

# Miami Green Resort Condominium Owners Association, Penang

## 'The Miami Green Strata Title Seminar' (printer-friendly 10 pages' A4 PDF-version)

Within 6 months from the issuance of the 'Certificate of Fitness and Occupation' for the Miami Green Grand Tower the developer Trans-Intan Sdn.Bhd. has to file the Strata Title Application for all Buildings of our Miami Green Resort!

According to a verbally received information the developer has handed over his documentation for this application to his licensing agent already, who will shortly register this Strata Title Application on behalf of the developer.

Why is this of interest ??

Because all owners are automatically member of the future Management Corporation and by that they > we all !!!! < will take over the responsibility for the management and maintenance of the common property areas which includes a complete joint financial responsibility for the entire operation!

Here we tell it all:

please make yourself familiar with the below-stated facts and details, as neither we as 'parcel owners' (the legal term for purchasers of single condominiums in a 'subdivided building') nor the developer could just hide away from the fact that the moment comes where all of us become in-charge and MUST take over responsibility (click on the hyperlinks to quickly reach the point of interest) !

- 1.) **Strata Titles Act, 1985**
- 2.) **Strata Titles for all purchasers**
- 3.) **What happens after the purchaser got their single Strata Titles ?**
- 4.) **Time schedule**
- 5.) **Building & Common Property (Maintenance & Management) Bill**
- 6.) **Joint Management Establishment (JME)**
- 7.) **The Strata Title Board of Penang**
- 8.) **The Miami Green Resort Condominium Owners Association**
- **appoint us as your proxy in case you are not actually staying here (see details below)!**
- 9.) **'The Miami Green Vision'**
- 10.) **'Enlightment about some Terminology'**
- 11.) **Sinking Fund**
- 12.) **Maintenance Fees**
- 13.) **Preparations for the First AGM, to be called by the developer**

- 14.) **The main purpose of the First AGM**
- 15.) **After the First AGM**
- 16.) **Our future Management Corporation (!)**
- 17.) **A good property manager...**
- 18.) **The National House Buyers Association, Kuala Lumpur**  
**Questions & answers (provided by the HBA) which arose at our 'Information Event' on 25th July 2005:**
- 19.) **Where could owners get information whether the developer has paid to his financing bank the loan for a particular parcel?**
- 20.) **Last not least...**

#### 1.) **Strata Title Act, 1985**

- ◇ the Strata schemes are meant for owners to take charge of the maintenance and management of the common property areas
- ◇ within 6 months of issuance of the CFO developer has to file the Strata Title Application at his own costs & expenses through a Licensing Agent
- ◇ until the S.T. is issued the sole right to charge a fee for the provision of the necessary maintenance is given to the developer
- ◇ the local Land Authority informs whether / when / once a developer has filed his Strata Title Application:
  - » the Strata Title will be issued under the name of developer who will transfer the Title to every single unit:
  - » within 21 days from receipt of the Strata Title the developer will – provided the purchase price and maintenance fees has been paid - issue a valid and registrable Memorandum of Transfer of the particular parcel (condominium) to all purchasers

#### 2.) **Strata Titles for all purchasers**

The HBA's advice to house buyers is to „get, keep and preserve“ the Strata Title for their parcel for the following reasons:  
 for their parcel for the following reasons:

- ◇ as ultimate proof of ownership;  
 without it owners won't be able to sell their properties with a straightforward S+P Agreement,  
 any transaction and transfer has to be done by way of an “assignment”

- ◇ as dealing instrument for instances of charging to banks for loans
- ◇ to facilitate disposal should they wish to sell – so they will not be imposed “consent fees” by the developer
- ◇ to be able to initiate and get involved when the MC is formed by owners of the units in a subdivided building to maintain and manage the common property areas
- ◇ as final proof of the built-up area of the unit, and ultimately, the apportionment of the share in the total aggregate units
- ◇ as long as the Strata Title have not been transferred, the land and the common property are still owned by the developer
- ◇ Strata unit owners are advised by the HBA to read the Strata Titles Act to get acquainted with the rules and by-laws governing sub-divided buildings!  
Among the places this can be found is the website of the National HBA <http://www.hba.org>.

