

# COMMUNITY NEWS

The Council of Neighborhood Associations

The Voice of Condo, Civic, and Homeowner Associations of Pasco County

*"Pumpkin Spice and Everything Nice, That's What Fall is Made Of."*

## UPCOMING EVENTS:

CONA programs are held at the Gulf Harbor's Civic Center at 4610 Floramar Terrace, New Port Richey, FL 34652 & begin at 9:30 am.

**Nov 15, 2017:** Flooding in Pasco County: David Z. Sua, PE, Engineer III Pasco County Stormwater Management Division Department of Public Works & Assistant Public Works Director Donald S. Carey, PE.

Here are the presentation items for the November program from David; 1. Brief Overview of Pasco County Stormwater Management Division's Responsibilities. 2. Recent & Ongoing Important Stormwater-related Activities in the West Pasco Area. 3. Upcoming/Future Stormwater Projects (West Pasco); a. FY 2018 Cooperative Funding Projects (8), & b. FY 2019 Cooperative Funding Projects (7).

**Dec 14, 2017:** Christmas Appreciation Breakfast

**Jan 17, 2018:** "Reducing Eyesores: Helping Financially Challenged Homeowners Make Necessary Repairs". Our guest speaker will be Jonathan "Paige" Bramlett, Community Development Interim Director Pasco County.

## PASCO COUNTY PRESS RELEASE:

**FOOD FOR FLORIDA DISASTER FOOD ASSISTANCE PROGRAM AVAILABLE IN PASCO COUNTY NOV. 5 – 8**



**CHRISTMAS APPRECIATION  
BREAKFAST**

**Thursday, December 14th**  
Begins at 9:00 a.m.

**The cost is \$20.00 per ticket**

Heritage Springs Country Club  
11345 Robert Trent Jones Pkwy  
Trinity, FL 34655

**Please contact a CONA Board Member to purchase ticket**

Dade City, FL - The Department of Children and Families (DCF), in partnership with the U.S. Department of Agriculture (USDA), will implement the Food for Florida Disaster Food Assistance Program in Pasco County to assist individuals and families impacted by Hurricane Irma from Nov. 5- 8, 2017.

To qualify for the Food for Florida Disaster Food Assistance program, applicants must have lived or worked in one of the counties declared for FEMA Individual Assistance on Sept. 5, and not be receiving food assistance through the regular Food Assistance Program (SNAP). Additionally, eligible individuals and families must have suffered a disaster-related loss, such as damage to their homes or self-employment property, loss of food, reduction or loss of income, or have incurred other disaster related expenses. DCF will provide or mail Electronic Benefits Transfer cards to eligible individuals and families to use at authorized USDA food retailers. The program counts only income and expenses from Sept. 5 through Oct. 4, 2017.

Individuals are encouraged to pre-register online prior to visiting the Food for Florida site. The application is available on the Food for Florida website.

The Food for Florida disaster food assistance program for Pasco County will take place from Nov. 5 - 8 at: Pasco County Fairgrounds 36722 State Road 52, Dade City 33525 7 a.m. – 6 p.m.

Note: The line may close prior to 6 p.m. based on time to process those already in line. For more information, visit [www.myflfamilies.com/fff](http://www.myflfamilies.com/fff).

## VETERANS DAY EVENT IN TAMPA BAY

**NOVEMBER 11, 2017**

**Veterans Day Ceremony:** Honors men and women who have served with live music, a parade of colors, the posting and retiring of the flag, a firing salute, taps performance and more at 11 a.m. at C.W. Bill Young VA Medical Center, courtyard

between buildings 2 and 37, 10000 Bay Pines Blvd., St. Petersburg. Free.

**Free Park Entry on Veterans Day:** All Florida state parks, except the Skyway Fishing Pier, are free today. That includes Honeymoon Island State Park, the Ybor Museum and others. For a list of state parks, see [floridastateparks.org](http://floridastateparks.org).



**DEADLINE IS NOVEMBER 9!**

DISASTER NEWS Loans for Businesses of All Sizes, Homeowners and Renters SBA Disaster Assistance – Field Operations Center- East – 101 Marietta Street, NW, Suite 700, Atlanta, GA 30303

Release Date: Oct. 20, 2017  
Contact: Michael Lampton Release  
Number: 18-042, FL 15302/15303  
Email: [Michael.Lampton@sba.gov](mailto:Michael.Lampton@sba.gov)  
Phone: (404) 331-0333 SBA  
Approves Over \$100 Million Disaster Loans in Florida; Physical Damage Applications Deadline is Nov. 9

ATLANTA – The U.S. Small Business Administration announced that over \$100 million in low-interest disaster loans have been approved for Florida businesses and residents affected by Hurricane Irma in Florida.

“Currently, 3,466 disaster loans have been approved in the amount of \$129,290,900 for affected survivors. The SBA encourages anyone who has not applied to take action right away. Our mission is to help businesses and residents rebuild and resume their normal lives as quickly as possible,” said Frank Skaggs, director of SBA’s Field Operations Center East in Atlanta. The disaster declaration covers the counties of Alachua, Baker, Bradford, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Flagler, Gilchrist, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lafayette, Lake, Lee, Levy, Manatee, Marion, Martin, Miami-Dade, Monroe, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, Saint Johns, Saint Lucie, Sumter, Suwannee,

Union, and Volusia in Florida which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans: Hamilton, Madison and Taylor in Florida; Camden, Charlton, Clinch, Echols and Ware in Georgia.

