
Oaks Royal 3 - Newsletter - May 2022

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OFFICER AND DIRECTOR REPORTS.

PRESIDENT – Ann Parks

Thank You to Oaks Royal 3 HOA members for your support and

understanding as we work through upgrading the bylaws and declarations we have the tools needed to protect the lifestyle we enjoy.

Since the election of the new declaration amendment April 4th, 2022 we have been busy developing the necessary paperwork needed to meet the said requirements. A thank you to the committee members: Dale Shiner, Sharon Pollard, Tina Grey, Kathy Swett and myself who spent hours researching, editing and lengthy sometimes spirited conversation. We have hired Tenant Check, LLC out of Lakeland to do background and credit checks on behalf of the HOA.

The following forms are what we will be using: Guideline Instructions, Registration Form, and Background Check (Tenant Form). They are available on the office door at clubhouse, Tina Fallon or on the HOA website www.oaksroyal3.com.

Road update

Letters are going out to homeowners from Pasco County concerning the assessment for the road paving done this past fall. THIS IS NOT A BILL! it is a notice of a public hearing at the Pasco Court House in Dade City on July 12th at 1:30 pm where the Board of Commissioners of Pasco County will consider the authorizing the payment of all non- ad valorem tax assessments for 2022, including Oaks Royal III Paving Assessment.

To the best of our knowledge recieved through a couple of homes closing the cost of the roads is coming on at \$1863.71 or 1 Equivalent Residential Unit (ERU). This is much less than originally quoted. The HOA is also going to pay much less than originally budgeted, roughly \$10k instead \$20k. Homeowners should expect bills as soon as the Board approves the assessment in mid July. According to the letter "Paving assessment bills that are not paid within the 33-day period of the initial mailing are then included on the property tax bills that go out from the Pasco County Tax Collectors Office Annually". If you pay through taxes, a lien is placed on your property and you pay the assessment in ten years @ 3.25% interest added to your tax bill. There is an amortized

schedule of payments in the letter you receive from the county, this will only change if the prime interest rate changes by the time the Board approves the Assessment. If you sell your house before the 10 years is up, the title company will disclose the lien and it must be satisfied prior to or at closing in order to clear title (as with any any other lien).

Wishing all our friends and neighbors who have made choices to move on the very best and Thank You for the legacy you leave behind.

SOCIAL DIRECTOR – Sharon Pollard

Birthdays and anniversaries will be on May 1 at 6 p.m..... come for ice cream and cake!

There will be no potluck in May.

There will be a picnic at 2 p.m. on Memorial Day.... Bring a dish to pass... hotdogs and rolls will be supplied by the Social Club.

Wishing everyone a happy healthy summer and thanks again to everyone for all your help and support.... See you in the fall!!

HOSPITALITY DIRECTOR – Tena Gray

It has been an incredibly busy year! We have turned over 20 properties in the past year, 14% of the Association, this must be a record! While we are sad to see our old friends leave us, we are happy to see new faces come into the park. Below are the names of all the new people who have moved in since last summer:

Nancy Emond and Pierre Thibodeau, Regal

Gean Violette, Bonney

Joseph Bruschi, Regal

James Wildes, Seville

Judy Gonzalez and Roger Cosales, Riviera

Steve Mason and Doreen Govas, Bonney

Pam Taylor, Antigua

Lisa Whitaker and Danny Durst, Antigua
Dave and Sue Brooks, Riviera
Mary and Darold Onstott, Bonney
Dot and Larry Dodge, Riviera
Carol and George Harris, Seville
Ernie Stevens, Riviera
Martha and Tom Gustufson, Bonney
Debbie and Mark St. Pierre, Antigua
Arnie Castro (renter), Malibu
David, Gabby & Kitty Bitner, LeSabre
Nancy Dubois & Earl Smith, Seville
Tracey Keeny, Toronado
Gene & Holly Mayotte, Seville
Joanne Posterina, and Patrieia Dobson, Riviera

AT THE LIBRARY – Donna Birch

Among the new books this month are:

“I Declare” Thirty-one promises to speak over your life” by Joel Ostend

and “A Marriage Made in Heaven or Too Tired for an Affair” by Erma Bomback

Your librarians for the summer months will be Lideth Brueggemann and Deborah Weadick. Please continue to put returns and donations in the basket provided. Thanks also, to Diane Deaton for her help this winter. Much appreciation to the Woman’s Group for their donation.

