***Volume 20 – Issue 6***

***2022 Board of Directors:***

**President – Sam Gray**

**Secretary – Ron Bowman**

**Treasurer – Cyndie Smith**

***Dir’s. at Large -***

**Mike Flanagan**

**Max Saus**



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

***LAKE HERON ANNUAL***

***YARD SALE***

Sat. Nov. 19th 2022

7:30am-2:30pm

**Please Drop off $3.00 in a SEALED ENVELOPE**

**With your NAME, ADDRESS, and PHONE #**

**If you plan to PARTICIPATE in ADVANCE**

***to:***

Linn Torres 813-240-4398

\*\*1713 Lake Heron Drive\*\*

**THIS WILL ENSURE a sign on your STREET as well as signs put up on Osprey, 41 & 54.**

**I will be blasting Face Book Marketplace the week of our sale. You could also!**

**Start NOW digging things out for the sale!**

***LET’S MAKE THIS A BIG ONE!***

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| --- |
| **\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\***Email your articles for the next issue toDee Ryder at **Dee\_Ryder@Verizon.net**put ***"For The Banner"*** in the Subject line *Please* … Only emailed items will be accepted.***October 2022 Banner Deadline is September 23, 2022*** |

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

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christmd

*Board*

*Meeting*

*will be on*

*Sept 12th, 2022*

 *at 6:30 PM*

*on Zoom*

***President’s Corner***

**Reminder**: September 12, 2022 Board (Zoom) Meeting at 6:30 PM Please join us.

To all Lake Heron Residents,

As everyone is aware budgets and costs have burst like fireworks on the fourth of July. The costs of labor, materials, utilities and interest rates have pinched all of our pocket books. The cost of maintaining the Lake Heron Community is no exception.

The LH budget has two basic components: Reserve Funds and the Annual Operating Expenses. When combined these two components make up the LH Annual Budget. Reserves fund future replacement spending for roads, roofs, siding, and pool. Operating expenses pay every day services such as lawns, tree trimming, pool maintenance, fertilizer, pest control, taxes, insurance, and UPI management / accounting / legal services to name a few. Each component generally increases annually. A rule of thumb is that cost of goods and services generally increase with inflation on a yearly basis.

The LH board works together as a team and can face some difficult decisions for the remainder of 2022, the year 2023, and future funding needs due to higher costs. Our goal is to continue normal services and to be proactive in maintaining the LH community. We will bundle projects together, apply strict competitive bidding, and seek multiple year contracts. The Board applies conservatism and sound financial resolve to guide the LH community to maintain itself as a pristine and appealing place to live.

To provide amenities and services requires capital expenditure and capital investment. Without an adequate operating budget or adequate reserve funding, some communities resort to balancing budgets by employing one time resident assessments to obtain funds or by eliminating or decreasing services.

Volunteers can reduce costs, make an impact, and strengthen a community. Look at our park team of volunteers as an example. Volunteers periodically trim foliage; maintain individual flower plots providing a beautiful peaceful area to be enjoyed by the entire community. These volunteers save the community a small bundle in dollars and they promote community beautification. Many doing a little can save a lot. New and longtime residents step up, participate, and help keep our community pristine. Abide by the rules, respect your neighbor, always lend a helping hand, and provide a kind greeting with a smile. If anyone wants some ideas, contact me. Also if any resident has questions or concerns, my contact info is below.

Stay healthy and safe,

Sam Gray

Email: LH.President99@gmail.com

PH: or txt: 607-738-2137

***The Economy and Lake Heron***

 If you follow the national economic predictions it is mostly doom & gloom and emotionally overwrought. That is mostly because the doom & gloomers use the past to predict the future but that just ignores how dynamic our economy is and how resilient.

 I don’t write about outside events. I write about Lake Heron. So, what is the economic prediction for Lake Heron? It is not doom & gloom, yet we are not free from the economic impact of inflation. Almost all our contractors have increase costs in 2022 and 2023 and they have to pass that cost on to their customers.

 That has to impact our monthly assessment for maintaining the community. Bidding out our jobs hoping for lower cost isn’t a solution because all contractors are facing higher costs. History proves that hunting for lower costs just produces poorer quality results for the community.

 Reserves for future replacement of assets like roofs, siding and roads are also affected by inflation. Our reserve contributions are roughly 40% of our entire budget and inflation has driven up the predicted cost of future projects.

 Sounds like doom & gloom doesn’t it! But consider the flip side. What goes up has to come down. The question for economist is when and how much. Most economic projections are that the Federal Reserve current efforts to slow the economy down and reduce inflation to about 2% a year will take all of 2022 and much of 2023.

 What does that mean for Lake Heron? Our monthly assessment cost will have to increase for next year but in the years after that, 2024, etc., should stabilize and increase not much at all. So, hang on! 2023 will be a rough ride but then everything will ese up for a considerable length of time.

