

# *A Guide to Living in Half Moon Bay*

*by K.Hov.*

December 2019



## **1. Contact information**

- K.Hov. office: 561-588-0985. The office is open 8 AM to Noon, Monday through Friday.
- Association official address: Half Moon Bay by K. Hovnanian, 7070 Half Moon Circle, Hypoluxo, FL 33462
- After hours' emergency support (24 x7): 561-432-2703
- Web Site: [www.HMBbyKHov.com](http://www.HMBbyKHov.com)
- Property management services provided by Campbell Property Management. [www.campbellpropertymanagement.com](http://www.campbellpropertymanagement.com)

## **2. What to do in an emergency**

- Fire- Call 911 and pull the fire alarm outside your unit
- Medical- Call 911. Emergency contact information can be obtained either from the K.Hov. office during business hours, by calling the after-hours support number any time or by contacting a Board member.
- Flood- Immediately you should make every effort to stop the leak and dry out the wet areas. As soon as possible call the K.Hov. office: 561-588-0985 Monday- Friday 8AM- Noon, otherwise call 561-432-2703.

- Locked out of your unit- You are on your own to get back into your unit. Please don't contact the office as you will not be provided with a key at any time. It is suggested that you leave a key with a friend or put a combination lock on your door.

### **3. How to use this document**

The document will assist you in understanding your responsibilities as an owner living in Half Moon Bay by K.Hov. and where to go when you need assistance. Depending on your issue, you may need to go to either the K.Hov. office, Master Board office, Hypoluxo Town Hall or Lantana Police.

### **4. Understanding the three associations on the campus:**

1. Half Moon Bay by K. Hovnanian, also known as K.Hov. If you live in one of the three story, two story buildings or the townhomes, you are a member of this association.
2. Half Moon Bay Phase 1/2, also known as Phases or high-rise, consists of two five-story buildings on the north side of the campus.
3. Half Moon Bay Master Association, also known as the Master, has responsibility for the common areas such as the front gate

and gaining access through the gate, pools, clubhouse, tennis and bocce courts, the pond, the beach and some of the grounds that surround them. All members of K.Hov. and Phases are also members of the Master Association.

The K.Hov. Association is responsible for the following:

- Maintaining owner records
- Billing
- Processing and approving sales and rental applications
- Approval of all owner remodeling projects
- Parking permits and temporary passes
- Building maintenance and cleaning, landscaping on K.Hov. property, and tarmac maintenance

The Master Association is responsible for the following:

- The front gate system- clickers, fobs, entry codes and performance of the system
- Maintenance and improvement of the following: Pools, clubhouse, tennis and bocce courts, beach, pond and the grounds that surround them.

## **5. Your K.Hov. team**

Your K.Hov. team consists of a property manager, maintenance-cleaner person and the Board of Directors who are unpaid volunteers. The property manager is your first point of contact for all K.Hov. owner issues. At times, the property manager may need to contact the Board of Directors to assist you. If an issue has not been resolved to your satisfaction, you should send a written letter by certified mail to the Board of Directors at our official address. You will receive a written response.

## **6. Meetings**

Each association may have six different type of meetings depending on direction given from that associations Board of Directors:

1. Board of Director meetings- Generally, these meetings occur about once per month, sometimes sooner and sometimes later. The business of the Association is conducted at these meetings. The meetings are exclusively open to all owners. These meetings tend to be more formal and conducted by Robert's Rules.
2. Property Management workshops- Generally, these meetings occur monthly. In these meetings details of managing the

property may be discussed or the workshop may address some specific issue. These meetings are also open to all owners. These meetings tend to be informal where owners can participate in solving problems around the K.Hov. campus.

3. Executive Sessions- At these meetings legal or personnel issues are discussed. These meetings are not open to the owners.
4. Annual Membership meeting- This meeting occurs once a year early in the calendar year. This is not a Board meeting, per se. At the membership meeting, there may be voting for Board of Director positions or voting for modification to Association documents. Most years, neither of these are on the agenda and the meeting serves as a forum where owners can talk to other owners about association issues.
5. Ad hoc workshop meetings- From time to time, workshop meetings may be convened as a method to investigate certain issues or topics that are currently facing the association.
6. Fining Committee- At these meetings, the Fining Committee hears appeals from owners or residents who may be fined by the Board of Directors.