### **3.) What happens after the purchasers have got their single Strata Titles ?**

The Strata schemes are meant for owners to take responsibility of the common property areas including a joint financial responsibility for the entire operations:

- ◇ once 1/3 part of the total parcels excluding parcels held by the developer has been transferred to individual parcel owners, the developer will call for the First Annual General Meeting:
- ◇ during this AGM and provided a quorum / attendance of 50% of registered owners is reached, all owners vote by show of hand or optionally “secret” the council of the responsibility-taking new Management Corporation, this council shall have minimum 3 to max. 14 members
- ◇ this MC - run by the elected council - will be responsible for the management & maintenance of the common property areas in order to give best benefits to all owners
- ◇ the MC can pay its council members a monetary “incentive” for their work which should be reasonable and in ratio to the particularly personally involved time and the number of parcel units, respectively reasonable to the financial volume & responsibility of the operation
- ◇ the MC is equipped with a wide range of specific duties and powers, e.g. to collect “maintenance fees” or “service charges” from all parcel owners !

- ◇ Before the developer's First AGM all parcel owners are members of the MC.  
Before the developer's First AGM the Director of Land and Mines could take over the chairman position of the MC, e.g. "to kick out" an MC or single members of it

#### 4.) Time schedule

In Penang the time required between a Strata Title Application and the issuance of a Strata Title is semi-officially less than 9 months.

What if there should be delays delays ??

When presenting this information to you the Strata Title is only one reason:

the second one is a new law which is in the pipeline since two years and according to a recently published hint possibly being passed "any moment from now" - and which would create a completely different legal situation, will actually force developers and Residents Associations to cooperate closely together:

#### 5.) The Building and Common Property (Maintenance & Management) Bill

This law is aiming exactly to property situations like ours forerunning to the issuance of the Strata Title: the bill calls for the establishment of a...

#### 6.) Joint Management Establishment (JME)

which is a committee comprising developer's representatives, the managing agent and parcel owners.

The JME's task is to undertake maintenance & management of the subdivided building and its common areas to ensure the good condition of the building is preserved so that the potential for capital appreciation is not adversely affected.

The HBA has been working intensively to achieve a fair setup of the JME's ,committee': one of the very recommendations for transparency in the building management is that owner's representatives should be made signatory to the maintenance fees account as well as to the sinking fund account.

Until the specific paragraphs of this bill will have passed the HBA expects the duties of the JME will be as follows:

- 1./ To properly maintain the common property and keep it in a state of good and serviceable repair
- 2./ To determine and impose charges that are necessary for the repair and proper maintenance of the common property
- 3./ To comply with notices or orders given or made by the local authority or any competent local authority requiring the abatement of any nuisance on the common property, or ordering repairs or other works to be done in respect of the common property or other improvements to the property.
- 4./ To prepare and maintain a register of all purchasers.
- 5./ To maintain the building maintenance account, to ensure it is audited and to provide audited financial statements to

unit owners.

- 6./ To enforce house rules for the proper maintenance and management of the building.
- 7./ To ensure developers insure the building to the replacement value thereof against fire and such other risks as may be determined.
- 8./ To be informed of action to apply any insurance monies received by the developer in respect of damage to the building so as to rebuild and reinstate it.
- 9./ To promote and educate building owners on the concept of comunal living.

**It is further expected that the JME powers will include these areas:**

- 10./ to enter into contracts
- 11./ To collect from purchasers maintenance & management charges in proportion to the provisional share units of their respective parcels
- 12./ To authorize expenditures for the carrying out of the maintenance & management of the common property
- 13./ To inform the developer to recover from any purchaser any sum expended by the JME in respect of that parcel in complying with any such notices or orders
- 14./ To seek developer concurrences in order to hold, enjoy, convey, assign, surrender, yield up, charge, mortgage, demise, reassign, transfer or otherwise dispose of or deal with, movable and immovable property and interest vested in the JME.
- 15./ To do all things reasonable necessary with the concurrences of the developer for the carrying out of its duties.

„No legal vacuum“, no dependence on busy-ness nor good-will of the the Land Office and the certain Competent Local Courts but much more nearer to reach and pragmatic in it's work:

**7.) The Strata Title Board = at 22nd floor of Komtar Penang !**

As authority over all MC it does have a wide range of actual powers and does have the authority to make followg orders (!)

