



The Harbor Pointer



Monthly Newsletter for Harbor Pointe Residents; Titusville, FL

July, 2014

Down The Chute



For the condo dweller home from a hard day, and intent upon engagement in some serious chuting, there is no more disheartening sight than this .

There's a rumor going round that the **Chute Clearer's Union** (CCU) local is encouraging condo dwellers here in Brevard to clog the garbage chutes "so as to get the economy moving again."

At Union rates, unclogging the chutes apparently costs a pretty penny. "One well-clogged chute can support an entire family" they claim here at the local.

From both a cost and convenience standpoint, we at Harbor Pointe are lucky to have our own on-staff chute clearers. But there's a problem: they also have other stuff to do, and chute clearing is work they don't enjoy much.

There's also the unfortunate tendency for the chutes to clog up on weekend evenings, after chute clearance expertise has gone home.

As discussed in an earlier edition of **The Harbor Pointer**, residents can help by continuing **NOT** to push **Pizza Boxes** down the bung.

And now, add to your list of chute cloggers : **Air Conditioning Filters**. Both of these items are notorious for being easy to fold and shove, but which all too often unfold on their own, ruining "chuting" as sports fans like to call it, for the rest of the building.

Thanks FromThe Board

The Harbor Pointe Board of Directors wishes to thank the residents for supporting them in the recent vote on reserves accounting.

By a vote of 125 to 3, Harbor Pointers voted in favor of maintaining the reserves categories and reserves allocations that had been determined by the Board, and against a move to shunt \$59,350 from one set of reserve funds to others.

"This level of support has been a real shot in the arm to us Board members", said Board President Harry Holmgren.

"Assuming this constructive attitude holds," he added, "we expect residents will continue to see improvement in how HP is managed, in the prestige HP enjoys in the area, and in unit property values".

Shade Canopy for the Pool



You may have noticed, now that the days are heating up, that the Harbor Pointe pool, which offers superb accommodation to swimfans in the early morning, when the shadow of Building 7 lays across it, gets kind of, um, sunny after 10 am. This may be the reason why few people use the pool of a summer's day.

Maintenance budget aficionados may well celebrate the longer life this lack of use will doubtless impart upon the paving stones and furniture, but the pool was, after all, built to be used, and according to an informal, open-format survey taken by Harbor Pointer Staff*, many more would use the pool if there were some shade about.

For this reason, the Board is looking into the installation of commercial-grade shade canopies, to be placed in a way to accommodate both sun worshipers, and shade fans.

Shade, it turns out, can be added to pools that are already built, even to desert-style layouts like ours. There's a whole industry in Florida for providing shade contraptions to condo pools. And the metal and canvas contraptions can be had in tasteful, Harbor Pointe-friendly, tan and roof-green combination.

If you agree that the pool could use more shade, please let Doreen know:
DHorvath@lelandmanagement.com

** I asked the neighbors. Ed.*

Poolish Rules



As may be a surprise to some, the Harbor Pointe pool has rules. These were established back when the Condo Association took its first breath.

The rules center around the idea that users should leave the area clean and undamaged, and practice safe poolery while on-site.

Despite the clarity and common-sense-seeming nature of the rules, keen-eyed observers have noted several alarming breeches of them, notably:

Bringing Glass Poolside. A broken bottle or tumbler is hard to clean up from our paving stones, and can severely injure little feet. Even a sliver of broken glass can damage the pumping system, should it make its way from the pool to the pump.

Leaving a Mess. HP does not offer 4 hotel levels of staffing. Essentially, pool users are the pool staff the founders of the Association had in mind.

Pool Hoggery: There's only so much pool space. Please use judgment about how many people you bring poolside. We have so far avoided complex rules and approval systems that other condos have had to put in place by counting upon the reasonableness of our superior quality of resident.

Pool Pets: The right number of pets in the pool compound is none, zip and nada. Even one is WAY too many.

Condo Rules Rule!

Here are some favorites, reprinted from past issues:

Outside Parking: One Car Per Condo!

We have 210 apartments, and 255 spaces. Even the least mathematically gifted among us should understand the need for the **One Condo, One**

Outside Space rule. Please park your second car in your garage, and your third, fourth and fifth one, (Hey, this is America!) ,elsewhere.

Thanks.



Water Features: Let's Avoid Having Any.

Recent **Harbor Pointer** pages have regaled us with flood news. Here are the past, documented causes, and what you should do to avoid them:

A) Turn off your apartment's water before leaving on an extended trip. There are two lever-actuated valves by the washing machine. (Building One has three lever-actuated valves; the third one, for recirculation water, is under the master bathroom lefthand sink).

