



**FAIRVIEW COMMUNITY
ASSOCIATION
NEWSLETTER**

October 2024

The FAIRVIEW newsletter will be used to promote neighborhood events, encourage owner participation, and provide information to keep you updated on Fairview projects and residents.

**Fairview Annual Board Meeting-11/4 at 5 PM
in the Eberhardt Bldg. on main campus where
last year's annual meeting was held.**

**PIZZA will be served!
Please bring a DESSERT!**



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FAIRVIEW MGR.	FAIRVIEW ASST.	FAIRVIEW NOTARY	FAIRVIEW WEBSITE	SCC WEBSITE
NEW Candis Farberov	Tina Farrell	Lisa Law	Newsletters, activities & forms.	Consumer affairs registry for bonded/licensed contractors
813-333-1047 Cfarberov@CFirstAm.com	813-333-1047 Tfarrell@CFirstAM.com	813-784-2979 Call/text for arrangements.	www.fairviewpoa.com	www.suncitycenter.org



Wow, Wow, and Wow!!! Debbie, Helene, and Milton. What a season in our slice of paradise.

What's even more impressive is our community, our humanity, our love for our neighbors!

Thank you everyone for sticking together, supporting one another, and your love for your fellow man. We are all blessed and thankful!

Every experience brings future opportunity. From planning, preparedness, and resolve. I praise everyone for successfully getting through the season. Let's be even better prepared next year.

Let's plan on attending our upcoming annual meeting in November 4 at 5 P.M. in the Eberhardt Building. Some changes are happening and your ongoing support and contributions are appreciated.

Rich Quintanilla
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Welcome to **OUR GOOD NEIGHBORS** portion of the newsletter!

If you have any questions, please contact Ellen Jones
at 941-545-2551 or e-mail her at Ellenj720@gmail.com



POST LIGHT REMINDER



It is your responsibility to make sure your outside post light is lit after dark. Because we have no street lights, this is to make it easier for emergency vehicles to find your home. On just one and a half streets, 6 post lights were dark so please check your own and your neighbor's post lights and remind each other how important these lit post lights are for everyone's benefit.



The time to change our clocks is November 3!

Don't forget to change the batteries in your smoke detectors too!



FAIRVIEW OWNER OBITUARIES

It is always so sad when I find out a Fairview neighbor has died. After the hurricane, I found out that two neighbors have died. I found both obituaries to share with you:

Nelson Moncion, 1611 Weatherford Drive:

[Nelson Moncion Obituary \(2024\) - Riverview, FL - Serenity Meadows Memorial Park Funeral Home & Crematory - Riverview \(legacy.com\)](#)

John Barrios, 1007 Athens Way:

[John Barrios Obituary \(1942 - 2024\) - Sun City Center, FL \(after.io\)](#)

REMINDER FROM INSURANCE COMPANIES:

Since my homeowner insurance was just canceled after 13 years with Allstate, I am sending this insurance reminder again. I went to my agent and not only was I re-insured with a different company but the premium was \$2400 less annually. I did have to pay for a 4 point inspection. I was told that I should consider upgrading my electrical panels inside and outside my home because very few insurance companies cover the "Challenger" brand name that many of us have. I was also told that more companies are now insuring in Florida and even Allstate was going to start writing homeowner insurance again in October but the criteria is yet unknown. They may only cover new or newer homes.

Homeowners across the country are paying more for insurance premiums. That's because home insurance companies are looking to make-up the costs for record weather incidents, plunging profits, and insurance fraud. While some of these factors might be out of your hands, you can take steps to avoid higher rates in certain situations. Claim history is a factor. In speaking to my own insurance agent, I was told to **ALWAYS CALL YOUR AGENT BEFORE FILING A CLAIM!** Filing multiple claims in a 3-5 year time frame will make your rates go up.

INSURANCE COMPANIES NOW DEMAND THESE THINGS FOR INSURABILITY: Age of the home (30 years is now the magic number), gray pipe removal, age of the roof, age of the HVAC, age of the hot water heater, and you may need an electric upgrade. Because these will show up on an inspection report, these may prevent the sale of your home and getting insurance coverage.

Surprising scenarios can also send your home insurance rates through the roof. Here is such a scenario you should try to avoid.

A DIRTY ROOF

Over time many roofs develop black or brown discolorations, often caused by algae spores floating in the air that land on your roof and set up camp. Another common explanation is mold or moss that grows (sometimes when tree branches hang too closely to the roof for water to evaporate freely). Those algae-induced dark streaks and discolorations threaten insurance rates because in the eyes of the insurance company, the condition of the roof can lead to a home insurance claim. Claims cost the insurance company money and a dirty roof can dictate the quality of upkeep of the home which may lead to other claims. A good roof protects the rest of the home and if an insurance company feels that the roof is in bad shape and not protecting the home, they will want it fixed or will set the policy for cancellation. A company normally conducts a home inspection when a new policy is issued. Others may conduct random inspections to ensure proper maintenance. If a roof is found stained with algae or mold, an insurance company may send the homeowner a notice to correct the problem or risk cancellation of their homeowner policy. So opt for a professional cleaning to keep your roof free of algae, moss, or mold.

AFTER THE HURRICANE

Hurricane Milton took down quite a few palm trees in Fairview and we were truly lucky there was not more damage to homes. This is why it is so important to have your palm trees trimmed regularly before a hurricane happens. If you had two palm trees growing together, it is advisable to take the other one down. The root system is most likely weakened.

HOLIDAY REMINDER

This may be a tad early but it's almost **HOLIDAY SHOPPING SEASON...**

...and also the time for homes and vehicles to be burglarized. At your home, please ensure that all windows are locked, doors are secured (even the garage door inside your garage), your slider barred with something in the tract, keep curtains closed, and leave a light on when you are not home.

Lock your vehicle even in your driveway. Laptop computers, purses, wallets, cell phones, CD's, gift-wrapped packages, cameras, and other valuables should be stored in your trunk, not in plain sight.

During the holidays (and any time), pay attention to strangers in our FAIRVIEW community. Our association is considered private property and trespassers are prohibited. Please report any suspicious activity to the police department immediately. Let's look out for our neighbors and keep our community safe this holiday season.