

# Handbook

## Fairways at Grand Harbor



This Handbook is intended as quick reference to general information about Fairway's community and surround area. Partial Rules & Regulations sighted here are not intended to substitute for the communities official Rule & Regulations.

**24 hour Emergency Fairways Contact Phone:**

**772 -569-9853**

**Police & Fire Call: 911**

**Elliott Merrill Community Management**

Office: 835 20th PL Vero Beach, FL 32960

Phone: 772-569-9853

- **Primary Service Contact:** Jonna Streeter • Community Liaison  
email: [jonnas@elliottmerrill.com](mailto:jonnas@elliottmerrill.com)  
Phone: 772-569-9853 (Please email Mrs. Streeter for the fastest response to your inquiry or service request.)

• **Property Manager:** Chad Carroll  
email: [chadc@elliottmerrill.com](mailto:chadc@elliottmerrill.com) (Mr. Carroll is the Community Manager. For general assistance please contact **Jonna Streeter.**)

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## BOARD MEMBER CONTACT

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[mh53rivah@aol.com](mailto:mh53rivah@aol.com)

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[matthuo@aol.com](mailto:matthuo@aol.com)

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[turkeyspur@aol.com](mailto:turkeyspur@aol.com)

**Virginia Price** • Director  
[ginga09292@gmail.com](mailto:ginga09292@gmail.com)

## **Section 1 INTRODUCTION**

The handbook was created by volunteer homeowners. This document is intended to be an informal aid to assist homeowners and residents with general information and procedures outside of the Association's Governing Documents. Although the Association's governing documents are formally available on the Elliott Merrill Portal, they are included as a reference at the back of this handbook.

We encourage residents to contact the Fairways Documents Committee with comments and suggestions to make our community handbook better. Should you wish to serve on the Documents Committee, or any other committee, please contact the Association President.

**NOTE:** All residents and visitors are required to identify themselves upon request of management and board members. In addition residents shall identify their unit upon request.

### **Overview of Community Governance & Management:**

Fairways at Grand Harbor is a very desirable Condominium Community consisting of 257 private condominium units including common property areas, recreation facilities and buildings. Fairways is a deed restricted community which means it has Rules & Regulations which everyone is required to acknowledge before buying or leasing a condominium. Community living standards and rules are embodied in a document known as Covenants Conditions and Restrictions or CC&R's (Declarations). The CC&Rs, along with Association Bylaws and Rules & Regulations, define the general condition by which condominiums and common elements must be maintained to achieve a high living standard for the community as a whole. Importantly, governing documents inform residents of their obligation to follow required standards for the benefit of all. Generally, our residents understand and appreciate both the necessity and the value of voluntary compliance with the covenants in order to maintain the quality and harmony of the community.

The Association is governed by an elected Board of Directors. The Board's responsibility is primarily focused in three administrative areas including: management, asset management and community relations. The Board of Directors is responsible for the retention and supervision of a property management company to manage the Associations' properties, facilities, finances, resources and community governance. A Property Manager is responsible for general oversight, including the supervision of a part-time administrative assistant and two on-site maintenance workers.

On-site workers report directly to the Property Manager and indirectly to the Board of Directors. Face-to-face service requests with on-site staff are restricted to emergency situations. Service requests are to be made in writing via the **"Service Request Form"** or by email to the management company. On-site workers are not allowed to work on behalf of residents during normal working hours. **Service Request Forms** are available at each building mailbox location.

## **Maintenance and Replacement**

On-going maintenance and improvements within the community ensure a pleasant living environment.

**Cleaning & Staff Maintenance:** The cleaning of buildings, facilities and Common Areas is a priority of the Board of Directors. At the direction of the Board of Directors, the Management Company and on-site staff are responsible for the cleanliness of passageways, stairways, sidewalks, pool areas, clubhouse and related facilities, parking areas and elevators . The staff is also responsible for landscape debris removal.

On-site staff also assists with small maintenance and repair items including gate works, pool operations and building lighting. Maintenance service request forms are located in each building at the mailbox area. Additionally, residents may contact the Management Office by email to report a maintenance concern. (See Handbook cover for email addresses.)

**Contractual Maintenance:** Service companies are employed, as necessary, to repair and maintain equipment and facilities. Contractors are also employed to maintain the grounds. Maintenance and repair items include: Tree trimming, shrubbery trimming, grass cutting, pond and fountain maintenance, irrigation, pool repairs, roof repairs and gate repairs, to name a few.

