

The Lake Heron "Banner"

Lake Heron is a welcoming, caring, vibrant and well managed community we call home.



LAKE HERON ANNUAL YARD SALE

Saturday November 16th 2024
7:30am-2:30pm

Please drop off \$3.00 in a SEALED ENVELOPE
With your NAME, ADDRESS and PHONE #
If you plan to PARTICIPATE after Nov. 1st
Mary Larsson 727-643-3511
1913 Lake Heron Dr*

THIS WILL ENSURE a sign on your STREET as well
as signs put up on Osprey, 4l & 54.

I will blast Facebook MarketPlace
And a bunch of other garage sale sites
the week of our sale.

You could also blast Your groups on Facebook! !
This is how we get lots of customers.

Email your articles for the next issue to
Dee Ryder at Dee_Ryder@Verizon.net
put "**For The Banner**" in the Subject line Please ...
Only emailed items will be accepted.
October 2024 Banner Deadline is September 25, 2024

Volume 22 – Issue 6

2024 Board of Directors:

- President - *Max Saus*
- V. President - *John Copeland*
- Treasurer - *Tiffany Wells*
- Secretary - *Mark Cravens*
- Director at Large - *Linn Torres*

Lake Heron HOA does not recommend nor endorse any advertisement printed in the Banner.



HOA
Board
Meeting
will be on
Sept 9th, 2024
at 6:30 PM
in the Clubhouse

No Zoom

Summer Of 2024

Yes, I know it has been very hot. Still got a few projects that will have to wait till it is cooler. Nothing of any great interest has happened these past months that I can remember. Maybe that is because I have CRS.

Anyway, there is an old saying, "no good deed goes unpunished". The board decided to remove the old fountain in the clubhouse. The contractor turned off the city water supply to the clubhouse. Still had water pressure. Turns out we were still getting water from our well. Now the fun starts. Our city water line was outdated so we needed to add a back flow check valve in the system. You can see the new blue pipes and valves near the sidewalk. Oh yes, when the city water was turned on the old plastic pipe burst under the sidewalk and had to be replaced. The sidewalk was repaired and the brick wall was touched up to look better. Will try to come up with a better article next month.

~Max Saus - President

From the Cook's Corner***Best #@\$& Guacamole Ever!***

2 avocados
2 tomatoes, diced
1 lime, zested and juiced
1/2 cup cilantro, chopped
2/3 cup red onion, finely chopped
1 green onion, sliced
1 Serrano pepper, minced, only if you want to add this
1 clove of garlic, minced
1/2 teaspoon sea salt

First things first. Let's halve and pit those avocados.

Mash the avocado with a fork and then add the diced tomatoes, lime juice & zest, 1/2 cup chopped cilantro, 2/3 cup finely chopped red onion, the sliced green onion, the minced Serrano, and the minced garlic clove. Fold it all together.

Add in half of the salt, mix it in well and let it sit for a few minutes. Give it a stir and then taste it and determine how much more to add. It is really easy to over salt guacamole and you need to taste it in stages. Now grab some cold beers and invite your friends!

EAT and ENJOY !

MINUTES
Lake Heron Board Meeting.
June 10, 2024

Call to order: 6:34 PM Clubhouse.

Present at the meeting: John Copeland, Tiffany Wells, Mark Cravens,

Quorum Established.

Proof of Due Notice Posted: 48 Hrs.

Prev. Minutes: John motion to waive reading, 2nd Tiffany, unanimous.

Committee Reports

Finance- Tiffany Wells. CDs are being researched.

Treasurer- Tiffany Wells. March 2024 Budget \$23,778.94, spent \$27,802.30, -\$4,023.36 over budget. Building maintenance, plants/mulch and fertilizer companies accounted for most of the excess.

Grounds/Irrigation- Angela Hester. Sprinkler repairs are down.

Architectural Control- No report.

Clubhouse- Angela with UPI. Nothing new. Calendar sharing with Pam is enabled.

RV Parking- No report.

The Park Team- No report.

Parking Enforcement-No report.

Social Committee- Mark Cravens, interim chair. Replacement chair is needed (please volunteer).

Upcoming Picnic in the Park, July 6th. Poll to be taken in Musings for timing.

Welcome Committee- Tiffany Wells-2 sold, 4 listed for sale.

