



## RIVIERA DUNES MASTER ASSOCIATION INC.

### **RDMA Board of Directors Meeting January 15, 2025, at 10:00 AM Held at the Laguna Clubhouse & Via Zoom 614 Riviera Dunes Way, Palmetto, FL 34221**

#### **1. Call to Order**

The meeting was called to order by Deborah Sperry at 10:01 AM.

#### **2. Establish of Quorum**

Deborah Sperry, Art Mombert, Jamie Switzer, Gary Schuster, Jimmy Stuart and Drew Denick were in attendance. Kristina Bacheva joined the meeting via Zoom. Daphne Labrador, Community Association Manager, was also in attendance.

Five (5) owners were in attendance in person. There were two (2) Special Guests from the Marriott Hotel – Greg Ciaccio, General Manager, and Christian.

#### **3. Proof of Notice of the Meeting**

Notice was sent out in accordance with the state statute. Daphne Labrador confirmed that she emailed the notice on January 10, 2025. Art Mombert confirmed posting the notice as well.

#### **4. Special Guests - Greg Ciaccio, Marriott General Manager**

Introductions and comments were made regarding the Opening of the Marriott Resort and Spa on the Bel Mare property. The Grand Opening is scheduled for January 30, 2025. The Electric & Water issues are presently being worked on and should be completed by January 30, 2025. Future upcoming event announcements will be sent to the Master Association, so Riviera Dunes Residents can receive them electronically.

#### **5. Approval of Minutes**

*Gary Schuster made a motion to approve November 19, 2024, meeting minutes and Art Mombert seconded. All were in favor, and the **motion passed unanimously.***

#### **6. President's Report**

Deborah Sperry gave her report – please see page 4.

#### **7. Treasurer's/Committee's Reports**

Art Mombert gave his report – please see page 3.



## RIVIERA DUNES MASTER ASSOCIATION INC.

### 8. Unfinished Business

- **Pedestrian Walkway – Electricity and Water Status:** Presently there is still no electric or water supply to the common space. Electricity has been transferred by FPL to Marriott, so Marriott controls the electricity now. Historically, RDMA paid Bel-Mare \$500 per year. Subcontractors cut the service line, and walkway has no power for six months now.

Security and safety liability are of the utmost importance and concern for the Master Association as there are no lights around the sidewalks for the Residents. Bel Mare, Marriott and RDMA met with both respective electricians, and have agreed to resolve these issues before January 30, 2025. Also, moving forward, a formal contract will be put in place with the Marriott and Bel-Mare for electricity and water responsibilities.

- **Corporate Transparency Act:** Deborah Sperry reported there is a 6-months postponement of this new law.

### 9. New Business

#### A. Dock Committee - Engineering Study of Piling & Dock Configuration Discussion

The Dock Committee has requested a proposal from Foster Engineering, preliminary estimates range \$12K - \$15K for boring and core sample expenditures for an engineering study/analysis. The Dock Committee will contact both the RDMA BOD & Marina BOD as soon as it is received.

The value of this report/analysis would be to provide quantitative answers on the design, size & placement of replacement pilings. Urgency is the utmost concern as residents are desperate for solutions. Both the Master & Marina boards are expediting as a high priority.

**Insurance** - please see pages 5 & 6 DOCK COMMITTEE FACT SHEET.

The Dock Committee will make a recommendation to the RDMA BOD regarding a minimum dollar figure for general liability insurance required to set into the Master Association documents. Presently, the Homes HOA has a policy requiring \$300,000 and the Marina \$1M. Diligence is being done.

#### B. Property Insurance on Master Association Property

RDMA presently has Boyd Insurance for all insurance policies. General Liability policy has been renewed. Directors and Officers Liability coverage, with has increased to almost \$28K annually. Boyd claims increase due to the Marina lawsuit. Presently, the Master does not have enough insurance on the flushing bridge, NO insurance on the monuments or pedestrian walkway and roads. RDMA BOD has requested to have an increased D&O umbrella. Deborah Sperry will be vetting out Insurance Agency and pricing new policies asap.



## RIVIERA DUNES MASTER ASSOCIATION INC.

### 10. Owner Comments

The next Board Meeting will be held on February 19, 2025, at 10 AM at the Laguna Clubhouse. The Annual Meeting will be held on March 26, 2025, at 10 AM at the Laguna Clubhouse.