**Planned Maintenance & Replacement:** The Association maintains a financial reserve for the replacement and maintenance of large items throughout the community. These items include: building painting, pool renovation, paving, roofing, fire and safety, elevators and site improvement, to name a few. A schedule determines the frequency at which maintenance and replacement occurs to large ticket items. The annual budget also addresses less expensive repairs and replacement items including: gutters, sidewalks, fountains, lighting, landscapes, pool maintenance, pest control, irrigation, exercise equipment and carpentry, to name a few.

## **GOVERNING DOCUMENTS**

The Association's governing documents include the Declaration of Covenants, together with all adopted and recorded amendments and exhibits, as well as the Articles of Incorporation, Bylaws and Rules and Regulations. Together, the governing documents combine to set out the powers and the limitations on the powers of the condominium Association. Chapter 718 of the Florida Statutes (commonly referred to as "the Homeowner's Act") enumerates the rights, liabilities, and commitments governing the use and occupancy of the property governed by the Association. Association documents may be found on the property management portal. Contact the property Management Company for access.

### **Declarations**

The Declarations, Covenants Conditions and Restrictions (CC&Rs) is the legal document that lays out the guidelines for the community including living standards and rules and regulations.

Simply stated, the CC&Rs are the overriding rules of the community. They govern what you can, can't, or must do with respect to your property . For example, the CC&Rs might require you to maintain your unit door in good condition. It is also typical for the CC&Rs to regulate

things such as clotheslines, pets, TV antennas/satellite dishes, and annoying or dangerous behavior.

If one does not abide by the Declarations, Bylaws and/or Rules & Regulations the Association might impose penalties for violations including fines and other necessary consequences.

### **Articles of Incorporation**

The Articles of Incorporation establish the condominium Association as either a corporation for profit or not for profit. The "articles" include the original document creating the Association and all subsequent amendments.

### **Bylaws**

The Bylaws of the Association govern the operation of the Association. While the condominium Association is granted discretion in establishing specific procedures for the Association, the Bylaws must be consistent with certain specific operational requirements. Including:

- Restrictions on the use of proxies
- Financial reporting obligations by the Association,
- Requirement that all Board meetings be open to members of the Association
- The requirement that notice be posted for all Board meetings. (See Board Meeting Posting Policy).

### **Rules & Regulations**

Similar to the Declaration, the Rules and Regulations of the Association are supplemental restrictions authorized by the Association Bylaws.

### **Compliance & Enforcement of Rules & Regulations • Statutory Reference 718.303 (3)**

Reference: Declarations of Condominium for Fairways at Grand Harbor, A Condominium Association Exhibit F (1) "Enforcement of Rules & Regulations"

"The Association may levy reasonable fines for the failure of the owner of the unit or its occupant, licensee, or invitee to comply with any provision of the Declaration, the Association Bylaws, or reasonable rules of the Association."

The Enforcement of Rules & Regulations is a policy adopted by the Board of Directors. The policy explains the process of fine notification for the violation of Rules & Regulations. The policy also provides the process for disputing violations and complaint notices as well as the appeal of fines. (See Enforcement of Rules & Regulations)

### **Amending Governing Documents**

Statutory Reference 718.110

At times it may be advantageous to amend the Association documents. The requirements for amending the governing documents include:

- (a) "The vote of not less than 66-2/3% of the Board of Directors and the vote of members holding not less than 66-2/3% of the total votes of the Association and (b) The vote of members holding not less than 80% of the total votes of the Association."



## **Board Of Directors**

The Board of Directors is responsible for carrying out the duties and responsibilities of the Association. Five directors comprise the Board of directors. Directors serve two-year terms.

All members of the Association are eligible to serve on the Board of Directors, and a member may nominate himself or herself as a candidate for the Board. Directors must be elected by a plurality of the votes cast by eligible voters.

## **Resignation of Directors**

A Director may resign at any time by delivering written notice to the Board of Directors. A resignation is effective when the notice is delivered.

## **Election and Filling Director Vacancies**

Selection of Board members is accomplished by either election to the Board by Association members at an annual or special meeting or by appointment to the Board. In the event of a vacancy the Board appoints a member to fill the vacancy for the remaining term of the vacating Director. Members interested in running for the Board of Directors can contact the Management Office to indicate their intention. Prior to election candidates are encouraged to attend and complete a 1/2 day certification workshop. All Board members are required to be certified prior to assuming a seat on the Board.

