



# The Stagecoach Express

Newsletter of Stagecoach POA

Vol. 2, No. 6 - Nov. / Dec. - 2004

## Stagecoach Information

Web site address ---- [www.stagecoachfl.org](http://www.stagecoachfl.org)

Recreation Center -- 991-9821

3632 Mossy Oak, Land O Lakes, FL 34639

Melrose Management ----Dee Clark

-854-5033 Fax 854-1094

PO Box 2157 Oldsmar, FL 34677

Board President : Bruce Brown

Board Members :

- Georgiana Cien - Barbara LoVallo- Robert Carpenter-

-Mark Nagel - Carmen Patton - Brian Troutman-

## From the Board President

### PRESIDENT'S COMMENTS

It looks like the worst of hurricane season is well behind us. Unfortunately, Stagecoach did not escape without sustaining significant damages to our waterways system. I will outline the current status of that project, as well as touch on some hot topics to residents. First, I wanted to put in simple terms some of the new rights you have as residents within a homeowners' association effective October 1, 2004:

Owners can speak at board meetings on any matter placed on the agenda. The board of directors, however, can require people to sign-in to speak and can restrict their comments to three minutes.

A homeowners' board must put an issue on its agenda if 20 % of the owners sign a petition asking for the matter to be discussed. The board must give homeowners at least 14 days notice before the issue is discussed at a meeting.

Owners can look at association records without having to give a reason. If they want copies, the association cannot charge more than 50 cents per page if it has a photocopier -- or the actual cost if the association has the copies made elsewhere.

Homeowner boards must prepare annual financial statements. Those associations that take in more than \$400,000 a year must have their finances audited.

Board directors can be recalled if a majority of homeowners sign written ballots asking them to be recalled. The board shall hold a meeting within five business days after receipt of the agreement or ballots to certify the recall. Owners can vote on replacements on the same ballot.

Association boards must send out written notices to all owners at least 14 days in advance of a special assessment vote, detailing what the extra money will be used for. The board must also post signs of the upcoming assessment hearing -- or broadcast notice on closed-circuit cable television -- at least 14 days in advance.

The boards must also send out written notices 14 days in advance of a hearing in which they are considering adding, changing, or revoking rules for community-owned grounds.

Associations are required to obtain bids for contracts that are more than 10 % of an association's total budget, unless the services are provided by a vendor who has a local government franchise agreement, such as a cable TV provider.

**Berm Breaches:** We had two serious breaches in a berm/outflow area in the pond behind Blazing Trail Way. This was immediately reported to our management company. I asked for a detailed engineering report to include: cause, detailed resolution/reconstruction plans, liability, mitigation, and recommendations. This report was not immediately ordered causing a delay. Instead, Melrose got one bid for the repair at \$31.5K. Brian Troutman (Treasurer) and I met with Melrose two weeks ago and demanded the report prior to getting subsequent bids. I felt it was critical to provide any potential vendors with the same engineering requirements to properly restore the berms/outflows. This report is attached to the newsletter and we are actively completing the repair. This repair will be completed as soon as possible. The board is fully aware of the impact on residents and their desires to have it fixed as soon as possible. Rest assured, it will be restored as quickly as possible.

**Rentals in Stagecoach:** There is no prohibition preventing residents from renting their house in Stagecoach and we currently have several rentals in the community. As always, the responsibility to comply with Stagecoach Deed Restrictions lies with the Homeowner, not the renter. Therefore, part of the rental agreement should include an agreement between homeowner and renter to comply with all regulations. Ultimately, the Homeowner is always responsible.

**Campaign Signs (or any other signs):** You have seen quite a few campaigns signs, rental signs, house for sale, garage sale, advertising and many

other signs throughout the community. The question of what is allowed/not allowed is asked often. Here are the ACC Guidelines for signs in Stagecoach. Note, you may want to read the article I posted on the Stagecoach website (stagecoachfl.org) regarding political signs (several states have passed law allowing them in associations):

**5.15. Signs.** In accordance with ARTICLE XII, SECTION 1. of the Declaration, no sign of any kind shall be erected by an Owner or by a Contractor in the employ of the Owner within the Stagecoach properties without the written consent of the Board of Directors.

