

Fontana Estates Community Homeowners Association, Inc. Orlando, FL 32820

President: Dr. Telka diFate Vice President: Joe Rybarczyk

Secretary: Bev Hamilton Treasurer: George Kriss

Board of Directors

Cathy March Frank Mathews Thanh Ngo

OCTOBER NEWSLETTER 2023

Dear Homeowners of Fontana Estates,

Since 2019 the HOA has had its official website that is set up, organized and updated by volunteers in the community. If you want/need information please access it frequently, otherwise you can speak to a Board member. All 7 board members live here full-time and are easily accessible. If we don't immediately have the answer, we will research it and get back to you, usually in-person.

- A Fontana Estates homeowner recently made a statement that it seems some owners don't understand how an HOA works. Luckily all that information can be found on our official website under VIDEOS. Details on understanding the HOA finances presentation by Associa is on the website, HOA rules and regulations, and community safety through our Neighborhood Watch Program. Are all free and available 24 hours a day. Please just take some time and read the information provided. You can also access this article on HOA governing documents and why they are important. <https://www.hoamanagement.com/hoa-ccr/>

- In the last newsletter all information for the upcoming **annual meeting** along with the organizational and budget meetings were provided. **All qualified homeowners will need to have a government issued photo ID in order to sign in and vote. This includes if you are bringing a proxy. This has gone smoothly in the past so please do not forget. This helps volunteers at the gazebo learn who owners are since they are not familiar with everyone.**

Recently Associa management company was asked how Fontana Estates rated with the 110+ communities that they oversee locally. We were told that we are one of the top 5! And we are being compared to homes valued at well over \$1 million dollars each. **This rating is based on not only the upkeep and visual appeal of the community but the reserve funding account that we have, a balanced budget and no special assessments.**

A special assessment is a charge imposed to all members of a community for the specific purpose of paying bills when they fall short of funds. This includes the operating budget and reserve account. Local communities have fallen into this situation so don't be fooled when someone tells you they will lower HOA fees. Cutting services is asking for a disaster. We all saw that back here in 2018 when the irrigation was broken and not fixed. Many plants died and the front of the community looked deplorable. The ponds were full of algae, landscaping was poorly managed and more. Don't let history repeat itself. It takes years to recover from mismanagement.

This Board of Directors are very hands on members who spend countless hours meeting with potential vendors before hiring a company, meet monthly with those that work on site on a regular basis and do all the extra things that other communities don't get from a management company. It has taken years to find competent companies to do landscaping, ponds maintenance, repairs to infrastructure and especially handle the call box/gates, for those that have owned since the beginning you are well aware of the constant problems with the gates not opening. That has

totally been resolved with the work completed by this Board. For example: recently your HOA president trimmed all the Live Oak trees hanging over the back wall. This was a safety hazard for the landscapers cutting the grass back there and it needed to be done. This, once again, saved the community about \$1,000. This takes dedication and commitment.

Homes in this community require significant maintenance and it is most likely the largest investment you each have made. We all want to keep home values up and properties secure. In order to keep this \$70 million dollar community at this level takes dedication, know-how and responsibility. You have been lucky to get that from the volunteers that have the credentials to do just that as the board members of your leadership team. It is fine to have differences of opinions but at the end of the day you all want these volunteers at the helm and getting everything done that needs to be. Your present team makes sure that the infrastructure functions, engineers do their job, everything is in working order and more.

All homeowners have a choice to be the force of reason and understand facts by being positive and open minded. Read and ask questions about the facts rather than accepting unwanted emails and post cards that are not signed and that spread negativity. They are meant to harass and intimidate. Be the messenger of cooperation and character.

Your personality, especially how reliable and honest you are, is the basis of character. It is based on your core beliefs. It is volunteers that demonstrate this character who care about the community, its people, proper upkeep and financial stability. They have a positive attitude, passion for the cause, have strong work ethic, are team players and willing to help for the common good, not self.

