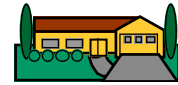




Cypress Isles News



The official newsletter of the Cypress Isles Homeowners Association
November 2015 Edition – Published Quarterly since 2001
<http://www.CypressIsles.org>

Get the Cypress Isles News Online or by Email

To help ensure that we reach everyone, this issue is being mailed to new residents, as well as established residents who are not yet subscribed to email delivery.

The Cypress Isles News is posted on www.CypressIsles.org and you can also get it by email. If you live in Cypress Isles and would like email delivery, email me at sanden@bellsouth.net and ask to be put on the newsletter list. Please also include your name, address, and phone number so I can call you in case there is a problem.

Welcome to Cypress Isles!

Go over and say, "Hi!"



Welcome to our new neighbors at:

- 719 Cedarwood Court
- 739 Spring Island Way
- 506 Divine Circle
- 909 Spring Island Way
- 726 Spring Island Way

If we've missed anyone else who recently moved in, please let us know so we can mention you in our next newsletter.

Sandy Horazak, Editor

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CIN Subscriptions and Publication Schedule

The *Cypress Isles News* is published quarterly by the Board of Directors for the residents of Cypress Isles. All issues are published on the Cypress Isles website - www.cypressisles.org - and email subscriptions are available by request. Do you want to write an article of interest to Cypress Isles residents? Email your non-commercial article to sanden@bellsouth.net. Quarterly copy deadlines are February 1, May 1, August 1, and November 1. Articles may be edited for length, clarity, or content.

Now That the Weather Is Nice-- Freshen Up for Fall

Notes from your friendly neighborhood ARC

- Power Wash Sidewalks And Driveways -- Concrete not only looks nice when it's clean but it's safer. Chemicals wash out from our lawn fertilizer and pesticides all over the sidewalk causing slippery conditions. The heavy rains are over, so it's a good time to power wash.
- De-Clutter Front and Side Yards And Visible Areas -- These areas are not for storing ladders, lawn care equipment, building materials or other items. Please store in your garage or out of sight from the street and neighbors.
- Put Address Numbers on Your House -- Neither WLCA, Cypress Isles, nor Orange County require house numbers, but those numbers are very important to first responders because some GPS systems are not always accurate. Minutes matter whether you're waiting for an ambulance, fire rescue, or pizza, and easily visible house numbers reduce those minutes. Builders placed average-sized house numbers on fascia under the roofline, but a lot of us have installed gutters or let bushes grow covering the numbers. Better house numbers are large and contrast with the background house color. The best ones are electric.
- Get Mold off Your Home Exterior -- Mold should be cleaned safely from the paint. House-washing detergents are available, but never use harsh chemicals. You might want to ask for advice from the paint department at Lowe's or Home Depot before cleaning the sides of your house.
But think twice about cleaning your roof. Pressure washing or chemical cleaning can shorten the life of your roof and void your roof warranty or even your termite warranty. For more specific information, read "To Clean or Not to Clean Your Roof" at www.CypressIsles.org > Homeowner Tips > Roof Cleaning.

Street Light out? Tell Duke Energy or Tell Harold

Harold Engold, President

Is a streetlight out completely, or going on and off, or is the globe broken? Anyone can report a streetlight problem. Get the address closest to the light, then go to the Duke Energy website at www.progress-energy.com > Report an Outage > A street light or area light needs repair > Request a light repair, then follow the prompts to point to the light pole on the map.

Or just forward me the information and I will report it. Contact me at: LTHEJHPD@aol.com or 407-491-5233.

Board Imposter? Tell Us

Dennis Horazak, Secretary

From time to time we on the board hear about someone claiming to be on the board, possibly claiming to be president, telling a resident or contractor that they can't do something that in fact they have every right to do – such as having a garage sale or parking legally on an Orange County street.

Whoever is pretending to speak for the board is an imposter and his antics are annoying. The board doesn't like this, of course, but that's less important than the unnecessary annoyance to residents and contractors who are doing nothing wrong but don't know who is on the board and who is not.

The only clue we have is that the incidents occurred in the 500-600 block of Spring Island Way, which might indicate that the imposter doesn't live in that area because he might be recognized as a neighbor.

So if anyone saunters up to your activity and claims to be speaking for the board, get his name or – even better – call me at 407.207.6557 and put him on the phone.