**5.15.1.** In accordance with ARTICLE XII, SECTION 1. of the Declaration all recognized realtor signs do not need approval. Recognized realtor signs may only be placed on the lot that is being sold, leased, or rented. The Board of Directors shall have the right to erect signs it establishes as being necessary. Contractors may place permit boards on a lot when required by the county code.

**5.15.2.** All signs shall meet the following standards.

**5.15.2.1.** The sign may identify the property, the owner, or agent and the address and telephone number of the Owner or agent relative to the premises upon which the sign is located.

**5.15.2.2.** Such signs shall not be greater than four hundred (400) square inches; provided, however it shall be permissible to attach thereto one of the following additional signs not exceeding one hundred (100) square inches and containing the words: "By Appointment Only"; "Open"; "Sold"; and Listing Agent Name and Telephone.

**5.15.2.3.** The supporting member of the sign shall be anchored into the ground. Such sign shall be so erected or placed that its centerline is parallel or perpendicular to the front property line. Such sign shall not be erected or placed closer than five feet (5') to the front property line. Such sign shall be kept in good repair and shall not be illuminated or constructed of a reflective material and shall not contain any flags, streamers, movable items, or like devices. Any such sign shall be removed within five (5) days from the date a binding agreement is entered into for the sale, lease, or rental of the property or immediately upon the removal of the property from the market, whichever occurs first.

**5.15.5. No other signs of any kind shall be displayed in the public view on any property within Stagecoach without approval of the ACC.**

**Fiscal Year 2005 Budget/Assessments:** It is true that assessments will increase on January 1<sup>st</sup>. Brian Troutman, your treasurer, included an article on the budget, projections, and assessments. I wanted to

mention that the Board held a budget meeting for residents to discuss and become informed of where your assessments go/how they support the community. The turnout for this was extremely low. In addition, the budget was discussed at the September Board meeting, where it was approved by the Board of Directors. If you have specific questions, feel free to contact Brian.

**Board Positions/Openings:** In Mid-November, nominations will be sent to each household in Stagecoach. There will be Board position openings this year. Please consider submitting your nomination for a Board position. This is your opportunity to positively impact your community!!

**Security Patrols/Sheriff Patrols:** We have an active (but dwindling) Stagecoach Security Patrol. This is an all-volunteer organization of residents who give-up three hours of one night every month to patrol our community, protect our property, and watch out for our neighbors and their houses. The Security Patrol numbers have rapidly declined as members move out of Stagecoach or are forced to step down due to illness, work schedules, etc. We desperately need your help. This is an opportunity to serve your community and do your part to protect Stagecoach and our property values. You do not need a law enforcement background and you are not the Sheriff. This is simply a very active community watch program, therefore anyone is eligible to participate. Please contact Craig Cameron for details. We do pay off-duty Sheriff Deputies to patrol our community on a random schedule. Typically, at least once a week, we have active marked patrol cars protecting our community and residents.

**Fining/Deed Restrictions:** We have had a fining policy in place for nearly a year now. The goal of our program is to keep the community looking great and NEVER assess a fine. Unfortunately, while 98% of the community looks great and complies with our rules & regulations, we do have issues that we are working to resolve. Melrose Management has gone on record to state they will actively enforce deed restriction violations and ensure consistency. The Board approved several minor changes to the policy, which were designed to streamline the enforcement policy. In summary, they are:

Elimination of the Timeline and Increasing Fines

Streamlining of the Deed Restriction Violation notification process/letter generation

Referral to the Attorney after two attempts to remedy the situation

Requirement of the resident to notify the board/Melrose Management in writing after receipt/correction of a Deed Restriction Violation

or request in writing to extend the deadline (ACC Issues).

Increase of Deed Restriction fine to \$150,  
Increase of ACC Violation fine to \$500.

Hopefully, we will never have to refer anyone to an attorney or assess a fine. Both of these actions will cost each of us money in legal and collections fees. If you are doing any changes to your home (pool, fence, painting, etc) you MUST submit an ACC application. ACC rules and regulations are at the Recreation Center and posted online. If you are unsure if you are required to submit one, I recommend you submit one anyway. Let the ACC approve or tell you that it is not required. That way, you have documentation to support your alterations in the event the association ever challenges them. ACC forms are also at the Recreation Center and online.