## **Board of Directors Meetings**

A meeting of the Board of Directors includes any gathering of a quorum of the Board members for the purpose of conducting Homeowner Association business. A quorum consists of a majority of the members of the Board established in the Articles of Incorporation or the Bylaws. The meeting can take place wherever the Board of Directors finds it necessary, unless otherwise restricted in the Bylaws. Remote participation is permitted as long as all directors may simultaneously hear each other during the meeting.

## **MEMBERSHIP MEETINGS**

### **Annual Meetings**

Condominium Associations are required to hold at least one regular membership meeting each year. The date, time, and place are commonly found in the Association's Bylaws. Alternatively, the Board may set the meeting in the manner required in the Bylaws and consistent with the requirements of Chapter 718, F.S.

Elections for the Board must take place at the annual meeting.

### **Special Meetings**

Special membership meetings must be held in either of two ways; when called by the Board or when at least ten percent of the Association requests a meeting. Special meetings are limited in their scope and purpose. A notice announcing a special meeting must include a description for which the meeting was called.

### **Notice of Meetings**

Notices of all meetings shall be posted in a conspicuous place in the community at least 48 hours in advance of a meeting, except in an emergency. There is no requirement that an agenda be posted.

### **Member Participation at Meetings**

Association members have the right to attend all meetings of the Board of Directors. Members may speak before the Board for three minutes on any matter that has been placed on the agenda. Note that the Board is not obligated to take any particular action requested by a member at a meeting. The Board will take a lenient approach toward member participation time permitting. The Association is permitted to adopt written rules allowing members to speak and governing the frequency and the duration of the participation by members at Board meetings.

### **Committees**

Community committees add greatly to the oversight and management of the Association's affairs. Committees are always seeking new members. Should you wish to serve on a committee you may contact the Board President. The following committees are currently operational:

#### **Landscape Committee**

The Landscape Committee advises the Board of Directors on the landscape budget and maintenance of the green areas throughout the community.

#### **The Documents Committee**

The Documents Committee is instrumental in assisting the Board of Directors with revision and writing of governing documents.

#### **Compliance Review Committee**

The Compliance Review Committee adjudicates disputes between the Board, owners and renters

### **Rules & Regulation Changes**

The Board of Directors of the Association reserves the right to change or revoke existing Rules and Regulations and to make such additional rules and regulations from time to time as, in their opinion, shall be necessary or desirable for the safety and protection of the Building and its occupants, to promote cleanliness and good order of the Property and to assure the comfort and convenience of members; provided that such changes, revocations, or additions must be adopted in accordance with the procedures set forth in the By-laws of the Association before such changes, revocations, or additions become effective. After adoption, changes may be overridden in the manner described in the By-laws.

## Section 2

### IMPORTANT POLICY STATEMENTS & PROCEDURES

**Note:** The Community Rules & Regulations are indexed at the back of the handbook. Listed here are Fairways policy statements and procedures to assist and guide residents, guests, visitors and licensees.

1. Residents must register all family members, permanent guests, and occupants of a particular unit with the Management Office. **Note:** Persons under 18 years of age are prohibited from using facility keys, access cards and FOBs.
2. All residents must register vehicles with the Management Office.
3. The Unit Owner shall give a copy of any lease together with such additional information as may be required, to the Board of Directors and Property Management at least five (5) days prior to the occupancy date on the lease. Any expenses incurred by the Association or Management Company in obtaining documents shall be assessed to the owners including background checks. **All new applicants and lease renewals are required to remit \$1,000 placed in escrow.**
4. All Residents must supply the Management Office with a copy of the keys to their unit(s) in order to allow emergency access (fire, flood, medical). Residents who do not furnish the Management Office a key accept full responsibility for all charges incurred to gain access to the unit during an emergency.
5. Tenants shall provide an email address on the Association's Rental Application. Tenants shall receive important official notices from the Board of Directors and Management via email. **Note:** The Tenant's email address will not be shared with a third party. The Association considers it an imperative to reach owners by email in order to expedite emergency and official communications. Therefore, the Board of Directors encourages owners to provide an email address to management to receive official notices from the Board of Directors and management. Official notices will also be sent to owner via mail. **Note:** The owner's email address will not be shared with a third party. Should an owner decline to provide an email address all official communications will be sent by standard mail. Management will attempt to contact an owner by phone in case of an emergency related to the owner's unit.
6. Residents are welcome to invite guests or visitors. Guests staying longer than five (5) days are required to register in the Management Office.
7. Guests staying for thirty (30) days or more days in any three-month period in the absence of an authorized owner shall be treated as lessees (regardless of whether they are remitting compensation for the use of the unit) and must fill out an application for occupancy.
8. Damaging the gate control arm, gate or gate-works will result in minimum \$600.00 charge to any owner, renter, guest, visitor, contractor or licensee. Owners are financially responsible for their renters and their renter's guests while on the property. **NOTE:** Vehicles entering the community through the exit gate or barrier arm is strictly prohibited. Violators may be denied access to the community.
9. Residents are responsible for picking up dog waste. Failing to do so will result in an immediate fine.

