Ocean One Waves

October 2026

A newsletter for the residents of the Ocean One Condominium

Volume 27 Issue 8

OCEAN ONE
Condominium Association
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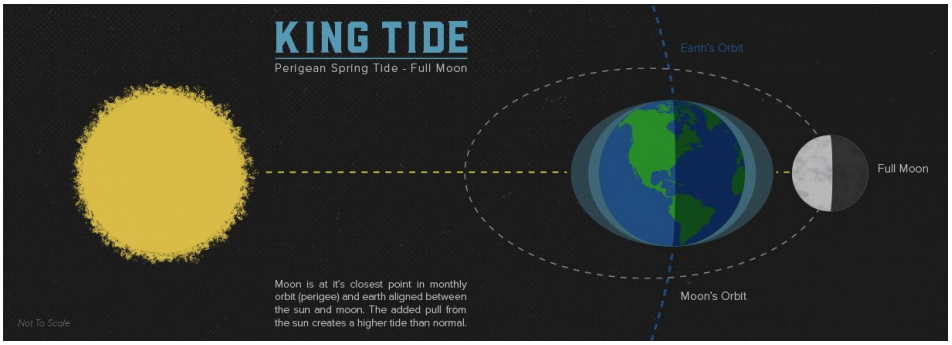
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October 2026 President's Letter

Dear Residents,

As we prepare to welcome more residents back for the season, our attention remains on restoring our beach areas following the recent King Tides, advancing essential building projects, and preparing Ocean One's 2027 budget. I would like to share these updates and recognize the people helping our community move forward.

KING TIDES AND BEACH RECOVERY



The late September King Tides brought substantial amounts of sand onto our property, with accumulation reaching approximately four feet high along our fence line. These conditions affected beach access and required considerable coordination, equipment, and physical work to address.

Sand removal efforts are continuing into the second week of October. Weather conditions and the availability of suitable machinery have contributed to delays. Management is coordinating with our landscaper, Sunny Green, and Beach Raking Services to continue the cleanup and restore safe access as conditions allow.

I would like to extend a special thank-you to our Treasurer, Lew Thaler, for bringing City Council representatives to the property to inspect and document the accumulated sand. His assistance in connecting us with City, County, and State agencies is helping us pursue resources and support for this ongoing challenge.

Our staff also deserves recognition. In the days following the King Tides, team members continued removing sand by hand with shovels and assisting with

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President's Letter *(cont. from page 1)*

cleanup under difficult conditions. We appreciate their hard work and dedication to our residents and property.

Miami-Dade County projects additional King Tide periods on **October 7–13 and October 24–30**, with further elevated tides expected **November 6–9 and November 23–26**. October's periods are identified among the highest predicted tides. Wind, waves, and rain can intensify their effects, and additional sand accumulation remains possible.

Please follow Management's updates regarding beach access and service availability and respect any temporary restrictions while cleanup and safety assessments continue.

2027 Budget Preparations



Management, our Treasurer, and the Finance Committee are continuing their work on the proposed 2027 budget. A **Finance Committee budget review meeting is scheduled for October 22.**

Preliminary drafts currently reflect an increase of approximately **three and half percent over the prior year**. This remains a proposal subject to further review and Board approval. Our focus is on meeting operating expenses, reserve funding needs, and ongoing maintenance obligations while keeping increases as manageable as possible.

Ocean One remains in a strong financial position. This year's approximately **insurance premium reduction**, continued reserve contributions, and review of contracts and expenditures demonstrate the value of careful financial oversight. The recently completed property appraisal reflects an increase of approximately **3% in replacement value**, which should help limit pressure on the upcoming insurance renewal, although final premiums will depend on carrier proposals.

Our Board and the Work Behind Our Progress

Our current Board consists of **Hellen Soriano, President; David Drucker, Vice President; Lew Thaler, Treasurer; Jacobo Garzon, Secretary; and Derek Greenbaum, Director**. Each member volunteers time to help guide the Association and protect the interests of our community.