This is a great time of the year, as the weather cools and we enjoy lots of sunshine, warmth and dry weather. Please enjoy your community. Take the time to meet/greet your neighbors and stay safe! If at any time you have any questions or concerns, don't hesitate to call me.

Bruce Brown, Stagecoach BOD President

## Treasurer's Report

### 2005 POA Budget

As most of you may already know, the quarterly assessment is going up in 2005 from \$130 per quarter to \$155 per quarter. Both the Board and the small group of concerned homeowners that attended the special budget review meeting felt it was an unfortunate necessity to raise the assessment for the upcoming year. The two largest contributing factors for the increase are the fact that the assets of the association are getting older and therefore maintenance costs will only go up and the POA needs to take an aggressive approach towards our reserve funding.

#### Budget Recap

This chart provides a summary overview of the FY2005 Budget compared to this year's projected costs. The FY 2004 column is this year's projected costs based on my last formal reforecast done in July.

A few comments regarding the comparison in the

Cost Group	FY2004	FY2005	Notes / Comments
Gen'l Ground Maintenance	36,869	36,200	Consistent with last year
Security	3,492	2,950	Consistent with last year
Irrigation Expense	6,481	7,500	Aging system
Landscaping Expense	79,393	78,500	Consistent with last year
Utility Expense	37,851	37,500	Consistent with last year
Recreational Area Expense	30,353	32,730	Excludes contingency (see below)
Payroll Expense	48,110	54,000	Staff Maintenance Person
Mgmt & Admin Expense	81,172	78,880	Consistent with last year
Contingency Allowance		9,320	2.8% of above costs (See Below)
Direct Reserve Funding		9,000	See Below
Total Budget		346,580	= 559 homes x \$155 x 4 quarters

chart above are necessary. The projection used was substantially higher than the budget with which the Board established the assessment for last year. As cost overruns occurred, things like reserve funding had to be discontinued in order to not have a mid-year increase in assessments.

#### Contingency

Many people have many opinions of the concept of contingency, from funny money to an excuse to spend more money. My intent on a contingency allowance was solely for two purposes. First, the budgets for next year's costs for recurring services (lawn mowing, property management, etc.) are based on this year's actual costs with no allowance for cost escalation. Contingency is meant to cover escalation. Second, this process is a guess at what next year's costs will be. I have put forth an effort over the last several months to create a format to document our historical data so that we can make an intelligent SWAG (those of you who know what the meaning or the acronym know why I have to use the acronym in this publication) at next year's costs. However, it's still a "Guess" and the contingency is meant to cover a small margin for error.

#### Reserve Funding

As previously noted, we stopped our reserve funding this year to abate a mid-year assessment increase. Unfortunately, expenditures from our reserves did not stop. Therefore, we are ending the year with less in our reserve accounts (savings) than we started. The good news is that we have just over \$70,000 in the bank; the bad news is that a good portion of the money is in jeopardy due to a pond failure. The Board has approved the following reserve funding program.

- \$9,000 of the 2005 assessment is earmarked to go directly into the reserve accounts.
- The monies collected in 2005 from Santa Fe will go directly into the reserve accounts. The sole exception to this will be those costs directly attributed to the impact of Santa Fe using our common facilities (i.e., potentially more pool chairs).
- The monies not spent on the "Legal" budget line item in 2005 (\$12,000) will be deposited directly

into a special Legal Reserve Account

In addition, the Board has set long-term goals for our reserve program. The current reserve program establishes four (4) funds and dollar goals for each fund:

1. Legal Defense Fund (\$30,000) Self-explanatory.
2. Asset Acquisition Fund (No specific amount, more a savings account to acquire new assets for the community).
3. Asset Repair Fund (\$50,000) Money set aside to repair, maintain or enhance our assets.
4. Emergency Operations Fund (\$60,000) Money set aside primarily for the financial strength of the organization and to assure continued operations in times of severe strife (economic recession, four hurricanes, etc.).

