

Greetings from ELW Cluster IV Board of Directors!

NEXT MEETING

October meeting was 10/9/23. Our next regular meeting will be November 13, 2023 at 6:30 pm **The platform is Microsoft Team Meetings** .

Meeting ID is 296 778 359 041 The password is available on our website:

www.elwcluster4.org

INSURANCE/BUDGET MEETING FOR FY 2024

Like many other communities and homeowners with insurance policies in the state of Florida, our present insurer, Heritage Insurance, has chosen NOT to renew our policy this year. We are actively pursuing other options with our broker, McGriff, and are in the process of ordering & doing the necessary inspections/evaluations needed to get insurance with another carrier.

This is nothing to be alarmed about. We will have insurance coverage in place at the beginning of the year once our current policy expires.

The state of Florida experiences this exit of insurance companies from our market every time there is a named storm that effects our state and they have to pay out on claims.

As in past years, insurance cost increases are substantial year over year, and this year will be no different. We anticipate about a 25% or more increase in the cost of our policy for Cluster IV.

Just as an FYI, we are also expecting across the board increases to our fixed expenses such as trash, lawn, sprinkler maintenance, tree trimming/cutting, repair materials & contractor labor costs, well maintenance, etc. This all will undoubtedly have an impact on our monthly HOA fees for next year.

We will be discussing these items in our **November budget meeting** on November 13. If you have any questions about how your HOA projects costs & determines your monthly HOA maintenance fee, please attend this important meeting.

CABLE/INTERNET CONTRACT

Thankfully, our successful negotiations with Spectrum to renew/extend our contract and to include many items like Internet & DVR services has resulted in **substantial savings** to most of our residents.

GUTTER CLEANING TIME

All residents who have gutters installed are encouraged to contact a gutter cleaning company to have your gutters cleared of debris. The HOA does NOT maintain gutters that are installed on your home but we want to make sure that you are properly taking care of this important addition to your homes exterior. Clogged gutters can cause water damage to your home that can cost you \$\$ to repair, so please make sure that you attend to this item if needed. There are a wide array of companies in our area that do this work and the price is normally pretty reasonable.

IF YOU NEED TO REPORT A MAINTENANCE ISSUE, PLEASE CONTACT:

Use the maintenance request in the owners portal for quickest response. If you are not registered in the portal, go to www.mgt-assoc.com & click on login to portal, then click on create login. You will need your account number to register, & you can find that on your payment coupons.

If you must email someone, the following are your contacts: Kari Lopez - Service Coordinator (813) 433-2000 Ext. 2026; KLopez@mngmt-assoc.com

In emergencies ONLY please contact Peggy Semsey, 813-433-2008.

EMAILING & CALLING WILL BE THE SLOWEST RESPONSE TIME FOR YOUR REQUESTS, PORTAL REQUESTS PUT A TIME STAMP ON YOUR REQUESTS & ARE SENT OUT TO OUR CONTRACTORS QUICKLY, IF THAT IS WHAT IS NEEDED.

OCTOBER 2023



If you have photos you would like to contribute to the newsletter, please send a copy to the HOA

President via:

President@elwcluster4.org

Be Responsible Pet Owners Please be courteous and pick up after your pets. This should include cleanup on your lot as well as cleanup in the common areas of our community.

ONE OTHER REMINDER RE: PET WASTE. PLEASE GUIDE YOUR ANIMALS TO EITHER YOUR YARD OR COMMON GROUNDS TO DO THEIR BUSINESS. ALLOWING YOUR ANIMAL TO USE ANOTHER PERSONS PROPERTY IS VERY DISCOURTEOUS TO THE PROPERTY OWNER.

Please remember that the best time to put your trash out for pickup is the morning of pickup (Tuesday or Friday). This will help prevent trash spills & a critter invasion of your tasty garbage.

Thanks for your continued support!
ELW Cluster IV Board of Directors

Board Members 2023

Cathy McCarthy President
Frank Clarke VP & Secretary
Jill Bartholmey Treasurer
Andrea Cooley
Steve Rogers



<http://www.elwcluster4.org>

