

# GUARDIAN

PROPERTY MANAGEMENT



At Guardian, quality property management is more than impeccable facility management. It is about enhancing the quality of life and increasing value for those who live in, work in, or visit the properties we represent. We are committed to serving your needs, our expertise covers all facets of an ever evolving and complex industry. Property management is a business of complex challenges, requiring multifaceted solutions that incorporate a multitude of disciplines and services. Guardians formula starts with being proactive, rather than reactive. This approach requires persistence, careful attention to detail and excellent communication. At Guardian, we manage for the long term, consistently demonstrating that client satisfaction and client retention are our top priorities.

Guardian is large enough to manage, substantial multifaceted associations, yet small enough to ensure that our team members take part in the daily hands on service of your building. We understand the critical importance of assembling a team of individuals best suited to the needs of your building and we are dedicated to knowing every detail of your property and its operations. Our client retention rate is proof positive of our successful approach.

## SUPERIOR PROPERTY MANAGEMENT

EXCELLENCE IN SERVICE FOR OVER 15 YEARS.





NAPLES PIER CIRCA 1800'S



NAPLES PIER CIRCA 1900'S



NAPLES PIER CIRCA 2000'S

# Our History

Guardian Property Management was purchased by its present owner, Byron Ross, in October 1997 from the previous owner that started the company in 1992. There were nine original properties under management. Byron Ross moved here with his family from the San Francisco Bay Area. Over the last twelve years the company has steadily grown to its present size of 62 associations under management. During this growth key personnel were added and state of the art computer systems have been put in place to provide efficient administration of assets and expanded services with the objective of increasing the value of your investment and providing you with peace of mind. Guardian is a proven company dedicated to high standards of excellence and value. It's extensive list of long-term clients only helps substantiate It's claim of being one of the best in the community and a leader in the field.

# Our Mission

To be the leading property management company by continually providing each client with services consistent with their highest expectations. This will be accomplished by providing well-trained, professional staff who hold high expectations for their own performance and who's actions reflect their belief that all clients deserve quality services. We will maintain an environment, which is professionally focused, safe, orderly and where success is recognized and celebrated. Honesty and fairness are essential to the way we do business and how we interact with people. We are a company that keeps its' promises. We do what we say we will do, and we will conduct ourselves in accordance with our code of ethics.

As a responsible Property Management Company, we work to achieve the objectives of the property owners while preserving or increasing the value of your investment property. As asset managers, we use our knowledge, communication skills and technical expertise to assist your Board of Directors in the efficient use of time and money to achieve the short and long term goals of the association.





# COMPREHENSIVE PROPERTY MANAGEMENT SERVICES

We use specialized knowledge, judgement, and managerial skill to effectively optimize the resources, quality of life and peace of mind of the community association by:

- Keeping the Board of Directors informed and current as to state law and changes to Florida Statutes.
- Controlling the disbursement of community association funds.
- Preparing budgets and other financial documents.
- Minimize association exposure to risk by making sure independent contractors are properly insured.
- Facilitate the role of the Board in making decisions and providing leadership.
- Provide computer records of unit owner requests and accounting.
- Property inspections by a licensed Community Association Manager as often as needed.
- Relieve the Board of Directors from the responsibilities of day to day administration by implementation of their decisions and enforcing the rules.
- Use buying power to negotiate excellent value for association service needs (i.e. services from vendors, bank interest rates, legal advice and tax preparation).
- Coordinating maintenance for the residential development and other day-to-day services involved in the operation of the association.
- Provide friendly and responsive management services supported through 24hour telephone answering and Personal Paging system.
- Assisting in the noticing and conducting of association meetings including Director Election Material, agenda and proxies.

## FINANCIAL

**Comprehensive financial services are crucial for the success of every property. This is what we do:**

### **Budgets:**

- Prepare proposed operating and reserve budget analysis, to assist the board in planning for the upcoming year. Distribute and notify all unit owners.

### **Assessments:**

- Maintain a roster of current owners and renters including alternate addresses.
- Prepare all quarterly and/or monthly billings to owners for assessment collection.
- Negotiate competitive bank services and interest rates.
- Collect assessments and make deposits on a daily basis.
- Maintain a receivables record.
- Take appropriate steps to collect delinquent assessments, including penalties as established by the Board. Advise Association Officers of status when delinquent. With the approval of the Board, contact the unit owners with a notice of intent to file lien as required.