- 1./ Revoking amendment of by-law  
The Board can order the revocation of an amendment to a by-law, the revocation of a new additional by-law or even the revival of a revoked additional by-law
- 2./ Invalidating purpoted by-laws  
If any parcel owner who is entitled to vote in a meeting of an MC finds that the MC does not have the power to create a new by-law, and if the Board concurs, it has the authority to invalidate that new law.
- 3./ Power to invalidate proceedings  
In the event any provisions of the Strata Title Act is not complied with in relation to a meeting of the MC, the Board can either legalise or nvalidate any resolution made at the meeting.
- 4./ Varying certain rates of interests

If the Board thinks that an MC has imposed an unreasonable rate of interest payable for late payment of a contribution (maintenance fee) the Board can order that no interest be payable, or stipulate its own determined rate.

5./ Resolving denied voting rights

Acting by a complaint of a parcel owner, and if the Board is satisfied that a particular resolution would not have been passed at a general meeting of an MC if the complainant:

- a) was improperly denied a vote on the motion for the resolution; or
- b) was not given due notice of an item of business pursuant to which the resolution was passed,

the Board can invalidate the resolution from the date of the order. This is provided that the complainant lodges his protest within 21 days from the date of the MC meeting.

6./ Varying amount of insurance to be provided

The Board has the power to vary the amount for which the MC has insured the subdivided building if it is considered not reasonable.

7./ Settling dispute on aspects such as costs of repairs

The Board can settle or rectify a dispute involving defects in:

- a) a parcel (such as a particular unit);
- b) the sub-divided building; or
- c) the common properties.

It also has the right to determine the liability of a parcel proprietor for the cost of work carried out by the MC in the performance of its power, duties or functions conferred or imposed by law.

8./ Making or pursuing insurance claim

The Board can order the MC to pursue an insurance claim in respect of damage to the building or any other property insured by the MC.

9./ Supplying information

Following the application by a parcel owner, the Board can order an MC, the managing agent or any member of the council to make available any information to the parcel owner which has been wrongfully withheld.

10./ Giving certain consent affecting common property

If an MC unreasonably refuses to give its consent to a proposal by a parcel owner to affect alteration to part of the common property, the Board can order that this consent be granted.

11./ General provision

Orders may include such ancillary or consequential provisions as the Board thinks fit.

12./ Doing or refraining from doing a specified act

For the purpose of securing compliance, the Board can order an MC, the managing agent, any member of the council or even a person with interest in a parcel to either do or refrain from doing a specified act in the building or the common property.

- ◇ All proceedings before the Board are opened to the public
- ◇ A person who contravenes an order made by the Board is guilty of an offence, and can be liable on conviction to a fine not exceeding RM 10,000, to imprisonment for a term not exceeding two years, or both.

**8.) The Miami Green Resort Condominium Owners Association**

"If no owner would care & would not be willing to contribute = the developer could do what he wanted"  
...but this was not the reason for the foundation: we are not a club of bored individuals who don't know what to do with our free time... it was/is the very intention of the lawmaker that owners who do live in subdivided building do form such Residents Association:

- ◇ **extremely important before the First AGM to be called by the developer:**
- **our Owner's Association needs to make sure that more than 250 parcel owners**
- **are registered as members of our RA**
- > **so that the number of votes of the owners will be higher than the numbers**
- **of parcels held by the developer**
- > **and the owners can actually make use of their rights invented by the lawmaker**
- > **and can elect a MC (Management Corporation) and take over the responsibility**
- > **since otherwise (in case the developer should have a higher number of parcel-votes**
- **the developer will of course elect an MC of its own best interest and our RA's actual**
- **influence and e.g. our ability to control the income + spending of costs from the**
- **maintenance fees and sinking funds paid by all of us will remain zero !!!**
- 
- ◇ **PROXY = legal power for our owners association**
- **1./ registered proprietors of condominiums (whether or not they live in the condo)**
- **can appoint anybody to be their proxy:**
- to all fellow-owners, especially to outstationed owners, we as Owners Association
- offer - and actually request them! - to please make use of this possibility and to
- appoint us as your proxy - which will certainly be for the best benefit of each single
- fellow-owner of you as well as for all of us!
- Through the link given [here](#) you can open a drafted power in PDF-version and we
- request all of you to which this point applies to please fill it out and send it to us

- (addressee as per drafted power)!
- ◇ **2./ in cases, where the property is still charged to the end-financier, the borrower is entitled by the law to get a proxy from his bank !**
- If this applies to you please kindly have your bank completed the same power
- (we repeat the link ) authorizing our RA to be the bank's = your proxy!