Clearly not everyone demonstrates these qualities but those who profess to want to run Fontana Estates clearly don't. They have been loud, critical and pushy. One man doesn't live here but is behind the scenes, another woman has been trying to sell her house for years and yet another hasn't lived here for the last year. These same people criticize board members who help senior citizens in the community by bringing food to shut in's or families who have lost loved ones. Think of the type of person that does this. Board members know how much of your money is being wasted because of this type of behavior, and the valuable time and efforts of the volunteers in dealing with such pessimism. **Judge the Board by what we do not by what the rumor mill wants you to believe.**

COMMUNITY UPDATES:

- **Duke Energy** seems to be charging more as you have all seen in your electric bills. The community is no different. We have seen an increase of about \$50/month. It is also mandatory that we lease the streetlights from Duke. This is about \$800/month. That is over \$10,200/year paid to Duke Energy. We are also concerned that prices could go up without notice since Duke refuses to renew contracts. This is fact.
- In previous newsletters it was written that **mandatory insurance** has increased just like your homeowners insurance has. We will continue to look for a cheaper policy, but many companies have left the state or do not take new clients. This is beyond our control, but the insurance is mandatory. Please do not believe anyone who spreads rumors that contradicts this.

- **Every 2 years it is mandatory to have the ponds inspected by a certified engineer. This is mandatory by the State of Florida.**
- **Management companies charge extra** for each letter they write and mail plus any extra jobs they perform. If you receive a letter you need to follow the directions on it otherwise it costs you more money by increased HOA fees. If all owners just maintained their property without having a letter sent from the management company the HOA could save a lot of money. It is also an owners responsibility to respond to a letter from the manager when it is received. For example: Follow the policies on the ARC application. **We have a about 7 owners who have lived here for years and refuse to comply. Thousands of your dollars are wasted each year on this.**
- Every 3 years a **Reserve study** is completed by a certified engineer. This is a vital document in planning the proper maintenance required for the common areas. This includes streets, sidewalks, drainage, gates etc. Funds must be budgeted in order to perform this proper maintenance.
- Estimating irrigation repair costs, when swings need to be replaced etc. **all need to be put into the budget so that a special assessment is NOT needed.**
- **To help offset costs present volunteers perform many jobs that save the community over \$10,000/year.** Please volunteer when asked especially since there are many capable individuals that live here. Everyone benefits from volunteering not just a few.
- **Effective October 1, 2023, the State of Florida passed a law** that all board meeting agendas must be posted in a conspicuous place in the community at least 48 hours in advance of the meeting, except in an emergency. Although we post them online the Board had to purchase a waterproof kiosk. This was an unexpected expense but luckily, we had a volunteer install it for free. Please thank Dr. John Vecchitto and your HOA president Telka for volunteering to do this at the park.
- Also, to help save the HOA hundreds of dollars Board member Bev Hamilton and her husband Collin cleaned the gazebo roof and building. Many thanks to them for going above and beyond in helping the community. Please thank them when you see them.
- Board members are responsible for making decisions for the community which protect the interests of the association as a whole. This is a big job that requires responsibility. All 79 homeowners are not consulted for each decision that the Board needs to make. That is not how corporations function. This is not different than other HOA's.
- **As a corporation with many legal responsibilities and state laws to follow only an attorney can answer many questions. Management company managers will lose their license if they try to do this. Anyone that tries to tell you that the HOA corporation doesn't need legal advice doesn't know what they are talking about. If owners followed the covenants and bylaws the HOA would NOT have to spend money on lawyers to deal with these issues. Presently, two owners are wasting your HOA funds in this category. Please do not contribute to this situation especially since all of the facts are not known to the general population here.**
- **Board members take many online courses and attend conventions to learn about being a board member. It is being responsible and spending time to perform the job appropriately.**
- It is important for all homeowners to understand what types of maintenance, repairs, and other tasks you are responsible for. This is in the covenants and bylaws. If you purchase a home here these rules and policies, go along with the house. It is not optional. None of the owners got to vote on these since they were established by the builder, Toll Brothers and their attorneys. The

county and state approved them. If you want to live in a place that doesn't have these established rules you can drive down the street and purchase property in another town, possibly Bithlo.

- Owners are to be responsible for the care of their lot and house. This includes all gardening, landscaping, painting and cleaning the house. Keeping your driveway and sidewalk clean, stain and mold free with no debris. Garbage days are stipulated by the county. Please abide by them and do not leave debris out for a week. Complying with all of this adds to the beauty, cleanliness and refined look to the community. It adds to the stability of property values here in Fontana Estates for everyone. Any changes to the outside of your house or property need to have an ARC application submitted for approval before anything is started. If an owner is not following these established policies, then they are wasting your HOA's time, money, and other resources. All law-abiding owners should find this extremely annoying and complain about the people who do not follow policies. All of these have been in place from the beginning with Toll Brothers. This is yet another contributing factor as to why HOA fees go up!

