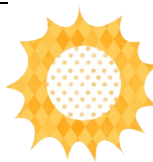


Board of Directors

Megan Bellerose
Deann Michaels
Margaret Reid
Mike Tilloston
Open Seat



Your Quarterly Newsletter

Neighborhood News

Woodlake New Editor

Susan Wall

www.woodlakeassociation.org

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WOODLAKE COMMUNITY



Woodlake Owners Brace for Jump in Maintenance

Again, insurance is the big culprit for the increase in fees along with hikes in utilities and vendor increases. Dumpster cleanup and trash removal also added to the budget increases. I have included an article from 10 Tampabay News to help explain what the board was looking at when the budget workshop took place.

Condo associations say HOA insurance rates are soaring

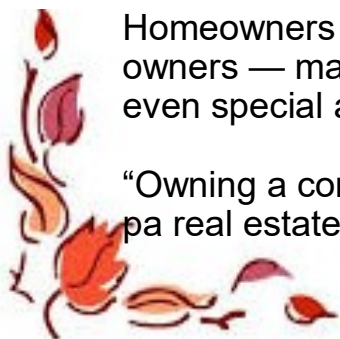
Experts say the increases could be especially hard for thousands of retirees on fixed incomes.

TAMPA, Fla. — Florida's insurance crisis is rapidly trickling its way down from single-family homes to condominiums.

Homeowners associations report insurance quotes are skyrocketing, leaving unit owners — many on fixed incomes — facing steep increases in monthly payments or even special assessments.

“Owning a condo is certainly getting more expensive throughout Florida,” said Tampa real estate broker Cristan Fadal.

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IMPORTANT CONTACT INFORMATION



Ameri-Tech

ameritechcompanies.com

T.C. Sayles

727-726-8000 ext. 273

Plumber

Dunedin Plumbing

dunedinplumbing.com

727-734-2879

Plumbing by Gus

plumbingbygus.com

727-734-8804

Electrician

Dunedin Electric

dunedinelectric.com

727-773-1622

David Nardin Electric

727-418-5674

Pest Control

Soles

727-466-1888

Natur Zone

pestcontrolsolutionflorida.com

941-378-3334

Painters

Al Leach Painting

alleachpainting.com

727-447-4004

Handyman & Janitorial

Ignacio Riveras Services & Repair (Chili)

727-686-9511

Affordable Work Orders

727-709-4895

Locksmith

Countryside Locksmith

cslock.com

727-796-0292

Air Conditioning Install & Repair

Cool Wizard

coolwizardairconditioning.com

727-542-6178

Continued from page 1

Fadal says it's a phenomenon that he's seeing more often of HOA insurance costs soaring.

"The expectation was maybe a 20 or 30% increase," said Fadal. "And now, you're seeing a fourfold increase. People are not prepared for that."

Unlike single-family homes, condo owners generally have insurance for their personal belongings.

Insurance for the building and property are covered by the HOA. But at condominiums like the one Fadal pointed to on Davis Islands, they cover the building, property and liability.

He said their most recent insurance payment was \$25,000 a year, but at that time only three companies would even offer them a policy. And the lowest, including windstorm coverage, was \$113,000. "You have to have it. The boards are obligated to carry both casualty and windstorm," said Fadal. "And when you don't know exactly what that amount is going to be, it's a scary situation."

Just last week at an HOA board meeting in South Florida, frustrations boiled over. Police were called in when angry residents were told of a sharp fee increase with little notice.

Experts say the increases could be especially hard for thousands of retirees on fixed incomes.

"And now all of a sudden, the budget is broken up or something like homeowners' insurance," said real estate agent Callen Jones. "Because the more companies who leave, the less opportunity you have to shop and get a better rate."

In some cases, like the community in South Florida, condo owners are so frustrated that they're rebelling against their own homeowners' associations by collecting signatures to recall board members and replace them with those who feel they can do a better job keeping insurance costs and their monthly payments down.

Another issue is time. HOA board members say in many cases insurance companies won't offer a quote good for more than 45 days. That leaves them with few choices but to accept the higher cost or risk violating new state laws requiring condos to carry those insurance policies.

Eric Glasser~ 10 Tampabay News~July 18, 2023

Woodlake Residents: Get Your Act Together at the Dumpster Area!

Woodlake residents, the community absolutely fed up with your laziness and disrespect at the dumpster area. It is a disgusting mess, and it is making our community look bad.