Quote for the Day: “You don’t stop laughing because you grow old; you grow old because you stop laughing” Michael Pritchard from “Laughter is the Spice of Life”

ANNOUNCEMENTS

Please keep Gene and Holly Mayotte in your prayers as they deal with the aftermath of the fire at their house earlier this week. If not for the quick action of several residents of both parks walking in the evening, including our own Nancy Dubois, who saw the smoke, warned the Dubois' to leave their home, and called 911 it may have been much worse. As it was, residents reported a total of over 15 fire, rescue and police vehicles responded and put out the electrical fire near their utility room. The Mayotte's are ok thanks to the quick action of the ladies. They can't stay in the house until it is repaired, but that will happen in it's time. Thank God everyone was ok!

Please remember, a lot of these older mobile homes were built before computers, big screens tvs, room AC units, and many other high amp toys we love and use. Marty says a lot of our homes run 14 gauge romex; fine for when they were built. But that wire connects to the circuit box, and one circuit may run the entire side of your home. Running too many gadgets and appliances at the same time might overload and dangerously overheat the wiring in your home, without tripping the circuit, causing a house fire. So be aware of the issue, and if concerned get it checked.

If you have announcements or articles for the newsletter please get them to Guy Engelhardt at home or via email gengelha@gmail.com by the 15th of each month to be included in that month's newsletter.

May 2022 Festivals in Florida

[Key West Singers and Songwriters Festival](#), Key West, May 4-8, 2022

Musical performances and conversations with major artists. Most shows are free and occur at beaches, boats, bars, resorts and theaters. Shows start early afternoon and play into the late night.

[Tupelo Honey Festival](#), Wewahitchka, May 21, 2022

Where is Wewahitchka and what exactly is Tupelo honey (other than a Van Morrison song)? Wewahitchka is in the Big Bend region of Florida near Tallahassee. Tupelo honey is a seasonal delicacy because Tupelo trees only bloom from April to May and top-quality honey comes from only the trees in the Apalachicola River valley. It is so special that you won't find it in stores. At this festival, farmers from the area offer honey in a variety of sizes and packages under the moss-draped oaks around Lake Alice. The small-town festival also offers food vendors, art and crafts, live music and, of course, there is a Miss Tupelo Honey queen.

[Florida Folk Festival](#), Memorial Day Weekend, White Springs, May 27-29, 2022

In its 70th year in 2022, this is the oldest continuous folk festival in the United States. Florida Rambler story on [Florida Folk Festival](#).

CALENDAR

Please click on a link below to print a May Oaks Royal 3 calendar or review the May 2022 events below.

[PRINT B/W CALENDAR](#)

[PRINT B/W BIG TYPE CALENDAR](#)

[PRINT FULL CALENDAR](#)

Monday 02 May 2022 – Trash pick-up
Anniversary: Smith-Dubois, Earl & Nancy
07:00 PM 08:00 PM – HOA Members Meeting

Tuesday 03 May 2022
12:00 PM 03:00 PM – Bowling at Pin Chasers
06:30 PM 08:00 PM – Bingo

