



What's New?

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The Official Newsletter of the River Club Board of Directors

April 5, 2023

The Board of Directors strives to act in the very best interest of our residents. Listening to what our residents have to say and creating a forum to discuss, and sometimes educate. Above all, remain transparent as to why the board makes the decisions it does. Remember, we are all in this together.

The Board of Directors would first like to thank Ken Kusen for his term in office at River Club and also Larry Hanlon for all of his help. We would also like to welcome Chris Brennan who has volunteered for the Board of Directors.

Our meeting covered many topics, then followed with a presentation and open conversation about insurance and our door and window issues in the community.

Attorney:

The board approved bringing on our new legal counsel of record for River Club: Jacob Ensor of Ross, Earl and Bonan of Stuart. Mr. Ensor specializes in condo/HOA law.

Shuffleboard Area/Pickleball Suggestion:

An open conversation was held and because of the close proximity of pickleball courts less than a half a mile away from River Club and the cost being \$45000 plus, no motion was made.

Patios:

Bill Oberacker mentioned how beautiful these patios are and recommended that residents who are thinking about a patio in the back of their unit should go take a look. We reminded residents that there is a request form that is required for approval on all patios; reference "Rules & Regs" VII.b 3. There are many systems buried under ground throughout the community such as fiber, sprinklers, electrical etc. River Club requires a licensed and insured contractor to do the work as the individual unit owner will be responsible for any damages to these systems. It was suggested that the contractor utilizes the free 811 utility location service prior to these types of projects.

Parking Lot Sealing:

The sealing will begin toward the end of May. Before leaving, it is imperative that you make sure you have a neighbor that can move your car or the Office knows where your car keys are. Towing is expensive! Check for updates via email. Remember, if we don't have your email address, you won't get these updates!

Committee Reports:

Landscape Committee:

John Gill stated a deep trim on the Hibiscus is needed due to an infestation of Aphids and Whiteflies that spread disease. The Hibiscus also needs to be sprayed & trimmed to control this. Sod has been replaced in some areas and ongoing. Deb & Loretta are filling in plants while Mark is working on the irrigation. As a reminder, a work order must be submitted to the Landscape Committee for all plantings. The approved plant list is on the website under the Landscape tab. Plantings are not permitted along any wall areas.

Financial:

Thomas Edwards, Treasurer/Officer, is reviewing the 2022 year end numbers and working with Bill as well as our accountant in getting comfortable with the reporting in his absence as the treasurer. Also Tom is working on 2023 numbers as well.

Communications:

Jon Korda, Communications/Officer, is updating the website as well as working with Bill on updating many documents including Architectural standards for doors, windows and shutters.

Insurance and Our Entry doors and windows/shutters:

Insurance Issue: The insurance companies in Florida are becoming more strict regarding what is required for not just getting insured but what has to happen for us to get our 10% to 15% discount on our yearly insurance rate. To start out, Citizens Insurance is a State backed insurance company which is about 50% below other insurance carriers here in Florida.

Here are a few facts we have gathered:

Flood Insurance will be mandatory with every Citizens Insurance policy within the entire state of Florida

Our policy costs will increase between 15% to 25% next year.

Metal roofs will not get us a better rate.

Our lack of not having the proper entry doors and shutters on windows stops us from getting our 10% to 15% insurance discount!

Let's first talk about definitions...

Martin County Building Code: This is a standard for building practices in new and replacement construction.

Large Missile Impact Rating: Also known as level D rating. This is simply a test measurement for impact levels that the industry uses. This is a much higher standard than just building code. This is the standard that gets us our discounts. This is also the standard that gets you, the unit owner, up to a 15% discount on your individual insurance policy.

Our current declaration states:

Hurricane protections must comply with any and all specifications adopted by the Board of Directors pursuant to Fla. Stat. §718.113(5), as amended from time to time.