As per the lawmaker's vision and intentions an RA's functions are these ones:

- ◇ to protect the owners interests
- ◇ to take over responsibility for the management & maintenance of the common property areas so that the best care is granted and the original calculated, maximum possible lifespan of our resort can be preserved to everyone's benefit!
- ◇ a Residents Association like ours is supposed to be the watchdog for our together-into-the-future-going community
- ◇ to have a cohesive voice in the interest of the community
- ◇ to be organized when there is need for contacts & communication
- ◇ to share the workload should there be need for sharing tasks
- ◇ to share resources to maintain or improve the community
- ◇ to volunteer for good cause towards an enjoyable life in our community but not only this: at some point of time – and this is the reason for his evening – we are obligated by law to form a management corporation
- ◇ In our RA, in this talk-circle of neighbors & friends, where we all are becoming responsible in the sense of the here described legal scheme, in some cases share the walls of our condominium with the immediate next neighbor, want to share / enjoy the clean water of our swimming-pool everyone of us is allowed to have your say!
- ◇ a good dialogue enables a careful advance planning (the sense for this evening !!!) in the ratio we all contribute we will see the beauty of the law makers idea will become reality, and also our developer will not be able to go away from that but will sense his benefits from cooperating with us

**9.) Let us together materialize 'the Miami Green vision' into reality!**

the moment comes where we must take over the responsibility towards

1./ all owners

2./ the public / neighborhood / Bomba / police / insurances and

3./ many service-companies

Please make up your mind what you ideally would like to see happening here at your home and email us !!!

Please help us also by being considerate: we need to setup things with a "nerves-saving" professional sober attitude;

- "nerves-saving = we/your committee are mostly busy professionals,  
we ARE willing to contribute while our capacity remains 100 %..." -

here at our communal home, everyone wants / needs to be happy, wants peace, must be able to unwind and

relax from his daily business challenges and here at home no-one wants to spend his free time in quarrels;

therefore please kindly help with YOUR mental contribution also in form of polite/kind emails or memos

that we can materialize 'the Miami Green vision' TOGETHER!

#### 10.) Enlightenment about some specific terminology"

- ◇ common property areas = lifts, garden, pool, playground, corridors, stairs, car wash bay, guards house
- ◇ parcel = legal term for 1 condominium-unit in a subdivided building
- ◇ accessory parcel = car park; the parcel is always attached with at least 1 accessory parcel
- ◇ penthouses mostly have got 2, may have more
- ◇ provisional block = 1 house of a several houses resort
- ◇ further hints regarding specific terminology are found in your S & P Agreement under "Interpretations"

#### 11.) Sinking Fund

Both, the Strata Titles Act of 1985 and the new Schedule H of 1-12-2002 of the Housing Developers Regulations of 1989 call the Sinking Fund a „Special Fund“ to be put on a separate fixed banking account

- ◇ so that it's interests can be used for the ongoing management & maintenance of the common property areas while the Sinking Funds themselves remain untouched!
- ◇ with use and age, major items deteriorate and need to be replaced so that the aesthetic qualities of the community can be maintained
- ◇ this is a reserve fund – not to be mixed up with the maintenance fees - for the in future necessary major repairs, such as replacements of parts of the common property – e.g. a new roof of a building, eventually damaged by any force majeure, major swimming pool repairs or painting the whole building/s newly and similar major cases)
- ◇ it's handling must be transparent & accountable to it's contributors
- ◇ Consequentially - according to recommendations of the HBA - we owners should be consulted for our consent in case repainting works should be required, in the light of these laws we are supposed to play an active role once any such tenders should be opened to invite offers from service companies.

#### According to the law, the Sinking Fund can be used for:

- 1./ painting or repainting any part of the common property, which is a building or other structure
- 2./ the acquisition of any movable property for use in relation with the common property

- 3./ the renewal or replacement of any fixtures or fittings comprised in any common property and any movable property vested in the corporate; and
- 4./ any other expenditure not being expenditure incurred under subsection (5) of section 43 to meet a liability for maintenance for settling any defaults in payment by a proprietor. \*/

\*/ Section 43 (5) is the subsection on the duties and powers of a management corporation to recover monies in an action in court for monies due to the management corporation for work, repairs or act done on behalf of a parcel owner.