### 11. Adjournment of the Meeting

Deborah Sperry asked if the meeting could be adjourned. *Drew Denick made a motion to adjourn the meeting at 11:05 AM. Art Mombert seconded the motion. The motion passed,* and the meeting was adjourned.

## RDMA Treasurer Report – Art Mombert January 15, 2025

The Financial Statements dated November 30<sup>th</sup>, 2024, have been received and reviewed. The summary highlights include the following:

### Current Assets

Operating Account Balance	\$67,759.84
Reserve Cash Accounts Balance	\$547,782.85
Account Receivables	\$10,956.34
Other Assets (prepaid & deposits)	\$3,859.48
<b>Total Assets</b>	<b><u>\$615,542.69</u></b>

### YTD Expenses vs. Budget

The majority of accounts are under or within the YTD budgets based on the invoices submitted through late October, early November. Based on our current trends we should finish the fiscal year within our budget.

Overall total actual expenses YTD = \$51,451.89 vs. our YTD Budget = \$88,759.00 Variance = \$37,307.11 under YTD budget.

We have recorded \$30,057.89 through 11/30/2024 from interest on our reserve accounts.





## RIVIERA DUNES MASTER ASSOCIATION INC.

### **PRESIDENT'S MESSAGE – JANUARY 2025**

**By Deborah Sperry**

We are fortunate to live in a neighborhood with a Master Association (HOA) that is responsible to members in Riviera Dunes for the well-being of the entire community.

Almost every year during Florida's legislative session, we see some minor tweaks to existing HOA laws. However, this year the major legislative changes were introduced through House Bill 1203, which took effect on July 1<sup>st</sup> and were adopted to emphasize transparency, accountability, and fairness in managing HOAs, and ensuring members have clear access to information and fair treatment. The good news is, the Master Association has already met many of these new requirements already in place, however some adjustments and procedures are being updated.

We started this fiscal year with big changes and new members on our Board, desiring "Peace & Harmony" as a new goal. Marina Lawsuit is still active but new hope on the horizon for resolution. Epoch Lawsuit's (federal & local) regarding the Commercial property is still active as we believe these lawsuits will not hold any merit.

The Civic Center started the \$48M modern expansion, the Marriott Resort entered our lives and expanded growth by leasing land at Bel Mare Condominiums. Plans made and construction progressed, by June, however new challenges arose, lights went out and water stopped around the Pedestrian Walkway. Resolution is presently being worked on.

September & October brought back-to-back Hurricanes: Both Helene & Milton we will never forget causing storm damage, construction debris, roofs & screen cages damage, docks torn up, fencing down, monuments damaged etc. But no loss of life, we were lucky, and everyone pulled together during these times. Recovery has been challenging as we continue to work with our subcontractors.

Financially, the Master Association expects to end up on Budget, but extra expenses associated with storm clean up are still coming in. Our Board approved the 2025 Budget. Expenses increased slightly in (2) areas Insurance & Legal. HOA dues are still only \$189.94 per member due to the diligence of all our Board Members. Great job!

Thanksgiving arrived then folks started decorating for Christmas. The clocks turned back an hour, and we said good-bye to daylight savings time. November 5<sup>th</sup> brought a new President for our country and locally we have a new City of Palmetto Mayor- Dan West. You will have a chance to meet him at one of our next RDMA meetings.

Community Strength-I would personally like to thank everyone in our Riviera Dunes Community that stepped up to help the Strength In Action-Mt. Carmel Resource Center of Palmetto. Shirley Pearson reached out for help, and we delivered food, toys and money providing help for the local families and needy children in Palmetto.

With all the change going on around us, we still strive to maintain our community as "The Jewel" of Palmetto. I would like to recognize the Master Board members and committees for all of their contributions to our community. We have a great Board, and they all work full-time with the upmost dedication and no pay at all.

The primary goals this 2025 year is to resolve the Marina Lawsuit and clean up our Documents.



## RIVIERA DUNES MASTER ASSOCIATION INC.

### DOCK COMMITTEE – FACT SHEET

#### **The 7<sup>th</sup> Amendment to the Master Declaration of Covenants – dated June 19, 2013**

States the following about the Boats & Dockslips:

**\*9.03(F) DOCK INSURANCE.** Each Neighborhood Association, currently Homes of Riviera Dunes Homeowners' Association, Inc., Laguna Riviera Condominium Association Inc., and Riviera Dunes Marina

Condominium Association, Inc., that oversees the multi-slip dock structures as well as each harbor front home owner that owns his/her private dock shall maintain general liability insurance coverage on such docks. The minimum amount of general liability insurance required will be reasonably set by the Master Association."