Simply put....If every unit in River Club had shutters on every window including the patios (or impact-rated glass), as well as a front entry door that is Large Missile Impact Rated (Impact Rated), our entire community could receive upwards of a 10% to 15% discount on our annual insurance premium. This could equal as much as \$60,000 annually!...But it's all or nothing. If everyone in a building does these upgrades, the building itself gets the discount. If 19 units out of a 20 unit building do the upgrades and 1 doesn't, that entire building loses that discount.

The purpose for us to walk around and look at doors was to get an idea of who has what and in some cases who has nothing as far as Impact protection. It is amazing that there are units here with no shutters and the original wood slab door. Both disqualifies us for a discount. So, our declarations talk about "Up to Code"...This unfortunately has become a very loose definition as even the gentleman I spoke with, a Martin County Building person, told me that Code is still catching up to Insurance standards. So in walking River Club, some folks have replaced the original door, and not the jam. Others have replaced the door and jam and it is not Impact Rated. It is time we all get on the same page and progress River Club to have these standards.

New Architectural Review Form:

We know that some unit owners want to get on this as quickly as possible, and we are glad to hear it! We have been working on updates on our Architectural Review form to make sure that everyone is on the same page. We will be distributing the updated Architectural Review form laying out what River Club will be requiring moving forward.

Please remember that all door replacements, shutter replacements, window replacements and/or patio projects must be approved in writing by the River Club Board of Directors.

Changes to our "Thought Process":

Bringing your unit up to code will now be "Bringing your unit up to current Large Missile Impact Rating levels". When we talk about replacing your door. It means your "door unit". This means the door and jam.

All of this work has to be done by a contractor licensed in the state of Florida and must have a permit and be inspected. There are certain fastener guidelines that must be followed as well. This is all part of your permit and it holds your contractor up to some very high standards.

We went on to discuss perhaps having one or two contractors exclusively working at River Club getting us a deal on doors, shutters and most importantly, labor. Martin County has agreed to allow River Club to pull one permit per building saving us all that \$100 plus fee for each door. The idea would be to have a certain choice of doors and very simply, the unit owner chooses one of the offered doors from the contractors, with a flat panel, 6 panel or half light door and fills out a form with a predetermined cost for the door and installation. The owner signs that they will pay the contractor directly and then River Club would simply facilitate and schedule the work on the owner's behalf. This could be scheduled either by building or whatever we decide. The best part is, we can do it while you are up north.

Again, we are still talking to different contractors and vetting some out. This is definitely not a "lowest bid" situation. Certainly more to come on this.

The goal would be to have all of our units done before January 1st of 2024 before our March 1st insurance premium is due.

Also keep in mind that we are also looking to bring on a contractor specifically for shutters for both the door applications as well as the windows and patio applications. The time to get this all done is now.

We asked folks to raise their hands to show in favor of this initiative and we had an overwhelmingly positive response!

We are still working on the details of all of this and they will follow shortly!

WHAT'S FAIR IS FAIR...

The biggest problem we are facing is “what happens if I do the work to my unit, and the guy next to me doesn’t, causing the building to lose the discount.” Great Question! Simply put, that's not fair. So we talked about setting up a committee that would propose penalties for compliance violations moving forward, which would include not just the door/shutter issue, but other violations as well, like putting prohibited items in our construction dumpster, etc. The simple fact is that these are not just a nuisance, but are costing us all more money. The board will make sure that the proposed penalties follow the Florida statutes.

Discussion regarding Non-Compliant Unit Owners: When a unit is found to be non-compliant, a violation letter would be sent with a time limit of 30 to 60 days to correct. An amendment to the Declaration with attorney approval would go out to the Community regarding the dollar amount for the violation and establish an Appeals Committee consisting of unit owners and a Board member as liaison. This would most likely need to be put to a vote to pass the amendment regarding non-compliance and litigation, if legally possible. Frank Watson volunteered to be on the Committee. Thank you, Frank.

Neighborly Reminders:

Please watch your speed while driving through the property, especially at our entrance area. You need to be aware of pedestrians crossing our entrance area or walking through the entrance roads.

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. Please break down any boxes to be recycled. This will save space in the bins for other recyclables.

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 an 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.

Please be considerate of your neighbors and obey the rules.

Your Board of Directors Director’s

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