

# COASTAL NEWS



*A Newsletter for the Residents of The Coastal Towers Condominium*

Volume 12 Issue 6

March 2025

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**Vice President** .....Christian Gomez  
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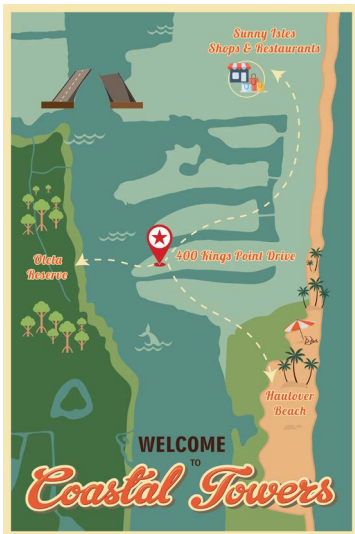
**Dir. of Operations**.. Francheska Turull  
*coastaltowersasstoffice@gmail.com*

## IMPORTANT NUMBERS

**Main** .....305-945-6326  
**Security/Lobby**..... 305-945-2471  
**Security Gate**..... 305-944-5778  
**Email** .. office@mycoastaltowers.com

## OFFICE HOURS

**Mon. - Fri**.....8:30 AM-4:30 PM  
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## COASTAL TOWERS

**Condominium Association, Inc.**  
400 Kings Point Dr,  
Sunny Isles Beach, FL 33160

## MESSAGE FROM THE BOARD SECRETARY

Dear Residents of Coastal Towers

Let's begin by celebrating some wins that should improve the quality of life at Coastal Towers. First, the service elevator is back in action. Second, we have signed new leases for the two vacant commercial units – this means we can look forward to having a restaurant again, and a tailoring service in the building. Please take the time to stop by these new businesses and see what they have to offer. Third, the contractors have stepped up the pace on the concrete restoration and are now working on the northwest section of the building (the 11 through 19 lines). Fourth, work has started on the electrical aspects of the recertification process. As part of this, we will need access to each unit so the inspectors can verify the condition of the electrical panel. We will be taking the opportunity to look for any potential plumbing issues by inspecting the condition of the shut-off valves, toilet seals and water heaters so we can identify areas for preventative maintenance.



The less welcome news of the past month is that we received formal confirmation that the restoration work would not be completed before the insurance renewal. This means that we are facing another few months at least of elevated insurance costs until the building has been formally recertified. This left your Board with no option but to call for a Special Assessment to cover these “excess” insurance costs.

Let me take a moment to provide the context on this. A building such as Coastal Towers should be paying around \$1.5 million in annual insurance. This amounts to \$3,500 per unit per year – or just under \$300 per month. But instead, we have had to pay close to \$700 per month for the past three years (equivalent to \$8,200 annually per unit and \$3.5 million for the building overall for each of the years 2023, 2024 and now 2025).

*Continued on page 2*

### Message from the Secretary (cont. from page 1)

As you know, the reason why we are paying \$400 per unit per month in “excess” insurance costs is that the building still does not have its 50-year recertification.

The recertification was due to have been achieved in May 2019. The consulting engineers began working on this in good time (September 2015) but were inexplicably instructed to stop work only one month later in a letter signed by the then building manager, Will Vega. It is reasonable to assume that he was acting on the instruction of the Board at the time.

It would appear that NOTHING was done on the recertification of the building until receipt of an “overdue warning” letter from the City of Sunny Isles in July 2021. This letter noted that recertification was now more than two years overdue.

This history of inaction by the Board and management of Coastal Towers meant that the City was not prepared to grant any further extensions. Coastal Towers therefore became ineligible for insurance by Citizens and had to seek insurance in the private market.

This is the reason why our Association (i.e. you) has been paying \$2 million in “excess” insurance costs for each of the past three years. This is close to \$15,000 per unit in avoidable insurance costs. This is money that could have been better spent on improvements to the building and the establishment of its required reserves.

I wish things were different. As a Board, we bitterly regret having to call for a Special Assessment for an expense that could have been avoided if our predecessors on the Board and the building manager had been more competent and diligent.

All we can promise as your new Board is that we are working on making the best of a bad situation. We are working together to ensure the structural, operational and financial integrity of this building after years of inattention.

Jonathan  
Secretary of the 2025 CTCA Board

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