

Ocean One Waves

Volume 23 Issue 9

November 2022

OCEAN ONE Condominium Association

19333 Collins Avenue
Sunny Isles Beach, FL 33160

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PRESIDENT'S LETTER

Dear fellow Residents,

As the end of this year is fast approaching, Management, and the Board of Directors have been very busy addressing several items:

1. BOARD ELECTION

On Thursday, December 15, 2022, at 6:00 p.m. at the Ocean One Spa, 19333 Collins Avenue, Sunny Isles Beach, Florida 33160, the Annual Meeting of the Association will be held for the purpose of conducting the lawful business of the Association. You will find the agenda for the Annual Meeting attached to this Notice.

A quorum of the Association's membership, as described in the Association's Bylaws, must be present, in person or by proxy, at the Annual Meeting, in order for business, other than the Election of Directors, to be conducted. It is therefore **VERY IMPORTANT** that you either **attend** or **provide a limited proxy** in order to conduct business at the Annual Meeting.

Pursuant to Florida law, an election of the directors for the Association is *not* required since the number of persons wishing to run for the Board was less than or equal to the number of vacancies to be filled. Accordingly, the following individuals will automatically assume the three open directors' positions on the Board at the Annual Meeting. Congratulations!

1. Janette Kaye
2. Hellen Soriano
3. Lewis Thaler

2. 2023 BUDGET

After a very challenging year which included higher than expected cost increases and unexpected expenditures in many areas (Insurance, Utilities, Personnel, breakdown and replacement of 11 RTUS for cooling off our lobby and spa areas), our Treasurer, Mr. Lew Thaler, along with our manager, examined all our past expenditures and our existing contracts with vendors, etc., in order to craft the 2023 Budget which was presented to the Finance Committee for review and finally approved at their latest meeting held on October 26, 2022.

After much consideration, the 2023 budget that is being presented to the Association for approval will require an increase in monthly maintenance fees of approximately 14%. It also includes a reduction from the mandatory 100% contribution to reserves to 65% so as not to further increase our maintenance fees.

In addition to the Election of Directors, the Association will be voting on adopting a lower amount than a fully funded reserve budget. The option being presented by the finance committee is a 65% partially funded reserve. In order for the Board to adopt a lower amount

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President (cont. from page 1)

than a fully funded reserve budget, a membership vote is required.

If you are unable to attend the Annual Meeting in person, you may participate by execution and return of a proxy. A proxy will be enclosed in your second notice package for this purpose. Additional proxies are available by contacting the Association’s Management Office.

Please fill out the limited Proxy form allowing the Board to reduce the amount of contribution to the reserves by voting YES. Signed limited Proxies are due by 5 pm on December 15, 2022. Your limited Proxy can be submitted to the office via:

**e-mail: pm@oceanone194.com | Fax: 305-9312630
Mail: Management Office
19333 Collins Avenue, Sunny Isles Beach, FL 33160**

Management will soon mail all owners a chart with the new maintenance fees that will go into effect on January 1, 2023.

3. HOLIDAY EVENTS

On the first night of Hanukkah, which this year falls on Sun-

day, December 18th, as usual, we will celebrate with prayers and candle lighting led by our esteemed neighbor, Mr. Michael Stahl. Additionally, we hope to be joined by Dr. Tobias Nobigrot, opera singer and soloist, who has graciously agreed to perform a concert of holiday songs. Dr. Nobigrot, a specialist in pediatric Emergency Medicine, is a family member of our neighbors, the Govea family. Refreshments will be served. Please join us at 5:30 pm in our lobby to celebrate together.

The Association will also be sponsoring a Holiday Cocktail Party on Thursday, December 28th from 7-10 pm in the Spa. A full selection of hors d’ oeuvres and champagnes will be served. There will also be a full coffee bar and live music to dance to. Tickets are \$20 per person. Please reserve promptly by bringing your check to the reception desk in the lobby. We hope you can all join your neighbors in this celebration.

4. 2022 OUTSTANDING PROJECTS

RTUs: A total of 11 rooftop units were purchased and will arrive in April 2023. These RTUs provide cool air throughout the lobby, spa/gym, and our Café.

Leak Detection System: LIKK is in the process of upgrading the system by replacing the equipment in each unit (all the sensors and the receiver). Presently, their technicians have completed 90% of units from Lines 01 through 08. It is their goal to complete the entire project by the end of November. Please note that there are some units in which owners did not grant access and/or wish to be present for the installation. For your protection, as well as that of your neighbors, we urge you to ensure that all your equipment is upgraded and functioning in your unit. For units under renovation, please notify the Management office as soon as the job is completed so that the equipment can be reinstalled.

Landscaping: In an effort to control escalating costs of materials and plants around the property, management has been working with our landscaping company to explore various alternatives, more specifically, replacing our annuals (plants that require replacement after a short period) with perennials (plants that live for several seasons). The challenge is to select longer-living plants and still maintain the vibrant color provided by annuals. Presently, we are experimenting with grasses in the center of the entrance to the building. Please let us know your thoughts on the various selections.