Their collective work this year has supported insurance savings, financial planning, essential infrastructure repairs, and continued attention to life-safety and structural requirements. Lew's participation in budget preparation and financial review, Jacobo's service on the Finance Committee, David's involvement in the Property Committee, and Derek's participation in the Design Committee and service as a design committee liaison are examples of the work that takes place beyond Board meetings.

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I would also like to recognize our Property Committee for its continued contributions to improving Ocean One's infrastructure. Working alongside Management, engineers, and contractors, its members help review project needs, evaluate recommendations, and support necessary repairs and improvements. Their time, experience, and commitment are invaluable to our community.

Our Finance and Design Committees also provide valuable support. The Finance Committee helps review budgets, expenses, and financial planning, while the

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Design Committee evaluates potential improvements to the property's appearance, functionality, and resident experience. These committees contribute research, ideas, and recommendations to help the Board make informed decisions. **The Board ultimately makes decisions on matters within its authority, with owner approval obtained when required.** This is a collaborative effort, and we are grateful to all committee members for the time and care they contribute.



The Board and Management continue advancing the 25-Year Milestone repair program with our engineers and contractors, addressing structural inspection findings, and planning for applicable inspection and reserve requirements. Life-safety priorities include the fire alarm modernization and final inspection process, emergency responder communications, and other essential building systems. Some items remain underway, and we continue working toward their completion.

I would also like to clarify how the Board functions. **The President serves as one member of the Board, and Association decisions requiring Board approval are made collectively through the applicable meeting and voting process.** The President helps lead and coordinate that work, while each director contributes to the Board's decisions and oversight. Management carries out daily operations and coordinates with the professionals responsible for technical guidance and project execution.

Our progress reflects the combined efforts of the full Board, Management, staff, committee volunteers, and professional partners. We welcome residents' questions and participation, and encourage everyone to stay informed through meetings, reports, and community communications.

ANNUAL MEETING AND ELECTION DATES

Ocean One's **Annual Meeting will be held on December**

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President's Letter *(cont. from page 3)*

15, 2026, in accordance with our governing documents and applicable Florida requirements. Please note these important dates:

- **October 16:**
  First notice will be sent no later than this date.
- **November 5:**
  Deadline for submitting written notice of intent to run for the Board.
- **November 10:**
  Deadline for candidates to submit their optional information sheets.
- **December 15:**
  Annual Meeting.

The formal notice will provide submission instructions and meeting details. These dates follow Florida's election timelines for the first notice, candidate intent, and candidate information sheets.



Thank You to Our Community

We recognize that ongoing repairs and beach recovery efforts can create inconvenience. Thank you for your patience as we address these needs and continue investing in Ocean One's safety, financial stability, and long-term value.

I am grateful to my fellow Board members, our committee volunteers, Management, and staff for their continued work, and to our residents for their cooperation and involvement.

Warm regards,
Hellen Soriano, President
Ocean One Board of Directors



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Careful with money, invisible to lenders



Somewhere there is a 47-year-old woman who pays her rent on the first of every month and carries no credit card debt. She also does not appear on a credit report. Not a low score. No file at all. The industry calls this credit invisible, and it is not a punishment for bad habits. Credit scores measure how a person handles borrowed money, so someone who has never borrowed any leaves nothing to measure. Being careful is what made her unreadable.

The Consumer Financial Protection Bureau counted roughly 7 million credit invisible adults as of December 2020, plus another 25.3 million whose records were too thin or too stale to score. Rent should have solved this and did not. It is the largest recurring bill in most households, and it has left no mark on a credit file the way a mortgage does. That is changing. According to Fannie Mae, 12 months of verified rent payments can now count toward a mortgage decision, and on-time rent reported to the bureaus can establish or lift a score.

Someone has to do the reporting, though, and most landlords do not. Ask first whether the building already takes part in a service; some are owner-paid and cost the tenant nothing. If not, renters can enroll themselves, and how a service verifies payment decides which ones will work. Boom, Self, and Experian Boost scan a linked bank account, which rules them out for anyone paying by cash or money order. Rental Kharma and RentReporters verify with the landlord instead, so the payment method does not matter.

Ask two things before paying anyone. Which of the three bureaus does it reach -- Rental Kharma, for one, reports to two of them. And does it report late payments along with the on-time ones?



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