## **7. The K.Hov. Website**

K.Hov. has a website that is maintained by the Board and the management company. The URL is [www.HMBbyKhov.com](http://www.HMBbyKhov.com) The website has a public side and private, owner side. To access the private side, follow the Login Request Form link to get your initial login credentials. If you are unsure how to do this contact the office. The public side has forms and general non-confidential information. The private side contains your up-to-date account balance, confidential information pertaining to association business, minutes from meetings and a means for you to pay your maintenance fee online.

## **8. Your responsibilities as a K.Hov. owner**

As a K.Hov. owner, you have the responsibility to do the following:

- Pay your maintenance fee on time
- Provide a key to your unit to the property manager
- Keep the office informed of your current contact information
- Report your condominium issues to the office
- Process all sales, rentals and rental renewals, and applications for occupancy through the office

- Perform basic maintenance of your hot water tank, washing machine hoses, air conditioner and patio
- Keep your appliances up to date
- Report all re-modeling projects to the office
- Obtain building permits from the Town of Hypoluxo when required
- Fortify your unit when you are away for an extended period of time
- Follow the rules

## 9. Paying your maintenance fee on time

Per our documents, all payments are due on the first day of the quarter and payments received after the 10<sup>th</sup> day of the quarter are deemed late and are subject to a \$50 late fee as determined by the current Board policy.

Your checks are sent directly to our bank which uses a fast, efficient and highly automated processing system, called a *lockbox*, which directly credits your ledger account. Your check is not processed in the office or by the management company. The bank posts your payment with minimal delay.

Owners are responsible for any delays from postal mail or from



processing by their bank should they choose to use an online bill payer application or use an e-check.

There are some options to avoid being late and incurring a late fee:

- Mail *your* check with the payment coupon to the bank's lockbox at least 10 *calendar days* before the due date.
- Schedule an online bank bill payment at least 15 *business days* before the due date to allow for processing delays from your bank's online bill payer processor. Note: This form of payment may not be as fast as it appears. Your bank may hold on to a payment to earn interest and/or delay it's mailing to minimize postage.
- Use ACH, which is an automatic payment pulling from your checking account. This is set up through the management company. This is a guaranteed method as it pays and posts electronically. Our bank will pull your payment on the 5<sup>th</sup> day of the quarter. ACH payments are automatically adjusted when maintenance fees change from year to year.
- Pay online through Campbell's website:  
<http://www.campbellpropertymanagement.com/pay-fees/>
- Prepayment for the year.

## **10. Providing a key to your unit**

Per Association rules, you need to provide the office with a key to your unit for Association emergencies access such as a fire, flood, health crisis or necessary repair of your unit by the association.

Procedures are in place to protect your privacy and security:

- Keys are stored using a double-blind system
- Best efforts are made to contact you first before entering your unit
- Units are never entered by a single person

Should you fail to provide a key and the Association needs to gain access to your unit, your unit may be entered by locksmith or by forced entry at your expense.

If you are locked out of your unit you are on your own to get back in. Please don't contact the office as you will not be provided with a key at any time.

## **11. Keeping the office informed of your contact information**

You need to keep the office informed with your current contact information. This is used for: Association mailings; contacting you if there is a problem with your unit; or collecting your maintenance payment. If you are a snowbird and you are here for an extended

period of time, you may want to go to the office and adjust your contact information. This can be reversed when you leave at the end of the season.

## **12. Reporting your condominium issues**

The K.Hov. office is your first point of contact for all K.Hov. issues such as: Property management issues, sales, rentals and rental renewals, parking stickers and temporary pass, remodeling your unit, replacing your A/C or hot water heater, violation of the rules, or any onsite police action that you requested.

You should contact the Master Board office for all issues involving front gate access: fobs, key clickers, entry codes, etc. You should also report all issues associated with Master Board responsibilities to their office.

All property management issues are best reported in writing either through the website or by forms which are in the clubhouse breezeway.

Note: You need to contact the Lantana Police for anything of the following: Break-ins, violence, threats, disturbing the peace, and illegal drug use or any other illegal behavior.

### **13. Parking and driving in the parking lot**

- All cars parked for over seven days must have either a permanent sticker or a temporary pass
- Parking stickers will be placed on the outside upper left corner (driver's side) of the vehicle's rear window by the K. Hov. maintenance person
- Without exception, NO **resident** or **visitor** parking at ANYTIME for trucks, commercial vehicles, pick-up trucks or SUVs with open backs. No signs or commercial markings on cars. There is an exception for contractors who may park between 8 AM and 8 PM.
- Cars should be parked front end forward in their assigned space or guest space. Handicap spaces are for temporary use only. No oil leaks from cars at your assigned space.
- Maximum speed in the parking lot is 15 MPH.