Section 9.03 of the Master Declaration titled Docks and Boat Slips, as amended, is further amended by the addition of following subparagraph H, to wit:

**\*9.03(H) BOAT REGISTRATION FOR BENEFIT OF MASTER ASSOCIATION AND NEIGHBORHOOD ASSOCIATIONS.**

Each owner of a boat slip license within the Homes of Riviera Dunes Homeowners' Association, Inc.'s and the Laguna Riviera Condominium Association, Inc.'s sections of the Harbor shall be required to provide the Master Association with the following for any vessel moored in that slip:

- (1) Contact information for the slip licensee and the vessel owner if not the slip licensee to include addresses, phone numbers, e-mail addresses and other items as determined by the Master Association.
- (2) Vessel information including make, length, name, fuel type, fuel tankage capacity, vessel registration number, vessel registration expiration date and other items as determined by the Master Association.
- (3) Evidence of general liability insurance on that vessel in a minimum amount reasonably set by the Master Association. Further, such evidence of general liability vessel insurance shall indicate that both the **Master Association and applicable Neighborhood Homeowners' Association are named as additional insureds.** This requirement for evidence of general liability vessel insurance shall apply to vessels moored in the Harbor for more than seven (7) days and the evidence of insurance must be received by the Master Association within thirty (30) days of first mooring the vessel in the Harbor.
- (4) The Master Association has the right to require the slip license and vessel owner to enter into a "Vessel Rescue and Recovery Agreement" with terms and conditions as set forth by the Master Association.
- (5) Thirty (30) days after mailing to slip licensee a notice of non-compliance of any provision of this Section 9.03(H) the Master Association may impose fines as well as suspend the right of use of the slip thereby necessitating the removal of the vessel from the Harbor. The Master Association may levy fines of up to \$100 per violation against any member for failure of the member or member's guest, invitee, or tenant to comply with Section 9.03(H). A fine may be levied for each day of a continuing violation up to the total sum of \$10,000.00.





## RIVIERA DUNES MASTER ASSOCIATION INC.

### Homes of Riviera Dunes Homeowners Association Marina Rules and Regulations

Revised: 01/23/2020

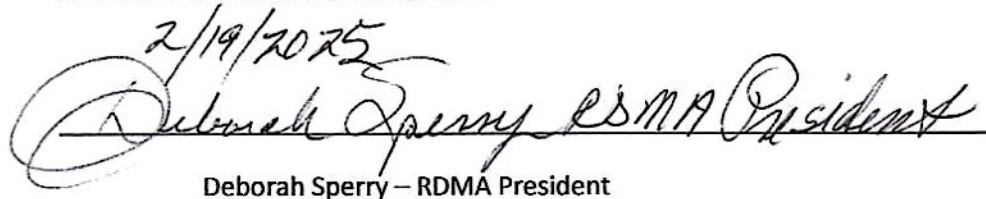
5. Private docks and Neighborhood Marina Slip licensees are responsible for any use of their slip, including actions of guests or vendors. This responsibility includes any injury or damages caused to any other person, vessel, slip, dock, piling, flotation device, electrical system, water system, fire systems or other portions of the marina facility. Report any damage to the Dock Committee, Board of Directors or the Management Company in writing. Neighborhood Marina Slip licensees contracting with outside vendors are responsible for ensuring that their vendor have current general liability insurance.

6. Neighborhood Marina Slip licensees are responsible to provide the Dock Committee with proof of insurance for vessels occupying their slip demonstrating minimum liability coverage of \$300,000 for said vessel prior to utilizing the facilities. Uninsured vessels, and those for which proof of insurance coverage is not provide, may be removed by the Dock Committee or the Board of Directors, at the Neighborhood Marina Slip licensee's expense.

#### **RDMA BOD NEEDS A RECOMMENDATION FROM THE DOCK COMMITTEE**

Regarding the minimum amount of dollar amount \$\$ of general liability insurance required to set into the Master Documents.

APPROVED MINUTES 2.19.2025

2/19/2025  
  
Deborah Sperry – RDMA President