



**Grandview Condominium
5900 Condo Association, Inc.**
5900 Collins Avenue
Miami Beach, Florida 33140

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**Owner, Renter, Condo Association
INSURANCE RESPONSIBILITY**

In the midst of the 2019 hurricane season, is an appropriate time for condo owners and renters to review their hazard insurance policies to be assured of proper coverage for any hurricane damages. Because the Grandview Condo Association Master hazard insurance policy only covers specific building losses, unit owners need to be insured for other damages.

**DAMAGES COVERED BY THE
CONDO HAZARD INSURANCE:**

- Exterior building walls, sheathing, block and stucco.
- Interior walls, ceilings and party walls; unfinished sheet rock.
- Common area concrete and plywood interior floors and framing.
- Building common area ceilings, roof areas, floor covering.
- Exterior paint and texture finishes.
- Interior concrete, framing, plywood, rock and drywall.
- Original tempered glass windows and doors. (Not replaced impact windows/doors.)
- Common areas HVAC components, air handlers, compressors.

**OWNER LIAILITY FOR
LOSSES TO CONDO UNIT:**

- HVAC components, air handlers, compressors of the individual units

- Interior walls paint, tile, wall paper, other coverings.
- Interior walls of unit and of other units and common areas when damage was caused by unit owner’s negligence
- Interior floor coverings.
- Interior ceilings, paint, texture finishes.
- Interior electrical fixtures, appliances, water heaters; built in cabinets, counter tops.
- Window treatments, curtains, drapes, blinds, hardware components.
- Inside plumbing pipes.

**RENTER LIABILITY FOR
LOSSES:**

Tenants are responsible for protecting their own possessions which they brought into the premises from hurricane damages. It is highly recommended that they purchase renter’s insurance for the landlord is not responsible for tenant personal property losses due to a hurricane.

If the rental premises following a hurricane is uninhabitable, the tenant must give the landlord written notice if they are going to vacate. If still inhabitable, the landlord has the duty to repair the damages. Tenant insurance should be sufficient to cover any losses originating from fires, toilet overflows, malfunction of washing machines or ice makers, for tenants could be liable for damages to others due to their negligence.

How To Prevent Clogs In Kitchen Sinks And Bathroom Basins

Grandview owners and residents may have from time to time experienced backups or clogs in their kitchen sinks or bathroom basins. When water fails to go down the drain flooding or inability to use the sink may result.



Condo residents can prevent clogged drains by being careful about what waste is put into the drain. Here are some practical practices to avoid the clogging problem.

****** STOP POURING GREASE INTO THE SINK.** Instead place the grease resulting from cooking into old coffee cans or cardboard milk cartons and when filled, depose the container in the garbage.

****** COFFEE GROUNDS SHOULD NOT BE DISPOSED OF IN THE KITCHEN SINK.** Coffee grounds should be placed in the garbage or could be used to fertilize house plants.

****** USE A SCREEN OR DRAIN GRATE.** To cover drain openings to minimize problems hair or soap scum bathroom basins.

****** RINSE HOT WATER THROUGH THE SINK AFTER USE.** Hot water keeps oils in food products from running down the drain causing buildup on the interior or surfaces of pipes which causes drains to become sluggish and could lead to clogs.

****** THROW BAKING SODA INTO THE DRAIN.** Then use very hot water as a drain cleaning agent to prevent foul odors.

****** POUR A CUP OF WHITE VINEGAR DOWN THE DRAIN.** Let it sit for 30 minutes and follow up with very hot water. Vinegar contains acetic acid and acts as a solvent to remove organic crud buildup in pipes.

****** TO REMOVE MUSTY SMELL IN GARBAGE DISPOSALS.** Fill ice cube trays with vinegar and water and when frozen, throw the frozen cubes into the disposal and start the grinding. If you want to rid the vinegar odor, it is suggested that you can place slices of a lemon into the disposal to clear the unwanted odor.



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Prevent Damages from Leaky Refrigerator Water Lines

Due to recent episodes of leaking refrigerator water lines, Grandview Manager, Ingrith Guerrero, is calling the attention of owners and residents to the problem of leaking plastic refrigerator water hoses.

