

RIVER CLUB OF MARTIN COUNTY, INC.
4/17/2023 BOARD MEETING

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

Calling of the Roll: William (Bill) Oberacker, President; Tony King, Vice President; Christopher Brennan, Director; Karen Vertesch, Secretary; Thomas Edwards, Treasurer/Officer.

Proof of Notice of Meeting: The Notice was posted on 4/14/2023 followed by an email distribution.

Reading/Disposal of the Minutes of 3/28/2023: Tony King made a motion to approve the minutes as written; seconded by Christopher Brennan. All in favor, motion carried.

New Business:

- a) HOA Monthly Dues Adjustment: Bill Oberacker stated the current HOA is \$644, which was increased from \$566 by prior BOD was not calculated correctly. The real number is \$600; with \$610 the \$10 monthly would go into the embankment reserve. With collecting the \$644, the funds would go into reserves, maintenance funds, etc. and for discussion.

Thomas Edwards, Treasurer, commented with the recalculation of the Insurance figures, the figure would be \$598 rounded to \$600 monthly. With the figure at \$610, it would clear \$15,000 for the shoreline/river account. If the HOA is kept at \$644, \$50,000 would go into the new Insurance Reserve. A decision has to be made in order to start the Budget for next year. With a straw vote of the attendees, \$644 was acceptable for the HOA fee.

Chris Brennan commented that when an assessment is levied, you only spend that assessed money for what it was assessed for over the nine remaining months to be paid by the end of the year.

Bill stated the minutes from the previous meeting explains the process and is available.

Discussion: Questions regarding lowering the HOA next year.
Response: The shortfall will be built into the budget next year so the HOA will be close to the figure now.

Other comments included: stability, change in the Board and in the Office staff, and the start of the Budget next year earlier and more transparent. How do we know the \$34 a month is kept in a separate fund? Response: There is an Insurance Reserve fund set up for that purpose and the Bookkeeper is instructed of the amount to fund it.

Bill Oberacker stated that maintenance is ongoing and we have to be more proactive; ie, tags missing off the fire extinguishers ;the pool life saving rope was non-existent etc. Chris Brennan will take over the administration of the facilities & scheduling. We also need someone and a committee to work with Chris and Mark on the maintenance issues.

Bill Oberacker nominated Eric Vermilye as a Board Member, to bring his talents and work with Chris, Tony and me and most importantly with a Maintenance Committee.

Tony King made a motion to nominate Eric Vermilye for a position on the Board; seconded by Karen Vertesch. All in favor, motion carried.

Discussion: Questions about the candidate's background arose. Eric Vermilye gave this synopsis: at 19 he opened a rebuilding shop for starters, generators & disc brakes & calipers while attending a community college for business at night; head hunted by Chemical Bank in 1984 for their supervisory & development program as Vice President in their Operations Division; worked at Jericho Quad with quality assurance & facilities management; then worked for Nissan America as a sales and finance officer as well as a general manager. In addition to that, he owned several companies: recycled & repurposed tires; owned a concrete company & worked with several union groups on different contracts; educated in roofing by GAF; and went through installation school for siding, windows & doors. The last company owned was as an independent contractor on Long Island, buying and building rundown houses for rehab & sale. On a personal basis, he liked the community aspect. As a freemason he spent 35 years on civic issues raising money for charities: Masonic Hospital, Shriners Research Center and recently funded Martin County with 13 Scholarships since October; a booth at The Water Festival educated people on the value of clean water and environmental impacts as an outreach to students to improve their abilities and fund their scholarships. He has obtained a real estate license and works for a mortgage brokerage company at night. He also studied at Rutgers for chemical/pest control and animal removal.

He feels he can organize and restructure what we do; ie, there is a lack of criteria that is written down; there is no written standard or continuity when membership changes or when one position changes to another.

His role would be on a more practical basis in assisting to enable the criteria to follow going forward. We should be training for a replacement; there are a lot of intelligent people here that are shut out or not heard which is a waste of resources. I appreciate the nomination.

Christopher Bannan, Director, has a degree in Naval Architectural Marine Engineering; he was a chief engineer in a 360 megawatt power plant and then got into the facilities business which was dominantly in healthcare facilities. He did 35 years in facilities for hospitals and retired as Vice President of facilities at New York Presbyterian Hospital. He did maintenance operations at Capital Construction & Design that spent about \$300,000,000 a year on construction. He also had two side jobs; as a volunteer fireman for 47 years and still active in New York doing most of the driving as opposed to running into buildings. He also had a 28 year career with the Navy Reserve.

Old Business:

Grills: Bill Oberacker asked everyone to start thinking about some suggestions on what type of grills are needed to replace the old ones on our patio. We will circle back in a future agenda

Lamp Posts: We are working on lighting & the maintenance of wiring.

Parking Lot Sealing: Make sure before you leave someone has your car key or leave a set of keys with the Office before the end of May. The areas will be pressure washed first before sealing. A tentative schedule will be sent out. Eric Vermilye stated that he would move the cars when necessary, just leave him the keys.

