

# ***The TOWNS Homeowners Association, Inc.***

## ***Newsletter – June, 2010***

***FINANCIAL UPDATE:*** As of May 31, 2010 income is \$ 181, 183. and expenses were \$ 174, 326. providing a \$ 6,857. cushion. Income was \$ 7,617. under budget for the same period and expenses were \$ 14,474. under budget. We continue to experience an average of 29 owners who are over 90 days late in paying Association dues on a timely basis. Nonetheless, at this time, the Association is financially sound due to diligent control of expenses.

***CABLE TELEVISION in 2011:*** In the March, 2010 TOWNS Newsletter, we advised that the Board was debating whether or not to allow the bulk billing and payment provision of the agreement with Comcast to expire effective January, 2011. To do so requires Comcast to be so notified in August, 90 days in advance of the December, 2010 expiration. A major point of consideration is the fact that today, 79% of owners are paying 100% of the tab for basic cable TV.... as 21% of the owners are not regularly paying their monthly HOA fees. Should the bulk billing provision not be renewed, the current allocation of \$ 36.14 (the current Comcast monthly charge per unit) of our monthly HOA fees for cable TV would end and co-owners would individually contract with a TV provider of their choice.

Comcast has recently advised it would like us to renew for five more years and in consideration for doing so it is willing to lower the monthly charge to \$24.95 plus tax (total monthly charge of \$28.84 vs. current monthly retail rate of \$63.52) and fix the rate at which the charge increases each year at 3%. They have also proposed to us a modification to the bulk bill that significantly reduces the monthly revenue shortfall we currently experience from providing TV service to units that are not paying monthly HOA fees. This modification would provide for disconnecting units which are currently more than 90 days late in paying HOA fees and billing for only 175 units versus the current 197 units.

This latest offer from Comcast is quite attractive in that it is over a 50% saving from retail price, it drops our monthly rate, fixes future rate increases (the previous agreement did not do this), and essentially eliminates the loss we have been incurring due to many owners not paying their HOA fees. As a result of the above facts and negotiations with Comcast, the Board now plans to enter into a new bulk billing agreement with Comcast.

## ***TWO IMPORTANT NEW MATTERS:***

**(1) Owner's Proof of Homeowner's Insurance** – As you may be aware, on February 23, 2010 the Towns developer, Standard Pacific, turned over the development to the local Homeowner's Association. Since the turnover, it is the responsibility of the Association to continue the administration of the Declaration of Covenants, Conditions and Restrictions, a copy of which should be in the possession of all unit owners.

Contained within these documents is Article V, Section 4, which states that: "Each Owner of a Lot shall obtain insurance coverage upon the Lot insuring the dwelling unit located thereon in an amount equal to the maximum insurable replacement value, excluding foundation and excavation costs. Such coverage shall afford protection against:

(a) Loss or damage by fire, flood (if necessary), hurricane, tornado, wind-storm, and other hazards covered by a standard extended coverage endorsement; and (b) Such other risks as from time to time shall be customarily covered with respect to buildings similar in construction, location and use as the buildings on the land including but not limited to vandalism and malicious mischief.

**THE OWNER SHALL FURNISH PROOF OF SUCH INSURANCE TO THE ASSOCIATION AT THE TIME OF PURCHASE OF A LOT AND SHALL FURNISH PROOF OF THE RENEWAL OF SUCH INSURANCE ON EACH ANNIVERSARY DATE THEREOF. IF AN OWNER SHALL FAIL TO PROVIDE SUCH INSURANCE, THE ASSOCIATION MAY OBTAIN SUCH INSURANCE AND SHALL ASSESS THE OWNER FOR THE COST OF SAME IN ACCORDANCE WITH ARTICLE VIII, SECTION 6 OF THIS DECLARATION."**

IMPORTANT: Towns at Lakeside HOA are NOT CONDOMINIUMS and an HO-6 policy is neither appropriate nor acceptable. All purchasers shall obtain either an HO-1, HO-2, HO-3 or HO-5 policy for their units. Additionally, all tenants are strongly encouraged to purchase an HO-4 policy (renter's insurance for personal contents within unit). The Association does not insure any townhome unit. The Association does provide Director's and Officer's Fidelity Insurance for the Board/management company, general liability and property insurance for the common areas only.

Our HOA will utilize the services of our property management company SunVast, Properties Inc. to retain the 'proof of insurance' policy documents for each unit and to communicate any necessary follow-up correspondence direct to the

homeowner regarding this matter to assure the Association of compliance with its Declarations.