All have seen it all: trash piled up on the ground including food scraps, dirty diapers, and even construction debris. It is unsightly and unsanitary, and it attracts pests such as rats and flies. Overflowing dumpsters, and delivery boxes left unbroken. It is clear that some of you have no regard for your fellow residents or for the appearance of our community.

This is not a matter of convenience. It is a matter of respect. When you leave trash all over the place, you are making it more difficult for everyone else to dispose of their trash properly. You are also attracting pests and creating a nuisance.

And to top it all off, your sloppiness is going to cost us all more money in HOA fees. The more trash outside of the dumpsters we have to haul away, the more it costs us.

So please, Woodlake residents, get your act together at the dumpster area. Here are a few simple things you can do:

- Always break down boxes before disposing of them.
- Place all trash inside of the dumpster.
- Do not leave trash on the ground outside of the dumpster area.
- If the dumpster is full, take your trash to the other dumpster or just wait for the dumpsters to be emptied by the city. Our trash is picked up three times a week.

It is our shared responsibility to keep our community clean and safe. It is not that hard!



The annual membership meeting will be on November 16, 2023. The Notice of Intent to be a Candidate for the Board along with instructions has been mailed and you should have received it (it is also attached to this email along with the newsletter.)

Please consider running for the board; Woodlake needs YOU!!

Intention to Run Must be Received by OCTOBER 7TH

Why You Should Run for the Board of Directors

Condominium living offers a unique blend of private ownership and shared responsibilities. At the heart of every condominium community is its Board of Directors, a group responsible for vital decisions affecting property management, finances, and community rules. Here's a brief look at why the Condominium Association's Board of Directors needs condo owners to step up and take an active role in shaping the community's future.

Representation: Condo owners running for the board ensure that the voice of the residents is heard. By participating in the board, they can advocate for decisions that reflect the interests and concerns of fellow owners, promoting a sense of fairness and inclusivity.

Protecting Investments: Condo owners have a substantial financial stake in their properties. When owners join the board, they can influence decisions that impact property values. Active participation can lead to better maintenance, adherence to community rules, and sound financial management—ultimately protecting investments.

Transparency & Accountability: Having condo owners on the board promotes transparency and accountability in decision-making. They ensure that the board operates openly, follows established procedures, and communicates effectively with all residents, building trust and confidence in the association's leadership.

Local Knowledge: Long-time residents bring essential local knowledge to the table. They understand the community's history and unique challenges, providing valuable insights when making decisions.

Professional Expertise: Many condo owners have professional expertise that can be invaluable for addressing complex financial, legal, or maintenance-related issues. Their skills can lead to more efficient governance and better decision-making processes.

Community Development: Owners on the board are often deeply committed to the community's long-term development. They advocate for improvements that enhance the quality of life for all residents, such as landscaping upgrades, energy-efficient enhancements, and community-building events.

Active condo owners serving on the Condominium Association's Board of Directors are essential for the community's success. They bring representation, protect investments, encourage community engagement, ensure transparency, leverage local knowledge, offer professional expertise, and promote community development. By taking an active role, condo owners contribute to a vibrant, harmonious community, ensuring that their investments remain secure and their condominium continues to be a place they're proud to call home.



RULE REVIEW

This quarter we will review the Upkeep and Improvements Rule:

UPKEEP AND IMPROVEMENTS

1. Each unit owner shall be responsible for maintaining and repairing the following items at his own expense:
 - a. A. Windows, screens, glass, doors and patios,
 - b. Kitchen equipment and hot water heater,
 - c. Air flow ducts, heating and air conditioning equipment, (both inside and outside the unit),
 - d. Carpeting and any other contents of the unit.
2. Walking on the roofs or fences is prohibited, except where properly authorized.
3. Residents who have gutters and drains are responsible to keep them clear and properly maintained and secured.
4. Personal belongings (toys, bikes, coolers, storage containers sporting equipment, gardening tools, etc.) left in the common areas and/or limited common areas or anywhere outside the unit and fenced areas and within view, overnight are subject to violation and/or removal.
- 5. All modifications to landscaping and exterior building structures require filling out an architectural improvements form (WOODLAKEASSOCIATION.ORG) along with advance approval by the Board of Directors.**
6. Planting outside of your condo fences must be approved by the Board. An Architectural/Landscaping Application must be submitted to the Board of Directors for approval. No changes to exterior of your unit (Ex: windows, doors, paint) without prior submission of application and board approval.
7. All modifications must fit the décor of Woodlake, not create a potential safety hazard, or hinder the routine care and maintenance of the General Common Areas.
- 8. Alterations made without prior written approval will be cause for removal at the owner's expense.**

