



HARBOR BEND

COMMUNITY NEWSLETTER

VOLUME SEVEN ISSUE 1

HARBOR BEND HOMEOWNERS ASSOCIATION

AUGUST 2007

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Community Website:

www.propfirst.com/harborbend

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HAVING A PROBLEM?

In order to make sure problems, suggestions, announcements and/or complaints are handled promptly as well as correctly, please contact Beth Palmer at Property First Inc., our property management company. The Contact information is listed above.

HI NEIGHBORS, WE NEED YOUR HELP...

An Update from Anna O'Donnell, Association President

IMPORTANT NOTICE

Please come to common area on Harbor Lake behind the fountain on Sunday, August 19th between 11:00am and 3:00pm to sign petitions for Speed Bumps and Road Widening project.

As many of you already know, we are trying to slow traffic in the neighborhood by getting speed bumps installed. To do this, we need to present a petition to the county with signatures from residents of our community. As some may remember, we had a child hit a few years ago, but unfortunately this hasn't caused motorists to use greater caution. Please stop by the common area on the 19th and add your signature to the document.

The second issue that we need your help on is the road widening project. Orange County is putting the Narcoosee widening on the back burner. We need your signature on a petition to put the project back on the front burner. We've already waited six years. We think that's long enough. Please come to the common area and sign the petition. It will only take a few minutes.

And some other news...

Select from New Paint Colors

Paint colors have been approved by the ARB for use by residents. You'll be happy to know that we have added new colors to the choices available to you. When you get ready to paint your house, please ask for the paint color book and select from only those colors approved by the ARB. Please remember that any work on the exterior of your home or yard has to be approved before you start the project.

Volleyball Court under Consideration

It has been suggested that we consider building a volleyball court in the common area behind the fountain. The cost would be approximately \$5000.00. Before we consider this further, we would like to hear from as many of you as possible. Please call Beth Palmer at Property First Inc. at 407-282-6795 and share your feelings on this proposal.

Thanks for caring about our community. Hope to see you all on August 19th.

Anna O'Donnell

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2006 AUDIT COMPLETED

The 2006 year end financial audit has been completed and is available by going to www.propfirst.com/harborbend and looking under documents. You may also request a copy from the Property First office by calling 407-282-6795.

CRIME PREVENTION TIP OF THE WEEK

To avoid delays and added stress if your purse or wallet is lost or stolen, take ten minutes to copy the contents of your wallet, being sure to copy both sides of every item. This will give you an exact duplicate of each and every item in your wallet should something happen to the originals. **Do not** keep this information in your car or purse; place it in a secured location within your residence. Get in the habit of updating your information by copying new material before you place it in your purse or wallet.

REMODELING YOUR HOME? CHECK YOUR INSURANCE...

If you are remodeling or making other major changes to your home, make sure you notify your insurance company before you or your contractor start work on the project. Failing to do so can invalidate your claim if something happens.



With insurance costs continuing to rise, it's tempting to delay adding information on that new pool or deck to your policy when you know it's going to make the premium go up, but the alternative may be worse. For example, if you were to add a pool and deck area to your home and a family member or guest fell into the pool and was injured, your insurance company would have the right to reject the claim if your policy failed to show that you had a pool.

Failure to disclose added liability to your insurance company can be grounds for cancellation of your policy. You can also end up underinsured, which can reduce the amount you are paid in the event of a major catastrophe. This is something you don't want to happen with rising construction costs and a tight insurance market. Please remember, you also need to get ARB approval for changes to your home.

SOMETIMES THE BARK IS WORSE THAN THE BITE



Our community is full of animal lovers, and a lot of us have man's (and woman's) best friend as part of our immediate family. Unfortunately, some of our canine residents have a habit of barking excessively, even when safe and sound at home.

If your canine pal falls into this category, this is not only disruptive to those living around you; it also violates both our covenants and County ordinances. As your pet's "parent" you have a responsibility to control your best pal so that he or she is not a disturbance to others. A little discipline will go a long way toward avoiding the possibility of a fine or the authorities knocking on your door.

Remember to always keep your pet on a leash when he is off your property, and please respect your neighbors' property and the common areas and pick up after your pet. He can't do it himself.

IT PAYS TO KNOW WHAT'S IN YOUR GOVERNING DOCUMENTS



Whether a new arrival or a resident who has lived here a long time, we can all benefit from reading our community's covenants. New residents may not be used to living in a community with a Homeowners Association and governing documents, and long time residents might have forgotten the protective covenants that made them want to live here in the first place. The rules may seem irritating at times, but they are in place to keep the community aesthetically pleasing and ensure that our property values are maximized.

