

## **OR Policy and FAQ (last update 7 October 2019)**

**This page is intended to augment information and directives found in OR Condo Docs, Florida Statutes and current published OR rules and regulations, any deviation from aforesaid documents should be considered an error and be disregarded. Document developed by Mark Wrinn HOA President.**

- **What is Ocean Ritz's HOA/COA?** It is a Limited liability Corporation, LLC, operated under extensive and complex Federal, State, County and City statute and regulations as well as approved Condo documents established when the HOA was formed. All owners are required to share in the responsibility and expenses of maintaining and managing the HOA and its property. This is facilitated by owners electing a 5 member, unpaid, Board of Directors, BOD, who must be volunteers from within the group of owners. Annual elections in which BOD members are elected to two-year terms are held in October. Elections alternate yearly between 2 positions one year and 3 the next. BOD members expose both themselves and the HOA to significant liability if they do not operate within legally established guidelines. The BOD has significant latitude and authority to conduct association business without owners votes to include entering into contracts, levying special cost assessments on owners and borrowing money as they deem appropriate. Owners should be vigilant to ensure BOD members that they elect are both ethically and technically capable of conducting the complex business of the HOA. Statute also requires each HOA to be represented by a licensed Condo Association Manager, CAM, whose job it is to guide the HOA/BOD through the complex environment of accounting, record keeping and licensing IAW statute and applicable regulations. Ocean Ritz is currently under contract with Florida Coastal CAMs LLC for CAM services as well as day to day management of employees and building maintenance.
- **When and where are BOD and HOA meetings?** Board of Directors, BOD, meetings are scheduled as necessary and annual HOA meetings occur annually in October. BOD meetings schedule details are announced at least 48 Hours in advance and are usually emailed to the owners list. Annual HOA meetings are announced at least 2 months in advance both by e-mail and US mail. Documents to facilitate owner votes on issues and the election of BOD members are also sent at this time. Owners are encouraged to attend all meetings either physically or telephonically and participate as allowed within the meetings structure. Prior to owners' meetings owners are provided with proxy forms to participate in official votes. Owners that do

not participate are assumed to be in 100% agreement with the status quo at Ocean Ritz and all BOD decisions.

- **What are unit owners and what are HOA Maintenance responsibilities?** The HOA is responsible for all common areas and Plumbing “upstream” of unit water shutoff valves and downstream of units drain connections as well as unit’s drywall not including finishes. Electrical connections upstream of unit circuit breaker boxes are HOA responsibility while HVAC and dryer ducting are unit owner responsibility. Responsibility for low voltage wiring such as cable TV, internet, and telephone vary with the vendor who is providing these services. Ceilings, floor and wall finishes are unit owner responsibility with the exception of balconies which are the responsibility of the HOA and may not be modified without HOA approval. The HOA will provide paint on request for owners to apply to balcony walls, floors, ceilings and exterior surface of unit entry doors.
- **Why are my HOA dues so high?** HOA dues are set by the budget finalized in the previous year by the BOD based on their best bet on what future operating costs will be. The only sources of income the HOA currently has are homeowner assessments and small fees paid by beach service and vending machine operators. When comparing dues amounts with other associations remember Ocean Ritz only has 63 units in which to spread costs. Some HOAs artificially keep their dues low by not fully funding their maintenance reserves, borrowing money or relying on frequent special owner assessments. These practices are not only unethical but ultimately reduce the value of the property to prospective buyers as well as expose the HOA and owners to significant financial risk.
- **What is covered by my HOA fee?** Access to all OR amenities for you and your guests, 5 HDTV cable boxes with programming from Comcast, resort wide high-speed internet and water/sewer. Free parking in your assigned spot(s) as well as overflow parking, if available, is also included. Our current bulk contract with the beach service vendor includes provisions for verified owners to personally sit in up to 2 beach chairs when available without cost. Cable TV and Internet is provided IAW current bulk contracts between the HOA and vendors. Individual owners are authorized to enter into personal agreements with vendors if they wish to provide enhanced services to their unit(s).
- **When are my HOA dues due?** 100% of HOA dues and any other outstanding debts to the HOA are due on the first of the month. Interest and penalties IAW the Ocean Ritz collection policy begin to accrue if payment is not received by the 10<sup>th</sup> of the month. Coupon books are sent each year for you

to track payments. There are provisions for automatic drafting if desired or you can simply set up automatic payments with your bank. Interest and penalties begin accumulating on the 11<sup>TH</sup> of the Month. (See Ocean Ritz Collection Policy). The HOA does not have large amounts of operating funds and relies on the timely receipt of assessments in order to meet its financial obligations. All Owners and guests must have Ocean Ritz armbands on their person when using the amenities at the Ocean Ritz. Owners and Property Managers may purchase **armbands** from the association manager by appointment and must be paid for upon receipt with cash or check.