The official website **Fontana-Estates.com** has a section on how to clean pavers and cement. Water doesn't just do it various products are needed and work.

For the HOA to hire a company to clean all the sidewalks and gutters in the community plus front signage area would add another \$76 per owner annually to HOA fees. This is only for once a year. If you find that acceptable then continue to not clean your driveway and in front of your home. If you want to help save the community money and help keep HOA fees down, then please clean these areas. It is easy to see who contributes to helping the community and those who don't. Please do your part. Many owners do this job themselves or you can ask a neighbor for help or hire someone.

As a gated community the Board is responsible for the proper upkeep of the roads, sidewalks, curbs, gutters, drainage systems, gates, walls, fences, ponds, landscaping, playground and equipment, pump for pond and well, pavers and masonry, gate operating system, irrigation system, call box, front area lighting, streetlights and much more. Of course, you could have a Board of Directors that doesn't follow up on all the issues here in our community but then property values would drop dramatically. It would also cost a lot more to fix infrastructure once it decays. Prevention is cheaper. Just like if you go to the dentist every 6 months as recommended by the American Dental Association as compared to going once every 5 years when you have a bad toothache. In this case it costs you a lot more and it's much more painful.

SAVE THE DATES:

- **If you will be participating in Halloween on October 31, 2023,** please make sure to have as many outside lights on as possible for the children's safety.

- At this time, we are looking for 1-2 more volunteers to help power wash the front sidewalks of the community from the park to the front stop sign at Lake Pickett. This is both on the entry and exit sides. You do not have to have a machine to volunteer. This will save us about \$500-\$800. Please contact a board member asap. Refreshments will be served for those that volunteer. Date to be determined. Many thanks.

- **November 6-9 sidewalk repairs** will be taking place throughout the

community but mostly on Fontana Estates Drive. Please do not disturb the workers. All areas being replaced or repaired should be dry within 24 hours. This should not inconvenience anyone, even walkers. Of course, this job is weather dependent.

•**November 19, 2023**, help decorate the front of the community for the holidays. Families welcome. Refreshments will be served. Email or text a board member to sign up. The more the merrier. Please arrive at 4:00 p. at 18210 Bellezza Drive to pack decorations on trucks. Arrive at 4:30 p.m. at front gates. The goal is to finish by the time it gets dark to turn on all of the holiday lights. It looks very festive. Please contact a board member.

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•**October 21** (at Apopka High School, 555 Martin Street, Apopka) and **December 2 East River High School at lot#3**) from 8:00 am-1:00 p.m. Orange county will have a household hazardous waste disposal event. This includes paint products, pesticides, old propane tanks, cooking oil, batteries, computers, cellphones, car fluids and more.

•**Holiday trash collection on Thursday, November 23 will now be on Friday Nov. 24th**. If you have a damaged cart, please contact the county to get a new one at: bit.ly/DamagedCart It could take weeks for the county to come so please be patient. Just contact the Board to let them know why your trash can is by the sidewalk.

• **Happy Holidays to you all for 2023 no matter what holiday you honor!**

Know Your Board Members:

President: Dr. Telka diFate has earned the following degrees and just some of her credentials include the following:

Doctor of Educational Leadership -Honors Summa Cum Laude

Masters of Science– Honors Summa Cum Laude; Phi Kappa Phi Honor Society; Nominated Student Teacher of the Year; President of graduate student Chapter ASCD; teaching certifications in Administration, biology, elementary education, special education K-12

Bachelors of Arts- Honors Cum Laude, BA Biology, minors in Art & Chemistry

Physician’s Assistant in Surgery-Cornell University Medical College, New York Hospital

Research Associate- Yale School of Medicine and University of CT School of Medicine

Volunteer for the City of Milford- President of the Milford Public Library 4 years & Secretary Interior Renovations Committee for \$1.6 million dollar project; Vice President Milford Public Library 2 years; Trustee Milford Public Library 10 years

President of the USA Volunteer Service Award for 1,000 hours of community service

City of Milford PTA Council First Vice President

Women of Substance Cover page CT Post newspaper for Volunteerism

• January 26, 1999, June 26, 1998 and March 5, 1997

• Nominated for Woman of the Year in the CT Post newspaper 1998, 1999, 2000, 2001 and 2002

Special Olympics: World Special Olympics Host family for team New Zealand athlete’s, four team members live with my family for a week; Special Olympics volunteer for 13 years

American Legion Auxiliary member and officer for post 196 and 242; members volunteer for veterans and their families; I have 17 immediate family members as veterans from uncles, aunt, brothers, father, son, nephews.