10. Smoking is not allowed within 25 feet of exteriors of buildings including hallways,, stairways and atriums. No spitting of tobacco products in building hallways, walkways or near recreational facilities.
11. Residents are required to maintain their air-conditioning at 80 degrees or lower at all times to avoid mold.
12. No renovation to a unit may occur without prior approval. All renovation guidelines must be followed. Questions about renovations will be answered by the Management Office.
13. No linens, cloths, curtains, rugs, mops, or laundry of any kind shall be shaken or hung from any of the windows, doors, fences, balconies, terraces or other portions of the Condominium Property.
14. Only approved window treatments shall be hung on windows.
15. No firearm shall be discharged on the property.

### **Section 3**

#### **RECREATIONAL AREAS • FACILITIES • COMMON AREAS**

**Note:** All Fairways facilities and property are for the exclusive use of owners, residents and their guests. All others will be removed by law enforcement.

- 1. All persons under eighteen (18) years of age must be accompanied by a resident owner or tenant whose name is on the lease when utilizing the recreation areas or facilities.**
2. Pool hours are dawn to dusk. All violators will be removed by law enforcement.
3. Pool passes for guests are available in the Management Office. (See Rules & Regulations for additional details.)
4. Parties are not permitted in the swimming pool or deck area.
5. Proper clothing, including shirts and shoes, must be worn in all public areas within the building, this includes hallways.
6. Owner use of the clubhouse for parties/events is by reservation only. The owner must be present at all times during its use and is responsible for the actions of his/her guests while using the facility. Parties are not permitted in the swimming pool or deck area.
7. Residents may not make or permit any disturbing noises in the building or on the Condominium Property that will interfere with the rights, comforts, conveniences, or quiet enjoyment of other Residents. Violators will be referred to the Management Office.
8. Slamming or allowing doors to slam is not permitted. Violators will be referred to the Management Office. Note: a small adjustment to the door spring will prevent the door from slamming. For further information contact the Management Office.
9. No Resident shall play or permit to be played any musical instruments, nor operate or permit to be operated a phonograph, television, radio or sound amplifier in his or her unit or on the Condominium Property in such a manner as to disturb or annoy other residents.
10. Bicycles, scooters, skateboards, or another conveyance are not permitted to be ridden through the building passageways or sidewalks. Playing is not permitted in any of the passageways, hallways, stairways or elevators.
- 11. The sidewalks, entrances, passageways, elevators, and like portions of the Common Areas shall not be obstructed, nor used for any purpose other than for entry and exit of**

the Condominium Property and buildings. **Personal property left in common areas will be removed by staff.**

12. No carts, bicycles, carriages, chairs, tables or any other similar objects may be stored in the Common Areas.
13. No exterior antennas, satellite dishes or similar equipment shall be permitted to be affixed to the structure of the building on the Condominium Property or on any of the Common Areas (except that Association shall have the right to install and maintain a master cable and television system). In no event, may a unit Owner or Resident drill a hole through an exterior wall of the building in order to install an antenna, satellite dish or similar equipment.
14. Drones or other flying devices are not allowed on the Condominium Property without permission.
15. Window coverings (or linings thereof) which face an exterior window or glass door of units shall be subject to approval by the Association and must be in compliance with the design of the building.

#### **Section 4 VEHICLES • PARKING • GATE ACCESS**

1. All residents must register vehicles with the Management Office.
2. All Vehicles must display a parking pass hanging from the mirror of their vehicle.
3. All guests parking on the property for more than 72 hours must obtain a temporary parking permit.
4. All residents must procure a RFID (Radio Frequency Identification) sticker for each vehicle registered to the unit. (See Forms Index).
5. No trailer, mobile home or recreational vehicle shall be permitted on the Condominium Property at any time.
6. Commercial deliveries must use the gate call box to enter the community. Vehicles entering the property via the exit gate will be referred to law enforcement.
7. No vehicle maintenance (i.e. oil changes) or repairs shall be performed on the property. Additionally, vehicles may not be washed on the property.

