



10 QUESTIONS THAT CAN SAVE CAR COLLECTORS \$100K+

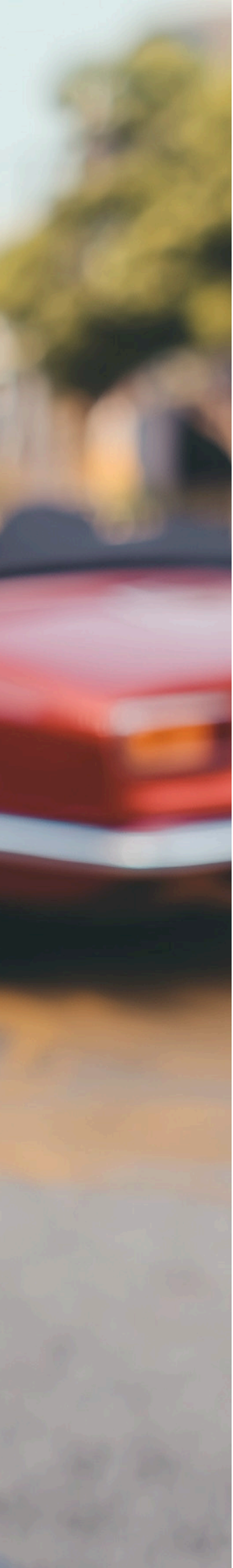
THE INSIDERS GUIDE

A proven checklist to help collectors avoid six-figure mistakes and buy a garage that actually fits their lifestyle and protects their cars.

INTRODUCTION

THE INSIDERS GUIDE





Why this guide exists

We've seen it too many times...

A buyer gets seduced by glossy renderings: the polished epoxy, the shiny finishes, and the promise of a "garage worthy of the car." They sign, they move in, and then reality sets in:

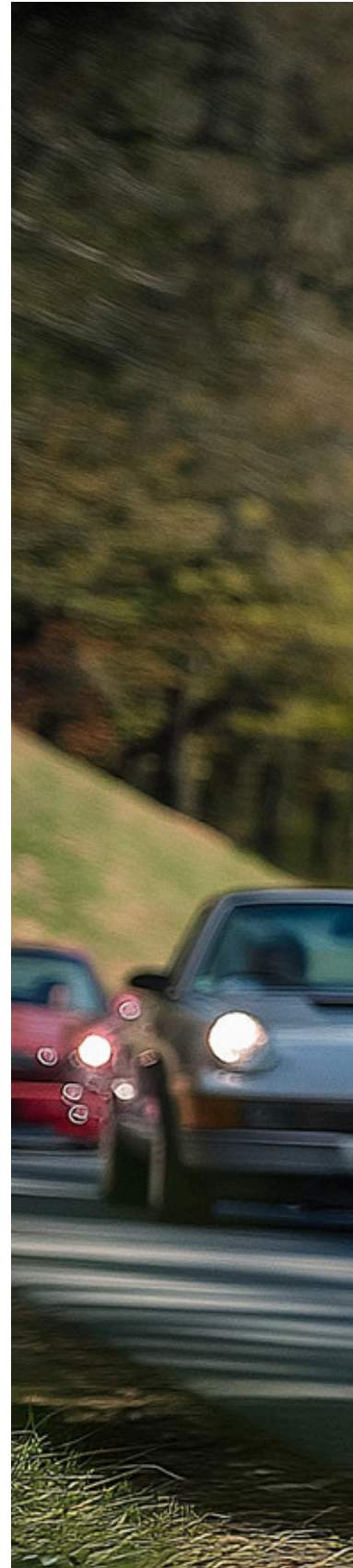
- The ceiling's too low to ever run a lift.
- The electrical panel can't handle a fast charger.
- Summer humidity creeps in, cracking leather and corroding trim.
- The HOA slips in restrictions that ban wrenching after hours.

Individually, these sound small. But stack them together, and you're staring at \$25K here, \$40K there, costing six figures in retrofits, delays, and resale discounts. Worse, you're left explaining to friends why the "dream garage" you bought doesn't even fit your cars.

We've seen collectors waste money and pride on spaces designed for brochures, not for real car culture. That sting is exactly why we built this guide.

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How to use this guide

This isn't just a list of questions, it's your insurance policy against six-figure mistakes. Every question in this guide is based on real issues we've seen collectors face. Use it to vet any garage-condo project (including ours) and make sure the space fits your lifestyle, your collection, and your long-term goals.