Pool and Beach Furniture: After receiving several petitions from residents to enhance the pool and beach experience with the addition of cushions, the board has approved a purchase for testing as well as the re-slinging of pool chaises. It is estimated that by November 23rd, a total of fifty pool chaises

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Continued on page 3

President (cont. from page 2)

would have been completed and we would have received fifty beach cushions for initial testing. Your feedback on the new cushions and reupholstered chaises will be greatly appreciated as we consider any further investments.

5. NEW INITIATIVES

Elevator Modernization: Contracts with Nouveau Elevator have been signed and initial payments have been made. Installation of the new equipment is expected to commence beginning March 2023. In the meantime, we are working closely with the vendor on the internal design and materials of the elevator cabs. It is expected that four renderings will be completed by next month, after which they will be presented to the Association for a vote. Please participate in the selection process. We understand that, although elevator cabs are a minor part of the entire project in terms of budget and complexity, visually they are the most important and challenging, as they will be an integral part of our daily life and the building's appearance.

Valet: The Finance committee along with the Board's Approval plan to implement valet parking fees commencing January 1, 2023. Our current Valet vendor, US Parking Inc., will be partnering with SMS Valet a software system which will enhance the valet experience by using a mobile app and text messaging for communication.

The Finance Committee recommends the following fees for our Valet service to incorporate:

- Daily Fee of \$5 (Prepayment of \$3).
- Overnight Fee of \$10. (Weekdays)
- Weekend Fee of \$25/day. (Prepayment may offset this fee)

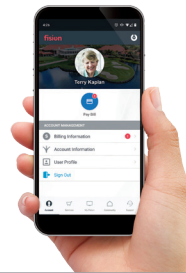
Once SMS Valet Software System is fully operational, a 3-month period will be analyzed and reviewed by the Finance Committee.

Insurance: We have been notified by our insurance broker that we can expect a 40 - 45% increase in our present building insurance premiums. This is based on a new required insurance appraisal of our property, whose value will increase by \$10 - 15 million due to the increased cost of construction being reported in the industry. Our present insurance premiums are \$610,000.00 per year, and we can expect that they will increase to approximately \$1 million next year. The current insurance policy expires on April 1, 2023, and we will be exploring various cost-saving alternatives prior to purchasing the new policy.

I would like to take this opportunity to wish all a Happy Thanksgiving.

Respectfully, Tamara Benson

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- 3 Stuck in a boring meeting? Launch the app, select TV Everywhere and watch your favorite shows.
- 2 Need a little help? We can't pick you up at the airport or organize your closet but our app provides helpful info and Live Chat where you can communicate with an actual human being from our Customer Experience Center.

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Helpful instructions on how to install and log in to the Hotwire Fision App.

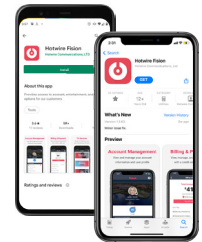
STEP 1 Install the Hotwire Fision App

Apple iOS Store

1. From the Home screen, tap the App Store icon
2. Tap Search on the bottom tab and then enter Hotwire Fision
3. Tap Hotwire Fision in the search results
4. Tap GET and then tap INSTALL
5. If prompted, sign in with your Apple ID to complete the install

Google Play Store

1. Open the Google Play Store app Note: The URL play.google.com can also be used
2. Search for Hotwire Fision
3. Tap Hotwire Fision in the search results
4. Tap Install
5. Follow the onscreen instructions to complete installation



STEP 2 Start the App

Look for the Hotwire Fision app icon  and tap on it to start the app.

1. For iOS, you should find the Icon on the Home screen. You may have multiple pages of apps and will need to swipe through them to find the Hotwire Fision App icon.
 2. For Android, you can find the app icon with your other apps.
- When opening the app for the first time, the Welcome Page will display a preview of the features available in the app by swiping left on the screen. The user can also choose to Sign Up or Log in from this screen.

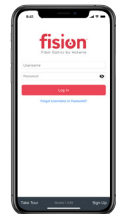


STEP 3 Log in to the App

You will log in using the same username and password you are currently using to access your My Hotwire online account.

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INSURANCE PREMIUMS BUDGET INCREASE

Dear Ocean One Residents,

The management on behalf of the Board of Directors would like to provide some information regarding one of the main contributing factors to the 2023 budget increase, specifically with the Insurance Premiums.

According to the association’s insurance broker, it is estimated that at a minimum, property values will increase somewhere between \$10 - \$15 million due to the increased cost of construction being reported in the industry and affecting reconstruction costs. On the lower scale, the current insurance premiums would be an additional \$65,000 and on the higher end \$98,000. These estimated increases are based on the current 2021-2022 premiums which serve as a comparative basis for the increases being faced in the 2022-2023 policy renewal that will commence in April 2023.