B) Replace your outdated rubber washer hose RIGHT NOW. The steel braided kind can be had at Ace Hardware, Lowe's or Home Depot, and they're easy--very easy--to install. If you're not up to it, contact the office for hose help.

C) Your refrigerator Water Filter is another time bomb. These filters can crack if they're too old, and leak. They leak slowly, but given enough time can fill up your condo as efficiently as a bad washer hose. Filters are available from Sears, Home Depot and Lowe's, and replacement is meant to be consumer friendly. If problem, however, contact the office for more info.

Sunscreen!

Those intrepid enough to use our pool in summer despite the lack of shade canopies (see *advocacy article on Page Two*) should be encouraged to slather on gobs of costly, gooey high-number sunscreen, (No. 35 or 50), to avoid skin cancer and lesser skin ailments caused by direct sun exposure.



According to the **Centers for Disease Control and Prevention**, the sun's ultraviolet rays can damage skin in as little as 15 minutes, and excessive exposure can lead to skin cancer, the most common form of cancer in the United States.

Each year, more than 3.5 million cases of basal and squamous cell skin cancer, and 76,600 cases of melanoma — the most serious type of skin cancer — are diagnosed, according to the American Cancer Society. And Florida, with its hyper-abundant sunshine, leads the nation in skin cancer cases.

Of course you could help avoid all this trouble, cost and danger by writing Doreen (DHorvath@lelandmanagement.com) with your advocacy of shade canopies for the pool. (See Page 2).

Water Ambassadors pay Brevard a visit

By Betty Porter
For FLORIDA TODAY

The Titusville Rotary clubs will host 32 international students at a barbecue on May 31 at Rotary Park on U.S. 1. The students will take a tour of Kennedy Space Center before the 5:30 p.m. barbecue.



van Engelenberg

The students are currently in training in the Netherlands at UNESCO's Institute for Hydraulic Engineering, which is the largest international postgraduate water education institute in the world.

The visiting students are considered Water Ambassadors and will share their knowledge and the projects they are involved in with the Titusville Rotary Club and the Titusville Sunrise Rotary Club.

President-elect of the Titusville Rotary Club, Bill van Engelenberg, explained: "The work that these students are involved in is directly related to Rotary International's initiative to provide clean water in countries where it doesn't now exist.

van Engelenberg said Rotary International presented \$1.5 million to UNESCO-IHE to help train students around the world in solving water issues.

According to a joint report by the World Health Organization and UNICEF, about 2.5 billion people worldwide do not have access to improved sani-



CRAM SESSION

tation facilities.

About 884 million people obtain water for drinking, cooking and washing from unprotected sources. Waterborne diseases such as diarrhea, cholera, typhoid and dysentery claim nearly 2 million lives a year, most of them children under age 5.

"In addition, the continuous task of fetching water keeps millions of people, especially women and girls, from going to school and holding productive jobs.

Improved water and sanitation is the key to reversing this trend and Rotarians are dedicated to this cause," van Engelenberg said.

"Local Rotarians have organized the barbecue so that these Water Ambassadors will have the opportunity to discuss their plans and how they are planning to provide safe drinking water in their respective countries," he said, adding, "It is hard to believe that 63 percent of the world's population has no safe drinking water. It is our most precious resource for survival of mankind and it will be a great problem in the future in the U.S., unless we address this soon.

"The best weapon we have is through communications and follow-up actions."

Port Canaveral

Port Canaveral already generates \$70 million in annual revenue, but that figure is set to increase to \$100 million per year by 2016, with some 215 direct employees, and with more than 7,500 people directly employed in port businesses. The Port's net economic impact is \$3.5 million annually and growing.

Total direct and indirect jobs created from Port activity already exceed 17,000.

The Port is expanding, with a five year, \$568 million capital spending campaign in place, and with a total of \$1 billion planned over the next ten years. The first step, begun in March of this year, is to widen the 3.5 mile channel by 100 feet, expanding the current 400 feet to 500 feet overall, and deepening the entrance to 46 feet, to accommodate larger vessels. This project is part of larger initiatives to deepen the harbor to 52 feet and eventually to 55 feet.

A second and simultaneous step is to build a new cruise terminal, already called Cruise Terminal One, already underway, and expected to complete in November. This terminal will create 1,500 additional jobs, and yield an additional \$250 million in regional impact next year, growing to \$500 million in 2016.