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1 Ceiling Height (Now & Future)

What to ask

- What's the *clear* height (finished, obstruction-to-floor)?
- Are lifts, stackers, or mezzanines permitted and engineered?

Why it matters

- Vertical space dictates future capacity. Too low means your growth is capped and you'll outgrow the space long before you outgrow your passion.

If you skip this

- You cap your collection and kill stacker options. "Adding height later" is usually impossible; at best, you'll pay for a costly, limited workaround.

Case in point

- A Gulf Coast collector bought a 12' clear unit, then discovered his 4-post lift needed ~13' for his SUV. He tried a shallow-rise workaround, spent ~\$18k, still couldn't stack safely, and sold the unit at a loss.

Pro insight

- Target 14–16' clear and confirm structural + code support for lifts/mezzanines before you buy. This is why all LDG standard units are engineered for lift/mezzanine options from day one.

2 Power Capacity



What to ask

- What's the **service amperage** per unit?
- Are there **larger** conduits for easy upgrades?

Why it matters

- Under-powered units block lifts, welders, fast charging, compressors and future gear.

If you skip this

- Panel upgrades, trenching, permits, downtime. \$15k–\$50k isn't unusual, and some facilities won't allow upgrades.

Case in point

- An owner needed dual 240V lines. Between utility coordination and permit delays, his "upgrade" took 10 weeks and \$22K. He missed an entire show season.

Pro insight

- Look for a 150 amp service with a 200 amp panel and larger conduits for easy upgrades to 200 amp.

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Hurricane & Flood Protection



What to ask

- Is the structure **hurricane-rated** for Florida's extreme conditions?
- What **flood zone** is it in, and how does that affect insurance risk?

Why it matters

- Florida storms aren't a matter of if, but when. A hurricane-rated, concrete structure in a FEMA Zone X location dramatically reduces both storm damage and flood risk.

Case in point

- After Hurricane Ian, a coastal homeowner lost his precious car to surge and wind. Meanwhile, vehicles stored in hurricane-rated, Zone X concrete condos emerged untouched and with lower ongoing insurance costs.

If you skip this

- Garage doors blow in, roofs peel off, and storm surge floods everything inside, resulting in total vehicle loss and skyrocketing premiums.

Pro insight

- Look for hurricane-engineered concrete construction and a FEMA Zone X designation. Our LDG bunker-grade units combine both to give you a fortress against storms and a location insurers reward with substantially lower premiums.

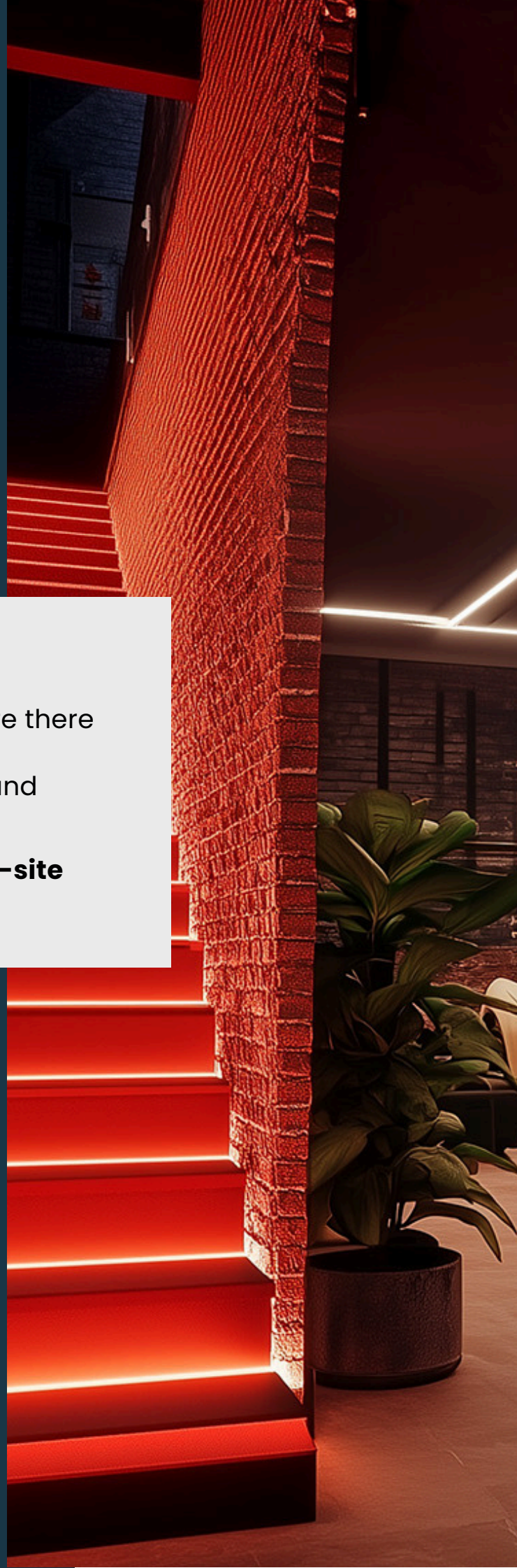
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Security