### **14. Sales, rentals, rental renewals, long term occupants**

All sales, rentals, rental renewals and long-term occupants must be approved by the Board of Directors through an online application process. The process consists of criminal background and credit checks, reference letters and an orientation meeting. The process

may take up to two weeks and applicants should plan accordingly. Anyone whose residency would be in violation of the K.Hov. rules will be rejected at the front end of the process. For example, an applicant who owns a truck, has two dogs or has more than four occupants for a two-bedroom unit or six for a three-bedroom unit.

The fee for each application is \$100 which is paid through a major credit card. Married couples may submit a single application. Otherwise, an individual application is required for each applying occupant who is over 18 years old.

The application process is done entirely online. There are no paper forms to fill out. You can start the process at the K.Hov. website. You will have the opportunity to either continue and complete your application or you may choose to do it later. You will be sent an e-mail and a link to access your application. During the process you will need to upload the required documents.

When your application is complete, it will be reviewed by the Board of Directors. Should they approve the application, you will be contacted by the K. Hov. office for an orientation meeting which may be done either in the office or via Skype. *Note: the online software forwards your application to the Board of Directors only when it is*

*100% complete. There are no means to review partial or incomplete applications.*

Should you need any assistance during the online application process, please call the help desk at 305-692-7900. Please do not call the K. Hov. office as you will just be referred to the help desk.

Rental renewals do require approval but they do not require reapplying online. A copy of the lease needs to be submitted to the office 30 days in advance.

## **15. Performing basic maintenance on your unit**

As an owner in a multi-tenant, multi-level condominium there are some basic things that you need to do to avoid causing a problem to your unit, your neighbor's unit or Association property. **It is**

**strongly recommended that you obtain Home Owner's**

**Insurance.**

- Upgrading your appliances

When appliances get old and ancient they fail and when they fail they may cause leaks or even floods. Owners just need to use common sense as to when to replace an old unit. If your unit is really ancient when it fails, you may be declared libel for all of the damages caused by your leak.

- Washing machine hoses

Your washing machines hoses are a point of vulnerability for leaks. It is recommended that you replace these hoses every six years. Additionally, you should open and close the valves to these hoses every year taking care not to turn the valve too tightly.

- Air conditioner (A/C)

Living in Florida, you're A/C may be your most valued appliance. Often when it fails, some components or even the whole system may need to be replaced. When this happens, you need to immediately call the K.Hov. office to ensure that you're A/C sales representative does not recommend an improper or illegal replacement unit. You're A/C replacement needs to be approved by the Board of Directors through a signed ARB (Architectural Review Board) form. You will also need a permit from the Town of Hypoluxo. Note: There have been several units where improperly installed A/C units had to be removed and replaced with a proper unit. The expense for this reinstallation is worked out between the A/C company and the owner.

A/C compressors (your outside unit) must be at least 12 inches from the adjacent units. For front of the building units, they must not be more than six inches over the wall AND for side of the

building units, must be less than the height of the window sill  
AFTER installation on the concrete pad.

It may make sense for you to have you're A/C inspected by a qualified vendor on a regular basis. Additionally, there are some simple things that you can to do every month: 1. Replace or clean your filter; 2. Pour one cup of bleach into you're A/C water return line; and 3. Clean you're A/C float shut off. If this is all foreign to you hire a handyman to do it for you at your expense.

- Hot water tank

When a hot water tank is at the end of its useful life, it often fails with a leak that may damage your unit and more importantly your neighbor's unit. The Board is *suggesting* that you replace the tank within 10 years from its installation.

When a hot water tank fails *if it is more than 10 years old* you may be held libel for 100% of the damages to your unit, your neighbor's unit or the Association's property. Damage costs may be added to your ledger account and collected through our normal collection processes.

To replace your hot water tank *at a minimum you need to do the following:*

1. Select a licensed plumber



2. Obtain a permit from the Town of Hypoluxo
3. Obtain an approval form from the office

When you replace your hot water tank, you should *consider* doing the following:

1. Make your inside water shut off easily accessible if is not already so. *If owners fail to take this step when they install a new system, they may be liable for any damage caused by someone accidentally turning on your water while you are away.*
2. Install a WAG valve in the pan below the hot water heater. This valve will shut off the intake water to your hot water heater should there be a leak.
3. Install an audio water sensing alarm in the pan. These can be obtained for less than \$20 at Lowes or Home Depot.