“I personally have worked in a hospital emergency room and operating room for many, many years after training in New York City. Dealing with death situations was part of my job. I learned early on that life is too short and that living life to the utmost is what it’s all about.

Too bad the few individuals here who create all of the negative issues, problems and baseless criticism haven't learned that. They waste volunteer Board members time when more could get accomplished for the community if they just stopped. It is up to all homeowners to not feed into or contribute to this cynicism. Our time is valuable, isn't yours?"

Vice President: Joe Rybarczyk- As a very active Board member Joe is very visible in the community. He assists with meeting homeowners to resolve issues when necessary. He oversees the landscaping for the community and the Board is lucky to have him as a committed volunteer. Throughout the year numerous maintenance issues arise and Joe is there to help fix some of these emergency irrigation problems, especially on weekends. Joe definitely helps to save us all money. Joe has had a professional background in the medical field for the last 19 years. In addition, he has experience in real estate and property management for numerous properties including comprehensive knowledge dealing with many Homeowner Associations, residential communities and property management companies.

Treasurer: George Kriss- For many years I was the union treasurer for the steel industry in Maryland. It was a busy job and I saw some unethical situations arise. What some homeowners are doing here with their false rumors reminds me of those days. It is important for homeowners to understand this and not be part of it. **If anyone tells you they can lower HOA fees that is totally not true and a campaign game. Board members spend many hours interviewing and hiring companies that have been doing a good job. All of the companies we have are under contract. If you try to break those contracts, you will pay attorney fees and continue to pay that company for the full term of it and none of them expire soon.**

Being proactive in investing for the HOA is an important job. By obtaining interest income it goes directly into the reserve account to help the community finances. Over the last 4 years it has added up to tens of thousands of dollars. This is great news for the community since this was not the case prior to 2019.

The budget includes the 12-month period with estimates of revenues and expenses that the community will reasonably incur. It includes the operating budget for day-to-day operations of the association plus the reserve accounts. The reserves are for future maintenance needs. This includes but not limited to street repairs, sidewalk repairs, capital improvements, storm debris removal, engineer study required by the St Johns Water Management agency, reserve study and more. The board is very conservative in spending and research companies to get the best price.

In accordance with Florida Statutes the year-end financial report for 2023 will be prepared by Associa for Fontana Estates HOA. Within 21 days after the financial report is completed at the close of that year, but no later than 120 days after the end of the fiscal year, the management company can provide a copy of the financial report to homeowners upon request at no charge. It will be available once it is completed. You may request a copy by email at cmpadm@associa.us or talk to the management company directly.

Secretary: Bev Hamilton is down to earth and tells it like it is. She is eager to answer questions using factual information. She is organized and caring especially with her many years as a nurse in New York City during COVID19. Originally from Guyana and worked there in the Defense Force within the office of Chief of Staff for 7 years, plus 2 years in Parliament in administration. She also was an important member of the Ethnic Relations Commission to help mediate with

racial relation issues. Bev knows what she is talking about so just ask her if you have any questions.

Board of Directors: Thanh Ngo- Has been very helpful in giving advice to the HOA Board. His experience is invaluable. As an original homeowner here, Thanh has an in depth understanding of the workings of a corporation and this community. As a result, he has been instrumental in making decisions for the community. Thanh has a master's degree in mechanical engineering and worked at NASA for 20 years. Presently, he works for the Defense Dept. overseeing contracts and has worked for them for the last 11 years.

Frank Matthews is an original homeowner at Fontana Estates. He served in the Army for 20 years and retired as Command Sergeant Major and Senior enlisted advisor to a General officer for all of Europe in the finance and accounting field. He has served in many leadership roles both in the army and civilian service. He was Director within the Defense Finance and Accounting Agency. He was Director of Fields Operations Office where he had command and control over 33 military finance offices and had technical oversight over 44 of the military finance offices nationwide and overseas. Frank states," Using logic, common sense and treating people with fairness are key pillars for me. I focus on doing what is right not who."