Wednesday 04 May 2022 – Recycle pick-up
08:30 AM 09:30 AM – Coffee & Donuts

01:00 PM 03:00 PM – Shuffleboard

06:30 PM 08:00 PM – Domino

Thursday 05 May 2022 – Trash pick-up

Birthday: Pamela Champeau. 06:30 PM 07:30 PM – Cards – Hand & Foot

Friday 06 May 2022

Birthday: Michael Knox

12:30 PM 01:30 PM – Penny Bingo

Sunday 08 May 2022 - *HOLIDAY - Mother's Day*

Monday 09 May 2022 – Trash pick-up

Tuesday 10 May 2022

12:00 PM 03:00 PM – Bowling at Pin Chasers

06:30 PM 08:00 PM – Bingo

Wednesday 11 May 2022 – Recycle pick-up

08:30 AM 09:30 AM – Coffee & Donuts

01:00 PM 03:00 PM – Shuffleboard

06:30 PM 08:00 PM – Domino

Thursday 12 May 2022 – Trash pick-up

06:30 PM 07:30 PM – Cards – Hand & Foot

Friday 13 May 2022

12:30 PM 01:30 PM – Penny Bingo

Monday 16 May 2022 – Trash pick-up

Anniversary: Gauthier, Fred & Martha

06:00 PM 07:00 PM – Women's Group

Tuesday 17 May 2022

12:00 PM 03:00 PM – Bowling at Pin Chasers

06:30 PM 08:00 PM – Bingo

Wednesday 18 May 2022 – Recycle pick-up

Birthday: Gene Mayotte, Joyce Engelhardt 08:30 AM 09:30 AM –
Coffee & Donuts

01:00 PM 03:00 PM – Shuffleboard

06:30 PM 08:00 PM – Domino

Thursday 19 May 2022 – Trash pick-up

Birthday: Stacey Dillon

06:30 PM 07:30 PM – Cards – Hand & Foot

Friday 20 May 2022

Anniversary: Bitner, David & Gabriele, Cooper, Greg & Lisa

12:30 PM 01:30 PM – Penny Bingo

Saturday 21 May 2022

Birthday: Carolyn Van Slyke, Dan Withers

Monday 23 May 2022 – Trash pick-up

Birthday: Norman Snyder

Tuesday 24 May 2022

12:00 PM 03:00 PM – Bowling at Pin Chasers

06:30 PM 08:00 PM – Bingo

Wednesday 25 May 2022 – Recycle pick-up

08:30 AM 09:30 AM – Coffee & Donuts

01:00 PM 03:00 PM – Shuffleboard

06:30 PM 08:00 PM – Domino

Thursday 26 May 2022 – Trash pick-up

06:30 PM 07:30 PM – Cards – Hand & Foot

Friday 27 May 2022

12:30 PM 01:30 PM – Penny Bingo

Saturday 28 May 2022

Birthday: John Snell

Sunday 29 May 2022

Anniversary: Scare, Paul & Phyllis

Monday 30 May 2022 – *HOLIDAY – Memorial Day*, Trash pick-up

Birthday: Steve Cook. 02:00 PM 04:00 PM – Picnic
06:30 PM 08:00 PM – Bingo

IMPORTANT PHONE NUMBERS

Withlacoochee River Electric Cooperative
(352) 567-5133

Spectrum – Internet & Cable TV
(800) 921-8102

Pasco County Utilities – Water
(727) 847-8131

Waste Connections (East & East Central). Trash pickup
352-583-4204

American Red Cross
727-848-8354

Animal Services
352-521-5194

Florida Consumer Fraud Hotline
866-966-7226

Pasco County Public Transportation (East Pasco)
352-521-4587

Pasco County Sheriff
727-847-5878

Pasco County Sheriff (non emergency)
727-847-8123

Special Needs Shelter Registration
727-847-8137

Pasco County Emergency Management
727-847-8137

Pasco County Tax Collector – licenses, tags. (Dade City)
352-521-4360

Time to Prepare for the 2022 Hurricane Season.

Yep folks, June 1st is fast approaching and that means the start of regular thunderstorms here in the Tampa Bay Area and the start of another Atlantic Hurricane season. This year the Nation Weather Service is predicting a busier than normal season due to a lingering El Nina weather system over the country, generating a possible 19 named tropical systems with 4 being above category 3.

The names for 2022 are:

- Alex
- Bonnie
- Colin
- Danielle
- Earl
- Fiona
- Gaston
- Hermine
- Ian
- Julia
- Karl
- Lisa
- Martin
- Nicole
- Owen
- Paula
- Richard
- Shary
- Tobias
- Virginie
- Walter

The U.S. Department of Homeland Security and the National

Weather Service have declared the week of May 1-7, as National Hurricane Preparedness Week. They have put out some helpful suggestions and will be running different hints to help you prepare each day on social media throughout the week. To read the Article and access the activities click on the following link: [Get Ready for Storm Season: Hurricane Preparedness Week is May 1-7, 2022](#)

Pasco County has released the [Pasco County Disaster Planning Guide 2022](#). This annual publication is full of information that will help residents plan for a number of disasters, flood, fire, sink holes, and hurricanes with information specific to Pasco County. I encourage you to trade the guide, however some interesting take away points are bulleted below:

- Let your family and/or friends know what your plans are, and where you will be during the storm.
- All mobile home and RV residents must evacuate for any hurricane evacuation order issued in Pasco County, regardless of your location within the county. Never stay inside a mobile home or RV to ride out the storm. Evacuate to the home of a friend or relative, a hotel, a motel, or a nearby designated shelter/evacuation center.
- The Pasco County Special Needs Program is in place to coordinate the registration, notification, and evacuation of those citizens with physical or mental disabilities or minor health and medical conditions. Special Needs Sheltering is in place to provide assistance to those in need of extra medical assistance such as those who are oxygen dependent, electrical equipment hookups, and various other medical conditions. You must register ahead of time, and you must register annually. Special needs/medically dependent shelters do not provide hands-on medical care—only medical monitoring. You will need to bring one caregiver with you. Bring all medications, and a copy of all medical records on CD. You may go to the following website to register for the special needs shelter: [Pasco County Special Needs Shelter](#)
- The local middle school was the last storm shelter opened in

Zephyrhills. Pasco County has been encouraging evacuation over use of shelters the past several years.