Things you should do as a homeowner...

1- Understand the covenants and what's required of you by your decision to live in a deed restricted community. Abide by the rules, and let the Association or the Community Association Manager know when you feel a regulation needs to be updated or otherwise modified. A copy of the covenants may be found on the community website at (www.propfirst.com/harborbend) under documents.

2- Report any problems you see by contacting the Community Association Manager. The association board and the community management staff can't see everything, so your eyes and ears are vital to making Harbor Bend a great place to live.

3- Get involved. A community doesn't run itself. As an owner, you can make a difference in how your homeowners association is run. Volunteer for a committee, offer to head up a project, or run for the board. There's something for everyone to do to make a development a wonderful place to call home.

NO PROBLEM SO FAR, BUT IT'S NOT OVER YET...



Just in case you've forgotten, it's hurricane season, and August and September are traditionally the months with the greatest risk. Even if we don't get hit this year, we have had some bad storms, so it's better to be safe than sorry. Here are a few things that should be at the top of your "to do" list:

Safety First: Make sure you have a safe place in your home to go in the event of a hurricane. A windowless room in or near the center is best. Store your emergency supplies there along with a portable radio.

Keep Records Handy: There may not be time to gather up your records when the hurricane is on its way. Keep insurance papers, deeds and other documents ready to place in a waterproof bag. Pictures or a video of each room and your special possessions is a good idea too.

Fuel and Shelter: Keep your vehicles fueled in case it's necessary to evacuate the area. Know the location of the nearest public shelter that can accommodate your needs. Don't forget blankets and prescriptions.



RESPECT THE POWER OF LIGHTNING

It's that time of year again. You live in the lightning capital of the U.S.A. Do you know how to protect yourself? Here are a few tips to keep in mind:

30/30 rule – To determine how close a storm is, count the number of seconds between the flash and the boom. Divide by 5 (5 = 1 mile). If it's 30 seconds or less, you should take cover immediately, because sequential lightning strikes can occur six miles apart. Wait 30 minutes after the storm to go outside. Lightning is the first to arrive and the last to leave.

Crouch, don't lie flat – If caught outside and no shelter is available, crouch in an open area, making your body as small as possible. Lying flat increases your exposure to being hit after a strike, because lightning will spread out along the ground's surface more often than going underground.

Stay off corded phones – even if your wiring is underground, lightning can travel through phone and electrical wires. You can use a cordless phone, provided you are at least 20 feet from the base. Cell phones are even better.

Unplug your TV and PC –Do it before the storm. Surge protectors are beneficial, but will not prevent damage in the event of a direct lightning strike.

It's the metal, not the tires – that protects you when in your car. The metal causes the lightning to wrap around the car in much the same way it does on an airplane. Don't touch anything in the vehicle that could conduct an errant electrical charge.

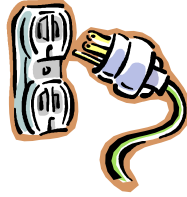
Try not to run water – during a storm, lightning can follow any conductive path, including water flowing in pipes as well as through phone, electric and cable lines.

IF THERE'S A BREEZE, COVER IT PLEASE!

Please remember to always place something heavy on top of your recycle bin contents when you put them out. They aren't always picked up right away, and if it's windy, the contents end up in the street or your neighbors' yard.

Usually, a newspaper or two tied with piece of string will do the job. If you don't have newspapers, make sure the lightweight materials are placed on the bottom of the bin with glass and heavier materials on top. Your neighbors and your neighborhood will appreciate it.

THINGS YOU SHOULD KNOW



SAFETY TIP

To eliminate any potential fire hazards, unplug heat-producing appliances like coffeemakers, broilers, toasters, blenders, irons and heaters when not in use. Even though newer appliances have built-in fuses, they are still more susceptible to lightning strikes and power surges.

SURGE PROTECTORS, A GOOD INVESTMENT...

...If you get the right one. Make sure it has power, cable and phone outlets, and meets these UL standards:

Clamping voltage: lower clamping voltage indicates better protection. A clamping voltage more than 400 volts is too high to be effective.

Absorption/dissipation: The rating, given in joules, tells you how much energy the surge protector can absorb before it fails. Look for a rating of 600 joules for adequate protection.

Response time: A longer response time tells you your computer or other equipment will be exposed to surges a longer period of time. Look for a surge protector that responds to the surge in less than one nanosecond.