



New Owner Guide – Frequently Asked Questions

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Condominium Association (HOA)

Q: What are my voting rights in the Condo Association?

A: Each unit is entitled to cast one vote. It is **very important** owners take advantage of the opportunity to vote; non-voting units on issues related to the condo docs automatically result in a “No” vote. If a unit is owned by more than one party or an entity such a partnership or a corporation, one person must be designated as the voting party.

Q: How do I bring forward a question, concern, or topic for HOA consideration?

A: An easy way to get a subject addressed is by attending (in person or via Zoom) the Friday workshop before the Saturday board meeting. The Friday workshop is the **ONLY** time owners are to speak up. Following normal parliamentary procedure, at the Saturday meetings owners must remain silent observers. An email to any board member or the general manager is also an option. The board meets every quarter with dates posted on the website.

Q: How much is the assessment to The Islander Condominium Association for my unit type and when is it due?

A: Assessments for 2021 are \$699 and are invoiced and due monthly (payment due by 25th of the following month). The fees are the same for every unit, even those who own multiple units pay the same amount for each unit.

Q: Do I have to be a member of any other association?

A: Yes, Holiday Isle Improvement Association is required at an additional cost to owners per year.

Q: Are there any special assessments for 2021?

A: No. Special Assessments are discussed at board meetings in advance of implementation. Special assessments can be for planned needs of the association or for emergencies such as hurricane damages. Past special assessments include installation of code compliant doors and windows and payment of the insurance deductible on the master policy after hurricane damage. Owners are always informed of special assessments and the board tries to spread out payments to help other owners.

Q: Am I required to pay rent or land use fees for recreational or commonly used facilities?

A: No, as a member of the Association, you will pay a share of the expenses for maintaining, managing and replacing certain community property, such as parking areas, swimming pools, landscaping. These costs are included in the monthly assessment.



General

Q: Are owner pets allowed?

A: No. We are a pet-free condominium.

Q: Am I allowed to install a washer/dryer?

A: Yes, a stackable washer/dryer can be installed in the master bathroom. In fact, they are encouraged especially for rentals as they rent well! (It is expensive since there are code guidelines that must be met for outside venting). Additionally, if the unit has the original bathroom exhaust with no outside venting, code requires those also be replaced with exhaust fans that vent outside.

Q: How do I get access to the Owner's Portal?

A: Access to the Escapia Owner's Portal is granted by The Islander (contact Management). The web address is www.islander-resort.com. Once your closing papers are received, the office will send an email inviting you to the portal. Just follow the directions on the email. If your invitation goes the "junk" mail or if you cannot find it for any other reason, just call the office and ask that they send another invitation. The portal contains all of your owner statements, emails, and other messages sent to all owners. The portal gives owners information about their rentals and income if they are on the rental program.

Q: Who updates The Islander web site (general & owner information, unit descriptions & photos, etc)?

A: The Islander contracts with a webmaster to keep the website updated. Individual owners can submit to management information about their unit and photos of their unit to be uploaded to the site.

Q: How do I access the Protected Owner section on The Islander web site?

A: Contact the General Manager/Community Association Manager (CAM) for a password for owners.

Q: My friends or family members are going to be guests of my condo; do they have to pay for beach service and housekeeping?

A: Yes, these fees are required for everyone. (Owners are required to pay beach service exceeding fourteen days.) Be sure and review the rental agreement as there are restrictions during high/peak season. Beach service fees are charged regardless of whether the beach service is used or not.

Q: What is the criteria for featured units and how often do they change?

A: Featured units are randomly selected by our software system.

Q: What is the work order charge on my monthly statement?

A: These charges are either upon service request from the owner or generated by a guest (i.e., light bulb, batteries, repairs). The cost is minimal considering owners are not there to provide service. The Islander maintenance crew is top-notch and will go above and beyond to repair something before calling in a professional. If the charge for maintenance exceeds \$350, the office will call the owner for approval.



The Islander Management Company

Q: Why should I use The Islander rental company rather than an outside rental company?

A: Owners have the right to self-manage their rentals or choose any rental management agency. However, there are benefits of choosing The Islander in-house management for rental units. These include:

- Requests are made to the front desk instead of to off-site companies. (We all know that guests can be demanding.) The front desk and laundry room cannot provide services when the rental is managed off-site. Being able to immediately help guests eliminates many complaints.
- The fees for in-house rental management are less or competitive with off-site companies. Additionally, The Islander uses profits from the rental company to reduce expenses for the rental owners. Examples: Replacement items like linens are provided many times at no cost to the rental owner. Some years, the cost of the deep clean is paid for the rental owners.
- Management supplies items like pots and pans, knives, and flatware to owners for their units many times. The Islander retains an inventory of items required for each unit. If something goes missing or is damaged in a unit, the owner is charged for it but it is replaced immediately rather than waiting for an outside company to respond.
- Beach service is provided for all guests of in-house rental owners at no charge to the guests and at a minimal charge to the owner.
- Guests are immediately helped when locked out of their unit. Outside rental companies must be contacted when guests are locked out and the guests must wait on someone to respond to let them in their unit.
- Linen exchange is provided twice a week for in-house rentals.
- Additional items are available to borrow for in-house rental guests. These items include crock pots, handicapped chairs, barbeque equipment, sports items such as footballs, tennis rackets, pickleball rackets, basketballs.
- Gate remotes are provided to in-house rental guests upon request.
- Desk is open from 7 a.m. until 11 p.m. to answer questions and provide help for in-house rental guests.
- Check-in services and free laundry services are provided on site.