#### **Section 5 DELIVERIES, MOVING & CONSTRUCTION**

1. Deliveries (construction material, furniture, etc.) that weigh over 75 lbs., and that is over 6ft. in length or that requires an elevator trip must be scheduled with the Management Office at least twenty four (24) hours in advance in order to schedule the elevator.
2. A damage deposit in the amount \$1,000 is required at the time the elevator is reserved.
3. The time scheduled for construction and construction deliveries, move-ins/move-outs is Monday through Friday, 8:00AM to 5:00PM, holidays are excluded. Delivery vehicles and workers must leave the property by 5:00 PM EST.
4. Semi-trucks and trailers are not allowed onto the property.
5. Damages to any part of a building and/or common element during move-ins/move-outs will result in a charge to the resident or owner.

6. Scuff marks and dirt resulting from move-ins/move-outs will result in a charge to the resident or owner to have the situation corrected. All construction to a unit must have Management Office approval.

## **Section 6 TRASH**

**Note:** The trash compactor is monitored by security cameras. All persons violating trash Rules and Regulations will be subject to fines and charged for the removal of unauthorized items in the trash compactor or compactor area.

1. Trash and/or garbage is not allowed in passageways. Period.
2. No furniture, appliance, construction material or trash item over 3' X 4' shall be placed in the trash compactor.
3. Cardboard shall be broken down before being placed in the trash compactor.
4. All trash and/or garbage shall be placed in the trash compactor. Do not leave trash on the sidewalk in front of the trash compactor or general area.
5. Trash shall not be discarded in any common area.

## **Section 7 PETS**

A certificate of approval is required prior to pet occupancy in a unit for Owners. Pet owners are responsible for keeping their pet under control at all times and for cleaning up after pet in the Common Areas. **Renters may not have pets.**

## **Section 8 GRILLS**

In accordance with Florida Fire Prevention Code (NFPA 1 10.11.7), no hibachi, gas-fired grill or other cooking and heating devices are permitted on the balconies or terraces or under any overhang portion of the building. Electric grills shall be confined to patios and terraces. Grills are not allowed on the common elements including: pool, clubhouse, grounds, tennis courts, building walkways, stairs and hallways. Grills are not allowed in garages or carports. Charcoal grills are not allowed inside or outside of units.

## **Section 9 INSURANCE**

Fairways at Grand Harbor requires each owners to carry condominium insurance on their unit. (See rule 5.30)

**Note:** Your individual condo insurance policy helps to protect your personal unit and helps to pay for damages to your home and personal belongings. Florida condo insurance (also called HO6 or condominium insurance) is a necessary safeguard for the contents of your home. It picks up where your HOA policy leaves off to protect your walls, furnishings, liability, and more. A condo Association insurance policy typically covers the building, including the roof and siding, and common or shared areas such as hallways and pools.

Unit owners are responsible for the cost of reconstruction of any portions of the Condominium Property for which the unit owner is required to carry property insurance, or for which the unit

owner is responsible under paragraph (j), and the cost of any such reconstruction work undertaken by the Association is chargeable to the unit owner and enforceable as an assessment and may be collected in the manner provided for the collection of assessments pursuant to § 718.116. [Extracted from Florida Statute 718.111(11)(g)2] Any portion of the Condominium Property that must be insured by the Association against property loss pursuant to paragraph (f) which is damaged by an insurable event shall be reconstructed, repaired, or replaced as necessary by the Association as a common expense. In the absence of an insurable event, the Association or the unit owners shall be responsible for the reconstruction, repair, or replacement, as determined by the provisions of the declaration or Bylaws. All property insurance deductibles, uninsured losses, and other damages in excess of property insurance coverage under the property insurance policies maintained by the Association are a common expense of the condominium, except that: [Extracted from Florida Statute 718.111(11)(j)] A unit owner is responsible for the costs of repair or replacement of any portion of the Condominium Property not paid by insurance proceeds if such damage is caused by intentional conduct, negligence, or failure to comply with the terms of the declaration or the rules of the Association by a unit owner, the members of his or her family, unit occupants, Tenants, guests, or invitees, without compromise of the subrogation rights of the insurer. [Extracted from Florida Statute 718.111(11)(j)1] The provisions of subparagraph 1. regarding the financial responsibility of a unit Owner for the costs of repairing or replacing other portions of the Condominium Property also apply to the costs of repair or replacement of personal property of other unit owners or the Association, as well as other property, whether real or personal, which the unit owners are required to insure. [Extracted from Florida Statute 718.111(11)(j)2]

## **Section 10 LEAVING TOWN • TIPS**

For those residents who spend part of the year elsewhere, here are some tips for “closing up” your unit to reduce the possibility of damage while you are away.

