

The Lake Heron "Banner" III

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



Email your articles for the next issue to
Dee Ryder at Dee_Ryder@Verizon.net
put **"For The Banner"** in the Subject line *Please ...*
Only emailed items will be accepted.
June Banner Deadline is May 25, 2023

Volume 21 – Issue 5

2023 Board of Directors:

- President - *Max Saus*
- V. President - *Ron Bowman*
- Treasurer - *Tiffany Wells*
- Secretary - *Mark Cravens*
- Director at Large - *Linn Torres*

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



Board Meeting
will be on
May 8th, 2023
at 6:30 PM
in the Clubhouse

April Board Meeting

We not only had a good Board Meeting but a great Town Hall Meeting. Thanks to Tiffany Wells for starting a new tradition in Lake Heron and Mike Flanagan as the moderator.

The tennis court resurfacing should start April 24th. Should take two weeks to complete. The following is areas that the board approved or we are looking for quotes on.

The fence at the green waste pile at the end of Lake Heron Drive has been powered washed and will be painted to match the area. Looking for quotes on the solar lights for our entrance signs at Lake Heron Drive and Aaron Court, more hedge added and better irrigation between Lake Floyd Drive and Clubside Loop and trying to find someone to help us reduce the flock of peacocks.

~Max Saus - President

Maintaining Lake Heron Standards

Almost everyone who visits our community comments on how beautiful a place we live in. This is by design, not by chance. In the past we were very lucky to have owners who set up the high standards that keep our community looking so good.

This is the reason that any changes to the exterior of your building, or lot, requires a review by the Architectural Control Committee (ACC) and approval of your plan. By change the ACC means an addition or revision to what has always existed.

Next to the last page of the Banner is our web site where you can download two copies of the ACC form. These forms are also available in the clubhouse library. Both copies are to be sent to University Properties, Inc. If you need further assistance, than contact UPI at 980-1000.

From the Cook's Corner

Turkey Burgers

1 pound ground turkey
1 small onion, grated
2 or 3 garlic cloves, minced
1 Tbsp each of chopped or dry Basil, Rosemary, Thyme, Oregano
1 egg
1/4 to 1/2 cup Garlic herb bread crumbs
Salt and Pepper to taste

Combine all ingredients and form into patties. Should make 4 small burgers.
Fry in about 1 Tbsp of oil, or grill.

Did You Know?

The Lake Heron HOA enforces the following parking standards. The Lake Heron HOA Covenant and Restrictions, Article XI, Section 2 states "No owner shall park a vehicle in such a manner that the vehicle obstructs or interferes with access to any garage." Also, "No vehicle shall be parked on the road every vehicle shall be parked either in the garage or on the driveway."

Included are vehicles parked in a driveway perpendicular to other cars, with wheels on the street. The deed restrictions also prohibit **commercial vehicles, trucks, residential vehicles, or trailers on any lot or on the Common Areas** except a vendor requested by a homeowner or resident during normal working hours. We have overflow, or guest parking, at the first turn in Aaron Court by the RV storage area and at the very end of Lake Heron Drive by the park. The Aaron Court lot is limited to thirty (30) days unless the vehicle is being used. The Lake Heron lot is limited to seven (7) consecutive days. Long-term storage is available in the RV park. The clubhouse parking lot is for short-term parking only (7 days). Vehicles must be removed for at least 24 hours before returning to a parking area. Only vehicles that have current registration, that are operable and/or meet Florida safety standards, will be allowed to park in any lot. Vehicles with Dealer Plates, as opposed to Temporary Plates, are deemed commercial vehicles, and are not allowed to use common parking lots.

There are numerous signs in Lake Heron prohibiting on street parking or parking on the grass anywhere. There are also signs notifying which towing company is used by Lake Heron.

The HOA will enforce this standard in a reasonable manner. It is our intent to prevent parking clutter and traffic blockages, but not to “hassle” homeowners, residents, or their guests who engage in momentarily parking momentarily is defined as no longer than several hours, definitely not overnight, and not interfering with traffic flow.

Improperly parked cars will be given a written notice. If a car or vehicle is not removed in a reasonable time, a 2nd notice will be issued on the vehicle. Upon the 3rd improper parking incident, the car will be towed at the owner’s expense.

Please cooperate by properly parking all your vehicles. If you have guests or commercial services, please tell them where they can park. If you have an unusual situation, like a party at your house, ask your neighbors if they will allow your guests to temporarily over-flow in their driveway.

Thank you,

~Lake Heron Parking Enforcement Committee

Homeowners Insurance- Are you covered?

In a community such as ours, homeowners are frequently confused as to what their responsibilities are in the event of a loss. In an attempt to clear up questions you may have, I have read the governing documents for Lake Heron and printed the pertinent information regarding our responsibilities as homeowners.

As stated in Article IX of Lake Heron’s Declaration of Easements, Covenants, Conditions and Restrictions, “Each owner shall, at his sole cost and expense, repair the interior of his dwelling...” In addition, Article X states “If all or any portion of a dwelling is damaged or destroyed by a fire or other casualty, it shall be the **duty of the Owner** thereof, with all due diligence, **to rebuild**, repair, or reconstruct such Dwelling in a manner which will substantially restore it to its appearance and its condition immediately prior to the casualty” and “...**it shall be the obligation of the Owner of each Lot to obtain casualty, liability, and flood insurance, as applicable, covering the lot and all improvements constructed thereon.**”

Because we own not only the building, but also the land, the insurance policy that is most commonly used is a **Homeowners-3** (HO-3) policy. Even though we pay into a fund for roof replacement and the Homeowners Association is responsible for the maintenance and upkeep of most of the exterior of the buildings, this is only for normal wear and tear. The roof replacement fund will pay to replace the roof when it comes to the end of its expected life, it will not cover replacing any portion of the building (including the roof) in the event of a loss due to a casualty (i.e., fire, hurricane, tornado, etc.). This is where our homeowner's insurance comes into play.