- ◇ The Sinking Fund is in fact a trust fund entrusted to a trustee who plays the role of a 'stakeholder' who should provide owners with a copy of the annual audited accounts: such funds not to be used for a reasonable period of time should be placed in an interest-bearing account; those stakeholders who unilaterally dig into the fund without prior authorization should be held responsible and accountable; misappropriation of the fund is tantamount to criminal breach of trust (CBT) and is punishable by imprisonment.
- ◇ The developer must pay the Sinking Fund for the unsold parcels held by himself.

## 12.) Maintenance Fees

Since the economic lifespan of mechanical & electrical fixtures & fittings is only 30 – 50 years an organized maintenance is necessary to prolongate and enhance the economic lifespan:

- ◇ According to the HBA many "gouges" are lodged to the HBA because owners say they don't pay it because of the unsatisfactory level of actual care / maintenance given as well as lack of transparency in revealing the actual expenses incurred;
- ◇ developers (through the MC) often argue (not in Miami Green) they are unable to give satisfactory maintenance because of the owners haven't paid their dues
- ◇ no up to date-formular exists, in our case the developer's account statements and financial records for the last/first 4 years will convey whether the RM 165 we all pay monthly "work"
- ◇ Attention: by law the MC (whether owned by the developer or engaged by an owner's association) is entitled to actually proceed in various means against owners who don't pay their maintenance fees !!!
- ◇ The S.T.Act prescribes severe penalties for those who don't take prerequisite steps leading to issuance of the titles: i.e. owners must have paid their maintenance fees before the developer must transfer the Strata Title.

- ◇ The developer must pay the Maintenance Fees for the unsold parcels held by himself.

Once 1/3 part of the Strata Titles have been transferred to condominium owners  
the developer will call for the First Annual General Meeting:

**13.) (Preparations for) the First Annual General Meeting called by the developer**

the developer is requested to prepare these three documents:

- 1./ Notice of the First AGM
- 2./ An annual budget of the MC, detailing
  - ◇ the opening balance in the management fund and the Sinking Fund
  - ◇ the itemised estimated income from all sources other than levied contributions
  - ◇ a list of estimated expenditures from the management fund
  - ◇ the total of all contributions to the management fund and the Sinking Fund
  - ◇ each parcel proprietor's monthly contributions to the funds
  - ◇ the estimated balance in the funds at the end of the fiscal Year
- 3./ A financial statement that sets out:
  - ◇ the opening and current balance in the management fund and the Sinking Fund
  - ◇ the details of the MC's income from all sources, except the special levies
  - ◇ the details of expenditures from the management fund
  - ◇ income and expenditures by special levy, if any.

**14.) The main purpose of the First AGM:**

will be the election of the future MC (Management Corporation): all individual parcel owners as well as  
the developer (for the unsold parcels held by him) are entitled to vote!

**at the First AGM the developer will give the MC copies of the following:**

- ◇ all plans required to obtain the building permit and any amendments
- ◇ any document that indicates the location of service facilities are not shown on the plan  
or plan amendments filed with the local authorities / council
- ◇ all contracts entered into by the MC
- ◇ the registered Strata Plan and plan amendments
- ◇ the names and addresses of the project's contractors, subcontractors and suppliers
- ◇ all documentation and information related to common property or assets
- ◇ minutes of special general meetings
- ◇ a detailed list of owners
- ◇ contacts of end-financiers

- ◇ names of tenants
- ◇ assignments of voting or other rights by parcel proprietors to tenants
- ◇ books of accounts showing money received and spent and the reason for the receipt or expenditure
- ◇ the Act and Regulations
- ◇ a copy of the MC's by-laws and rules
- ◇ any court decision and legal opinions in a proceeding in which the MC was a party
- ◇ income tax returns, if any
- ◇ correspondence sent or received
- ◇ bank statements, cancelled cheques and certificates of deposit

**15.) After the First AGM the developer will...**

- ◇ transfer control of the MC's money, keys to the new MC council within a week
- ◇ ensure the MC's insurance coverage continues for at least four more weeks
- ◇ deliver an updated financial statement to the MC within eight weeks
- ◇ pay any difference in the event the actual management fund expenses exceed the estimated expenses to the MC within 8 weeks
- ◇ Most probably the coming 'Building and Common Property (Maintenance & Management) Bill' will also determine that the developer should prepare and disclose the initial budget to assure accurate estimation of projected operating costs and the Special Fund.
- ◇ Owners should get full disclosure and the opportunity to develop the budget. The revamped Schedule H of the Housing Developers Development (Control and Licensing) Regulations 1989 provides for a SERVICE CHARGE FORM, which should be approved by the Controller of Housing or relevant authority.