**Accounts Payable:**

- Disperse checks twice monthly (prior to the 7th and the 22nd ). Obtain designated board member's approval for non-budgeted items.

**Financial Statements:**

- Provide Board Members monthly Financial Statements including Balance Sheet, Income and Expense Statement, Accounts Receivable, and Check Register.
- Prepare bank reconciliations for each account.
- Provide year-end Financial Statements to all unit owners.

**Banking:**

- Negotiate favorable rates on association bank accounts
- Deposit daily all funds received.
- Transfer funds to reserve accounts or other accounts as required.
- Reconcile bank accounts to checkbooks and balance to General Ledger.

**Employee Payroll:**

If an association desires to have onsite personnel, we have the ability to add those individuals to our payroll so that the association does not need to set up its own payroll system. The benefit of having Guardian Property Management handle the payroll responsibilities of the association include: employee recruitment, screening, supervision, training, performance review, hourly reporting, overtime, salary review, discipline and discharge services.

**We identified a need for efficient management of employee responsibilities and risk associated with:**

- Payroll
- Workers Compensation
- Unemployment
- Employee Benefits

**Payroll:**

Assumption of Payroll responsibilities, Tax Liabilities, Process 940,941,W-2, UCT6, Administer Employee Benefits (Medical, Dental Section 125, 401K, Administer all workers' comp. and unemployment claims, Provide re-employment services, Provide background checks if needed.

**Workers' Compensation:**

Associations are insulated from the rising cost of premiums as a result of claims. Year-end audits and the penalties associated with them completely disappear.

**Unemployment:**

All unemployment claims are filed against Guardian Property Management, your unemployment tax rate is no longer affected.

**Employee Benefits:**

Through Guardian Property Management we are able to offer cost-effective employee benefits to attract and retain quality employees:

- Comprehensive Health Benefits through Blue Cross/Blue Shield
- Flexible employee plan options-HMO and POS, Dental Plan Options-HMO and PPO
- Employer plan options regarding contributions
- Three Tier Premiums: employee, employee + 1, and family
- 401K Retirement Plan
- Supplemental Insurance (Life, Accidental Death, Disability)
- Credit Union Access
- Twice monthly Payroll (and automatic bank deposits option)

## Reporting

### Federal and State Forms:

Insure preparation of all Federal and State tax and information forms including:

- Federal Homeowners Association Income Tax Return, appropriate Federal Form 1120A or 1120H.
- Florida F-1120 Corporate income/Franchise & Emergency Excise Tax Return.
- Florida Corporation & Partnership Intangible Tax Return.
- Florida Corporation Annual Report.
- Florida Association Filing Statement.
- Federal 1099 Information Forms.
- Elevator Certification.
- Pool Certification.
- Insurance audits.
- Census Reports.

## Insurance

### Property/Flood/Liability Insurance:

Define the insurable interests of the association as anything for which the association has financial responsibility to the unit owners.

- Provide protection against losses on the property or common elements due to negligence. This includes coverage for slip and fall incidents:

### Liability Insurance for Officers and Directors:

Liability insurance protects directors and officers from personal liability for their actions on behalf of the association and it protects the association and its members when claims or suits are brought against them for their actions.

### Fidelity Bonding:

All condominium and cooperatives require that all persons be bonded who control and disburse association funds.

We look forward to discussing your property or association's needs. Whatever you're looking for in a management company, we're confident that

**Guardian Property Management will exceed your best expectations.**



# FREQUENTLY ASKED QUESTIONS

You've Got Questions, We have answers.

## **How will you handle the association funds?**

The association's funds are held in a bank account in the name of the association and are not commingled with Guardian Property Management's funds or any other association's funds. Normally we request that the board alone hold signature authority on the association's reserve account and two board members and the management company have signatory authority of the operation account.

## **How will contractors be chosen?**

Bid letters containing the specific requirements of the job are sent to several reputable contractors in the area. The bids are evaluated by Guardian Property Management and sent to the board with our recommendations. The board makes the final decision concerning all contractors and their cost. The extent of the board's involvement is entirely up to the board.

## **How do I know the funds are safe?**

Guardian Property Management will only manage funds on deposit with a federally insured bank or savings and loan. Guardian Property Management currently carries \$50,000 in employee dishonesty liability and \$2,000,000 in general liability.

## **What about financial reporting?**

Each board member, and any other interested unit owner, will receive monthly financial statements sent out between the 15th and 18th of the following month to each board member that will contain (at a minimum), an aged accounts receivable report, an income statement, a check register, and a balance sheet. Accounts receivable are processed 2x per week and accounts payable are processed 2x per month.

