TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

Tortoise Cay at St. Lucie West Residents Association

STATUS: PARTIAL PUBLIC CRAWL - FULL 3-TIER PACKET NEEDED FOR VERIFICATION

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

Public Files Scanned: 2 PDF(s) (Recorded Certificate of Amendment Article IX Section 8) · Clauses Parsed: 66

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (Recorded Certificate of Amendment Article IX Section 8, 66 clauses parsed) for Tortoise Cay at St. Lucie West Residents Association. Additional governing documents may be posted elsewhere on the association's website or portal; certifying full compliance under Ch. 720 & Ch. 718 requires auditing the complete Declaration (CC&Rs), Bylaws, and Rules.

3 Unverified Statutory Risk Areas to Check in Tortoise Cay at St. Lucie West Residents Ass:

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