Currently, the total cost of our expiring insurance premiums is \$610,000. Considering these budget increases, the numbers are as follows:

- With no increase in values the premiums would range between \$854,000 to \$ 884,500.
- At 40%, with \$10 million increases in values, the premiums would range between \$945,000 to \$991,200.
- At 45%, with \$15 million increases in values, the premiums would range between \$978,750 to \$1,026,600.

Additional contributing factors to the insurance premiums increases are continued litigation industry-wide, that fosters property claims abuse, escalation, and frequency of named storms/domestic weather events, market inflation causing increased insurance replacement cost valuations and numerous carrier insolvencies.

Estimated rate increases per Policy:

- **Property** – In general rates are up 25 - 30% on average

accounts. For more difficult risks and/or if an incumbent market is not offering renewal, 30-100%+ can be expected.

- **Crime/Employee Dishonesty** – Rates are up 10 – 25%. Carriers are tightening underwriting considering recent losses and general insurance market conditions.
- **Directors & Officers Liability** – The rates are up 10 – 25% on clean, desirable accounts. If an incumbent is non-renewing for any reason, increases of over 25%, and in some case 100%+ can be anticipated. Certain risks will also require a higher Self-Insured Retention, which means additional coverage may be required on behalf of the director/officer. In general, underwriters are tightening guidelines and requiring compliance with state and local statutes in regard to inspections and maintenance.
- **CGL/Primary Casualty** - Rates are up 25 - 30% on average and, on challenging accounts, with loss history or otherwise less desirable, can see 100%+. Obtaining the proper coverage has become a high priority when choosing a carrier, rather than the premium charged. We are seeing some carriers including high deductibles, water damage

Continued on page 5

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Insurance Premiums (cont. from page 4)

exclusions, and other limiting and restrictive policy forms. Reviewing policy form schedules year over year with your agent is recommended.

- **Excess Casualty** - Excess Casualty rates are up. Obtaining high limits (\$15M+) may require layering or may be unavailable in some circumstances. Most markets have lost all or most of their capacity.
- **Flood Insurance** - FEMA Risk Rating 2.0 is in full effect with the Statutory Premium Increase

capped at 18%. There are cases where the 18% CAP increase will be removed. According to the NFIP Flood Insurance Manual 2.0 Equity in Action Edition; “most premiums may not increase by more than 18%, each year, whether at renewal or by endorsement **EXCEPT** when:”

Florida called a Special Legislative session in May in an attempt to address and combat some of the ongoing insurance market issues. Senate Bill 2D was passed. Some of the key components of the legislation that passed include:

- Clarifying options for roof repair & replacement.
- Funding matching grants for home hardening.
- Reducing frivolous litigation.
- Enhancing insurer access to the Florida Hurricane Cat Fund (FHCF).

Management and the Board of Directors have been working diligently to provide the most accurate and efficient budget for 2023, taking into consideration all foreseeable factors. An up-to-date Reserve Study was conducted on the property already to help determine the estimated amount of Reserves needed for the upcoming year and for the near future. Our insurance brokers, Combined Underwriters of Miami, have already been authorized to contract an independent appraiser to complete the mandatory appraisal for 2022-2023.

As explained previously, the property value will be a high priority determining factor in the increase for the final premium. The association wants to continue to maintain our transparency and provide all pertinent information that is available to us.

Should you have any questions, please feel free to contact the management office. We thank you for your continued support and suggestions as we work to protect and enhance the community of Ocean One.

Best Regards,

The Management Office for:
Ocean One at 194th Condominium Association Inc



**ANNUAL MENORAH LIGHTING
&
HANUKKAH CELEBRATION**



Please join us for a night of sharing and celebration!
Sunday, December 18th, 2022
At Front Desk Lobby
Starting at 5:30pm
Lighting Lead by: Mr. Michael Stahl

Come and enjoy the jelly donuts!

OCEAN ONE HALLOWEEN 2022





FAREWELL

It's with a heavy heart, that we announce the departure of our building's Chief Engineer, Mr. George Masten. He has tirelessly served our community for the last six (6) years, and we are truly grateful for his many contributions. George has accepted a new position that is closer to his residence and provides him with a shorter commute. He will be taking on a new endeavor with new challenges at a very large community located in Pembroke Pines, FL. We thank George for all his years of service and dedication to Ocean One. We wish him Godspeed in his new position and all his future endeavors.

Sincerely,

Management, Staff and The Board of Directors for:
Ocean One at 194th Condominium Association Inc.

**Holiday
Cocktail Party**

HOSTED BY:
Ocean One Social Committee
WEDNESDAY, DECEMBER 28, 2022
7 PM - 10 PM
VENUE: OCEAN ONE SPA

TICKETS: \$20.00 PER PERSON
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