Rental Unit Contents

Q: Can I put special amenities/contents in my rental unit?

A: Yes, however, if anything happens to non-standard contents, our damage protection of up to \$1,000 does not provide coverage. Only Islander-approved items are covered by the damage waiver. The Islander Management Company and housekeeping personnel are not responsible for inventorying special contents upon turnover. Do not put out any items that are special (i.e., Grandma's heirloom). Everything is subject to theft!

Q: What happens if a guest damages decorations (i.e., wall art and accessories)?

A: These contents are covered under the damage waiver. The Islander requires a copy of the receipt for items purchased in the unit to verify purchase price and location which makes replacement easier. As a new owner, you likely have zero past receipts. However, ensure you keep a tax file and include every receipt for all items. You should provide a copy of the receipt to The Islander office so items can be replaced faster and with more ease.

Q: What happens if condo contents are misplaced or stolen by a guest?

A: Unfortunately, only damaged items are covered by the damage waiver; missing items are the condo owner's expense to replace. Items required by The Islander will be automatically replaced and charged to the owner.

Q: What bedding are owners responsible for?

A: The Islander Management Company provides all bed linens except bedspreads. All beds require two bedspreads for each bed (second one is required when primary one is being laundered). They must be comforter or quilt type (not duvet). Decorative pillows are the responsibility of the owner.



Rental Unit Reservations

Q: What is the difference between reservation types?

A: See below.

- ❖ **Owner** – owner personal reservation
- ❖ **Guest of Owner** – family or friends of owner, no rental fees (except housekeeping and in-season beach service)
- ❖ **Owner Referral** – owner has sourced the booking personally and requests The Islander book the reservation for the customer. (See more information on rental fees, management commission and discounts)
- ❖ **Rental** - The Islander reserves or the reservation comes through an Islander source, such as VRBO, etc.

Q: Can I provide a discounted rental rate?

A: Yes, however, discounts exceeding 20% result in a higher commission payable to The Islander Management Company.

Q: What is the Loyalty Discount?

A: The “loyalty discount” is given to a previous guest at 1% for every night the guest stayed the previous year up to 10%.

Q: How do guests book a unit?

A: It is recommended guests book a unit online using The Islander website or calling The Islander desk. Reservations may also be booked using alternate booking platforms (VRBO and AirBNB), but additional third-party fees apply. Owners may also source their own bookings.

Q: How does an owner referral work?

A: The Islander Management Company receives 10% commission for owner referrals. Owner is responsible for contacting the front desk and providing required guest information (below); email is recommended (frontdesk@islander-resort.com). Guest is responsible for calling the front desk to secure the unit with required deposit. An owner referral is only good for the first time the guest stays at The Islander. Future reservations do not qualify as an owner referral.

- ❖ Full Name
- ❖ Guest Telephone Number
- ❖ Guest Email
- ❖ Guest Home Address
- ❖ Check In/Check Out Dates
- ❖ Number of Guests

Q: What marketing platforms and/or services does The Islander use?

A: Although marketing platforms change constantly, the most common ones used are VRBO/Homeaway and AirBnB and Wedding Wire.



Q: What restrictions exist on the leasing of my unit?

A: A rental owner cannot rent their unit without paying rental commission. No one can book a guest under 25 years of age unless the guest is a relative of the owner and the owner via email accepts responsibility for all actions of the relative. Owners can allow relatives to stay in their unit as long as the rules of the rental agreement are followed. The restriction on rentals to under 25 years of age is a Holiday Isle rule.

Non-Rental Units

Q: Are non-rental units subject to the same rules, example: hot water heater must be replaced every 10 years.

A: Yes, since the salt air corrodes every metal, replacement is required to prevent a leak from ruining the unit(s) below. Non-rental units, like outside rental units, must follow the condo documents. A non-rental unit may have the desk program a key for their unit. A non-rental unit may request linen services that are billed to the owner. All services offered to rental units can be used by non-rental units, but not outside rental units. The services offered will usually incur a charge to the non-rental owner.

Insurance

Q: Should I have FEMA insurance?

A: Yes, to be properly protected, you must have FEMA coverage in addition to normal condo coverage (i.e., contents, etc.) Regular homeowner insurance does not cover flooding or wind damage. Most damage from a hurricane is classified as flood damage. If a category 5 hurricane hits The Islander and there is any surge of water, the claim for coverage is classified as flooding. There is always a surge. If your insurance agent or broker does not write FEMA policies, they can provide a recommendation for a company that does.

(Unlike single family homeowners, condo insurance covers everything from the paint on the walls inward; the building structure is covered by The Islander master policy.)

Q: My mortgage company requires a copy of The Islander's declaration page (evidence of coverage). Where can I get a current copy?

A: Visit The Islander website and navigate to the [Owner section > Reference Materials > Insurance](#).

NOTE: THE STATEMENTS CONTAINED HEREIN ARE ONLY SUMMARY IN NATURE. A PROSPECTIVE PURCHASER SHOULD REFER TO ALL REFERENCES, EXHIBITS HERE TO, THE SALES CONTRACT AND THE CONDOMINIUM DOCUMENTS.

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