Doors & Shutters: An Architectural Standards Sheet, that Tony, Chris, Jon Korda and myself worked on, was emailed with all of the expectations and pictures moving forward to save money on Insurance. The plan is to attack one or two buildings at a time. When the building is done, we get the discount.

Bill explained in detail the door options for Phase 1 and Phase 11 Buildings. Watch your email for a sign up sheet to facilitate the process; the owner will be responsible for paying the contractor for the door and the labor.

Questions:

Where did we vote as a community to mandate to have this done?

Response: In our Documents, it says the Board can adjust the requirements for shutters; the only exception to what we are doing is shutters on Phase II units where you have an easement to get out through the back. We are doing this so that we all save money.

Where does the credit go when the building gets the discount; Is it in the HOA fees? Response: Everyone shares the good and the bad. The Insurance Policy as a whole is divided by 188 units.

Why can't an owner get a permit and put in their door and get it Inspected when done in River Club before? Response: It can't be done on Commercial Buildings plus you have to be licensed in the State of Florida. Our rules say you have to be certified and licensed in the State of Florida. Martin County Building Code does not meet the expectations that the Insurance company is holding our feet to the fire to get the discounts.

Has our new Attorney looked over the Architectural Standards that were sent out changing from the Martin County Standards to the Wind Mitigation Standards? Response: Tony & I are going to discuss this and other issues with the attorney which has been budgeted. If you change that deed, it's a conveyance and that unit needs to be brought up to code. You also save money on your unit. Do we have a written statement from our insurer that what spec is required and what insurance that the rules won't change next year? Response: We have a 4 point inspector that we use to get our current discount.

Chris Brennan remarked on the best technology available today based on current testing methods and results and short of a change in technology and hurricane protection, I don't see these things changing for a couple of years. We don't know what the Insurance company will do. I would rather spend the money improving my unit than giving it to the insurance company.

Eric Vermilye commented these standards always change and insurance companies manipulate things to their advantage. We are playing catch-up to keep up with the current standard; therefore, we can only do the best we know how and hope the standards don't drastically change. You can only act on what is in front of you.

How much of our monthly dues goes to Insurance?

Response: \$161,57 at \$566 & at \$644 it is \$193.45 for the next nine months which will offset the increases for next year.

John Gill stated since we don't have absolute answers right now for the Board to table it and do your research for the next meeting. Chip Bellows asked why Table it; since you will not be able to answer every question that comes up from this audience, but continue moving forward. No motion was made.

Landscape Committee: John Gill reported 24 work orders were received to remove dead plants & replace with shrubs, sod planted to lessen the mulch area and continued to update the common areas around the condo buildings. A complete report is attached to these minutes. He thanked the "sod crew" for their help: Jim Linker, Jim Ballard, Dan Cregan, John Mears, Chip Bellows, Sally Wollersheim, Eric Vermilye, The Gills, The Gattos and Judy Agan, Deb Gatto's sister. He also suggested for safety and aesthetics that pavers are a better choice in landscaping and compliment the pavers in front of the Phase 1 Buildings.

Discussion: Andrew Richter stated he had put in a work order for Chris Brennan & himself to replace it with something for privacy and the sun. Response: John Gill commented it would be reviewed again, but plants take time to grow and must be maintained all year round.

Stepping Stones: Bill stated that rules in our documents have to be changed to maintain uniformity and aesthetics throughout River Club. Keith Palant commented that with Landscaping, permission must also come from the other residents in the quad when the work order is placed. No objection, it is gorgeous and Phase 1 units have the same pavers and to dispute it is a waste of time.

John Gill said that 707 has no problem with mowing the grass. Eric Vermilye commented that pavers replace the mulch so there is no maintenance; they are removable, and there is no tripping hazard.

Bill Oberacker stated since it is an agreement that the pavers would not go into the grass, change the wording from stepping stones to pavers with the resident responsible for its maintenance.

Chip Bellows stated from past experience, it becomes a governance issue with complaints from other residents to replace sod when the property is sold and it is in disrepair. He suggested approving dimensions for the pavers to the edge of the grass.

Bill Oberacker suggested reviewing and continuing this conversation at the next meeting on sidewalks.

Discussion: A suggestion was made for the quad to approve the paver work order to present to the Board for approval. Other comments were made to inspect the walkway, and If you change the common grounds, it has to go out for a vote, pavers vs stepping stones.

Larry Hanlon stated the repair done to Ken Kusen's old pavers improved the walkway from a hazard and replaced it in the same footprint.

Response: We will be working on this issue and make changes to rules to encompass the aesthetics and hazards of the "stepping stone" problem.

Tony King made a motion to adjourn; seconded by Bill Oberacker.

All in favor, motion carried.

The Meeting adjourned at Noon.

Respectfully submitted,

Karen Vertesch, Secretary