



Royal Embassy

Monthly Newsletter

Volume 2 Issue 6

September 2012

**Royal Embassy
Condominium Association**
5750 Collins Avenue
Miami Beach, Florida 33140

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OFFICE HOURS

Mon. - Fri. 8:30 am - 4:30 pm



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Manager's Notes

BUDGET MEETING * THURSDAY
SEPTEMBER 27th *** 7:30pm**



Late Fees and Interest – Let's say that monthly maintenance payment just slipped your mind, or you realized it so late in the month that you decided to just "double up next month." Florida's condominium law is very clear on this topic. Your monthly maintenance is legally classified as a "monthly maintenance assessment." Here is an excerpt from Florida Statutes Ch.718.116(2)(g)(3) : "Assessments and installments on assessments which are not paid when due bear interest at the rate provided in the declaration, from the due date until paid. The rate may not exceed the rate allowed by law, and, if no rate is provided in the declaration, interest accrues at the rate of **18 percent per year.** If provided by the declaration or bylaws, the association may, in addition to such interest, charge an administrative late fee of up to the greater of \$25 or 5 percent of each delinquent installment for which the payment is late."

How are the payments applied? – "Any payment received by an association must be applied **first to any interest accrued** by the association, **then to any administrative late fee**, then to any costs and reasonable attorney's fees incurred in collection, and then to the delinquent assessment...." This means that if you have accrued one or two successive late payments, we deduct and pay the late fees first when we receive your payment. If you have not included sufficient money in your check to cover the late fees, your account will show a negative balance due in the amount of those late fees.

Building permits – do you need one? The simple answer is "YES", just about 98% of the time. The City of Miami Beach requires a permit for any work exceeding \$500 in value, or for work of a plumbing or electrical nature. New hard flooring (wood, tile, marble, slate) always requires a permit – and soundproofing underlayment. Your contractor can do the legwork and get the permit, but it is YOUR permit. And we need a copy of it for your file in the administration office.

New Shopping Carts – As you've all seen by now, the new carts are here and in use. They are for your use ONLY. Not your contractor's, not your movers, not your cleaning service, etc. Help keep them clean, shiny and bright and return them to the cart parking area as soon as you're done bringing those groceries and packages upstairs. In the near future we will be securing them with special locks

Continued on page 2

From The Manager (cont. from page 1)

that require a unit owner’s key card to unlock. Cards will be available from the administration office.

New Carpeting Update – We have been notified by the mill that the carpet will arrive on or about October 15th. Installation will be complete by November 6th.

The guys on the housekeeping and maintenance teams sincerely appreciate all the compliments that have been received about the improved appearance and cleanliness of the building. This is a real team effort and these guys work together in perfect harmony. The phrase “good enough” is not in their vocabulary; every job is done the right way, the best way – every time!

That’s it for now. Hope to see you all at the **Budget Meeting** on **September 27th** at **7:30PM**

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RE-ELECT Bruno A. BARREIRO FOR COUNTY COMMISSIONER DISTRICT 5

The Choice is clear this November 6

- Bruno sponsored resolution directing the county mayor to prepare a plan to increase the transparency of county government by posting on the county’s website the public records of the county
- Bruno sponsored the “Senior Homestead Exemption”, which provides qualified seniors an additional \$25,000 exemption in their property taxes
- Bruno sponsored the “Golden Passport” program, which provides free transportation to all seniors 65 and older living in Miami-Dade county
- Bruno co-sponsored the “Patriot Passport” program, providing honorably discharged veterans living in Miami-Dade county fare-free transit services
- Bruno sponsored the “Save our Seniors” homeowners relief fund, providing \$100 per household to senior homeowners with homestead exemption
- Bruno sponsored resolution directing the county mayor to establish a check register of county expenditures that can be accessed via the county website; and remains accessible to the public
- Bruno sponsored ordinance which allowed for the implementing the pilot program to reopen South Pointe Park allowing dogs to be unrestrained in certain areas of the park



Keep Bruno Barreiro fighting for us as our Commissioner for District 5.

Political advertisement paid for and approved by Bruno Barreiro, for County Commissioner District 5

Renter's Insurance

Take a look around you. Everything you see is vulnerable if you don't have renter's insurance. Many renters think that their possessions are covered by their landlord's policy. But your landlord's policy typically only covers the structure and any liabilities the owner would face. Your possessions are not covered under this type of policy.

Why Do You Need Insurance?

You may think your possessions aren't valuable enough to insure. But add up the cost of replacing everything you have. It is a significant amount of money. If you do not have enough savings to cover these expenses all at once, you need renter's insurance. Many policies also provide personal liability coverage, protecting you in the event that someone is injured at your home.



Isn't It Expensive?

Renter's insurance can cost as little as \$15.00 a month. It all depends on how much coverage you want and where you live. Considering that you have no control over circumstances like fire, water damage, or burglary, this is a wise investment and gives you peace of mind.

Where Do I Get Renter's Insurance?

Almost all insurance agents that sell homeowner's insurance also sell renter's insurance. Call several for quotes and choose the one that seems the most comprehensive and affordable for you. If you are interested in buying renter's insurance online, search for renter's insurance and you will find many companies willing to give you quotes by email. Some companies specialize in renter's insurance with low deductibles and the ability to purchase your policy online.



Commissioner
Bruno A. Barreiro
District 5

Invites you to share your concerns with him. Please visit one of his district offices conveniently located near you.

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Did You Know?

- A shade tree positioned on the west side of a home can keep it 20 percent cooler than a home without a tree. The cooling effect of one tree is equal to that of five room air conditioners running 20 hours a day.
- In one year, a single city tree provides \$73 in air conditioning, \$75 in controlling erosion and storm water, \$75 in wildlife shelter, and \$50 in controlling air pollution.
- Almost 98 percent of all Christmas trees are grown on farms. More than one million acres of land have been planted with Christmas trees, with each acre holding over 2000 trees.
- An acre of Christmas trees provides for the daily oxygen requirements of 18 people.
- Most of the fresh water in the U.S. is produced by our forests. Two-thirds of all the precipitation runoff in the 48 contiguous states come from our forests. And 14 percent of all runoff comes from the roughly 190 million acres of our national forests, which take up only eight percent of the land.

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