Please submit a copy of your 'Proof of Insurance' \* declarations summary sheet or its Renewal Certificate to SunVast Properties – 321 Interstate Blvd. – Sarasota, FL 34240 **no later than July 31, 2010**. If there are any questions, regarding this request or communiqué, please e-mail HOA Board President, John M. Rice at: [jandjrice@chartermi.net](mailto:jandjrice@chartermi.net).

- PROOF OF INSURANCE – This is a one page Certificate Summary or Declarations sheet or the Renewal Certificate each of which shows the policy number, policy term, Coverages and Limits, Forms, Options and Endorsements topics. Checklist pages are not necessary to be sent to the Association.

## **(2) Owners to Identify Renter's and Provide Copy of Lease Agreement**

If you currently rent/lease your townhome property, kindly refer to the attached EXHIBIT 1 form entitled: *Townhome Owners Who Are Currently Renting*. It is important that the Homeowner's Association maintain accurate and current records of lot occupants so that if contact is needed for an important matter, time is not wasted trying to get in touch with lot owners. Your renter's are important people in our community and we appreciate knowing them and having them enjoy our neighborhood.

***Architectural Control Committee...Comments:*** Quite a number of owners have approved gutters installed this year and they look excellent. Owners are reminded that 'any visual or structural changes or modifications' need to be approved by the Architectural Control Committee. The Covenants describe some of the items typically asked to be changed by owners, and the specific requirements. The Request For Architectural Approval form can be accessed via [www.townsatlakesidehoa.com](http://www.townsatlakesidehoa.com) under ARC Application. The form can be sent to: [evratz@aol.com](mailto:evratz@aol.com) or any member of the Board of Directors.

***Landscaping Committee.....Comments:*** RE: Towns Plant Replacement Program - Due to the severe freeze earlier this year, many plants and shrubs are in bad shape, are dead or are dying. Truth is...many survived and are OK. Many of our Foxtail palms are in trouble. We have had Valley Crest survey the condition of the plants/shrubs a few months ago and have an estimate for plant replacement, per Lot at that time. The estimate is high, unbudgeted and the Board has not planned on a wholesale replacement project. Your patience is appreciated. Owners are encouraged to communicate to Landscape Committee Board Leader Everett Ratzlaff at [evratz@aol.com](mailto:evratz@aol.com) if you have specific plants on your property that really

need replacement – describing the plants, location, your address and contact method.

***A BIT MORE COOPERATION IS NEEDED....FROM A FEW:***

Periodically, residents share opinions and complaints about non-compliance and/or behavioral matters about others to HOA Board Members and their neighbors:

Here are a few:

- a. **Vehicle Parking**-The City of North Port and our HOA Rules prohibit vehicle parking on our streets, over sidewalks or partially on streets and over the curbing on the grass. We have written confirmation from the police department that they will cooperate with resident phone calls for investigation into these types of violations. Further, our Homeowner's Association regulations specify a few other prohibitions such as parking a vehicle on common area lawns, etc. In addition, the sixteen visitor parking pads are NOT for daily or convenience parking of personal vehicles. Each lot has at least two places for vehicle parking....the garage and the driveway. Our HOA rules specify that "whenever a vehicle can be parked in the garage or driveway, the overflow parking area (overflow parking pads) is NOT to be used for the parking of any vehicles owned by any resident or guest." The Towns lot across from the old models may also be used for temporary parking.
- b. **Trash Containers** are to be returned to your garage by 10:00 PM on the day of trash pick-up.
- c. **Pet supervision:** City Ordinances and HOA Rules require that dogs be on a leash whenever outside and that waste be removed promptly by each pet owner.
- d. **Child Safety and Supervision:** Please do not allow children to play in the streets or on the property of others. (Illegal vehicle parking on our streets or driveways enhances danger.... and accidents that we DO NOT want!)

***Buildings power-washing project*** – The project was satisfactorily completed this month and the buildings are much cleaner.

***Board Vacancy –Process:*** The HOA Board accepted the resignation of Ron Gillis this month. If there are any interested Towns owners who would be interested in an interim appointment to fill the unexpired term of Mr. Gillis into February, 2011,

please snail / e-mail (via pdf scan) or US mail your application (see exhibit II attached) to Board Secretary, Everett Ratzlaff ([Evratz@aol.com](mailto:Evratz@aol.com)) – 107 Dunbarton Rd., Edinboro, PA – 16412. Board member recruitment and the annual Board election will take place in February, 2011.