1. Shut off the main water valve to your unit even if you are leaving for a short period of time. Turn off the electric circuit breaker to the hot water heater. Be sure not to turn off the A/C circuit. Unplug lamps and electronics to avoid possible power surges.
2. Change the filter in your A/C handler.
3. Set A/C and humidistat to your desired setting. Thermostats should not be set higher than 80 degrees. Mold can occur when the humidity exceeds 68%. You may want to consider a dehumidifier, which is more economical (per FPL) especially if you are on the first floor.
4. Kitchen sink disposal - Pour 1/8 cup of lemon or lime juice down the disposal. Add 1/4 cup vegetable oil and turn disposal on for a few seconds. Add an additional 1/4 cup of oil. The acid in the juice will kill most of the bacteria and the oil drives out the water and lubricates the mechanism.
5. Leave a key to your unit at the Management Office for emergency access. It is also helpful to have someone check on your unit while you are away.



6. Remove **EVERYTHING** from your porch or balcony. In a strong storm, items left in this area can become missiles.
7. Empty your refrigerator before leaving. A power failure could cause food spoilage. If you keep your refrigerator running you might consider putting canned goods in the refrigerator so that the higher AC setting won't affect contents. Nuts do well in the freezer. Use tightly sealed containers for flour, sugar and grains.

## UTILITIES & GOVERNMENT OFFICES

### Indian River County

#### Vero Beach Customer Service Office

Indian River County Administration Complex  
1801 27th Street Vero Beach, FL 32960

**Website:** <http://www.ircutilities.com/>

**Phone:** 772-770-5300

**Office Hours:** 8:00 am to 5:30 pm

[ircustomerinquiry@ircgov.com](mailto:ircustomerinquiry@ircgov.com)

#### Electric Service • Florida Power & Light

<https://www.fpl.com/>

#### Internet & Cable TV • Xfinity (Comcast)

Comcast Service Center  
5840 20 Street Vero Beach, FL 32966

**Phone:** 800-934-6489

[xfinity.com](http://xfinity.com)

#### City of Vero Beach Customer Service

1036 20th Street  
Vero Beach, FL 32960

**Phone:** 772-978-5100

**Fax:** 772-978-5125

[custsvc@covb.org](mailto:custsvc@covb.org)

#### Drivers' License & License Tags

County Administration Complex (Main Office)

Tax Collectors Office

1800 27th Street - Building B

Vero Beach, Florida

**Phone:** 772 226-1338

<https://www.irctax.com>

#### Property Tax • Homestead Exemption

Indian Property Appraiser

1800 27th Street

Vero Beach, Florida, 32960

**Phone:** 772-567-8000

#### Property Search

Indian River County Appraisers Office

**Phone:** 772-567-8000

<https://www.ircpa.org>

#### Parks & Recreations

<https://www.ircrec.com>

## CONDOMINIUM INSURANCE

This list of insurance agencies is for owner convenience and does not represent an endorsement by the Association.

**Tom Collins Insurance Agency, Inc.**

Phone: 772-778-9222

**[R.sindone@tomcollinsinsurance.com](mailto:R.sindone@tomcollinsinsurance.com)**

**Gambale Insurance Group Inc**

Dan Robinson

Phone: 772- 223-6007 ext 305

**[DanRobinson@allstate.com](mailto:DanRobinson@allstate.com)**

**Insurance Solutions Amie Alexander**

Kelly DeGraeve Claytor

Phone: 772-567-4335

**[Kelly@insurancevb.com](mailto:Kelly@insurancevb.com)**

**Justine Rodgers Signature Insurance (Homeowners/Auto)**

Phone: 772-778-9970

## CONTRACTORS

**This list of contractors is for owner convenience and does not represent an endorsement by the Association.**

### **Air Conditioning**

Barker Air • 772-562-2103  
Smith Heating & Air conditioning  
Comfort Zone • 772-770-0507

### **Appliance Repair**

Dave's Appliance • 772-794-7714  
Mr. Appliance Expert • 772-778-0016

### **Barber Shops**

John the Barber • 772-563-2124  
The Hair Shop for Men • 772-563-0331

### **Beauty Salons**

Kellie's Hair and Nails • Mary Stroker • 609-425-336  
8980 North US 1, Sebastian, FL 32958 (one mile north of 510)  
Salon Essentials • Sue Gallagher • 772-532-0539

