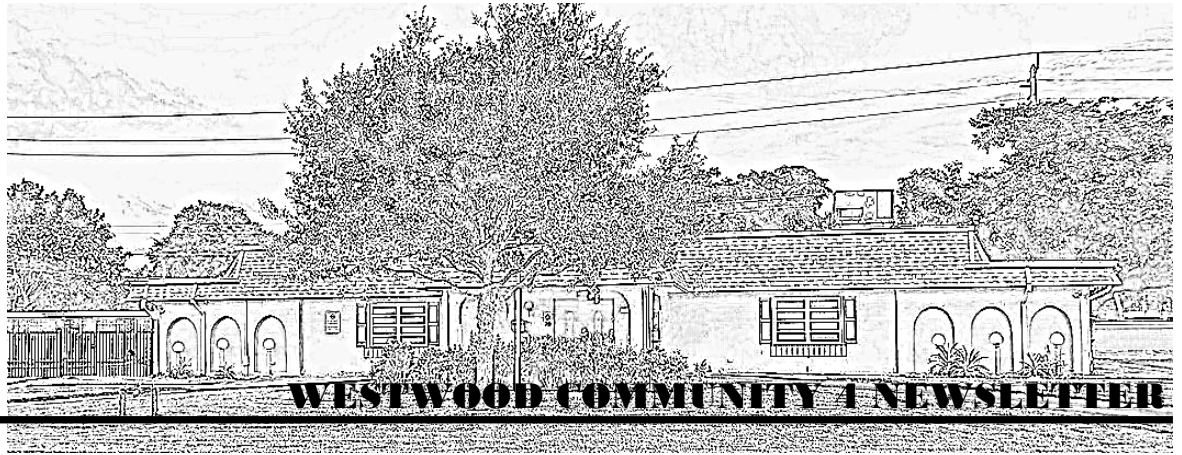




March 2022

Newsletter Editorial Staff

Editors: Denise Vogel
Alyse Thompson



A message from our President

Greetings friends, neighbors and fellow residents,

I will start with some sad news. We recently lost one of our original residents. Kenneth Chin passed away in December of 2021. Our sympathies to his wife, Pat, their 7 children and many grandchildren. Also, one of our newer residents, Pamela G. Daly passed away in February of 2022. Our sympathies to her husband Tim, her children and step-children.

Income tax season has started and Tamarac has a free tax filing service. For more information and qualifications call 954-597-3642.

Please remember to lock your vehicles. Tamarac has had a rash of car burglaries; unlocked vehicles are being targeted.

We have begun performing house inspections in the community. If your property needs attention, you will receive a letter from the board explaining the issue(s) that needs to be corrected.

The Board thanks Norgie Irizarry who graciously donated a refrigerator to the clubhouse to replace the one that no longer worked.

Be well,
Joe Rutherford

General Information

Phone: 954-722-0648

Email: westwood4hoa@aol.com

Facebook: Westwood4

Website: www.westwood4.org

Office Hours:

Tuesday 9 a.m.to 2 p.m.

Wednesday 9 a.m.to 2 p.m.

Thursday 9 a.m.to 2 p.m.

Be sure to check out:

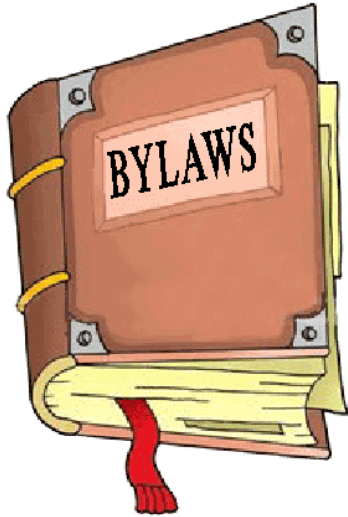
- March General Meeting **-IMPORTANT**
- Broward Sherriff Office safety tips
- Notary available to community
- Looking forward to Spring/Summer Harvest
- Tips for renegotiating homeowners' insurance
- New Medicare scam
- From the Editor



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March 30th General Meeting

Updated Community Documents and Discussion



Our attorney has completed the draft of our Community Documents and they are ready to be presented to the homeowners. Every property in our Association will receive a full set of the documents. A deeded homeowner must vote to accept the updates or file a proxy. We need 80% of lot owner's approval to adopt the new documents or 60% of lot owner's approval if 75% of the Board approves the updates.

We will discuss the documents at our next General Meeting to be held on March 30th 2022, at 8 PM, in the clubhouse.

Another Medicare Scam Comes to Westwood 4 - *Be Aware!*

A new phone scam has been identified and it concerns Medicare. The caller says they need to confirm that you received your plastic Medicare identification card. Medicare does **NOT** send plastic identification cards. The caller will already have your name and address making it appear like the call is legitimate.

It is important to remember to NEVER confirm your name, address, date of birth or social security to a caller. Do not engage in any discussion, just hang up the phone.

