

Sandal Cove Newsletter

Winter/Spring 2026

It's certainly been an eventful year at Sandal Cove.

Hurricane Damage and Repairs

On October 9, 2024, Hurricane Milton caused substantial damage throughout the property. Sections of roofs were torn off, mansard tiles were blown away, several units experienced leaks and flooding, and flashing, gutters, and downspouts were damaged.

After making temporary roof repairs, we filed a claim with Heritage Insurance Company and hired a contractor to repair the interiors of the affected units. On January 31, 2025, Heritage's adjuster issued an astonishingly low assessment of damage of just \$28,976. The Board immediately appealed. Over the following 13 months, we hired a public adjuster and engaged roofing and engineering experts to thoroughly document the damage. The public adjuster produced a 130-page report estimating losses at \$679,780, and the roofing experts recommended replacing most roofs and all three building mansards.

Heritage Insurance then brought in its own engineers, who valued the damages at nearly ten times the amount of Heritage's original adjuster's \$28,976 estimate.

After 15 months of meetings, inspections, reports, and countless emails and phone calls, Heritage Insurance ultimately denied the Association's claim on January 16, 2026.

After the denial, the Board explored the option of legal action. However, after weighing the costs of litigation, the likelihood of a meaningful recovery, the time and administrative burden involved, and the risk of an unfavorable outcome, the Board determined that pursuing a lawsuit is not in the Association's best interest.

Special Assessment

To repair damage from Hurricane Milton, because we didn't have sufficient funds in our reserves, the Association had to impose two special assessments of \$5,000 each. We have received nearly all of these assessments and are depositing the funds into the reserve account.

We recognize that this represents a financial hardship for owners. If you have not paid your assessment, please do so now.

What's the next step?

We have awarded a contract to replace the roofs on Buildings 3 and 5 and to replace the mansards on all three buildings. Work has started.

Financial

Our financial situation is solid. As of March 31, 2026, the Association has over \$500,000 in the bank. There will be no increase in monthly condo fees for 2026, with fees staying at \$774.58 for a 2-bedroom unit and \$641.59 for a 1-bedroom.

The following is a recap of our major operating expenses from the 2026 Budget:

Insurance	\$150,000
Utilities	68,707
Land Lease	70,277
Cable	36,000
Landscape/Pool	30,280
Reserves	23,504
Other Admin Fees	10,690
Management Fee	10,500
Bldg Maint & Cleaning	10,000

Insurance

Good news on the insurance front. We initially budgeted for a \$10,000 reduction in insurance costs compared to last year, but one of our policies renews in April, and the premium looks to be dropping even more than expected.

We have discontinued coverage with Heritage Insurance and will be moving to American Integrity Insurance Company. This new policy will cost nearly **\$20,000 less** than last year's—welcome relief after several difficult years of rising premiums.

Sale of Units

In 2025, three units were sold, with an average sale price of \$253,333 and individual prices ranging from \$215,000 to \$285,000. In comparison, four units were sold in 2024, with an average price of \$238,050 and sale prices ranging from \$157,300 to \$278,500.

Collection Policy.

Our Collection Policy authorizes the Association to charge interest and late fees on monthly condo dues and assessments that are not paid by the due date. Monthly owner fees are due on the 1st day of each month. Special Assessments are due on the date specified in the Notice of Special Assessment.

Amounts due for monthly fees or special assessments shall be considered delinquent if unpaid 30 days after the due date. All past-due amounts shall incur a \$25.00 late fee per month. In addition to the late fee, all past-due amounts shall bear interest at nine percent (9%) per year, accruing from the due date.

After 30 days, the owner will be notified that their account is being transferred to the Association's attorney to initiate the lien process.

False alarm on change in dues structure

In February, our attorney informed us that the Association's governing documents appeared to require all owners to pay an equal share of expenses. Under that interpretation, we would have needed to revise our condo fee structure so that every owner—regardless of unit size—paid the same amount. This would have increased fees for one-bedroom owners and lowered them for two-bedroom owners.

After extensive research and discussion, we located an attachment in our governing documents—Exhibit H-2 of the Declaration of Condominium—which establishes a “2-bedroom additional maintenance differential.” Because of this provision, our long-standing assessment structure remains valid.

Guest Information Form

We have implemented a new Guest Information Form, now available on our website. This form must be completed whenever an owner allows a guest to stay in their unit for two weeks or more at no charge. Please use this form in situations such as:

- A guest staying in your unit while you are away
- Someone staying in your unit to care for your pets
- A friend or family member using your unit at no charge
- Allowing someone to stay in a unit you own but do not occupy

If the guest is paying to stay in the unit, they are considered a tenant and must submit a formal rental application before moving in.

Come to a meeting

Come to a meeting or join us on Zoom. Meeting information is posted on our website, in our lobbies, and on our Facebook page.

Smoke detectors

Make sure you have working smoke detectors (with fresh batteries) in your unit.

Light bulbs

If you notice any lightbulbs out, please contact us or post a comment to our Facebook page indicating the location of the burned-out light.

Saving the Association Money

We're fortunate to have an outstanding community of owners at Sandal Cove—people who aren't afraid to roll up their sleeves to make our property better.

Last year, a group of owners, led by Larry Young, pooled their resources to purchase new pool furniture, a huge upgrade from what we had. Juan Soler and Peter Daigle continue to serve as our unofficial “light-bulb crew,” replacing burned-out bulbs and recently installing a new solar parking lot light. Sam Campanelli installed door screens in several units last spring, and Katie Sowers is tirelessly keeping the back entrance of Building 5 clean and tidy. Larry Young and Gary Ryan have taken on a variety of projects, with Gary even assisting a plumber in tracking down a difficult water leak. After Hurricane Milton, Billy Hooks kept the board informed and had someone take drone footage of the roof to document the damage.

Thanks to all of these contributions—big and small—we've been able to save the Association money while keeping Sandal Cove looking great.

Update your contact information.

Please make sure that we have up-to-date information so we can contact you in case of an emergency. We also need your email address to send periodic communications via our email blasts.

Owner Portal.

Sandal Cove offers an Owner Portal for registered unit owners. To access the owner portal, you need to register on the Sandal Cove website. This is to ensure confidentiality, as the portal contains sensitive information, including contracts and bids. To register, follow the steps below.

1. Go to Sandalcove.com
2. Click on: Owner Portal
3. Set up a new account if you don't have one
4. Once your account is set up, log in
5. After you log in, you can access a variety of community information

Board of Directors

Peter Daigle, President/Treasurer
Kathy Leckman, Secretary
Larry Young, Director
Diane Campanaro, Director
Juan Soler, Director
Angela Johnson, LCAM, Property Manager.
Ameri-Tech 727-726-8000