Old Business:

Revised front door standards with window inserts-roll forward to September.

Replacement of street sign/bracket at Woodstork/Lake Heron: completed.

Sidewalk repair completed by the clubhouse.

New Business:

New fence around the pool area. Bids underway for replacement next year.

Clubhouse interior paint and carpeting. Ceiling bids underway and will be a reserve item or budget for 2025. Walls are scheduled for 2026. Carpeting for 2029.

Maintenance: new vacuum cleaner, AC tune up, Carpet/tile/chair cleaning.

Water fountain inside to be removed. Motion by John, Second Tiffany, unanimous.

July 6th (Saturday) HOA picnic in the green area. Exact time by poll/vote: Musings

Holiday Party, December 7th (Saturday) in the clubhouse. Time TBD.

Adjournment: 6:57 p.m.

No Banner for 2 months (September submissions due to August 26th)

Next Meeting is September 9, 2024.

INSURANCE RATES are finally pulling back for some people!

I've been helping a lot of my clients discuss insurance options.

Finally, we are starting to see some pullback in insurance rates, but you have to shop.

Some people may stop and think "No Way" am I seeing a pullback...only an increase!

I am in the process of renewing our insurance now and had my insurance broker shop seventeen (17) different carriers to try and find the best coverage for the best price (remember the cheapest isn't always the best).

I was surprised by such a wide range in quotes between the 17 companies. \$1,990 to \$5,776!!!!

A few things.

- Make sure you are not under-insured. Get an adequate amount of coverage.
- Make sure you have a good amount of liability (think someone slips and falls at your property).
- Make sure you have a good amount of personal property coverage for your furnishings (some people have expensive items, and some don't. If you don't, ask your agent if you can lower that coverage).
- Make sure you compare hurricane deductibles (believe it or not the deductibles I was quoted ranged from 2% to 5% and the more expensive deductibles were the higher premiums). Once again, a great reminder to SHOP!!

Be prepared that most insurance companies are asking for a 4-point inspection to make sure they know their risk for insuring your townhouse. **What is a 4-point inspection? Great question!!! It is the four major items for your home: roof, Air Conditioning, Electrical and Plumbing.**

Also, they will require a *wind mitigation report* that is not older than 5 years (confirm with your agent). This is to check the roofing, windows and door protection you have at your townhouse.

Finally, for our townhomes, make sure they are quoting a **HO3 policy** since in the event of a fire, etc., you would have to replace exterior siding, roof, etc. Do not get a HO6 policy. That is for condos and only covers inside the walls. Remember you also have to have insurance coverage. The HOA requires it.

Hopefully this will help save you money! Feel free to call your agent and other agents to compare your savings.

Keep it apples-to-apples, not apples-to-oranges!!!

Mark Cravens, Secretary Lake Heron Board of Directors (not an insurance agent-call one).

Bird Flu

The so called "bird flu" is getting a lot of press. What is it?

Also called the H5N1 virus, or avian influenza, this virus initially infected wild birds. It has since been detected in cows, poultry and raw milk(milk straight the cow, before pasteurization), and may now affect other animals. Your indoor cats and dogs should be ok.

So far, 3 human cases have been reported, with mild flu like symptoms. All recovered. All had contact with dairy cows, which can harbor this virus. The risk to humans is thought to be low, but contact with wild animals, dead or alive, is not advised. The CDC is following the virus closely, to detect more human cases, if any occur.

There is treatment for the virus, known as oseltamivir.

Poultry and beef(and eggs), well cooked, are safe. Milk in the grocery store, which is pasteurized, is also safe.

If you develop flu like symptoms, such as sore throat, cough, fever, or chills, feel free to contact your doctor. It is not known if human to human transmission occurs, so if you become ill, avoid others, and masking while you have symptoms is reasonable. While the 3 human cases alluded to above were mild, the illness could be more severe, much like influenza in humans sometimes is. Those most at risk; the very young, the elderly, and chronically ill persons.

~**Bram Smith, MD**

Garbage and Recycling - This is a paid service

Waste Connections (727-847-9100) picks trash up Tuesday and Friday mornings.

