

Questions and Answers

Cross Creek Condominium Association of Ormond Beach, Inc.

Some of the most frequently asked questions: (2024)

Q. Who is the Cross Creek Condo's Manager?

A. Adriana Albanese of Albanese Hollander, Inc. is the current manager. She can be contacted at: **386 846-5098** or **Adriana.ahinc@gmail.com**

Q. Where do I send my assessment payment?

A. All owners are encouraged to sign up at the Portal located at <https://albanesehollander.com>. From there you go to the Association tab, click under Cross Creek. You should find all the association documents plus a link to the portal and the P.O. Box to mail your payment. At the portal, you can sign up for ACH, e-checks and credit card payments.

Q. What is the current assessment for 2021?

A. Current Assessment is \$750.00 per month due on the 1st of each month. Late fees will be assessed after the 15th.

Q. When are there Special Assessments levied in addition to the regular monthly assessments?

A. No at this point.

Q. Are pets allowed at the condo?

A. There are no pets' limitations. Owners are responsible for cleaning up after their dog and responsible for any damage their pet causes.

Q. When are Pest Control treatments done?

A. Each owner is encouraged to contract a vendor of your choice to perform pest control treatments.

Q. What should I do if I notice something damaged or inoperative on the outside of the building?

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. 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. The association carries all the necessary policies to cover the common areas. That means, the outside of the building, not the inside of the units. Please familiarize yourself with the unit boundaries explained on your Declaration of Condominium.

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

A. Rentals are only permitted on an annual basis (long-term rentals). 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. Please make sure you have a background check for your renters and remember to have them approved by the board.

Q. What should I do if someone is causing a disturbance or vandalism?

A. Call 911. If bodily harm or property damage is occurring, call 911. If someone is breaking community laws such as disturbing the peace or vandalism, the police's office will respond. Please note that they cannot enforce the rules of the association which are not local laws.

Q. Am I required to have a current key to my unit in the manager's office?

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. The manager is to keep a copy of the current key for both emergencies and required maintenance and mandatory fire code inspections. Keep in mind that each unit also has easements in it for electrical/plumbing leading to other units which may need to be accessed by repairmen even if your unit may not be the one requiring work.

Q. Where can I find the governing documents for the Cross Creek condo?

A. Everyone should receive a copy of these when they purchase their unit. However, they can also be found at <https://albanesehollander.com> if you need an extra copy.

Q. What determines which governing document comes first?

A. Florida State Statute 718 governs all association laws. The association governing documents comes next and the Rules and Regulations follow.

The 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.

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 of more than \$100,000?

A. None currently.