate; it is solely a maintenance issue.

b) Door/Windows Updates and Possible Solutions: Because River Club is considered a commercial building, every door, window or shutter installed in our complex must be done by a licensed contractor and that contractor must pull a permit on behalf of the individual unit owner. Bill Oberacker went on to state that building code and insurance impact standards are two separate things. In order to receive our 10% to 15% discount, each door and window needs to be 100% compliant with “Large Missile Impact Rated”. When replacing an entry door, the “door unit” must be replaced. A door unit consists of a door slab as well as an updated jam. Phase I units must either have hurricane protection such as an accordion hurricane shutter or have an out swinging impact rated door. Phase II units must have an impact rated door unit to pass a 14 point inspection.

Our discussion:

As a cost saving measure to all unit owners would be to first utilize one or two specific contractors to do this replacement work. The county agreed to allow River Club to utilize one permit per building for around \$120.00 vs. \$120 per unit owner. The permit would list all parcel numbers within that particular building so that each unit owner would get the permit to show on their unit. River Club would simply be facilitating the schedule for the work, but the unit owner would make payment to the contractor directly as well as to choose a door unit from the contractor's offerings to River Club.

With these door units costing anywhere from \$300 to \$3000 per door unit plus an additional \$1,000 to \$1,800 for installation at places like Lowes or Home Depot, the savings could be substantial. The unit owner would fill out a form that would state things like door selection, total cost of installation etc. This would be a massive undertaking, but could be facilitated while unit owners were gone for the season if they choose. Our goal would be to have all of this work done by approximately January 1, 2024 so that we can get our 15% discount on our insurance renewal.

The amendments must state that it has to be up to “current impact standards set forth by River Club” for our insurance discount not just “up to code”. Insurance is the biggest part of our budget .

As an example, our documents state “up to code” and need to be changed to “impact rated” for compliance for legal standing which would have to go out to the community for a vote. All the work has to be done by January 1, 2024 for the Wind Mitigation Inspection for each unit.

A straw poll was taken of the meeting attendees which resulted in a majority to have the proposed work done. To change the rules, a proposed amendment to the Documents with approval from our attorney would go out to all the unit owners for a vote which would need 51% for approval to pass.

Jon Korda stated that Florida Statute 718 requires every HOA to have a Hurricane Policy which was put on in 2009 and it was added to the Declaration. The details in the Declaration state that you must have “hurricane mitigation” for your unit, not just for windows. We are all bound by that.

Bill asked about changing the rules for owners that do not comply?

Response: Give a notice of violation. List a fine (amount) with a time frame of 30 to 60 days and if not paid it is deducted from the common charge. If in arrears, a lien then would be placed on their property, if legally possible.

#7-102 Keith Palant stated per Florida Statute 718 the Declaration has to be amended for the dollar amount of violation, establish an Appeals Committee of owners, with attorney approval and a 51% vote for approval in order to enforce.

#10-109 Frank Watson volunteered to be on the Appeals Committee with Tony King as the Board liaison.

Bill stated a letter will follow with details regarding the project and procedures.

Bill Oberacker stated that a full time person is needed on the Board of Directors and asked for volunteers. We need more feet on the ground in River Club. Response: It was noted that past Board Members working from their homes were not on property. The Board can assign tasks to a full time owner, etc. #12-201 Chris Brennan volunteered to be on the Board.

Karen Vertesch made a motion to appoint Chris Brennan to the Board of Directors, seconded by Tony King. All in favor, motion passed.

Tony King stated there is nothing new on the embankment. He reiterated that the contract has been signed, a retainer sent and is in process to answer a question that was presented to the Board.

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

The meeting adjourned at 11:45 a.m.

Respectfully submitted,

Karen Vertesch, Secretary