## **What are your thoughts on reserves?**

We recommend that 60 percent of the association's reserves be carried in the form of long term interest bearing instruments and the balance be held in short term interest bearing accounts. This combination allows the reserves to keep up with the rising cost of repairs or replacements. To help insure that reserves are keeping up with replacement costs, periodically we will have the reserve items inspected by a reliable contractor. The remaining life and current replacement costs are estimated by the contractor. The information allows for an analysis of the reserve savings rate and time to make adjustments if necessary.

## **How often will the Association property be inspected?**

Depending on the size of the property, normally your property will be inspected at least once a week by Guardian Property Management. For larger properties, the manager will be on-site as often as necessary to complete all of the duties and projects at hand. Our pledge to our clients is that we will be on property as often as necessary.

## **What is included in our management services?**

Our bid price includes all financial record keeping, preparation of financial statements, meeting notices, property inspections, reports, bidding of contracts, etc. Postage, copies, and other office supplies are not included and are charged based on the usage by the association. All maintenance and janitorial work is charged separately.

## **What is the minimum period of your contract?**

We use a one year contract that can be cancelled by either party without cause with a sixty day notice. This provides a safety net for both parties.



# FREQUENTLY ASKED QUESTIONS

**You've Got Questions, We have answers.**

## **How are emergency repairs handled?**

Guardian Property Management has a 24 hour voice mail system and a property manager on call. The owner need only call Guardian Property Management with a description of the problem. We will contact an appropriate contractor or our maintenance person to immediately correct the problem. Damage control is the first priority, followed by permanent repairs or other corrective measures. There is no charge by Guardian Property Management if an outside contractor is used.

## **What is your policy on collection procedures?**

We request that each Board approve our collection schedule or to alter it to fit the association. Once this is approved, it is strictly enforced. Normally on the tenth day after the association assessments are due, Guardian Property Management will send out a "friendly reminder." If, by the end of the month, the assessments are still unpaid, the board may choose to file a lien as a matter of public record. This may reserve some of the association's rights in the event that a mortgage holder forecloses on the property. In some cases foreclosure is necessary to enforce payment of past due amounts. This decision should be made only after a search of the property records is made to determine the status of any other claims against the property.

## **We currently have staff on site with which the association is happy, what will happen to them?**

On site staff is a common part of Guardian Property Management's business and good staff members are important to our success. If you have good staff on site now, we are more than happy to hire your staff and assume the responsibility of payroll concerns. In several cases our job descriptions, follow through inspections, and performance reviews can result in improved employee performance.

## **What other services are available from Guardian Property Management?**

As an integrated property management service, Guardian Property Management offers several other services for the association and its owners. To the owner we offer maid service (either scheduled or as requested), general maintenance, and a HomeWatch service for peace of mind while the owner is away. To the association we offer janitorial service, irrigation maintenance and general maintenance. We are also available for consultations with the board concerning any special projects the association would like to consider.

Whatever your questions may be, we're certain you'll find  
**Guardian Property Management is Your Answer.**

# GUARDIAN

PROPERTY MANAGEMENT



I know you have options when it comes to property management and I appreciate the time you are taking to learn about Guardian Property Management. In short, we are a Property Management company with a personal approach to working with our clients.

We listen first! Understanding your association or condo and property makes us unique in our approach. As we know, no building is identical.



OWNER BYRON ROSS

Our clients find that all members of the Guardian team , strive to provide perfection in maintaining the highest level of excellence in everything we do. Your building and its residents will reap the benefits from our high standards of performance. We know all about the competition and at Guardian, the client comes first. We always strive to make sure that our clients are aware of this, not only by our words but through our actions. We believe in outstanding customer service. Every single question you have will be answered, every email replied to and every phone call returned, you have my personal guarantee. We will always strive to exceed your best expectations. In addition, We consider it an obligation to make a positive impact on the communities and people that we serve. Integrity, expertise & innovation drive everything we do.

The vendors we work with and seek are professional companies with whom we are proud to be aligned and associated. They appreciate working with ethical companies and so do we. Our goal always remains the same: To provide a quality and a positive experience to all parties involved. Let us exceed your best expectations.

We're ready to serve you and look forward to earning your business, Let's talk.

*Byron L. Ross*  
President

*You Have My Personal Promise*

EXCELLENCE IN SERVICE FOR OVER 15 YEARS.