Cathy March is an original homeowner at Fontana Estates. She is friendly and has been walking the community with Telka to meet more owners. She met her husband, Curtis, while attending the University of Arkansas at Pine Bluff. They lived in multiple locations including Little Rock, Arkansas; Oklahoma City, Oklahoma; Killeen Texas; and Denver, Colorado. In 2001 Cathy accepted employment in Northern, Virginia so they moved there. In 2019 Cathy retired and they permanently moved here to Orlando. Cathy retired from the federal government after 38 years of employment in accounting, budget, and finance where she directed, justified, and executed the President's Budget. Cathy holds a Bachelor of Science degree in Accounting and minor in Business. She also has a master's in business administration. Cathy and Curtis love spending time with their four children, fourteen grandchildren, traveling and exploring new things.

For Your Information:

The present Board is interested in keeping the sense of the common good. This is not starting false outrageous rumors or harassing people or even making decisions that are best for only the few. It is rather doing what is logical, stable and appropriate for the community as a whole. It is planning for now but also the long term. That is how this board operates and how it should and is supposed to. It is estimated that the community as a whole is valued at over \$70 million dollars. Look around you. When you drive through the front gates you see a beautiful place you want to live in. Every new owner has stated this who have purchased here in the last 4 years.

Board members have ethical and moral choices to make. As directors of this corporation, we are all entrusted with the common good of the community. If a homeowner cannot make logical, moral choices for the good but rather indulge in personal gain they are not acting in the best interest of the people. Board members here gather the facts and base decisions on how the present and future of the community can be sustained properly. Each election cycle we also have a woman candidate declare that our HOA fees are too high and that we should audit the books because of mishandling of funds. She also states that other communities pay so much less in

HOA fees. The promise is to lower the HOA fees. Please do not be fooled by these false statements. The facts are much different. It is vital to understand that an HOA is a Florida Corporation. The budget is based on actual expenses, planned and potential expenses. No other community is exactly like Fontana Estates with the number of common areas that must be maintained i.e., ponds, gates, sidewalks, walls, fences, trees, etc. Even the age of the community is important when it comes to the Reserve Study infrastructure reports and upkeep that's planned for. So various other communities *should not be compared to Fontana Estates*.

It is a few individuals within this community who are eroding the common good within Fontana Estates. In the past some have run for the Board but have never offered to help in any constructive way. **The Board has even offered free mediation, for internal dispute resolution, with no response. Two of these individuals are needed for this mediation to take place. This can be organized through the county for free. If these chronic complainers wanted to resolve issues, they would volunteer for mediation, but they haven't. This spreads a clear statement that they DON'T want to solve the problems but rather they are fine with things just the way they are.** To help email: FontanaEstates2@gmail.com

Just some of the activities/repairs done by volunteers include but not limited to the following but if these volunteers stop, then you all will be hiring people to do these jobs.

<u>Volunteers activities/repairs/jobs</u>	<u>Amount saved for Fontana Estates/yr.</u>
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Negotiated deals to save HOA money	\$74,334.15 in 2023
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Fence repairs	\$1,000/yr.
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Landscaping: tree trimming, plantings, outflow clean up etc.	\$7,000/yr.
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Fire Ant control	\$200/yr.
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Mailings saves HOA about \$250 per mailing	\$1,000/yr.
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Holiday Decorations storage	\$1200/yr. Prior to Oct. 2018
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Debbie Creore charged the HOA to store these items in her self-storage facility. Now it is free in the HOA Presidents garage.

HOA boxed records storage	\$120/yr.
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Upkeep to swings, gazebo & Park	\$1,000/yr.
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Clean & Paint storm drains	\$1200
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Fulltime manager for community	\$70,000/yr.
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Design and upkeep to website	\$3,000
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Interview/hire vendors	\$2,000
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Swing repairs and installation	\$500.00
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Pursue lightning strike repairs	\$48,000 more received from insurance claim due to HOA HOA President working on case manager only wanted to accept \$5,000
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Be part of the majority of Fontana Estates neighborhood and support cooperation. Become educated on what being neighborly and living in a Homeowner Association means and the responsibilities. Think positive!