Is it layered or just cosmetic?

What to ask

- How layered is the security? Are there detail access control, **CCTV coverage/retention**, alarms, and patrols.
- Are entries **logged?** Is there **on-site response?**





Why it matters

- You're storing a rolling balance sheet. If access is loose or shoddy you're gambling with seven figures.

If you skip this

- Theft/vandalism, insurance headaches, and premium increases. Even a single theft can raise premiums by 25% or more, dwarfing the "savings" on a cheaper unit. And insurers may refuse coverage next time.

Case in point

- A collector in Sarasota had wheels stolen from an unsecured storage unit. Insurance covered it, then jacked premiums 28%. His "cheap" unit cost him thousands every year after.

Pro insight

- Look for 24/7 monitored access, multi-factor entry, full-coverage CCTV (30+ day retention), motion detection, and rapid response. LDG has iron-clad security that's layered, monitored, and owner-centric to give you peace of mind.

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Automotive-Friendly Rules (HOA/CC&Rs)



What to ask

- Provide **CC&Rs**: Are light wrenching, fluids, and after-hours work allowed?
- Any restrictions on lifts, noise, or guests?

Why it matters

- Some “car condos” are storage units in disguise. Rules can make your dream space unusable.

If you skip this

- Fines, forced removal of lifts, or a “no fluids” policy. You’d be shocked how fast that turns into \$10k–\$25k in sunk costs and a resale discount.

Case in point

- One out of state collector installed a lift, then got hit with an HOA violation. Between removal and legal fees, he burned \$11K and months of frustration.

Pro insight

- Get rules in writing before you sign. LDG is community of car collectors united by passion. Our rules written by enthusiasts, for enthusiasts.