**16.) Our future Management Corporation, Duties & Powers**

- ◇ is authorized to setup new by-laws (regulations) for which (in each case) a resolution has to be established
- ◇ the simple majority of the council is entitled to decide about new by-laws
- ◇ any new by-law or amendment of a by-law has to be approved by an AGM to become legally valid
- ◇ appoints any property service company as property manager upon the decision of the majority of its council members. Like any contracts it is prudent upon the Management Council to tender for quotes, short-lists candidates and state why the Council recommends a particular company

- ◇ to record all notices & correspondence
- ◇ to record / maintain / audit all financial statements
- ◇ establish a management fund
- ◇ take over from the developer and to maintain the "special account" with the Sinking Fund
- ◇ at this First AGM it should be agreed what percentage of the incoming maintenance fees should be kept aside on the "special account" as Sinking Fund (5% - 10% - 15% ??)
- ◇ to issue a certificate for owners upon application stating the amount of contributions (maintenance fees) payable by owners with time and manner of payment
- ◇ to issue a certificate about the status of the owners' contributions
- ◇ to issue a certificate for owners stating the state of the management fund
- ◇ to hold 2 x per year Annual General Meetings
- ◇ to setup / amend housing rules & regulations
- ◇ to borrow money to ensure it's operations
- ◇ with ref to paragraph 53 A: if a parcel owner does not pay his service fees the MC can go to Land Administrator (or Dir. Of Land and Mines) and get court-order for such payment ... instead of cutting gas / electricity or water... but it may "be creative".... !!!
- ◇ The future MC / Management Corporation

**17.) A good property manager...**

- ◇ keeps everything in good terms
- ◇ matches his budget
- ◇ makes the property value goes high
- ◇ will implement letting strategies
- ◇ maintain/secure adequate insurance
- ◇ will eventually even advertise the resort to secure that the occupancy is full

**...so that all owners & residents are happy!**

For the Property Management Business regulations do exist but so far no "Iso Standard" or something similar:

- ◇ in view of the financial aspects and the responsibility and since this is a full time job (!)  
the MC must ensure the right Property management service company is engaged
- ◇ bad or fraudulent property mgr can be fined with up to RM 25,000.-
- ◇ the HBA advice is also: don't sacrifice on standards in terms of too low fees !
- ◇ where to find such property management company?  
we will refer to the Yellow Pages as well as to friends in town who are satisfied with  
the property management company engaged by their own condominium / RA

**18.) The National House Buyers Association, Kuala Lumpur**

is a non-profit, non-governmental, non-political organization manned by volunteers who are prepared to give free advice "to people who are nice to the HBA" = actually they have been extremely kind and helpful to us setting up this webpage respectively filling it with detailed valuable information !!!  
For enquiries contact the Honorary Secretary General Mr. Chang Kim Loong at [info@hba.org.my](mailto:info@hba.org.my). ust by a double-click [here](#) you can enter the HBA's website, where lots of further information is displayed!

**19.) Where could owners get information whether the developer has paid to his financing bank the loan for a particular parcel?**

Each parcel owner can check this through the lawyer which setup the S&P Agreement for him.  
The S&P Agreement besides states "that vacant possession should be given free from encumbrances"!

**20.) Last not least all you, our dear fellow-owners, are most welcome...**

to read up on the Strata Titles Act and it's regulations and also to follow up case laws from newspapers etc please!  
After all it is delighting and easing the mind to understand that we in Penang are luckier than condo-owners in other parts of Malaysia because we have got a Strata Title Board (!) and MCs and parcel proprietors can refer to this board to settle any disputes!

The questions, which arose at our 'Information Event' on 25th July 2005, we will publish here once we are in possession of corresponding answers!  
Principally, we intend to keep adding particularly interesting information, therefore please keep re-checking for updates!

Be sure also of this: the members and in particular the chairman of our Miami Green Resort Condominium Owners Association remain thankful for any support and/or hints/remarks/comments which help to improve our understanding and our work as such!