If you have any questions, please contact the vendor directly at number above

Recycling is picked up Wednesday morning. Your recycling container should have a "Recycle Sticker" on it. Boxes must be broken down and stacked inside another box or cut and twined together for easy pickup. Please be sure to refer to the items not permitted list.

If your trash/recycling is not being picked up weekly, please call 727-847-9100 to confirm you have an account set up and payment is being received quarterly.

wasteconnections.com

Reminder – When Home or Away

You can still get The Banner and keep up with Lake Heron news by accessing the Lake Heron website.

Access to Lake Heron Web Page

- 1) Type into your internet search page **“univprop.com”**
- 2) Locate **“Association Pages”** in the contents list in the left border
- 3) Lake Heron’s number is 4350. Put your mouse in the number list and scroll down to 4350 and click on it.
- 4) The website will now open with the calendar of events for the clubhouse. To reach other pages just scroll down (or Page Down).
- 5) On our web page you’ll find copies of The Banner, Board Minutes, Directors and committee Chairpersons. Our standardized forms in printable copies are on the web page.
- 6)

Watering Schedule

If your house number ends in:	Then you may water on:	Morning Hours	OR	Evening Hours
0 or 1	Monday	12:01 am - 8 am	OR	6 pm - 11:59 pm
2 or 3	Tuesday	12:01 am - 8 am	OR	6 pm - 11:59 pm
4 or 5	Wednesday	12:01 am - 8 am	OR	6 pm - 11:59 pm
6 or 7	Thursday	12:01 am - 8 am	OR	6 pm - 11:59 pm
8 or 9	Friday	12:01 am - 8 am	OR	6 pm - 11:59 pm
Mixed or No Address	Friday	12:01 am - 8 am	OR	6 pm - 11:59 pm
Non-Watering Days	Saturday and Sunday	NONE		NONE

All irrigation repair requests should now go to our UPI Property Manager, Angela Hester, at ahester@univprop.com or call 813-980-1000

Lake Heron Contact Information:
Property Manager - Angela Hester
University Properties Inc. 813-980-1000
or email her at... ahester@univprop.com
Website - Univprop.com - HOA# "4350"

<u>Volunteers</u>	<u>Name</u>
Board (President)	Max Saus (813-948-4538)
Board (V. President)	John Copeland
Board (Treasurer)	Tiffany Wells(845-532-2434; Tiffany.L.Wells@outlook.com)
Board (Secretary)	Mark Cravens(813-361-0399; Lheronsecretary@gmail.com)
Board (Director A. L.)	Linn Torres

Finance Committee
 Tiffany Wells-Chairperson
 John Copeland
 David Powers

Park
 Linn Torres - Chairperson Rachel Powers
 Kathy & Sam Gray Linda Brunner
 Lee Carter Jerry Miller
 Pam Schwebl Mark & Jill Cravens
 Bonnie Mikulla Bill & Jennifer Prall
 Sheila King Max Saus
 Beatriz Patino Barb Charvat
 Mike Flanagan

Social Committee
 Chairperson - Open Mark and Jill Cravens

Newsletter Delivery
 Vickie Morris Beverly Patterson
 Olivia & Tiffany Wells Sherry Williamson
 John Copeland Maria Saldarriaga
 Hoke Cash Robert Spaulding

Newsletter Editor Dee Ryder

Welcome Committee
 Tiffany Wells-Chairperson Michael Flanagan
 Sherry Williamson

Grounds and Irrigation
 UPI (Angela Hester) 813-980-1000

Architectural Control
 Rachel Powers - Chairperson Vickie Morris
 Bill Prall

RV Park
 Max Saus - Chairperson Larry Kelly
 Hoke Cash

Community Center and Courts
 UPI (Angela Hester) 813-980-1000

Wright Termite & Pest Control - 813-948-0229



HOA Dues

Homeowners can now pay association dues with credit cards if they wish.

Simply go to **www.univprop.com** and click on pay credit card payment and follow the link.

Visa, Master Card, American Express and Discover Card may be used.

If the homeowner does use the credit card there is a 5% convenience fee the homeowner is charged.

**Thinking of putting in a
 PORCH or NEW WINDOWS?**

Remember, you need to contact the ACC committee and Angela Hester with UPI for forms, approvals and standards.

You can see the standards at:

<https://www.univprop.com/resources/association-pages/hoa-4350/>