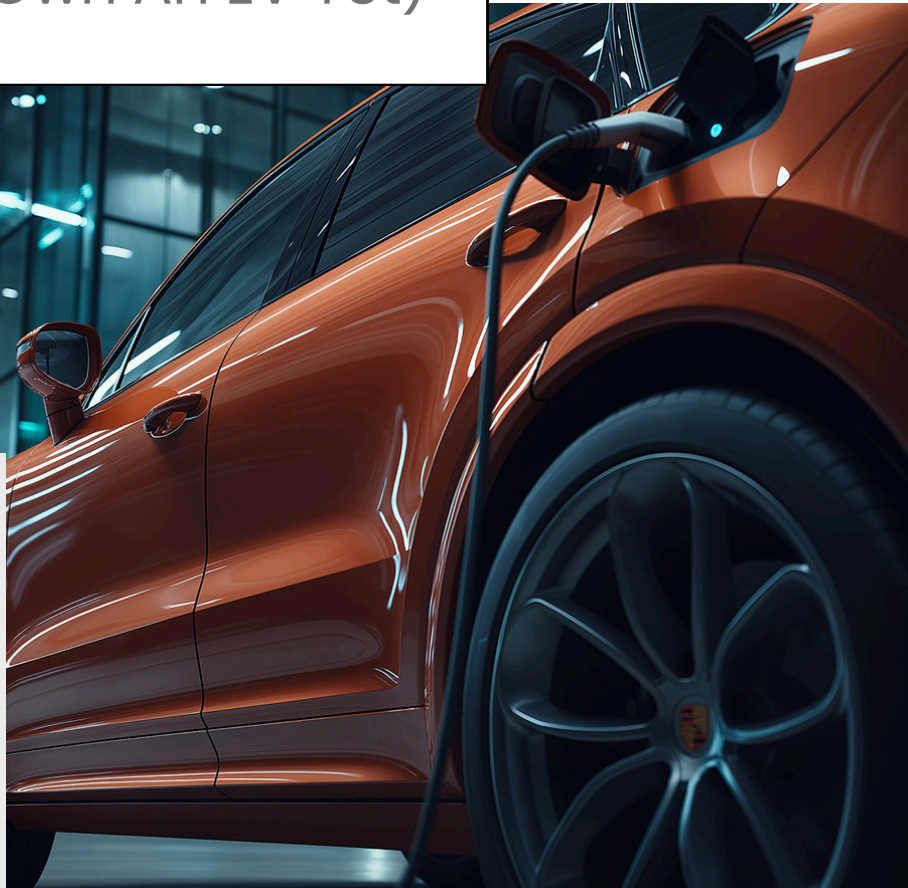
EV Readiness

(Even If You Don't Own An EV Yet)

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What to ask

- Are EVSE chargers included on-site?
- How is load balanced across units?



Why it matters

- Like it or not, EVs are the wave of the future. Without readiness, your “forever garage” is outdated the day you buy your first electric.

Case in point

- Two owners retrofitted chargers at another facility. Transformer issues forced staggered charging, plus \$17K in unexpected hardware.

If you skip this

- Post-build retrofits run \$8K–\$25K+, with major disruption and hassle to your lifestyle.

Pro insight

- Look for 40–60A lines per unit, and scalable load management.

1 Community & Culture



What to ask

- Is it just storage, or is there a real community?
- Are there on-site, scheduled events for owners to enjoy and be a part of?

Why it matters

- Cars are about connection. A sterile facility feels dead. A vibrant one multiplies joy and resale velocity.

Case in point

- Two near-identical units listed. One in a social hub sold in close proximity to the heart of a vibrant community sold in 3 weeks; the other languished 90+ days and dropped price twice.

If you skip this

- Units in “dead” projects without a vibrant owner community sell slower and at discounts, giving a lower return on investment.

Pro insight

- Ask about community meetups and events. Go on site visits and get a feel for the pulse of the community and vibe of fellow owners. Come and see the LDG LUXE Club, Sarasota’s first collector hub!



Wash/Detail Bay



What to ask

- Is there a **pro-grade wash/detail bay** with drainage and lighting?

Why it matters

- Keeping cars pristine is half the joy. Without it, you'll waste time hauling cars off-site or risk HOA penalties for DIY drains.

Case in point

- A collector at another facility installed an unapproved drain. HOA forced removal, epoxy restore, and penalties... ~\$9K wasted.

If you skip this

- Retrofitting drainage can cost \$15K–\$40K, (if its even allowed).

Pro insight

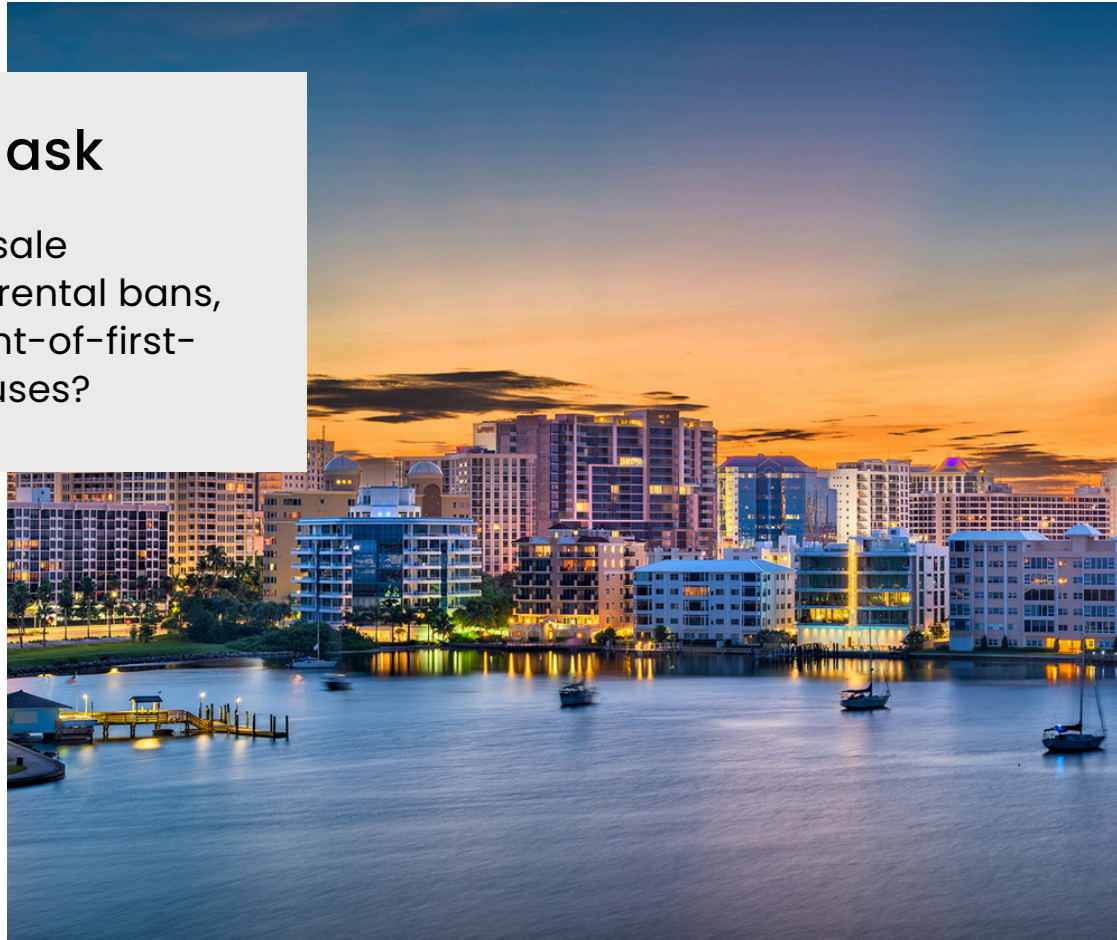
- Look for grated floors, reclaimed drainage, and CRI-90 lighting. At LDG, we built pro-detail bays designed with detailers to meet the needs of serious enthusiasts.