Obviously, we will not get to these amounts this year or next. However, the Board felt it important that we have a long-term strategy that transcends a particular administration of the Board.

### **Closing**

A great deal of effort went in to the research, data organization, presentation, and debate of next year's budget. A great deal more effort went into examining ways in which we could avoid or minimize an increase to our assessments. The budget presented to and approved by the Board was the result of efforts from everyone that expressed an interest in contributing to the process. I'd like to personally thank all those involved in the process.

The quarterly assessment increase has apparently caused irritation with some residents who chose to not participate in the budget planning process, as evidenced by comments in the discussion forum on the community website. That same website includes my e-mail address ([bt@ticus.com](mailto:bt@ticus.com)) and the posting of the 2005 budget specifically states to contact me with questions or concerns. Oddly enough, as of the writing of this article, no person has contacted me with any concerns. In addition, I made a big deal at the August Board Meeting that we should hold a special meeting dedicated to the 2005 budget planning process to gather input from our neighbors before the Board formally voted on the budget at the September 2004 Board Meeting. I chaired that special meeting and we had a total of ten attendees, five were board members. Granted, it was amongst the various hurricanes we've endured this late summer/early fall and people had a lot on their minds. But, the fact remains; we need more active participation from our community members.

My point is this. If you have a point of view on this (or any) topic, do something about it. Don't just post quasi-anonymous complaints on the community website. If all you are willing to do is tell people what's wrong without (1) figuring out what's right and (2) making a personal commitment to help execute the plan to move in the right direction, then all you're doing is whining. Show up for a

Board Meeting and get involved in improving our community. Better yet, run for a position on the Board. There are three positions available this year and the Board desperately needs fresh, passionate, and motivated people. See you at the next Board Meeting!

Brian Troutman, Treasurer



## **COMMUNITY NEWS**

### **ACC News**

(Architectural Control Committee)

The Architectural Control Committee (a committee appointed by the Board of Directors as written in the Covenants), consists of five volunteer Stagecoach homeowners/residents. The ACC functions to help maintain the beauty, neatness, and harmony of Stagecoach Village, which in turn, keeps this community a desirable one of high value.

To all new and current residents of Stagecoach Village, The ACC reminds you that we all live in a deed restricted community. When we purchased our homes, we agreed to adhere to the Covenants set forth by the builder and the POA Board of Directors. Therefore, when making modifications or additions to your property and/or house, as a homeowner, you are required to submit an ACC application for review and approval of your request.

### **Crime Watch**

#### **Security Patrol**

As I have stated before, we have only a few members of Stagecoach that regularly volunteer for security patrol duty. Please volunteer to help your community be safe!

Please call me to volunteer and I will send you an application to submit to the Sheriff's Office to become a member.

Craig Cameron  
Stagecoach Security Patrol  
994-0014



## STAGECOACH COMMUNITY EVENTS



**Santa Is Coming** to the Stagecoach Christmas Social on Sunday, December 5, 2004. Parents, bring your cameras. Santa could arrive at any time during the event. See below for more details.



### **STAGECOACH COMMUNITY CHRISTMAS SOCIAL**

SUNDAY, DECEMBER 5 from 4 - 7 p.m. at the STAGECOACH CLUB HOUSE  
Please bring your favorite Christmas cookies to share with your neighbors.  
The kids can make a craft at \$1 per craft (only a small number of crafts will be available)  
We would also appreciate cookies to arrive at the clubhouse by 3:00 p.m. that day. See you there!!!!



### **DECORATE YOUR HOME FOR THE HOLIDAYS**

Stagecoach will have its annual contest the week of December 20<sup>th</sup>. Have your Christmas lights on. You never know when the judges will knock on your door.

### **HALLOWEEN PARTY UPDATE**

The community Halloween Party was held on Saturday, October 23 at 6:00 p.m. We had 24 children attend the event. The children had a great time making a Halloween goodie bucket, playing games, and having a good snack. Each child took home a goodie bag filled with candy and toys.  
I would like to thank all of the parents who volunteered the day of the event. A big "thank you" goes to Karen Joyce for her help. Thank you to Kathleen Troutman, a Junior National Honor Society Volunteer. Thanks to Dick for taking pictures for us. Look for the pictures on the web page.