Most refrigerators contain an attached water hose at the back of the appliance providing water for making ice cubes and for filtered drinking water. If you notice puddles of water on the floor in front of the fridge, it may have a pinhole leak in the refrigerator water line which can slowly soak dry wall, warp baseboard or even damage sub flooring.

In most instances, you may be unsure of what caused water under or in front of the refrigerator and it will be necessary to pull it away from the wall in order to check the water line. Refrain from standing in the visible water and pull the electrical power plug out. Inspect the plastic supply line on the back of the refrigerator and if there are no visible tears or breaks, use your hands to locate any pin hole leaks.

If there is evidence of a leak, shut off the water valve, usually found under the kitchen sink or in some cases, the shut off valve is behind the refrigerator. If there are leaks, the plastic hose has to be replaced. For do it yourselfers, a replacement kit containing a hose and couplings, is available in hardware stores for \$10.00-\$15.00. For those who cannot undertake a hose replacement project, a professional repair person should be called.

Water leaks may result from an ice maker, clogged or a frozen water supply line. Indications of a clogged line would be slow or stopped ice production or the slowing of water from the water dispenser.

If the refrigerator water line is intact then the source for the water leakage must be discovered. This will require the services of an experienced repair person.

Residents should not ignore the presence of water under or in front of their refrigerator.







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FL	A10454021	33180	JADE COLLINS AV	UNF4500	329	5	7	\$2,520,000	\$2,430.58	\$2,014.5	\$18,500,000	14,425



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Boat Slip Maintenance Fees

Ingrith Guerrero, Grandview Property Manager gave an extensive summary of Florida state requirements for reporting earnings from the condo Marina. She reported that previous Boards of Directors did not levy any fees on boat slip owners.

Each year zero was reported to the State as earnings from the Marina. It was pointed out that owners of slips which are rented are required to collect a state lease tax of 6% of the rental amount and a 5% county lease tax.

The Manager explained that she must go back to records of 2015 through 2018 to determine the rental fees and the amount of state and county lease tax owed by slip owners.

If a condo which include ownership of a boat slip are sold, taxes would be due, since between \$50,000-\$70,000 are considered added to the value of the condo. The State owns the land under the water and the slip is only an assigned right of use.

Discussion of possible maintenance fees to be charged to boat slip owners took place. It was suggested that a monthly fee of between \$100.00-\$150.00 should be levied. The Property manager gave examples of what neighboring condos charge for boat slip maintenance. She indicated that these funds could be used to help pay for standard maintenance, insurance, water, electricity and could build a reserve for major repairs and maintenance for the Marina.

The Board decided to take under advisement whether maintenance fees should be imposed and in what amounts.





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Miami Beach Experts

School Daze

School is back in session in August please use caution while driving!



A new teacher was trying to make use of her psychology courses. She started her class by saying, "Everyone who thinks you're stupid, stand up!" After a few seconds, Little Johnny stood up. The teacher said, "Do you think you're stupid, Little Johnny?" "No, ma'am, but I hate to see you standing there all by yourself!"

Treats they Won't Give Away

It's back to school time! Below is a delicious and healthy treat to add to your child's packed lunch.

- 2 cups rolled oats
- 3/4 cup packed brown sugar
- 1/2 cup wheat germ
- 3/4 teaspoon ground cinnamon
- 1 cup all-purpose flour
- 3/4 cup raisins (optional)
- 3/4 teaspoon salt
- 1/2 cup honey
- 1 egg, beaten
- 1/2 cup vegetable oil
- 2 teaspoons vanilla extract

1. Preheat the oven to 350 degrees F (175 degrees C). Generously grease a 9x13 inch baking pan.



2. In a large bowl, mix together the oats, brown sugar, wheat germ, cinnamon, flour, raisins and salt. Make a well in the center, and pour in the honey, egg, oil and vanilla. Mix well using your hands. Pat the mixture evenly into the prepared pan.

3. Bake for 30 to 35 minutes in the preheated oven, until the bars begin to turn golden at the edges. Cool for 5 minutes, then cut into bars while still warm. Do not allow the bars to cool completely before cutting, or they will be too hard to cut.

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