

# SUGAR SANDS NEWSWIRE

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December 1, 2011

This Association Newsletter Is Published Quarterly. The Articles Herein Are Intended To Provide Summary Information To The Membership & From Time To Time Provide Notice Of Association Issues To The Membership.

## **FLOOD INSURANCE**

The following is general information, we are not insurance agents. The specific items listed as excluded from coverage may be covered under other Association policies for other perils or may be covered under a policy that you have in place. For a more detailed explanation regarding Flood Insurance please consult a licensed insurance agent.

What is a Flood? --- Here's the official definition used by the National Flood Insurance Program.

-A flood is a general and temporary condition of partial or complete inundation of two or more acres of normally dry land areas or of two or more properties from- Overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters, mudflow or collapse / subsidence of land along the shore of a lake or similar body by water as a result of erosion.

**What is insured under The Residential Condominium Building Policy the Association carries on your building?** – The building and its foundation – Electrical equipment, water heaters and furnaces – Refrigerators, cooking stoves, and built-in appliances such as dish washers- Permanently installed carpeting over an unfurnished floor – Permanently installed paneling, wallboard, bookcases, and cabinets- Window blinds-

**What is not insured?** Personal belongings such as clothing, furniture, electronic equipment, curtains, portable and window air conditioners - Portable microwave ovens and portable dishwashers - Carpets not included in the building coverage- Clothes washers and dryers- Food Freezers and the food in them- Valuable items such as artwork, furs, currency, precious metals and valuable papers such as stock certificates-Damage caused by moisture, mildew, or mold that could have been avoided by the property owner - Property belongings outside of the building such as trees, plants, wells, walks, decks, patios, fences, seawalls and swimming pools - Most self-propelled vehicles such as cars – Living expenses such as temporary housing.

Please be aware that Flood Insurance pays just the replacement cost or Actual Cash Value of actual damages, up to the policy limit. Flood Insurance does not pay more than the policy limit.

## **Annual Members Meeting & Board Election**

The Annual Members Meeting is Tuesday-February 21, 2012 at 8:00PM. You will receive two mailings regarding this meeting. Please read them and note that there are four (4) positions for the Board of Directors that will be decided by the membership that same night. A ballot will be included with the second mailing so you can mark your preference from the list of candidates. If you desire to sit on the Board of Directors this is your opportunity and with the first notice of the meeting you will find instructions on how to submit your name for nomination.

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## **Condo Living Advantages and Disadvantages**

A condo can be ideal for homebuyers who want independent living with manageable maintenance. Condos are a good option for those ready to downsize or who have limited time or desire to manage the maintenance associated with a single family home. Typically, but certainly not always, smaller and less expensive than a single family home, condos can include attractive amenities.

Owning a condo means owning a percentage interest in the common areas such as the roofs, grounds, building exterior, sea wall and clubhouse, all of which require money to maintain. To make the best decision for you, know the advantages and disadvantages of buying a condo.

### **Advantages of Condo Living:**

- Condos tend to be more affordable with lower prices, especially for first-time buyers and single individuals who would prefer a cozier place.
- Condos are often conveniently located to office buildings, shopping and entertainment.
- Amenities may include activities, pool and tennis courts plus the convenience of no yard work.
- Exterior maintenance is the responsibility of the condominium association.
- Condo owners receive the same tax benefits as owners of single-family homes.
- A manageable size can mean less upkeep.
- Pride of ownership from being an owner rather than a renter.

### **Disadvantages of Condo living:**

- Owners are responsible for payment of condominium association fees and assessments.
- Condo owners may pay for amenities, such as a swimming pool, fitness center or clubhouse that they may not use.
- Maintenance fees and special assessments may increase unexpectedly because of sudden and unanticipated maintenance needs.
- Multi-family living is not always desirable for some people because of the noise level that may be generated by living with shared walls, ceilings and floors.
- Parking is normally limited and often is in an area not attached to or near the unit.
- No yard in which to putter or grow a victory garden.
- Some condo buildings may not have elevators, leaving owners to climb and descend stairs.
- Condos are governed by a set of rules called the Condominium Declaration and Rules and Regulations. These may include restrictions on noise levels, outdoor barbeques, pet ownership, renovations and even the color of the curtains you can put in your windows.
- There may be less privacy than with a detached single-family home.
- Owners vs. Tenants – Many owners who only occupy their units for a few months each year or units that were purchased as investments are rented out. So there could be some tenants in the building. Although many that rent are good neighbors, renters may not take care of a property the same way an owner occupant would. In addition, some lenders will not loan money to a buyer if more than 25 percent of the units in a complex are rented.

Owning a condominium is quite different from owning a single-family home and comes with its own peculiarities. So before one commits to purchasing a condo they should make sure that the condominium lifestyle is right for them.

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## **2012 Budget Meeting and Membership Meeting Regarding Statutory Reserves**

On Thursday December 29, 2011 two (2) meetings are scheduled. The first meeting is at 9:00 AM and is a Board Meeting to approve the 2012 Budget. The second meeting is a 9:15 AM and is a Members Meeting.