If you do not have the correct policy or adequate coverage "under-insured" much of the cost to repair or rebuild may come out of your own pocket. Please take a moment to locate your insurance policy and at the top it should state which type it is. If it is not an HO-3 or the equivalent thereof, please call your insurance agent to obtain the correct coverage. Below is a brief outline of the coverages you should expect when pursuing an HO-3 policy.

HO-3

- A- **Dwelling** (covers the entire structure- inside and out)
- B- **Other Structures** (included in coverage at no extra charge- covers detached structures i.e., fences, patios, sheds, etc.) 10% of coverage A.
- C- **Personal Property** (covers your contents – Two options 1. Replacement cost, 2. Actual cash value) 50% of coverage A.
- D- **Loss of Use** (covers your expenses to live elsewhere while your home is being repaired) 30% of coverage A.
- E- **Personal Liability** (covers you for Bodily Injury and Property Damage to others for which you are legally liable. Minimum \$100,000.
- F- **Medical Payments** (covers medical expenses for others who are hurt on your property through no fault your own). Minimum \$1,000.

Signed,

~A Banner Archive contributor



Long Covid

Most of you have probably heard of Long Covid, an illness that can follow Covid 19. Some of you have probably even had it. Synonyms include; Long haul Covid, Chronic Covid, Post-acute Covid 19 Syndrome, and Post-Acute Sequelae Of SARS-Cov-2 Infection(PASC). Those at highest risk for Long Covid include; transgender persons, the immunocompromised, diabetics, asthmatics, women, Hispanics, those hospitalized for the acute illness, smokers, severe cases of Covid, obese persons, and people in their 50s.

There are various estimates of the frequency of occurrence of Long Covid, based on existing studies. The figures are wildly divergent, but it appears that it affects around 10 to 20% of those who recover from the initial bout of Covid 19. The Omicron group of viruses, which currently cause most Covid infections, appear to produce fewer cases of Long Covid than did earlier viral strains, such as Delta. The most severe cases of Covid 19 appear to be followed by Long Covid more often than milder cases.

The actual cause of Long Covid is unknown, there no diagnostic tests, and there are no treatments available. Vaccination appears to lessen the risk for Long Covid, as does a drug known as paxlovid, which is used in some instances to lessen the severity of Covid 19 when taken shortly after the onset of symptoms. There are other drugs used to mitigate the severity of Covid, such as remdesivir, and molnupiravir, when used early in the illness. If you develop Covid 19, contact your doctor to inquire about these drugs.

The duration of Long Covid can range from several months to 2 years, and, less commonly, longer. This diagnosis is usually not considered until symptoms have persisted at least 3 months after the initial Covid illness. Symptoms can be many, some of which also occur during the Covid 19 illness itself, and can include fatigue, insomnia, anxiety, chest pain, shortness of breath, sore throat, and the so called "brain fog", in which thinking and concentration are affected.

There are 2 theories as to the cause of Long Covid; one posits that continuing inflammation follows the acute illness, and is mediated by auto- antibodies, which attack our own tissues and organ systems. The other postulates that pockets of virus remain in the body beyond the initial illness. One piece of evidence for the latter is that some with Long Covid improve if vaccinated for Covid 19, which promotes the formation of new antibodies against the virus.

There is only one way to prevent Long Covid; Not getting Covid 19. Take appropriate precautions as mentioned in past articles.

~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 app by going to 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

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"

<u>Volunteers</u>	<u>Name</u>
Board (President)	Max Saus (813-948-4538)
Board (V. President)	Ron Bowman
Board (Treasurer)	Tiffany Wells(845-532-2434; Tiffany.L.Wells@outlook.com)
Board (Secretary)	Mark Cravens(813-361-0399; Lheronsecretary@gmail.com)
Board (Director A. L.)	Linn Torres

Park

Linn Torres - Chairperson	Rachel Powers
Ruth Copeland	Kathy & Sam Gray
Linda Brunner	Lee Carter
Don Bushkie	Pam Schwebl
Bonnie Mikulla	Maxine Pickert
Sheila King	Max Saus
Beatriz Patino	Barb Charvat
Mike Flanagan	Bill & Jennifer Prall
Mark & Jill Cravens	Julie & Campbell Buchanan

Social Committee
 Tiffany Wells - Chairperson
 Mark and Jill Cravens

Newsletter Delivery

Vickie Morris	Beverly Patterson
Olivia & Tiffany Wells	Sherry Williamson
John Copeland	Maria Saldarriaga
Hoke Cash	Robert Spaulding

Newsletter Editor Dee Ryder

Welcome Committee
 Tiffany Wells-Chairperson Michael Flanagan

Grounds and Irrigation
UPI (Angela Hester) 813-980-1000
 Ruth Copeland

Architectural Control
 Rachel Powers - Chairperson Vicky Morris
 Bill Prall

RV Park
 Max Saus - Chairperson Larry Kelly
 Hoke Cash

Community Center and Courts
UPI (Angela Hester) 813-980-1000

Wright Termite & Pest Control - 813-948-0229



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.

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!