Autumn Johnston  
Karen Joyce  
Community Activities

We would also like to thank the following businesses for their support and donations for the Halloween Party:

**Hungry Howies**  
27307 HW. 54W  
Wesley Chapel, FL 33543



**Dunkin Donuts**  
SR 54 Lutz, FL 33549



**Publix # 344**  
Tampa Palms



**Fire House Realty, LLC**  
813-931-7309



**Kash n' Karry # 1742**  
5201 33rd Street  
Bradenton, FL 34203



**Wendy's**  
SR 54  
Wesley Chapel, FL



## **VOLUNTEERS NEEDED !!!**

As I was reading the new budget, I happened to read under activities that we would like to plan more picnics. Before this can happen, we need volunteers. My committee of 2 or 3 would love to plan more family activities, but to do this we need your help. We have over 500 families in this community and we have only a few that we can depend on.

So with your help and by signing your name and phone number to our volunteer lists, we can plan many projects in 2005. This can be done by reading your newsletter to find out who the contact person is for the particular committee you would like to serve on. Bruce has also made it easy by providing a place on the web page for you to sign up.

Autumn Johnston  
Community Activities  
994-9383

## **Stagecoach 50+ Luncheon**

If you are a Stagecoach POA resident 50 plus years young and would like to meet new friends, come join us at our next luncheon on November 19th, at 11 A.M. Please bring a dish to share and a dollar to help pay for drinks and tableware. There will NOT be a luncheon in the month of December but **will resume again on Friday, January 21, 2005**. If you plan to attend, call Mary at 907-5539.

## Ladies Night Out

On November 3, Wednesday., "Ladies Night Out" will be at MiMi's Restaurant on Dale Maybry Meet at MiMi's at 7:30 p.m. **Please RSVP to Anne Cameron at 994-0014 by November 1.** Anne will make reservations at MiMi;s for the group.

The December 15 location will be at the home of Cheryl Visalli at 5429 Mossy Oak Circle. Cheryl will provide wine tasting for us. Bring an appetizer to share. For any Stagecoach Ladies who have not attended a "Ladies Night Out" dinner evening, we extend an invitation to you to meet your neighbors, make new friends, and enjoy good company and food.

Starting January 2005, "Ladies Night Out" will be on the first Wednesday of the month.

## The Planting & Gardening Committee

Please volunteer your time and labor to make our community a beautiful place to live. If you can go to Home Depot with us to select the plants and/or lend a helping hand to plant the flowers, please **call 907-5539.**

Selection Date: Wed. November 10.  
Planting Date: Thurs. November 11.  
I will be looking forward to hearing from you.

Mary Rycerz



## Newsletter Committee

Editor: Dr. Georgiana Cien

Committee Members:

Michael Cien, Mary and Tony Rycerz, Terry & Peter Fegan, Florence & Fred Dichter, Anne Cameron, Carol McVay, Bob & Jean Millican, and Sal & Peggy Buscarini

## Rec. Center Hours

### **Starting Sept.6: Winter Hours' Schedule**

#### Fitness Hrs.

Mon-Fri .....5am-10pm

Sat & Sun..... 5am-10pm

#### Pool Hrs.

Mon-Fri .....6:30am-9pm

Sat & Sun..... 6:30am-8pm

#### Media Hrs.

Mon-Fri ..... 1pm-9pm

Sat & Sun .....11am-8pm

#### Attendants Hours

Mon-Fri ..... 1pm-9pm

Sat & Sun .....11am-8pm

## Save These Important Dates

Board Meeting on: Nov.22 at 6:30 p.m.  
Dec. 27 at 6:30 p.m.

ACC Meeting on Nov. 15 at 7:00 p.m.  
Dec. 20 at 7:00 p.m.

All meet at the Rec. Center

### POA Maintenance Fee Due Date- Jan. 1, 2005

Ladies Night Out Nov. 3 at 7:00 p.m.  
Dec. 15 at 7:00 p.m.  
50+ Luncheon Nov.19 at 11:00 a.m.  
Dec.- No Luncheon

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Wishing You



Happy Holidays!