

Questions and Answers for the Lighthouse Shore Townhomes Condo Association (LSTA)

Some of the most frequently asked questions: (2022)

Q. Who is the LSTA's Manager?

A. Adriana Albanese of Albanese Hollander, Inc. is the manager of LSTA since January 2022. She can be contacted at: **386 846-5098** or **adriana@albanesehollander.com**

Q. Where do I send my monthly assessment payment?

A. All owners should have received their coupon book from our bank, Synovus. You can either send a check with your coupon directly to Synovus or arrange to have ACH payments made automatically from your own bank to the LSTA Account at Synovus. Upon sale of your unit please forward your coupon to the new Buyer.

Q. What is the current monthly assessment for 2022?

A. Current Assessment is \$350.00 per month due on the 1st of each month. Late fees will be assessed after the 15th.

Q. What should I do if I notice something is damaged or inoperative in the common areas of the association?

A. Contact Manager and they will arrange to have it fixed.

Q. Am I required to carry separate Homeowner's insurance for my condo?

A. Yes. It is required by law. Florida Statute 718.111 requires all condo owners to carry a Homeowner's Form 6 Insurance Policy which covers their unit for physical damage due to covered perils, hazards, and liability. It is advised that each owner furnish proof of insurance no more than once each year to the manager. Check with your agent and make sure your policy contains these provisions:

- A provision that the policy is excess coverage over the amount recoverable under any other policy.
- Include special assessment coverage of at least \$2000 per occurrence.

Q. *Doesn't the Association carry an insurance policy for everyone?*

A. LSTA has master policy insuring only the common property and common areas that are collectively owned by the condo unit owners. Our association's policy covers the external structure of the building and each condo unit but leaves each owner responsible for the interior. As an example, during a major storm, the master policy would cover such things as the building's roof, windows, doors, community room, pool etc. However, if there was damage to individual unit furnishings, wall coverings, cabinetry, carpets etc., your own policy would need to cover those---the association's policy will not cover those items.

Q. What is the policy of the Association regarding Rental Guests?

A. Owners are responsible for the actions of their rental guests and any damages caused by them. Owners should protect themselves and the association's property by always requiring a rental agreement and damage deposit. The minimum rental for the Town of Ponce Inlet is one month.

Guests are liable for any damages they (or anyone in their party) cause to the unit or common areas of the building. Guest who fails to comply with LSTA Rules and Regulations may be asked to vacate the premises.

Q. Am I required to have a current key to my unit with Management?

A. **Yes**, Florida Statute 718.111 states that the association has the irrevocable right of access to each unit during reasonable hours for maintenance, repairs, replacements of common elements or to prevent damage to the common elements or to a unit. LSTA requires each unit owner to have a current key with manager for both emergencies and required maintenance and mandatory inspections.

Q. Where can I find the governing documents for the LSTA?

A. Everyone receives a copy of these when they purchase their unit. However, if you have lost or misplaced these, you can find them at <http://albanesehollander.com> under Association's tab. You can also print up a new copy from there.

Q. What determines which governing document comes first?

A. Florida State Statute 718 governs ahead of all association documents. It gives the 'minimum' requirements for associations. Simply type "Florida Statute 718" into a search engine to access this rather lengthy statute online. Association documents govern in this order.

- Declaration of Condominium
- Articles of Incorporation
- By Laws
- Rules and Regulations

From time to time, associations may seek to amend their documents especially if they become outdated or if new concerns or events affect the association. Usually, an attorney is needed to handle this along with a membership vote of 60 or 75% depending on which document is being amended.

Q. Can the governing documents ever be amended by the membership?

A. Yes. There are various reasons that an association may decide to amend or update its governing documents. Often things become outdated or are no relevant over time. There may be errors in the original document which were not noticed at the time. The original wording may be ambiguous, confusing, or not well written. Changes in local or state law may also make it necessary to change certain documents. Often the wishes of the majority of owners (% needed for amendments is stated in each applicable document) may dictate the need to amend certain Governing Documents or Rules/Regulations from time to time.

Q. What are the voting rights for Unit Owners?

A. Each unit has the right to one vote. Units that are over ninety (90) days delinquent in their assessment payments cannot vote which would reduce the quorum of membership needed.

Q. Is the Association involved in any litigation (i.e. court cases, foreclosures etc) which could result in a liability in excess of \$100,000?

A. None at this time.

Q. Garbage days

A. Mondays and Thursday are garbage days collection. Tuesday is recycled collection day. Please note that the Town of Ponce Inlet does not allow bags. Garbage must be disposed in the proper containers.

Q. Landscape

A. If an owner develops the landscape on the proximity of the unit, upon sale, the new owner shall be informed they will be responsible for the maintenance. If not maintained by the owner, the Association will have the right to raise and remove. No invasive landscape is allowed.