- Local officials will announce if any shelters are opened. As they fill up, people may be asked to seek other shelters. Space is limited for the number of persons a facility can hold. Verify that space is available prior to arriving at a shelter. If you are evacuating with pets, make sure the shelter is able to accept them.

At Oaks Royal 3, there is an HOA officer or delegate assigned to shutter the clubhouse windows and doors if a hurricane watch is issued for our area. For 2022 this person is Vice President Mark St. Pierre. As in past seasons, the clubhouse may be used by residents if they do choose to ride out the storm there. However, residents need to coordinate with Mark that they will be using the facilities, as pool furniture usually is piled inside as well to keep it from blowing around. Also, residents need to be aware that they use the facilities at their own risk. The clubhouse is not rated as a hurricane shelter! You have to make do on your own. With that said, it may be your only choice.

Hurricane season is a fact of life here in Florida, the price we pay for all of those great days we have the rest of the year! Truly, we have not had many storms that have proven bad enough to cause concern, we are pretty far inland. The best thing to do is to prepare now, while you have time, so you don't have to worry later!

Florida Special Session on Insurance Crisis Called for May 2022.

Governor Ron Desantis has called a special session of the Florida legislature for May 23-27, 2022 to consider legislation related to property insurance, reinsurance, changes to the Florida Building Code to improve the affordability of property insurance.

According to the [proclamation by Governor Desantis](#), Florida accounted for 79% of the nation's homeowners insurance lawsuits

over claims filed while making up only 9% of the nation's homeowners insurance claims; and Florida citizens are seeing the effects of this higher litigation in their rising premiums.

In addition, the Florida insurance industry has seen two straight years of net underwriting losses exceeding \$1 billion each year. In 2021, four insurance companies writing homeowners coverage have either gone insolvent or required midterm cancelations, and in the last three months, three insurance companies writing homeowners coverage in Florida have gone insolvent and are either in liquidation or rehabilitation and numerous others have non-renewed policies or ceased writing new business, leaving tens of thousands of policyholders seeking coverage with limited options in the marketplace. As evidence, Citizens Property Insurance, the State of Florida's public insurer of last resort, has seen an increase of 399,822 policies since the beginning of 2020 and is on track to be over 1 million policies by year end.

With the Hurricane season beginning on June 1st, many citizens are concerned about their homeowners coverage and looking to the state for relief.

What is causing this crisis now? According to one article, [Florida Insurance Crisis Threatens Home Ownership](#), 7 insurance companies have recently filed bankruptcy and three others have stopped writing new policies altogether. If you are selling a home, you may be required to replace a roof. Even if you're not selling, you may have to replace your roof. Insurance for older homes is increasing rapidly as well. Insurance companies are looking for any reason to not cover the home, and any reason to charge a higher premium. They lost a lot of money, and insurance companies do not like losing money. Insurance companies are risk adverse going forward, so anything that looks like it could have an upcoming claim is being excluded. They are checking age of water heaters, plumbing valves, air conditioners, roofs, truss tie downs, etc. Some homeowners are seeing their rates doubling or tripling, while others are being canceled.

According to another article, [Is the Florida homeowners insurance](#)

[market on the brink of collapse?](#), Florida's property insurance market is in crisis as insurers grapple with out-of-control litigation costs and billions in losses from recent natural disasters. The biggest issue right now in Florida is home insurance fraud, driven by fraudulent roofing claims. Unscrupulous roofers canvas neighborhoods and offer inspections to unsuspecting homeowners following a major storm. These contractors inevitably "find damage" on the roof and often promise a "free roof" to the homeowner, claiming they can have the [home insurance deductible](#) waived. Homeowners are pressured to sign an assignment of benefits form, giving contractors the right to file an insurance claim on their behalf. Insurance adjusters inspect property and find little or no damage, at which point the contractor sues the insurance company for the original contractor quote, legal fees, damages and court costs. The billions in frivolous suits has already driven at least 7 insurance companies into bankruptcy.

Of course there is always the other side of the coin. Articles such as, [Homeowners Insurance Crisis in Florida. Is it Real or Manufactured?](#), which conclude that the insurance companies want reform for roof damage claims. That's their goal. As a result, they are willing to destroy the insurance marketplace in order to get their way. It's a sad day when billion dollar companies are not happy about paying claims when people have a loss and damage to their home. Basically, these agree that the crisis is fake news, generated by evil, greedy, rich companies and their equally culpable lawyers who are just out to screw you out your hard earned money and not have to pay any claims!

So it sounds like the sides are lining up for this special session. Sounds like an exciting fight; and that one way or another, we the homeowners of Florida are going to be effected by what our representatives do!

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