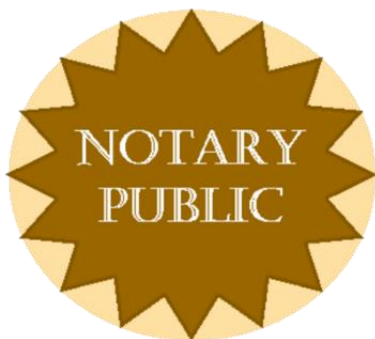


During the December General Meeting, three representatives from the Broward Sheriff's Office presented information on measures our community homeowners can take to ensure their safety and to prevent vandalism of their property.

Two important takeaways from the meeting:

1. Lock your car door. Thieves cannot be bothered with car doors that are locked but when a car is located that has not been locked, the car is easy to vandalize and/or steal. Get into the habit of locking your car whenever you exit the vehicle, it could be that easy to deter someone from targeting your car.
2. Do not ignore a knock on your door. You do not need to open the door but ask who it is so the person knocking knows that someone is home. The Broward Sheriff's Office told the audience that when a thief does not get a response to the knock on the door, they assume no one is home and then they go around to the back of the house and break a window to gain entry. **DO NOT IGNORE THE KNOCK** (but you do not have to open the door).

Residents are encouraged to sign-up for the BSO's **Home Watch Program**. This free service provides a deputy to check the exterior of your home to ensure everything is secure. Call 954-720-2225 for details.



Westwood 4 is now offering notary services to the community residents. This service is free and is available to only Westwood 4 residents and their family members. If you would like to use the free notary services offered, just call the main office at 954-722-0648 or send an e-mail to westwood4boardofdirectors@gmail.com. Someone will get back to you to schedule a date and time for the notary to meet with you.



Home insurance seems to be getting costlier every year, with basic premiums continuing to rise as more homes are exposed to added risks attributed to extreme weather events, accidents, vandalism, and outright theft.

Here are some ideas that might keep the cost of renewal from sky rocketing:



- Shop around
- Raise your deductible
- Don't confuse what you paid for your house with rebuilding costs
 - The land under your house is not at risk from theft, windstorm, fire and the other perils covered in your homeowner's policy. So do not include its value in deciding how much homeowner's insurance to buy. If you do, you will pay a higher premium than you should.
- Buy your home and auto policies from the same insurer
 - Some companies that sell homeowners, auto and liability coverage will take 5 to 15 percent off your premium if you buy two or more policies from them.
- Make your home more disaster resistant
 - Find out from your insurance agent or company representative what steps you can take to make your home more resistant to windstorms and other natural disasters.
- Improve your home security
 - You can usually get discounts of at least 5 percent for a smoke detector, burglar alarm or dead-bolt locks. Some companies offer to cut your premium by as much as 15 or 20 percent if you install a sophisticated sprinkler system and a fire and burglar alarm that rings at the police, fire or other monitoring stations.
- Seek out other discounts
 - Companies offer several types of discounts, but they don't all offer the same discount or the same amount of discount in all states. For example, since retired people stay at home more than working people, they are less likely to be burglarized and may also spot fires sooner. Retired people also have more time for maintaining their homes. If you're at least 55 years old and retired, you may qualify for a discount of up to 10 percent at some companies.
- Maintain a good credit record
- Stay with the same insurer
 - If you have kept your coverage with a company for several years, you may receive a special discount for being a long-term policyholder. Some insurers will reduce their premiums by 5 percent if you stay with them for three to five years and by 10 percent if you remain a policyholder for six years or more. Even so, still shop around to make sure you are getting the best deal.

Getting Ready for your Spring/Summer Harvest

It may be cold and snowy up North but here in Florida it is time to think about taking steps to ensure your fruit trees are plentiful this spring and summer.

Mango trees should NOT be fertilized at all during the winter. After that, fertilize only when your tree is active, from April to September.



Mangoes are evergreen trees that are drought tolerant and love sunshine.

Be careful of over watering while fruit is developing as this can cause the fruit to burst.

Pruning is not recommended for amateurs and should only be done with sterilized blades.

Mango seeds do not produce the same quality fruit as the tree they originate from. If you eat a particularly flavorful mango, its seed will not produce the same delicious fruit. For this reason, many mango trees are grafted.

IMPORTANT NOTE: Mango leaves are poisonous. They should be kept away from animals that might nibble on them and should never be burned.



There are many varieties of avocado trees and depending on the variety will depend on when the fruit grows. Stop feeding when your avocado tree becomes dormant, which is usually in late autumn. To improve the quality of fruit, provide calcium during the first 6 to 8 weeks of fruit growth.

Overall, no special avocado tree fertilizer is needed. A general use home fertilizer should work just fine. If it does not contain zinc, you may want to feed the tree with some zinc once a year. Keep the feeding to a minimum. Keep an eye on your tree for any other signs of distress such as disease and/or pests and treat immediately.

Follow these steps and you should have yummy guacamole in no time!

Community Reminders

- **Payment of Monthly Maintenance Fee**

When paying your monthly maintenance fee, please remember to put your Block and Lot numbers on both your check and your payment slip.

- **Clubhouse Rental**

The Board has been closely monitoring the CDC guidelines for COVID and has determined that the Clubhouse can once again be available for rent. Only residents of Westwood 4, Section 22, can rent the clubhouse. The cost of the rental is \$175 along with a security deposit of \$200. In addition, a written rental agreement signed by the homeowner is required.