*~Contributed by John Copeland*

***Pasco County Property Taxes***

 You probably just received your proposed tax bill from the Pasco County Property Appraiser. You also might have experienced a little “sticker shock”!!! Yes, values are shooting up in Lake Heron, but also, all over the Tampa Bay Area.

 As I reviewed our tax bill, I noticed an error. I called the county appraiser and saved about $1400!!! With that large of savings and knowing what I did as a real estate broker about homestead and tax portability, I thought I would share this information with you and see if you could save a lot of money as well!

 First, if you are an investor or have homestead in another state, you can only review your notice for potential errors and request a change. Check the size, the age, the lot location (on the lake?), etc. and call them if you see an error. Generally, after that, they can continue to increase property taxes without a “cap” for non-homestead owners or investors. (con't next page)

 Second, if you are living here full time and have homestead exemption filed with Pasco County, you should review your notice for errors, but also look for section under “Exemptions”. You should see up to $50,000 for the county and independent water management districts, and $25,000 for the school district. This should reflect a taxable value that is $25k to $50k less for this year. If you don’t see it, please call them at 813.929.2780 and discuss your homestead (if you filed it before March 1st of this year for being a resident last year-2021). What this homestead filing/credit does for you is part of our 3% cap (Save our homes cap). It was put in place years ago to keep taxes down for homestead residents.

 Third, if you lived in Florida during the past 3 years and had homestead filed there, it should transfer to this home with a savings (Tax Portability). The longer you lived at your previous home, the more you should save between the “assessed value” and your “taxable value.” The county has multipliers and estimators to help figure out the savings, but generally, they move over a portion of that savings(up to 100% of the savings) to your new home. It depends if you are upsizing or downsizing for the amount they give you. If you don’t see that tax portability discount on your bill, call them at 813.929.2780 and discuss why they don’t show your tax portability.

 For me, I had filed for homestead for years at our old address and verified with the county that all was being transferred over and I was shocked when it didn’t show. I called their office and they pulled my records and said, oh yes, we see you called us, filed and you should have a taxable transfer amount of $122,000, that dropped my bill by $1400. I had done everything correctly last year, but still, it didn’t show up this year. She immediately fixed it over the phone and within 48 hours, the [www.pascopa.com](http://www.pascopa.com) website reflected the correction. She said to look for it when they mail out the final tax bill with the correct tax amount.

 I hope this helps you with your tax portability. I want to make sure you also have the full tax savings (if you are eligible). If you have a question, please feel free to call me at 813.361.0399.

Have a great week!

*~Mark Cravens*

***Did You Know????***

1. LH Board has authorized a three year fixed rate contract for Townhome and Vinyl fence soft washing thus hedging this service against inflation and helping stabilize our operating budget. Washing is expected to start in February –March 2023.
2. There are new chairs around the tables in the pool area. Have a sit and try them out.
3. Due to vacation scheduling the October (zoom) Board Meeting will be on OCTOBER 4, 2022 at 6:30 PM.

Sam 08/25/22

***Remembering The Past***

Some time ago in another community, about 30 years, I was Vice President and Membership Chairman of the Civic Association. My duties as Membership Chairman was to solicit over 40 volunteers to go door to door collecting $10.00 from each homeowner for the Civic Association. One home I went to was a lady that had four kids and she was pregnant. At that time she volunteered to help us. I thanked her and but declined the offer. We also had many more volunteers in other capacities.

What does the above have anything to do with Lake Heron? The above community had about a 7% volunteering rate while we are at best 4%. Maybe today our residents are more stressed, committed or do not want to get involved. Interesting when someone calls us with their problems but does not have time to help us with a solution.

We are still looking for you to give us a little help in governing our community. Most committees require very little time and effort. Now is the time to put some of your good thoughts towards helping our community and you too. I can be contacted at 813-948-4538.

*~Max Saus*



 ***The Evolution Of Covid 19***

 Hello everyone. I hope you are all well and in good spirits. As you know,  we are closing in on 3 years of Covid 19, and most of us have a healthy dose of “Covid fatigue”. But there is good news. An array of treatments for Covid 19 have been developed, none of which were available at the start of the pandemic, including the antivirals(which directly attack and kill SARS CoV 2 , the Covid 19  virus ), which include mulnipiravir, remdesivir, and Paxlovid. Several monoclonal antibodies have been developed, which are “synthetic” antibodies made in the lab that neutralize the Covid virus. Physicians are getting much better at treating Covid. And in a recent study of blood donors, 95% had immunity to the current viruses, either due to vaccination or previous infection, which suggests that there are fewer susceptible (human)hosts than before.
 All of these things suggest a better outlook than previously. The CDC has relaxed mitigating recommendations somewhat(see the CDC website) which suggests that we are in now in a less dangerous phase of the pandemic. (continued next page)