Condominium law requires the Board of Directors to include reserves in the budget for items such as roof replacements, sea wall replacement, truck replacement and any such item that will cost more than \$10,000 to replace. The members of the association have the power to remove the reserves from the coming years budget and you will have that opportunity at the 9:15 AM Members Meeting. You should have already received the 2012 Budget Packet of information. Please complete the proxy that is with that packet and return it to the Sugar Sands Office before December 29, 2011.

## **Interesting Information?**

- \* "Because strong gusty winds are common, residents are asked to close doors more gently. This will help in preventing unnecessary and loud door slamming."
- \* The washers and dryers are designed to accommodate only US coins.
- \* You are only at Sugar Sands for a short time. Maybe three months out of 12. You need a unit watcher for the months that you are not in residency. In 2011, unit watchers saved a number of units from major damages by reporting potential problems to the Office avoiding major unit renovations due to burst hot water heaters or other plumbing issues.
- \* Laundry Room hours are posted at each laundry room. Please be considerate of your neighbor and do not use the laundry facilities before or after the posted hours.
- \* Staff members are not covered by the Associations Workers Compensation Insurance Policy while performing private after hours work at your unit.
- \* Although we requested that residents register their vehicle model and tag number with the Office less than 10% of the membership has complied. In the event we need to have a vehicle moved for an emergency or to facilitate a project and it is not registered with the Association you could be charged a towing fee.
- \* During certain times of the year you can find lobster and shrimp in the Lake Worth lagoon. Star fish, manatee, sharks, flounder and a variety of sea life is frequently observed in the warmer months.
- \* The pool is heated in the winter and cooled in the summer by a geothermal heat pump system. We try to maintain an 84 degree temperature but when the air temperature suddenly drops down into the low 60's and below the system takes a few days to catch up.
- \* Unlike the main flat roof systems at the buildings the mansard structures on the buildings have never been replaced as a total system replacement. Many areas are original.
- \* The average age of the Sugar Sands Buildings is 37.5 years. We look pretty good for our age!
- \* It is a Safety Must that all outside holiday lights that are on the railings of a building be plugged in to a GFI outlet or a GFI extension. GFI extension cords are available at your local hardware stores.
- \* Many interior unit changes require Board approval. See the office for the approval forms. Items that do not require Board approval: Painting, cabinet resurfacing, replacement of existing plumbing fixtures, carpet installation, replacement of appliances and wallpaper, just to name a few. Please check with the office when doing interior changes.
- \* Hurricane Season is officially over for 2011. It runs through November 30<sup>th</sup>.

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## SUGAR SANDS WEB SITE

The new Sugar Sands web site should be on line by January 1, 2012. It will have the same address as the current site [www.sugarsands.org](http://www.sugarsands.org)

Please take a look at this site in January of 2012. You will have no problem viewing many areas of the site but to check out the Members Area you will need an account Log In Name and a Password. We will issue you a Log In Name and you get to choose your password – it must be at least 7 characters long and contain at least one number. The pass word is not case sensitive. In order to setup your account you will need to contact the Association Office and provide us with your chosen Password. You can contact us by Email at [sugarsands@bellsouth.net](mailto:sugarsands@bellsouth.net) or by snail mail at 1242 N. Sugar Sands Blvd, Riviera Beach, Florida 33404 or by phone at 561-844-5630 or by fax 561-844-0522 . In a few days you will receive confirmation of your Password and Log in Name.

A new feature to the web site is the Bulletin Board. The Bulletin Board is for members to post items / units for sale and units for lease. This is a MEMBERS ONLY area. All postings must be by and for the benefit of Sugar Sands residents only. To access the Members Area you need a username and a password. Items over 60 days old may be deleted from the Bulletin Board. The best way to get familiar with the site is for you to click through the various pages.

## Plumbing

Who clogged the waste line?

If you used the soft quilted toilet paper it may have been you! It will clog the cast iron waste lines. Use a standard non quilted biodegradable toilet paper.

Water saver toilets are not the toilet of choice for Sugar Sands. They don't move enough water to push the debris to the main sewer lines. If you are replacing your toilet get a High Volume Toilet. One of the problems with the waste lines at Sugar Sands is that they lay dormant most of the year. Cast iron lines function best if they are kept moist by use. As the line sets unused the iron dries and over time will delaminate. This causes rough edges for debris to cling to which will eventually form a dam restricting the water flow and ultimately clogging the waste line.

## Emergency Phone Numbers

Emergency contact numbers regarding Association problems are recorded on the office answering machine (561-844-5630). If you have a life threatening emergency - call 911.

### After Hour Emergency Unit Key Call:

Thomas Signer - 561-267-2523, Vincent Balestrier - 561-840-0682 or Joe Houston - 561-313-1763.

## Plumbing

Please don't forget, as your unit insurance renews send a copy of the declaration page to the Sugar Sands Office for our files.

*Happy Holidays*