- Rental is for the Clubhouse only and ***does not include use of the pool for the renter or their guests.***
- Use of the Clubhouse is at the homeowner's and their guests' risk.

Applications for rental are available in the Clubhouse and can also be found in the *Owners Corner* section of the Westwood Community 4 website (www.westwood4.org). For more information, contact Ellen Flexman at 954-722-2419, leave your name, phone number and a brief message and your call will be returned.

- **Architectural Modification Request**



If you are planning any external architectural modifications to your home the project must be approved by the Community 4 Board of Directors **BEFORE** any work can begin as stipulated in the community rules provided to all homeowners. When in doubt, contact the office before the project begins.

If any external architectural modifications are done before the Community 4 Board of Directors' approval, the modifications will have to be removed at the homeowner's expense.

- **Contact Information**

Is your current contact information on file? If not, or if you are not sure please contact Kathy in the office at 954-722-0648. Another option is to email her at westwood4hoa@aol.com. Many residents in the community have requested that direct communication be done through email rather than through phone calls. Whichever your preference, please ensure you reach out to Kathy with updated information.

In addition, it is important that we have your current email address on file (if you have one) because we hope to email the newsletter to most of the Westwood 4 residents sometime in early 2022.

Community Information

- **Pets**

A Tamarac Ordinance requires pet owners to clean up after their pets. Westwood 4 also requires pet owners to clean up after their pets. Please be considerate of your neighbors and clean up after your pets. In addition, pets must be leashed when outside of your home. Whether out for a stroll around your neighborhood or playing in your yard, pets must be leashed at all times.



- **Speed Limit**



The speed limit in the community is 25 mph. Please observe this limit to keep our residents safe as many of us walk, jog, ride bikes and walk dogs during the day and night. The winding curves of the streets make it difficult to see street activity until it is almost upon the driver. Exceeding the speed limit makes this especially dangerous. Also, remember there is NO parking on the grass and NO overnight parking on the street.

- **Newsletter Advertising**

Advertisements that will be included in the Newsletter are being accepted. If you or someone you know would like to advertise in the Newsletter, submit an 8" x 11" copy-ready ad along with payment. The cost per edition is \$75.00 for black & white copies or \$100.00 for color copies.

- **FACEBOOK**



The Westwood Facebook page is being updated regularly with information and news concerning the community and the city. News you do not want to miss! Join the Westwood Four private group on Facebook. Simply "Friend" us at Westwood Four to join. This group is private and is for Westwood 4 residents only so it is closed to all of your other Facebook friends. Only residents will learn about the goings-on in the community and updates from the city. Join the group, as many residents already have, and be kept up-to-date on announcements.

- **Website**

Westwood Four now has a website that will be used to provide current community information to all residents. The website will evolve and grow with the needs of the community. Go to www.westwood4.org and take a look. Be sure to sign up for the *Owner's Corner*, where you can find all of the forms to apply for an architectural modification or to rent the Clubhouse. The community rules are also available in the *Owner's Corner* section of the website.

The website is a work in progress and will evolve as more information and items of interest are added. If you have something to share, know of someone celebrating a milestone birthday or some other important news, please send the information to westwood4boardofdirectors@gmail.com.

- **Social/Activities Committee**



The community would once again like to set up a social/activities committee to plan future events. Anyone interested in serving on this committee should send an e-mail to westwood4boardofdirectors@gmail.com or call Ellen Flexman at 954-722-2419.

From the Editor

I have lived in the Westwood 4 Community for the last 16 years and until recently I actually though I understood the rules detailed in the by-laws regarding who can and who cannot live in our community. I thought that if I was confused, perhaps others are also under some misconceptions. So, without further ado, here are some of the things I recently learned (or had clarified) about living in Westwood 4:

- Our community is a 55+ community, governed by a Homeowners Association We are a registered Housing for Older Persons (HOPA) community.
- **Anyone** can own a house in our community, it does not matter the age of the homeowner. At least one **permanent resident** of the house must be 55 years of age or older. If the homeowner is not 55 years of age and if there isn't a permanent resident that is 55 years of age, the homeowner cannot live in the house. This also applies to those wanting to rent in our community, one of the permanent residents must be 55 years of age or older.
- No one under the age of 18 is permitted to be a permanent resident.
- Any person residing in a house for over 60 days is considered a permanent resident.
- Homes can be rented only after the homeowner owns the dwelling for 5 years. The rules that apply to homeowners also apply to all renters.
- Only a homeowner can cast a vote, or sign a proxy, in an election for issues pertaining to the community. A resident or a renter cannot cast a vote.
- One of the primary duties of HOA board members is to ensure that the association complies with federal, state, and local laws. The HOA board must make sure that all homeowners/residents/renters are following its governing documents.
- The board requires all new owners to go through a vigorous screening process before allowing potential buyers to purchase a home in the community.

Imagine my surprise when I learned that what I thought I knew as absolute fact wasn't fact at all. Every day is a chance to learn something new, and so I did.



Stay well and be happy,
Denise Vogel
Editor