The Port is also expanding its freight capability, and this spring installed two post-Panamax ship-to-shore cranes. They should be in service this fall. New north cargo berths are being built as well, with completion expected for September.

To take full advantage of its geographic situation, the Port would like to build a rail link to connect to the Florida East Coast Railway (FEC). To do this, the Port would build a link across NASA land. So far, JNASA is cooperating with the Canaveral Port Authority in an environmental study, currently being conducted by MARAD.

Titusville would be the site of a distribution hub and logistics center that will link barge service from Port Canaveral to an inland port at the south end of our city at the Orlando Utilities Commission (OUC) plant.

Ask Mr. Condo Man

Mr. Condo Man's readership covers the country, as do the cases forwarded to him. Some of them may be relevant to us here at H.P.

Dear Mr. Condo Man:

Some 10-plus years ago, Florida passed a law mandating that HOA communities establish a code enforcement committee, so that boards should not be both judge and jury. For the past six years my HOA has not had a working committee. We had an election last December, and the community was promised that a code enforcement committee would be setup. But, I was later notified by the current president that this new board would not establish an enforcement committee, but would serve as both judge and jury. I told them this wrong and in violation of Florida law, but they do not care. I want to know what can be done about the boards' arrogant and law-less actions.

Apoplectic in Altamonte

Dear Altamonte,

Well, first off, no fine or suspension issued by this board is going to be valid.

You are correct that the HOA Act (and the Condo Act) specifies that no fine or suspension-of-use rights may be applied unless approved by an independent committee, made up of members who are not related, (in certain described ways), to any board member. Put simply, communities that do not have working grievance committees cannot legally apply penalties against members.

The Association can pursue legal action against an owner without such approval, and so the Board could choose to simply demand mediation and/or sue every owner who violates a rule or covenant; and, while that would thrill the Association's attorney, it is of course the least efficient way to pursue initial enforcement disputes.

HPTV:

Harbor Pointe Has Its Own Station!



ATTENTION: ALL RESIDENTS

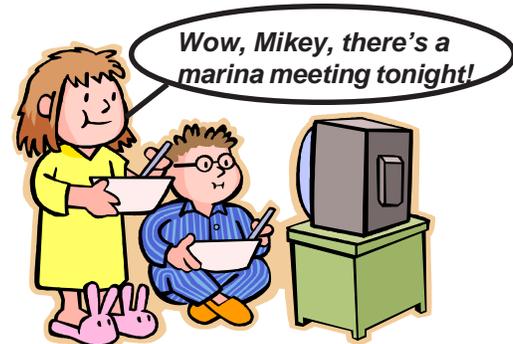
**Did you know that YOU
Now have a NEW TV channel ?
Need to know when the next Harbor
Pointe Condo meeting is scheduled for?
Marina Meeting?
Maybe have a boat slip for sale?
Unit For Sale or Rental available?
In the event of an Emergency, stay tuned!**

AND MORE....

Check out Channel 732

The channel is still being developed, but we are loading content every day! We plan to provide pertinent and relevant information to you via this channel. We welcome your input and comments!

(You still have channel 733 to view lobby door cameras for your particular building.)



Thank You!

Leland Management

Condominium Association Insurance Buyers Guide

Condominium Unit Owners Coverage

This summary is to provide some information to help Florida Condo unit owners understand their financial responsibility when buying a Condo Unit Owners Policy. In Florida, there are three important property coverages condominium unit owners and associations may purchase to protect their interest including Fire, Wind/Hurricane and Flood. Additionally, liability coverage is provided to address claims filed as a result of accidental injuries to others and unintended property damage for which you may become legally responsible.



Flood Risk

Floods are one of the most catastrophic property hazards in the United States. A building doesn't have to be in a designated flood zone to experience a loss due to rising water or wave wash. Thirty Percent of the Flood Losses that occurred last year were in a non designated flood area (X Zone). Flood insured Damages during the 2004 and 2005 Hurricane Seasons totaled nearly \$20 Billion dollars. Florida is surrounded by water and flood insurance premiums are affordable and may be as low as \$100 per year in preferred risk area.

Wind / Hurricane Risk

Wind Coverage covers damage resulting from severe wind and/or hurricane. Wind coverage may be included in the multi-peril policy or may be written as a separate coverage. Both wind and flood damage can occur during the same storm. In this situation both policies could respond based on the percentage of damage caused by each peril as determined by the claims adjusters.



