

# MIDDLE RIVER HOMES

CONDOMINIUM ASSOCIATION, INC.  
BOD@middleriverhomes.net

1. Call to Order  
The meeting was called to order at 6:02PM.  
11. Calling of Role  
2912 N.E. 8<sup>TH</sup> TERRACE  
OAKLAND PARK, FL 33334  
954 568-9187

April 20, 2025

Rob Horton, Jenny Carter and Rob Horton were present. Chris Brock and Kirk Oney attended via Zoom.

III. Reading of previous meeting minutes

The minutes from January 27, 2025, were approved as read.

IV. Officers Reports: Treasurers Report:

V. The operating account balance as of 04/14/25 is \$13,929. The Insurance Savings account balance is \$681, as well as a CD with a current balance of \$100,000 even, expiring in early November 2025, and earning a very good interest rate. The balance in this CD also includes some operating funds from owners who prepaid their association fees for the second quarter and the year. The Reserve Savings account currently has a balance of \$12,776, and an additional \$183,624 in three different CDs, with various maturity dates, also earning very good interest rates.

V Old Business

Insurance renewals:

We have a new insurance broker, Assured Partners. They represent over 800 complexes. The Master Policy renewed on March 17, 2025, with increased coverage, and reduced deductibles at a cost less than last ear:

Property	\$ 124,829.00
General Liability	\$ 23,773.05
Directors and Officers	\$ 2,480.16
Umbrella	\$ 3,785.08
Workers Compensation	\$ 503.00
Total	s 155,370.29

Flood policies are going up. Our property was reevaluated in July 2024, and we are now in an AE flood zone. These policies are controlled by FEMA and premiums are double what they were last year. Assured Partners has gotten five different quotes.

Soffit Repair Project: We repaired broken, missing soffits. This project is complete.

River Erosion Project: We are awaiting final bids from 3 contractors.

VI New Business

Rules and Regulations enforcement: The Rules and Regulations must be reviewed and rewritten based on state legislation passed. Rules will continue to be enforced.

Landscape Projects: It is time to schedule hurricane pruning. We will address clearing and redesigning the entry into the complex.

VII Owner Questions

VIII Announcements

Our next quarterly meeting will be in August, specific date TBD

Adjournment: The meeting was adjourned at 6:40PM.

This meeting of the Board of Directors is open to all Residents and Owners. Notice of meetings shall be posted on the Condominium information board, at least 14 days in advance for the attention of the Members of the Association

If Inclement weather, please note posting on bulletin board for alternate time or date.

BY ORDER OF THE BOARD OF DIRECTORS

MIDDLE RIVER HOMES CONDOMINIUM ASSOCIATION, INC

  
Secretary

MIDDLE RIVER HOMES  
TERRACE

2912 N.E. 8<sup>TH</sup>

CONDOMINIUM ASSOCIATION, INC. OAKLAND PARK, FL 33334  
BOD@middleriverhomes.net 954 568-9187

January 27, 2025  
Annual Meeting

Call to Order

The meeting was called to order at 6:01pm.

### Establishment of a Quorum

Rob Horton, Jenny Carter, Max Ehram and Kirk Oney were present. A quorum was established.

### Reading of previous meeting minutes

The minutes from December 2, 2024, were approved.

### Reports of Officers: Treasurers Report

The operating account had a balance of \$20,457.

The reserve savings account had a balance of \$13,875.

Three CDs holding the reserve funds with various maturity dates had a collective balance of \$178,107.

The insurance savings account had a balance of \$101,837. together with a CD maturing on 02/26/25 with a balance of \$81,992, for a total insurance savings balance of \$183,829.

### Old Business

The Seal Coat project is scheduled for the first week of February.

The River Erosion project has been turned over to Rory for vendor Selection.

### Owner Questions

One owner asked if we were required to put in a sea wall to deal with the erosion on the water. We are not putting in a sea wall.

One owner asked for a project to fix broken soffits and offered to help with labor. Chris Brock said he would work on this with Michele.

The operating account was hacked mid-January. No money was lost, and a new account was opened. We are going to eliminate mailing check payments to vendors, and switch to online options.

### Announcements

Our second quarter Board Meeting will be announced.

### Adjournment

The meeting was adjourned at 6:24pm

The Organizational Meeting of the 2025 Board of Directors immediately followed.

### Call to Order

The meeting was called to order at 6:35pm.

### Establishment of a Quorum

The 2025 Board Members were present:

Rob Horton, Jenny Carter, Kirk Oney, Christopher Brock, and Rory Ghio (via Zoom). A quorum was established. Max and Vinny were thanked for their service in 2024.

### Officer Roles Assigned:

Rob Horton, President

Kirk Oney, Treasurer

Jenny Carter, Secretary

Christopher Brock, Board Member

Rory Ghio, Board Member

Adj ournment

The first meeting of the new Board ended at 6:35PM.

Jenny R Carter, Secretary