***FROM THE NEWSROOM.....***

- The 2010 hurricane season is here. The experts are predicting 14 named storms, a number of which may become hurricanes. Additionally, conditions are such that more are expected to land in Florida this year.
- Owners are reminded and invited to use the Association’s web site at: [www.townsatlakesidehoa.com](http://www.townsatlakesidehoa.com) to access news, planned events/projects, our Declarations and all approved Rules & Regulations and meeting minutes. We will also post Board meeting minutes, etc. at the mail kiosks bulletin boards.
- Board Committee’s, Committee Members and Board Member Leader:

| <b><u>Committee</u></b>               | <b><u>Members</u></b>   | <b><u>Board Leader</u></b>   |
|---------------------------------------|---|--|
| Architectural Control & Landscaping   | Diane Wills, Dave Gardin  | Everett Ratzlaff<br><a href="mailto:Evratz@aol.com">Evratz@aol.com</a> |
| Budget, Finance & By-laws             | Greg Wills, Dave Gardin, Michael Baretta, Carol DePerna, Everett Ratzlaff | John Biggins<br>jb71@att.net   |
| Neighborhood Watch<br>Vehicle Parking | Dick Monti, Joe Burnham, Carol DePerna, Mattie Watson, Dick Monti         | (temp vacant)  |

The Towns at Lakeside Association

Board of Director’s

**EXHIBIT 1 Townhome Owners Who Are Presently Renting**

Kindly complete the information below and send it to: Sunvast Properties, Inc – 321 Interstate Blvd. – Sarasota, FL. 34240.

Lot Owners Name:

\_\_\_\_\_ Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
(Please Print) (Please Print)

My e-mail address is: \_\_\_\_\_

My Towns at Lakeside Unit is currently (check one):

\_\_\_\_\_ Occupied by myself or a relative

\_\_\_\_\_ Occupied by a tenant \* Current expiration of lease: (date) \_\_\_\_\_

\_\_\_\_\_ Vacant as of (date) \_\_\_\_\_ Occupied by myself part time during the year \_\_\_\_\_

\* (INSERT) TENANT PROFILE BELOW

**THE TOWNS AT LAKESIDE ASSOCIATION, INC.  
Please Submit Copy of Lease Along with this Profile**

Towns at Lakeside HOA 321 Interstate Blvd. Sarasota, FL 34240 941-378-0260

**Tenant Profile GENERAL INFORMATION:**

1. Address of unit being leased: \_\_\_\_\_
2. Full name of lot owner: \_\_\_\_\_
3. Lease is now in the name of: \_\_\_\_\_
4. Tenant's phone number at unit: \_\_\_\_\_
5. Number of occupants: Adults \_\_\_\_\_ Children \_\_\_\_\_ Total \_\_\_\_\_
6. Children's name (s) and age(s): \_\_\_\_\_
7. Number of pets: Dogs \_\_\_\_\_ Cats \_\_\_\_\_ Other \_\_\_\_\_
8. Date tenant moved in or anticipated move in date: \_\_\_/\_\_\_/\_\_\_
9. Term of lease: From: \_\_\_/\_\_\_/\_\_\_ to \_\_\_/\_\_\_/\_\_\_
10. Automobiles, how many? \_\_\_\_\_  
Make, Model, Color & Tag #: \_\_\_\_\_  
Make, Model, Color & Tag #: \_\_\_\_\_  
Make, Model, Color & Tag #: \_\_\_\_\_
11. Has the tenant been provided a copy of the Declaration/Covenants and HOA Rules and Regulations? Yes \_\_\_\_\_ No \_\_\_\_\_ (If no, will you provide promptly? Yes \_\_\_\_\_ No \_\_\_\_\_)
12. E-mail address of tenant: \_\_\_\_\_

Please attach a copy of the executed lease with this form.

Unit owner signature \_\_\_\_\_ Date of execution: \_\_\_\_\_

Please mail to: The Towns at Lakeside Association, 321 Interstate Blvd., Sarasota, FL 34240

**EXHIBIT II – Notice of intent to be an interim candidate for an open position  
on the Board of Directors of the Towns at Lakeside Association**

**Name** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Personal Background:** \_\_\_\_\_

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**Prior Association Experience (if any)- None Required:**

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**Special Qualifications:**

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**Comments About Board Candidacy:** \_\_\_\_\_

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**Other:** \_\_\_\_\_

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***This form is provided for your convenience and as a guideline. Please write or type legibly. You are very welcome to provide any information in a format which will exhibit skills, training, work experiences, etc. which may enhance your personal qualifications.***