- **Patio maintenance**

Owners are responsible for the following maintenance items on their patio: 1. Painting walls and ceilings. Note that you must use the approved color; 2. The mechanical integrity of the back door and its frame; 3. Painting the inside of the back door; 4. Screen repair. Note that the screening material must be black; 5. Sealing the inside of the screen frames; 6. Periodic cleaning any drainage tubes that have been installed; and 7. Screen frames and railings.

By Association rules, owners may not install or reinstall carpets or floor tile. Sunshades may not be installed or reinstalled.

## **16. Reporting remodeling projects to the office**

Before doing ANY remodeling of your unit you need to contact the K.Hov. office. The office manager will help you to determine what approvals you need from the Association and can provide guidance as to when you need a permit from the Town of Hypoluxo. You also might find contacting the Town of Hypoluxo building inspector to be very helpful when you are in the planning phase of your project.

## **17. Obtaining building permits from the Town of Hypoluxo**

The Town of Hypoluxo Building Inspector is the ultimate authority for determining when a permit is required. The Town has provided the following document as a guide:

[http://hmbbyKHov.com/halfmoonbay/document\\_view.asp?id=16](http://hmbbyKHov.com/halfmoonbay/document_view.asp?id=16)

As a summary, you will need a permit from the Town of Hypoluxo for any of the following:

- Hot water tank replacement
- A/C upgrade or replacement

- Moving, adding or changing any electrical service or outlets
- Moving, adding or changing any plumbing service
- For second and third floor units, replacing flooring with the exception of kitchen and bathroom floors.
- Replacing or changing windows or exterior doors
- Removing a wall that contains plumbing or wiring

You do not need a permit for any of the following:

- Changing, but not moving or altering the position of an electrical outlet or wall switch
- Replacing a fixed wired lamp fixture
- Replacing or rearranging cabinets
- Changing an existing dishwasher or garbage disposal
- Changing appliances
- Changing countertops

## **18. What to do when a hurricane or tropical storm approaches**

When a hurricane or tropical storm approaches, **EVERYTHING** needs to be taken off your patio, whether you are here or not. Any

hurricane shutters need to be closed. This needs to be done at least 48 hours before any projected storm impact.

## **19. Fortifying your unit when you are away for an extended period of time**

When your unit is going to be unoccupied for more than a week, you need to make plans to fortify your unit. While preparing your unit is 100% the responsibility of the unit owner or renter, there is a brief list of things that you can do to lower the risk of a problem that affects your unit or your neighbor's unit:

- Make arrangements for someone to check on your unit every 1-2 weeks. Note: If you don't do this some homeowner's policies won't pay out if there is damage while you are away.
- Shut off the water in-take to your unit. This is best done **INSIDE** the unit. Second best is the outside shut off but this shut off has proven to be unreliable as contractors, realtors and other owners may errantly turn the water back on. Note: when you turn the water back on after being away, only partially open the valve at first so your pipes are not hit with sudden high pressure.
- Shut off your hot water tank and its water intake valve.

- Take everything off of your patio and secure any hurricane shutters that you have.
- Set your air conditioner to 78 and set your humidistat to 58.
- Drain your water pipes by opening all of your faucets
- Place saran wrap on your toilets and upside-down paper cups on all water drains
- **Completely** empty your refrigerator and freezer
- Turn off your icemaker
- Unplug any electrical appliances
- Replace the batteries in your thermostat

## **20. Additional K. Hov. Rules**

### Common areas

- No gardening or planting anywhere
- No decorating in the common areas at any time.

### Alterations or improvements

- No improvements, modifications or repairs to any of the common areas
- Replacement windows must match the appearance of the existing windows
- Screen doors must be one of two approved types. Stop at the office for information.
- Owners are responsible for painting their porches. The approved color must be used.
- Screens must be kept in good repair
- Front door must be of an approved type and color
- Hurricane shutters must be an approved type

### Pets

- One dog or one cat per unit weighing under 25 lbs. at maturity
- Dogs must be leashed
- Owners must use the pet walk for solid animal waste

- Noisy pets should not be left on the patio or unattended in your unit

### Window Treatments

- Window treatments must be white or light earth tone
- No lighted signs or flags in windows