### **Doors**

Vero Mill Works • 772-569-7155

### **Drywall/Sheetrock**

Doug's Drywall • 772-388-1041 • 772-360-8339

### **Electrical**

Electrician Casano Electric • 772-567-8134  
Complete Electrical • 772-388-0533  
Indian River Electrical, Inc. • 772-567-5302

### **Exterminator**

Clements Pest Control • 772-562-6450

### **Flooring Tile**

Tony Fushetto • 772-770-1000

### **Flooring & Carpet Cleaning**

Father & Sons Carpet • Tim – 772-569

### **Garage Doors & Openers**

Abco Garage Door • 772-567-9098

**Kitchen & Bath**

Top Drawer • Thor Welhaven -772-370-4624  
[thorwelhaven@bellsouth.net](mailto:thorwelhaven@bellsouth.net)

**Handyman – Painting, Tile Floors, Trim & Cabinetry, General Repairs**

Ryan Grieve • 772-713-9347

**Home Inspector**

John Vetter • 772-480-0358

**Painting –**

Doug Weaver – Affordable Painting 772-538-1345  
Mario Casillas • 772-501-7678

**Plumbing**

Ace Plumbing • 772-562-3780  
Call Us Plumbing • Sebastian • 772-581-6291  
Kevin Lovely Plumbing, Inc. • 772-473-5808  
Maxwell & Sons Plumbing • 772-589-1630

**Screen Enclosure**

Kruger Construction • 772-569-5496  
The Porch Factory • 772-465-6772

**Tax Preparation**

EZ Financial Service • Michael Hegedus • 772-501-2209

**Window Replacement**

Central Window • 772-562-8161

**WallPapering**

IRG Wallpaping LLC • Lean Gavel • Fort Pierce • 772-532-6472

## PARKS

### Oceanfront Beach Parks

- Ambersands Beach Access** • 12566 North A1A
- Goldensands Park** • 10350 North A1A
- Round Island Oceanside Park** • 2200 South A1A
- Seagrape Trail Beach Access** • 8302 North A1A
- Tracking Station Park** • 800 46th Place, North A1A
- Treasure Shores Park** • 11300 North A1A
- Turtle Trail Beach Access** • 8102 North A1A
- Wabasso Beach Park** • 1820 County Road 510 and A1A

### Riverfront Parks

- Dale Wimbrow Park** • 11805 Roseland Road, Roseland
- Donald MacDonald Park** • 12315 Roseland Road, Roseland
- Joe Earman Island Park** (Accessible by boat in the Indian River Lagoon Live Oak Road • 2EA. off Wabasso Causeway Oslo Dock • 9th Street SE
- Roseland Community Park & Community Center** • 12925 83rd Ave., Roseland
- Round Island Park** • 2200 South A1A
- Sebastian Canoe Launch** • *Canoe Launch Cove (off of County Road 512) Sebastian Riverside N. • U.S. 1 & Indian River Drive*
- Wabasso Causeway Park** • 1820 Wabasso Beach Rd.

### Inland Parks

- Blue Cypress Park** • 7400 Blue Cypress Lake Road
- Fairgrounds** • 7955 58th Ave.
- Grovenor Estates Park** • 3205 10. St. SW
- Hobart Ball Fields** • 5790 - 77th Street
- Hosie Schumann Park** • 1760 37th Street
- Kiwanis Hobart Park** • 350 77th Street North
- County Regional Park** • 9450 CR 512
- Pine Hill Park (Lone Pine)** • 206 30th Avenue
- Roseland Ball Field** • 8020 129th Court
- South County Regional Park** • 800 20th Ave. SW
- West Wabasso Park** • 8900 64th Ave.

## PHYSICIANS

**This list of physicians is for owner convenience and does not represent an endorsement by the Association.**

### **Chiropractor**

Indian River Health Center (Dr. Ryan Hess) • 772-978-7001  
Dr. Mark Zulovitz • 772-569-9705