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Condominium Association Insurance Buyers Guide

The Condo Unit Owners Policy has several parts to the coverage which we outline below. Flood is always a separate policy and Wind may be included in the condo policy or written as a separate coverage.

Florida Statue 718 defines the building insurance responsibility of the Condominium vs. the Condominium Unit owner. Approximately 70% of the condominium's building value is the responsibility of the condominium association and about 30% is the unit owner's responsibility. The Hazard values (Fire & Wind) which the individual unit owners are responsible for include:

Floor Coverings – carpet, tile, vinyl, wood in the individual unit

Ceiling Finishes - paint, sprayed finishes within the individual unit

Wall Finishes – paint, wallpaper, or ceramic tile within the individual unit

Electrical Fixtures – appliance refrigerator, stove, dishwasher water heaters, bathroom fixtures

Built In Cabinets

Alterations improvements and betterments

Insurance Companies that provide condo unit owner policies recommend dwelling/ additions and alterations coverage of a **MINIMUM of \$40 a square foot**. The cost per foot increases based on type of construction and the finish of the unit. A 1200 square foot condo owner should insure at least \$48,000 in dwelling/additions and alterations coverage on the Condo Unit policy.

BROWN & BROWN INSURANCE



Personal Property

Personal Property (contents) in a unit are any items in the unit that are not attached. Personal Property can be illustrated by defining them as anything that would fall out if the condo unit was turned upside down. The amount of coverage may be based on Replacement Cost or Actual Cash Value. Replacement Cost is recommended because Actual Cash Value is Replacement Cost minus Depreciation. We recommend a list of inventory (personal property) in your condo to help determine the correct dollar amount of insurance which may assist the adjustor at the time of a claim. There are limits applying to certain types of personal property such as antiques, jewelry, furs, fine arts, silverware, guns, musical instruments, money. These may be insured separately under and "all risk floater."

FIXERS OF THINGS

NEED A PLUMBER, AC DUDE OR MAYBE
A GENERAL HANDIMAN?

These are vendors your neighbors at
HP have used or recommend.



A.C.-Heat Too Hot or Cold?

Britt's A.C. :321 267-6370

Comfort Services:
Dave 268-3784

***Space Coast Cooling
& Heat/*** David 631-5755

Appliances Gimpy?

Applianceville : 267-9463

***Uncle Craig's Appliance
Repair:*** 321 593-0111

Bugs Which Are Not Pets?

Econo-Kill:Vince
632-3563

Terry Nix Pest Control:
321 576-0694

Bryan Pest Services:
264-1919

Carpet Cleaning?

Atomic 264 2594

Cleaning, Help With?

Clean Team:Michelle de
Voss 607 6787

Kim's Cleaning Service:
321-267-5489

Mr. Fastidious:Kevin
561-239-0162

Electrical Repair?

Bonafide Electric:Tanner
302-3333

D & E Pump/267-8287

Flooring Contractors?

4 Star Flooring: 634-5419

Garage Door Repair

Affordable Garage Door:
321-636-0054

Garage Door Clickers?

Go to ***Lowe's or Home De-
pot.*** Pick up a 315
MegaHertz opener for doors
made after 1993.

Handyman?

***Dana--All Coast Wood
Restoration:*** 383-1222

Gary Bishop: 268- 8383

Locksmith?

A-1 Locksmith. Ken
269-5522

Plumbing?

Alligator Plumbing
269-9735

Orange Plumbing
268-1043

Shutter Repairs?

All Shutter Maintenance,
Jack Miner 795-5975
www.allshuttermaintenance.com

Disclaimer: Harbor Pointe Condo Association does not endorse or guarantee any of these vendors. We see, hear and know nothing about them. Results not our fault. List composed by Doreen Horvath.

Condo Association Safety Reps

Each of the four buildings has a Board-appointed volunteer rep from among the residents whose task it is to see that basic safety regulations are upheld in your building. You may consult them on such safety questions as the washer hose replacement campaign. The reps are:

Building 1: Harry Holmgren 443 926 3123
Building 3: Walt Covington 321 383-9742
Building 5: Harry Holmgren 443 926 3123
Building 7: Bill Dickinson 321 267 7399

Condo-Watching Service

The Board has announced an ***official*** Harbor Pointe Condo Watch for people who will be out-of-town for extended periods.

The price, of \$30 per month, includes a monthly check of your residence, and a round of toilet flushing and shower water running, and AC verification. Water will be shut off for you between unit checks.

Reserve through the Association office. See Doreen or Rusty for more info or to sign up.