No Cypress Isles Fee Increase Again for 2016

Dennis Horazak, Secretary

On September 15th the Cypress Isles board of directors approved a \$28,840 operating budget for 2016, keeping homeowner fees at \$51.50 per quarter for the third year in a row. Modest increases in some areas were offset by managed reductions in reserve contributions. The complete budget is listed under "Cypress Isles 2016 Budget."

Use separate coupons for WLCA and Cypress Isles. During December each homeowner should receive two payment coupon books– one for Cypress Isles and the other for WLCA. Each payment (with its coupon) goes to a different address.

Pay quarterly or all at once. For both WLCA and Cypress Isles, you can either pay the first payment by January 1, or you can pay off the entire year at once and get it over with. If you pay for the whole year with coupons, include all four coupons with your payment.

Financials available in January. Copies of the 2015 Financials will be available to all Cypress Isles homeowners after January 20, 2016. Just email Ryan Kerlin at RKerlin@community-mgmt.com after January 20th.

No WLCA Fee Increase Again for 2016

Dennis Horazak, WLCA Correspondent

At their October 26th meeting the WLCA Board of Directors approved the annual budget that will keep the same \$163.00 quarterly fees for 2016 as in 2013, 2014, and 2015.

WLCA Treasurer Emily Isip explained that budgeted expenses are expected to be \$75,000 higher than budgeted revenues in 2016, but the deficit will be filled by an operating surplus that has accumulated over the past several years. That surplus also allowed the two new buildings to be built without a mortgage or increased quarterly fees.

Very Sick Deer in Cypress Isles

There is a terminally sick deer wandering in Cypress Isles. Details are one click away from the home page of www.CypressIsles.org. If you see that deer, call the deer disease hotline at 866-293-9282.

Cypress Isles Contact List

Board of Directors		
Harold Engold, President	407-491-5233	LTHEJHPD@aol.com
Bob Conner, Vice-president	407-382-4886	RCO3975642@aol.com
Dennis Horazak, Secretary	407-207-6557	densus@bellsouth.net
Myron Davis, Treasurer	407-737-8200	mdavis8200@comcast.net
Cookie Symons, Director	407-273-5460	Minnieland@aol.com
Community Management Professionals		
Ryan Kerlin	407-455-5950	RKerlin@community-mgmt.com
Neighborhood Watch		
Sandy Horazak, Coordinator	407-207-6557	sanden@bellsouth.net
COPS Committee		
Harold Engold, Coordinator	407-491-5233	LTHEJHPD@aol.com
Media		
Sandy & Denny Horazak	407-207-6557	sanden@bellsouth.net

Whatcha Gonna Click?

www.ocso.com - Click on "E-Reporting" - to report certain types of crime online, such as lost property, theft, vandalism, and vehicle burglary.

www.ocso.com - Click on "Property Crimes and Robberies in Your Zone" - to find out crimes in your area.

www.cfcrimelinewarrants.com - to check individuals for warrants.

Duke Energy Streetlight Repair or Power Outage www.progress-energy.com > Report an Outage or sign up for power outage alerts and notifications by text or voice message—free service offered by Duke Energy, but standard rates apply according to your text plan. Check with your mobile carrier.

<http://www.orangecountyfl.net/AnimalsPets/ascForm.aspx#.VNTxUMZ9tiU> - Animal Services complaint

Who Ya Gonna Call?

WLCA Office 453 Mark Twain Blvd.

(answered 24/7) 407-380-3803

Orange County Sheriff's Office Non-emergency

407-836-HELP (4357)

Animal Control (unleashed pets, etc.)

call 311 –by CELL phones only or (407) 836-3111.

Call before you dig (Sunshine Network)

call 811

www.call811.com

Orange County 311--One Call For Almost Anything311 – CELL phones only or (407) 836-3111

Duke Energy - Report a power outage: 1.800.228.8485

Cypress Isles Collection Policy

Approved at the Cypress Isles Board Meeting, September 16, 2015

The cornerstone of an effective collection process is an establishment of a sound Collections Policy to address the collection of delinquent assessments. This can be changed as needed based on the Board's philosophy. This is the guideline used by Associa CMP to take action on all delinquent accounts moving forward.

Part A

1. Assessments are due on the 1st Quarterly and are considered late after 30 days.
 - a. Interest will accrue at 18 % per annum 30 days after the due date.
2. A late letter will be sent after 30 days, when the owner is more than one quarterly assessment amount in arrears. There is a \$10.00 collection cost for this notification that is added to the homeowners account.
3. An Intent to Lien letter will be sent 30 days after the late notice if the homeowner is more than two quarterly assessments in arrears. This letter has a \$150.00 collection cost to the homeowner.
 - a. If the owner has a balance of less then the above amount, a monthly reminder notice will continue to be sent, with a collection cost of \$10.00 for each reminder notice added to the homeowners account.
 - b. If a past due balance is more than two quarterly assessments and remains 45 days after the intent to Lien notice, the Board of Directors will decide whether to send to legal counsel. Upon Board approval, Legal counsel will process an HOA lien foreclosure and the homeowner will be responsible for all legal costs for this process.