### **Dentist**

Ocean Oaks Dental Group • 772-569-4424

### **Dermatologist**

Water's Edge Dermatology (Tanya Sperber) • 772-257-7373

### **ENT/Allergy Center**

Vero ENT Associates • 772-563-0015

### **Family Doctor**

Steward Medical Group (Dr. Migdalia Merida ) • 772-564-2485

### **Gynecologist**

Steward Medical Group (Dr. Lindsay Goodman) • 772-567-6412

### **Optometrist**

Center for Advanced Eye Care (Dr. Edward Branigan) • 772-299-1404

### **Orthopedist**

Orthopedic Center of Vero Beach (Dr. Richard Steinfeld) • 772-778-2009

### **Orthopedics/Neurology/Osteoporosis**

Vero Orthopedics and Neurology • 772-569-2330

### **Urgent Care**

Vero Beach Urgent Family Care • 772-217-6012

### **Urologist**

Vero Urology Center (Dr. J. Robin Atwell) • 772-569-7606

### **VA Outpatient Clinic**

772-299-4623

## RESTAURANTS

**This list of restaurants is for owner convenience and does not represent an endorsement by the Association.**

**AMALFI GRILLE** • 398 21<sup>st</sup> Street, Vero Beach  
772-564-8218

**ASIAN HOUSE** • 5220 US-1 #101, Vero Beach  
772-778-8829

**AY JALISCO** • 909 20<sup>TH</sup> St, Vero Beach  
772-978-0661

**BLACKFINS AT CAPTAIN HIRAM'S** • 1606 Indian River Drive, Sebastian  
772-589-4345

**BOBBY'S RESTAURANT & LOUNGE** • 3450 Ocean Drive, Vero Beach  
772-231-6996

**CAPTAIN BUTCHER'S** • 1731 Indian River Drive, Vero Beach  
772-918-4229

**CASEY'S PLACE** • 917 Azalea Ln, Vero Beach  
772-231-4790

**CHILL & GRILL** • 7401 US-1, Sebastian  
772-562-5477

**CITRUS GRILLHOUSE** • 1050 Easter Lily Ln, Vero Beach  
772-234-4114

**C J CANNON'S** • 3414 Cherokee Dr, Vero Beach  
772-567-7727

**DI MARE** • 1517 Ocean Drive, Vero Beach  
772-234-2809

**FISHACK** • 1931 Old Dixie Hwy, Vero Beach  
772-770-0977

**GREEN MARLIN** • 1475 US Hwy 1, Vero Beach  
772-999-5248

**ITALIAN COUSIN** • 480 US Hwy 1, Sebastian  
772-589-1412



**ITALIAN GRILL** • 2180 58<sup>th</sup> Avenue, Vero Beach  
772-567-6640

**ITALIAN KITCHEN** • 2121 14<sup>th</sup> Avenue, Vero Beach  
772-569-0060

**LEMON TREE** • 3125 Ocean Drive, Vero Beach  
772-231-0858

**MULLIGAN'S BEACH HOUSE** • 1025 Beachland Blvd., Vero Beach  
772-492-6744

**MULLIGAN'S BEACH HOUSE** • 806 Indian River Drive, Sebastian  
772-918-4844

**NINO'S CAFÉ** • 1006 Easter Lily Ln, Vero Beach  
772-231-9311

**OCEAN GRILL** • 1050 Beachland Blvd, Vero Beach  
772-231-5409

**PIZZA MIA** • 1115 21<sup>st</sup> Street, Vero Beach  
772-492-6151

**POLO GRILL** • 2855 Ocean Drive, Vero Beach  
772-231-4090

**POMODORO GRILL** • 3055 Cardinal Drive, Vero Beach  
772-234-1123

**POST AND VINE** • 1919 14<sup>TH</sup> Avenue, Vero Beach  
772-907-5159

**RIVERSIDE CAFÉ** • 3341 Bridge Plaza Drive, Vero Beach  
772-234-5550

**SAMMY'S MEDITERRANEAN CAFÉ** • 1130 20<sup>th</sup> Place, Vero Beach  
772-217-3897

**SCAMPI GRILL** • 815 20<sup>th</sup> Street, Vero Beach  
772-563-9766

**SEBASTIAN'S ROADSIDE RESTAURANT** • 10795 US-1, Sebastian  
772-581-2623

**SOUTHERN SOCIAL** • 1932 14<sup>th</sup> Avenue, Vero Beach  
772-205-2212

**THE TIDES** • 103 Cardinal Drive, Vero Beach  
772-234-3966

**TOOJAY'S** • 555 21<sup>ST</sup> Street, Vero Beach  
772-569-6070

**TRATTORIA DARIO** • 1555 Ocean Drive, Vero Beach  
772-231-1818

**VERO PRIME** • 2023 14<sup>th</sup> Avenue, Vero Beach  
772-226-7870

**VINCENT'S PIZZERIA** • 510 21<sup>st</sup> Street, Vero Beach  
772-569-4333

**WALDO'S** • 3150 Ocean Drive, Vero Beach  
772-231-7091

1/14/2022