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Resale Flexibility

What to ask

- Are there resale restrictions, rental bans, or ROFR (right-of-first-refusal) clauses?



Why it matters

- This is real estate, not storage. That means flexibility = liquidity = value. Rules that limit rentals or drag out resales can eat into your returns.

Case in point

- An owner-seller at another car condo facility triggered ROFR, waited 30 days for HOA approval, and lost his buyer. The next offer came in 7% below asking.

If you skip this

- A resale delay or forced discount can cost tens of thousands. ROFR clauses alone can kill buyer urgency and shave 5–10% off sale price.

Pro insight

- Always favor projects with transparent comps and flexible exit policies. All LDG ownerships are structured for enjoyment and appreciation!

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Tax Efficiency & Savings

What to ask

- Can the unit qualify for a cost segregation study to accelerate depreciation & unlock upfront tax savings?

Why it matters

- Beyond space, savvy buyers look for properties that offer financial leverage. A cost segregation study can accelerate depreciation and often return five-figure savings in year one.

If you skip this

- We've seen buyers who left \$40K+ in tax benefits on the table by not asking about cost segregation.

Case in point

- One owner we spoke with learned this lesson and skipped a cost seg and missed a \$40K+ deduction he could have reinvested into his build-out.

Pro insight

- When in the market for a new unit, buyers normally confirm load, egress, and fire code flexibility upfront. But many overlook leveraging tax efficiencies. So, be sure to consult your CPA on how to unlock major tax savings with a cost seg. study to shave thousands off the upfront cost. | 19

THE LDG PROMISE

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LUXE
DREAM GARAGE



The LDG Promise

Every mistake on this list comes with a price; sometimes in dollars, sometimes in disappointment.

We've seen collectors lose six figures and, worse, lose confidence in the space that was supposed to be their sanctuary. That's why we built LDG differently. Every unit was designed around these 10 essentials so you don't have to compromise.

With LDG, you're not just buying square footage. You're buying:

- **Certainty** that your garage works as hard as your collection.
- **Protection** for the assets and legacy you've spent years building.
- **Prestige** of belonging to a community that values cars the way you do.

Because we know: your cars aren't just machines. They're your stories, your investments, and your passion.

At Luxe Dream Garage our promise is simple: We'll protect your collection so you can pursue your passion.



THE LUXE DIFFERENCE

While the guide is based on LDG's philosophy, the questions are valuable for evaluating any facility. We hope it sparks the right questions, gives you clarity, and helps you avoid the hidden pitfalls we've seen too many collectors fall into.

When you're ready to take the next step, our team is here to help you build the dream garage you and your cars deserve.

LUXE
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