Part B

Associa CMP highly recommends having all legal & court correspondence, including but not limited to Mortgage Foreclosure & Bankruptcies forwarded to the Associations Legal Counsel for proper review and filing of such correspondence. The Association agrees with this recommendation.

Part C

If any homeowner is less than \$40.00 in arrears **AND** this amount consists of only interest and collection costs, CMP may reverse the balance, per Board's approval once a year.

Part D

CMP offers a payment plan to homeowners who are having a difficult time getting caught up on their account. The plan offers homeowners the option to pay the balance including collection costs and interest, within six months of the establishment of the payment plan. The homeowner must also keep current on any future assessments after the payment plan has been established.

Any payment plans requested beyond six (6) months will go to the Board of Directors for approval on an individual basis.

If the homeowner does not meet the agreed upon conditions of the Payment Plan, the account will be revert to the next course of action in Part B.

The Cypress Isles/Waterford Lakes Tract N25A motioned to adopt this policy effective: 9-15-15

_____/s/ Harold Engold_____

Board Officer

_____President_____

Position

Cypress Isles 2016 Budget

	2015 BUDGET	2016 BUDGET	2016 QTRLY	%Change from 2015
Assessment Income	28,840.00	28,840.00	51.50	0.0%
Late Fees & Interest	-	-	-	-
Interest Earned - Operating Account	-	-	-	-
TOTAL INCOME	28,840.00	28,840.00	51.50	0.0%
ADMINISTRATIVE EXPENSES				
Bad Debt/uncollectible assessments	424.00	424.00	0.76	0.0%
Coupon Costs	700.00	700.00	1.25	0.0%
Meeting Expenses	150.00	150.00	0.27	0.0%
Office Supplies	140.00	140.00	0.25	0.0%
Records Storage	-	100.00	0.18	New
Miscellaneous Administrative	24.95	24.95	0.04	0.0%
Printing & Copying	550.00	550.00	0.98	0.0%
Postage	270.00	270.00	0.48	0.0%
Newsletter	10.00	10.00	0.02	0.0%
Insurance D&O	1,251.00	1,276.02	2.28	2.0%
Insurance - Liability	2,162.00	2,205.24	3.94	2.0%
TOTAL ADMINISTRATIVE EXPENSES	5,681.95	5,850.21	10.45	3.0%
UTILITIES				
Electric Service	826.37	865.49	1.55	4.7%
Telephone Service	5.00	5.00	0.01	0.0%
TOTAL UTILITIES	831.37	870.49	1.55	4.7%
GROUNDS MAINTENANCE				
Landscape Maintenance	9,800.00	9,996.00	17.85	2.0%
Landscape Other	-	-	-	-
Permits & Licenses	65.00	65.00	0.12	0.0%
Lakes/Ponds/Water Maintenance	1,248.00	1,248.00	2.23	0.0%
Lighting Repairs	60.00	60.00	0.11	0.0%
TOTAL GROUNDS MAINTENANCE	11,173.00	11,369.00	20.30	1.8%
PROFESSIONAL SERVICES				
Accounting Fees/Tax Prep	15.00	15.00	0.03	0.0%
Legal Services	500.00	500.00	0.89	0.0%
Management Fees	8,371.00	8,371.00	14.95	0.0%
TOTAL PROFESSIONAL SERVICES	8,886.00	8,886.00	15.87	0.0%
RESERVES				
Reserve Funding - Entrances	-	840.00	1.50	New
Reserve Funding - Electric	100.00	-	-	-100.0%
Reserve Funding - Landscape	650.00	-	-	-100.0%
Reserve Funding - Retention Ponds	992.40	990.00	1.77	-0.2%
Reserve Funding - Signs	489.28	-	-	-100.0%
Reserve Funding - Masonry	-	-	-	-
Reserve Funding - Greenbelt Areas	36.00	36.00	0.06	0.0%
TOTAL RESERVES	2,267.68	1,866.00	3.33	-17.7%
TOTAL EXPENSES	28,840.00	28,841.70	51.50	0.0%
NET INCOME/(LOSS)	-	(1.70)	(0.00)	-