- **Parking is not adequate or efficiently designed at OR.** Each unit at Ocean Ritz is assigned at least one parking spot but we rely heavily on the Churchwell city lot to meet our excess and oversize parking needs. Many owners purchase annual city lot passes to lend to guests as necessary. We intensively manage our assigned parking by providing customized parking passes that include specific instructions to assigned parking spots and encouraging owners and property managers to thoroughly educate guests prior to their arrival at OR. Owners and property managers are authorized to contact Whites Towing to have unauthorized vehicles removed from their assigned parking spots.
- **LEAKS/Moisture.** Water leaks in high rise buildings are problematic. Owners and property managers are encouraged to maintain their units plumbing in good order. Supply lines to washers, toilets and ice makers should be of the highest quality and checked periodically. All drains to include water heater and HVAC should be periodically cleaned and checked for normal operation. **Owners are encouraged to replace water heaters that are more than 10 years old even if they appear to be operating normally as they could develop leaks that damage several units.** Owners and property managers should arrange for periodic walk throughs of unoccupied units to check for leaks and other moisture related damage. We recommend running dehumidifiers and HVAC routinely to reduce moisture damage. Installation of systems that prevent guests from operating A/C systems with doors open will reduce condensation damage to finishes and inhibit mold development. Finding the source of leaks can sometimes be quite challenging. If shutting off water in your unit causes an active leak to stop the source is likely within your units plumbing and you need to contact the appropriate trades to have it fixed. If not, contact the HOA for assistance in working with other units to identify the source of the leak. Established law only holds unit owners who are “negligent” in controlling leaks emanating from their unit responsible for damage to other units.

- **How do I get rid of old furniture or other oversized trash?** DO NOT! throw heavy or oversized trash or construction materials down the chute. This can damage the chute and cause injury to personnel below. Oversized trash may be disposed of by cutting it up and placing it in the dumpsters accessible on street level A. Building materials such as paint, tile and lumber should not be put in dumpsters. Owners must make arrangements to have old furniture, construction debris and packaging materials removed. Security cameras record activity at the dumpster and violators will be charged costs associated with damage and/or removal of prohibited items.
- **Do I need a Property Manager (PM)? What is a PM?** Owners that do not live locally or have local close friends/family need a local contact they can rely on to periodically check their unit and provide unit access to guests, tradesmen and vendors that they have retained. Most PMs also manage your unit's rentals, cleaning and maintenance. It is common for new owners and guests to confuse PM duties with HOA duties. Guests who confront HOA staff with questions about individual units are politely told that "each unit at the OR is individually owned and managed. Check with whomever you rented your unit from to resolve that issue". PMs and Owners who manage their own units are responsible to ensure their guests have parking passes, armbands, door codes etc. They are also responsible for facilitating towing of vehicles improperly parked in their assigned space(s).
- **Who is the best PM?** There are many PMs both local and nationally that solicit your business, all with various costs and claims of excellence. I have always managed my own unit and live close enough to OR to handle most issues personally. I have also hired reliable cleaners to help me with issues that I cannot handle personally. The quality of the service varies with local personnel PMs have hired as there does seem to be a large turnover of PM employees. I suggest you impersonate a guest attempting to book a rental and a guest attempting to resolve a maintenance issue in a rental to separate PM marketing from reality. It would also be helpful to talk to fellow owners at OR who are past or present clients of a PM you are considering to gain their insights.
- **Security at OR is primarily provided by the PCB Police Department.** We have in the past hired on site (courtesy patrol) during prime season whose duties were primarily to attempt resolve parking issues, enforce OR rules and policies and to contact PCB if faced with criminal behavior. This is a very expensive option and we encourage owners, PMs and guests to help enforce OR rules and procedures and contact PCB police if criminal behavior is encountered.

- **Pest Control in common areas is the responsibility of the HOA. Pest Control within individual units is the Owners responsibility.**

Common areas are treated routinely and, as a courtesy, individual units whose door codes are current and whose residents allow are treated at the same time. It is recommended that owners treat their units periodically and deploy chemical “traps within their units.



- **Access to Units.** The HOA has both the authority and responsibility to enter individual units as necessary to conduct both routine building maintenance and respond to emergency situations. The HOA does not normally provide access to units for vendors that are not under contract with the HOA. Please ensure the HOA always has current door codes and keys to your unit to avoid personally incurring locksmithing and/or damage to your doors and locks.
- **Pets.** Only owners are allowed to accompanied by pets when in residence at the Ocean Ritz. Dog “walking” areas are very limited and owners are expected to clean up after their pets. PCB only allows pets on the beach in designated areas that are not in the vicinity of the Ocean Ritz.
- **Beach tents/umbrellas** are allowed but must not be set up in front of commercial beach chairs and should not be left unattended. Items left on the beach are collected and disposed of daily by PCB authorities.
- **WiFi or Cable TV problems:** To increase your level of service or if you have a problem with Ocean Ritz HOA provided WiFi call Ipacket Networks (877) 912-1550. To increase your services or if you have a problem with HOA provided cable TV contact Comcast at any of their regular numbers. New owners must establish an individual account with Comcast even if they intend to only use the level of service included in the HOA’s bulk contract. They will simply get a bill for \$0 every month.