### Front and back hallways

- No items to be placed in hallway or under stairs. This includes bicycles, plants, walkers, floor mats, etc.
- No items hanging over railings or balconies

### Patios

- No use of grills: gas, charcoal or electric on patios
- No installation or reinstallation of tiles, carpets or sunshades

## **21. Pool and Club House Rules and Etiquette (Master Association Rules)**

*This is a simple summary of the Master Board rules as of the date of this writing and does not supersede any changes or enforcement activities of the Master Board.*

- No glass containers (glasses, beer bottles, wine bottles, cooking glassware, etc.) on the pool deck, wooden deck or beach area
- No audible music. Headphones or ear buds only

- No food or drink within four feet of the pool or hot tub
- Turn off the hot tub when not in use
- No foul or offensive language
- Place chairs back where you found them
- Close down umbrellas when finished using them
- Pool gate is to be kept closed at all times. (Palm Beach County rule)
- No bare feet or wet bathing suits inside the club house
- Club house is for non-exclusive use by owners, renters and their guests.
- Children under 12 in the hot tub must be accompanied by an adult
- No children under 12 unattended inside the club house
- No floats inside the pool. One noodle permitted
- No ball playing or splashing in the pool
- Non-toilet trained children need to wear swim diapers
- Clean gas grill when finished. Gently hand tighten gas tank. Spare tanks are located in a locked box behind the gas grills. You need to use your pool key to open the box.
- No parking on the tarmac circle in front of the clubhouse. Drop-off and pick-up permitted. Use caution when doing so.



## Helpful Tips

Q: Need a parking pass or permit?

A: Go to the K.Hov. office

Q: Need a key clicker, fob or front gate access?

A: Go to the Master Board office

Q: Have a building or landscape or issue?

A: Report your issue in writing to the K.Hov. office or post on the website.

Q: Have an issue for the Board of Directors?

A: Send a certified written letter to the Board at the Association's official address.

Q: Need the emergency contact for a resident?

A: Call either the K.Hov. office during business hours, the after-hours support number at any time or contact a Board member.

Q: What to do if you see someone violating association rules?

A: Report the violator to the K.Hov. office. Do not confront the violator.

Q: Have an issue with the pools, clubhouse or tennis court maintenance?

A: Report the issue in writing to the Master Board office

Q: What to do before you do any home remodeling?

A: Contact the K.Hov. office to understand when you need Association approval and when you need a building permit.

Q: What to do when you need a new hot water heater?

A: You will need a licensed plumber, approval from the Association and a permit from the Town of Hypoluxo. Refer to the details in this document.

Q: What to do when you need to replace you're A/C unit?

A: Contact the K.Hov. office immediately to make sure you are installing a proper sized unit. You will need a licensed contractor, approval from the Association and a permit from the Town.

## Understanding Your Documents

A condominium association operates under federal and state laws and what is known as the *condominium's documents*. These documents consist of Declarations, By-Laws and Rules and Regulations.

Regulations.

- Declarations can be thought of as the constitution for the association. It defines what you own and the split of responsibilities between owners and the association. It can only be changed by 2/3 vote of the owners.
- By-Laws define how the association operates with respect to the Board of Directors, elections and meetings. It can be changed by either a unanimous vote of the Board of Directors or a vote of a majority of the owners
- Rules and Regulations define actions and behaviors which are either acceptable or required. They can be changed a majority vote of the Board of Directors as long as they are not in conflict with the Declarations or By-Laws.

The act of purchasing or leasing a unit binds the owner or renter to the Association's documents. A copy of the documents can be found on the Association's web site.

**Emergencies: 911**

Fire, Police, Medical

**Lantana Police: 561 540-5700**

Non-emergency contact number

**K.Hov. office: 561-588-0985**

*Located to the left of the entrance to south pool*

Monday through Friday (8AM-Noon)

After hours' emergencies: **561-432-2703** (any time)

Parking passes and permits, home improvement approval, billing, K.Hov.  
building maintenance, requests and issues, resident emergency contact

**Master Board office: 561-547-6243**

*Located inside the south pool area*

Monday through Friday (9AM-Noon), hours may change

Front Gate access (FOBS and entry codes), maintenance of pools,  
clubhouse, sauna, tennis and bocce courts, gas grills

**Hypoluxo Town Hall: 561-582-0155**

*7580 S. Federal Highway*

Monday through Friday (9AM-4PM)

Building permits, building inspector, town government, voting