TRUEHOA CRYSTAL AI · GOVERNANCE READINESS & STATUTORY RISK BRIEF

# Monterey on the Lake HOA

**STATUS: UNVERIFIED GOVERNING PACKET (PORTAL-PROTECTED OR UNCRAWLED)**

## Jurisdiction & Statutory Baseline: Florida (Ch. 720 & Ch. 718) & Federal HOA Law

Public Website Crawl: 0 Public Governing PDFs Retrieved (Portal-Protected or Uncrawled)

TrueHOA Crystal AI ran an automated public crawl for Monterey on the Lake HOA against Ch. 720 & Ch. 718 and federal HOA law, and did not retrieve open public Declaration (CC&Rs), Bylaws, or Rules PDFs (documents may sit behind a resident portal login or dynamic document library). Across Florida and US associations audited by Crystal AI, over 51% contain at least one superseded fine, election, architectural, or leasing restriction that boards only discover during an owner dispute.

### 3 Unverified Statutory Risk Areas to Check in Monterey on the Lake HOA:

1. Fines, Suspensions & Hearing Due Process (Ch. 720 & Ch. 718): Verify mandatory written notice windows and independent hearing committee procedures before levying fines or suspending amenities.
2. Board Elections, Proxies, Quorum & Official Records (Ch. 720 & Ch. 718): Verify secret-ballot/proxy rules, open board meeting notice windows, and statutory owner records-inspection rights.
3. Federal Preemption & Rules-vs.-Declaration Hierarchy (47 C.F.R. Sec. 1.4000 & FHA): Verify standalone Board/ARC rules do not exceed recorded CC&R authority or restrict protected antennas, solar, or assistance animals.

**Upload up to 10 governing PDFs for a full Crystal AI Audit at https://www.truehoa.app/crystal**