     We now have four antiviral boosters, including the original series of two(if you received the Pfizer or Moderna vaccines) followed by two additional boosters which are available, and which have prevented many Covid infections and improved outcomes among those who do contract Covid 19. Unfortunately, however, our response with boosters has been largely reactive (rather than proactive)since it is impossible to predict which viral variants will emerge next. Currently, both Pfizer and Moderna, the leading manufacturers of boosters, are  developing so-called “bivalent” versions, which will use the original vaccine made at the beginning of Covid, and Omicron variants BA.4 and 5, the major causes of Covid 19 at present. The original formulation, in combination with BA.4, 5 is still being used because it continues to help reduce hospitalization and death from Covid 19.
 We have seen several Covid viruses come and go. The present ones are the Omicron viruses and their mutated progeny, which include BA.1 through BA.5. As mentioned above, BA.4 and BA.5 are the predominant infecting viruses  in the U.S. , and they are producing the majority of cases. BA.4 and 5 are highly transmissible, more so than any of their predecessors. But infection with either of these also tends to be a milder illness for many. It is hardly harmless, however. Recently, there have been 3-400 deaths daily, and 100,000 new cases daily in the U.S.  Most of the new cases and deaths are in unvaccinated people, the elderly, and people with chronic conditions.
 Some experts in virology have expressed concern about targeting BA.4 and BA.5 in the new boosters because, as one virologist put it, they will soon be in the “rear view mirror”, meaning new variant viruses will have replaced them. This is probably true, but by targeting the current viruses causing Covid 19, our immune systems will “know what they look like”, and subsequent viruses, even with mutations, will still be recognizable for a time. This is because of the similarity in their structure to BA.4, and 5. Once multiple mutations have occurred, they will likely become less recognizable, and the effectiveness of the new boosters may wane.
 The booster under development, targeting BA.4 and 5, is unique in that it is “bivalent”, that is, one targeting 2 viruses instead of one like previous Covid boosters.  This could be seen as a step toward a true vaccine, similar to the flu vaccine, which targets multiple strains of influenza.  If a similar Covid vaccine could be made, it might be possible to administer it at longer intervals, similar to the influenza vaccine, and still provide immunity. There is ongoing research in this regard which could conceivably create a vaccine which could immunize us against the entire coronavirus family.
     Other, more dangerous viral variants may yet come along; it’s impossible to tell. Try to assess your own risk. Get immunized if you haven’t already. Follow CDC recommendations to protect yourself. Among the recent ones, the recommendation to distance from each other by 6 feet has been dropped. So has the recommendation to isolate if exposed to a Covid patient. There are some changes in school recommendations. Go to the CDC website for details.

*~Bram Smith, MD*

***Garbage and Recycling***

If you recycle, you ***CAN NOT*** use any bags.

You ***MUST*** use a dedicated container (tub or can).

***The Recycling will be picked up every Wednesday,***

***usually before 7am***

The truck crews will pass by any container that has plastic bags.

We see more and more bags being left out for curbside pick up, and those bags are being ignored.

Your recycle container should have a “Recycle Sticker” on it.

The stickers can be obtained by calling **727-856-4539**.

***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).

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.

***Information To Set Up Zoom For Lake Heron Meetings***

In order to attend the Zoom meeting you will need to download the [Zoom.us](http://zoom.us/) app by going to [www.zoom.us/download](http://www.zoom.us/download) and click to sign up. You will need a camera and a microphone on your computer in order to participate. On the scheduled date and time of the meeting you would click on join a meeting and you will be asked for the following information in order to be a part of the meeting:

**MEETING ID: 219 022 5906    /     PASSCODE:  2020**

***RECYCLING***

You can place your recycling curbside for pickup every Wednesday of each month. Please Recycle in a container (NOT A BAG)

Things to recycle are...Plastic, paper, Amazon boxes, other cardboard. *NO GLASS*

Thank you for doing your part to

Save our Planet!

![C:\Users\Dee\AppData\Local\Microsoft\Windows\INetCache\IE\SZHELKNN\yard-sale[1].jpg]()

***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.

***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"

***Volunteers* *Name***

**Board (President) Sam Gray**

**Board (Secretary) Ron Bowman**

**Board (Treasurer) Cyndie Smith**

**Board (Director A.L.) Mike Flanagan**

**Board (Director A.L.) Max Saus**

**Park**

Ron & Lori Bowman Kathy & Sam Gray

Pam Schwebl Ruth Copeland

Don Bushkie Linn Torres

Bonnie Mikulla Maxine Pickert

Lee Carter Pam Kelly

 Sheila King

**Social Committee**

Cyndie and Bram Smith

Ronnie Martinell

**Newsletter Delivery**

Vickie Morris Beverly Patterson

Olivia & Tiffany Wells Sherry Williamson

John Copeland Maria Saldarriaga

Hoke Cash

**Newsletter Editor**

Dee Ryder

**Grounds and Irrigation**

**UPI (Angela Hester) 813-980-1000**

Ruth Copeland

**Architectural Control**

Rachel Powers (Chairperson)

Bill Prall

**RV Park**

Max Saus (Chairperson)
Hoke Cash

Larry Kelly

**Community Center and Courts**

**UPI (Angela Hester) 813-980-1000**

**Wright Termite & Pest Control - 813-948-0229**