SBA disaster loans are available to businesses of all sizes, most private nonprofit organizations, homeowners and renters to cover uninsured losses from the disaster. Interest rates are as low as 3.305 percent for businesses, 2.5 percent for private nonprofit organizations, and 1.75 percent for homeowners and renters. Loan terms can be up to 30 years.

Economic injury disaster loans are also available to provide disaster related working capital to small businesses and most private nonprofit organizations. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred.

To be considered for all forms of disaster assistance, applicants should register online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or download the FEMA mobile app. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

-more-

Additional information on recovery centers and the disaster loan program may be obtained by calling SBA’s Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure website at <https://disaster-loan.sba.gov/ela>. Loan applications can be downloaded from [www.sba.gov](http://www.sba.gov). Completed applications should be returned to a recovery center or mailed to: U.S. Small Business Administration, Processing and

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[info@conapasco.org](mailto:info@conapasco.org)

Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155. For more information about SBA recovery assistance, visit [www.sba.gov/disaster](http://www.sba.gov/disaster).

The filing deadline to submit applications for physical property damage is Nov. 9, 2017. The deadline for economic injury applications is June 11, 2018.

For more information about the SBA’s Di-

saster Loan Program, visit our website at [www.sba.gov/disaster](http://www.sba.gov/disaster).



PASCO COUNTY STORM WATER  
MANAGEMENT DEVISION

### **NEW Program to Catch Illegal Dumping Violators!**

The Stormwater Management Division launched a new program to help identify people dumping trash illegally in Pasco County. The program rewards residents for reporting illegal dumping by identifying the violators as seen in the county's catch-in-the-act videos. If a resident recognizes the violator in a video, the county is encouraging the resident to call the Pasco County Illegal Dumping Tip Line at 727-247-0567. For their effort in helping the county, residents are eligible to receive a \$50.00 cash reward for the tip if the violator is prosecuted.

Stormwater Management has set up more than a dozen hidden cameras to catch illegal dumpers in the act. These cameras have helped the county to prosecute some violators, but now with this new program, the county is asking the public for help in identifying violators. Stormwater is also using the news media and social media to help identify violators.

Stormwater Management will continue to keep releasing these types of videos to help resolve this problem.

So if you are tired of seeing old mattresses, newspapers, tires, furniture, refrigerators and other trash on the roadsides and in the waterways, then help Stormwater Management identify illegal dumping violators. You will not only be helping the county and protecting the

environment but you are also eligible for a **\$50.00 CASH REWARD**. Call the Pasco County Illegal Dumping Tip Line at **727-247-0567**. If You Recognize a Violator in One of the County's Videos OR To Report Illegal Dumping Violations Call Stormwater Management at 727-834-3611. Help Pasco County Catch These Violators!!



### **Condominium Hurricane Insurance Set by Law**

Joseph Adams | October 23, 2017

At post-Irma Week 6, most communities are back to business as normal, save perhaps figuring out what to do with mountains of landscape debris.

However, some associations are entering a critical period in post-disaster procedures. With the exception of those buildings which sustained catastrophic damage (and fortunately, there were a few), damaged buildings should be shored up, dried in, and dried out. This is sometimes called the "mitigation" or "remediation" phase of the process.

Next is the stage where things can get a little confusing, and disputes often arise. For most homeowners' associations, it is pretty easy. The association repairs damage to common area and the owner repairs damage to their home (there are, of course, exceptions to this rule based upon the provisions of the governing documents).

Things are a bit more complicated for condominiums. As a result of the 2004-05 hurricanes, the Florida Legislature amended the Florida Condominium Act (Chapter 718 of the Florida Statutes) to impose a "one size fits all" program for insuring condominium buildings. The law states that it applies to all condominiums regardless of when created, and regardless of any contrary provisions in a declaration of condominium. Some argue that the imposition of uniform insurance requirements could be unconstitutional for pre-2008 condominiums whose declarations do not incorporate future amendments to the statute, and where the declaration allocates insurance re-

sponsibilities differently. As a general matter, and with a few exceptions, I don't buy that argument.

The association insures all of the original improvements to the real property installed by the developer, except floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, which are located within the boundaries of the unit and serve only such unit. The association's insurance responsibility includes items like air conditioning equipment and interior drywall, which are usually the maintenance and repair responsibility of the unit owner. It is important to remember that the responsibility to insure (set by statute) is different than the obligation to maintain and repair (set by the condominium documents, with some requirements of statute involved).

To add another twist, the 2008 legislation also imposed uniform requirements for fixing damage from hurricanes and other insurable events, often called "repair after casualty." The law provides that the party that insures an element is the party to repair or replace it after hurricane damage, and the association must assess all unit owners for the expense not covered by insurance, including shortfalls arising from deductibles.

That part of the law also conflicts with many condominium documents, and there is similarly a constitutional issue, which may have more merit than the insurance question. I am a proponent of certainty for condominium associations when navigating complicated legal issues, which is why I normally recommend that the condominium documents incorporate future amendments to the statute. However, I am in a distinct minority on that issue with my colleagues at the Bar, since incorporating future amendments to the law means taking the bad with the good...

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