



NEIGHBORHOOD ASSOCIATION

Volume 2012, Issue 1

January 2012 (1st Quarter)

The Mission of the Providence Neighborhood Association Newsletter is to promote long-term, positive, community-building contact and communication.

Do you have questions, comments or concerns about our community? If so, contact our Property Manager

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www.southwestpropertymanagement.com

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Warm Greetings and Happy New Year, Neighbor!

Greetings and Happy Holidays to you and your family. We, your Providence Neighborhood Association Board, are dedicated to serving you. Our service to you, a valued member of the Association, is a rewarding experience that affords us the opportunity to serve our fellow neighbors while protecting and enhancing the assets of the Providence community!

We are personally committed to acting in good faith and in the best interests of all members of the Association. Let us all work together in this new year to make our community one of enviable quality of life and living. Thank you for choosing us to serve you.

Your Board in service,
 Art, Brenda, Tim, Chris and Michelle

Welcome Home to Our Newest Neighbors!

If you are a new homeowner to Providence, let us be the first to officially WELCOME you home to Providence.

In our deed-restricted community, the Providence Covenants, Conditions and Restrictions (CCRs) dictate what types of materials are acceptable for fences, acceptable maintenance of the yard, how and

when trash and recyclables are presented for pickup, vehicle parking, pet restrictions, etc.

If you are a new renter in Providence, you should maintain the rented property in accordance with the CCRs. The homeowner has the responsibility to make you aware of the CCRs. However, the ultimate responsibility

for compliance with the Covenants lies with the homeowner.

The Providence CCRs are available to everyone on the Providence community website www.southwestpropertymanagement.com.

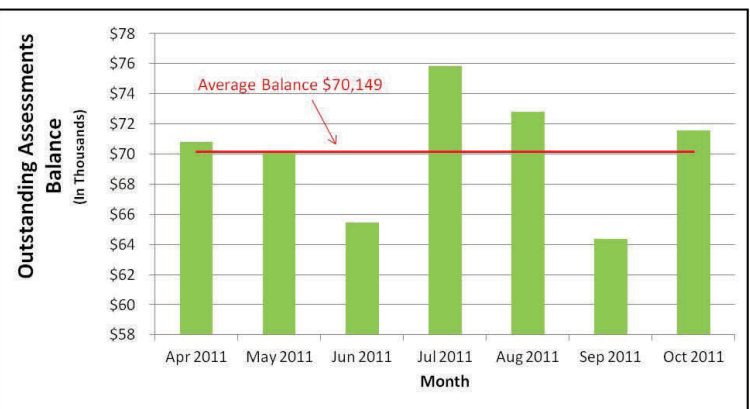
Welcome Home!

Our 2012 1st Quarter Assessment Is Due January 1

The time has come again to pay our quarterly assessment. The next quarterly assessment is due on **January 1, 2012**. Payments received after January 30 will be subject to an additional \$25 late fee, and after January 30, an 18% interest charge is applied.

As a Providence homeowner, we must contribute our share of the homeowner assessments. The graph to the right shows the outstanding balance of assessments as of October 2011. If you have any questions or do not have a payment

coupon book or would like to establish a manageable assessment payment plan, please contact Jill Jorgensen by phone at (407)656-1081, or by e-mail at JillJ.swpm@yahoo.com. Thank you in advance for your prompt payment!

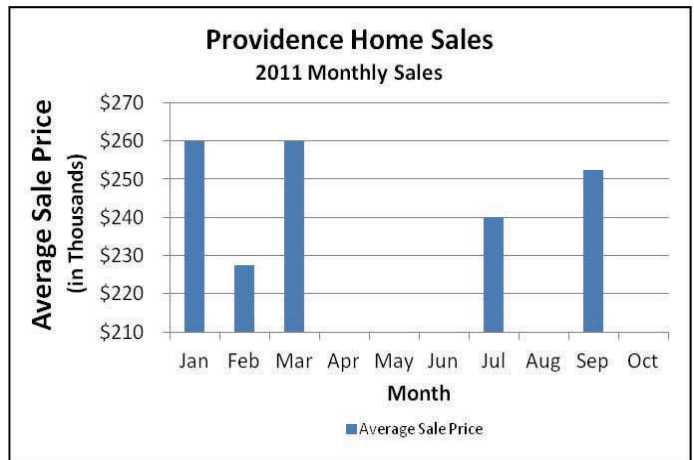
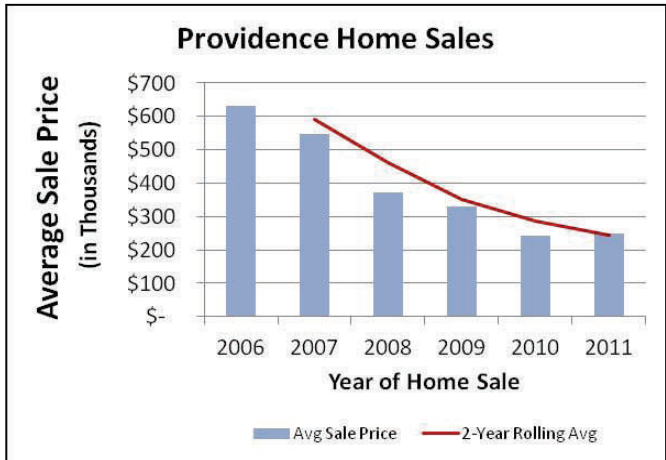




Wondering How The Local Real Estate Market Is Doing?†

Are you wondering how the local real estate market is doing and how our property values are holding up? In the 2010 4th quarter community newsletter, we provided the average sale price of homes in the Providence community that sold from January 2006 to July 2011.

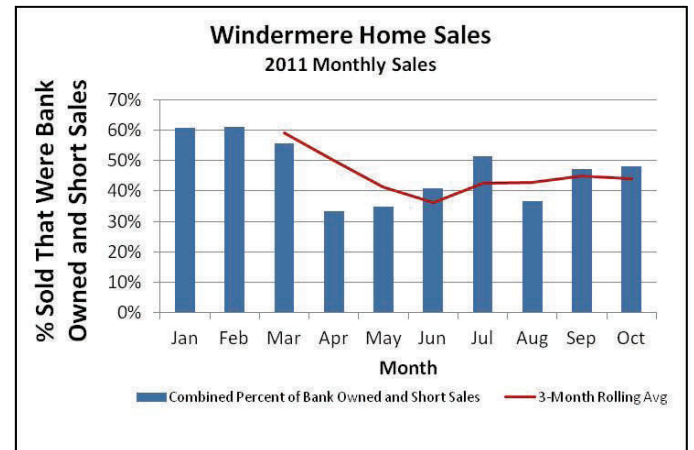
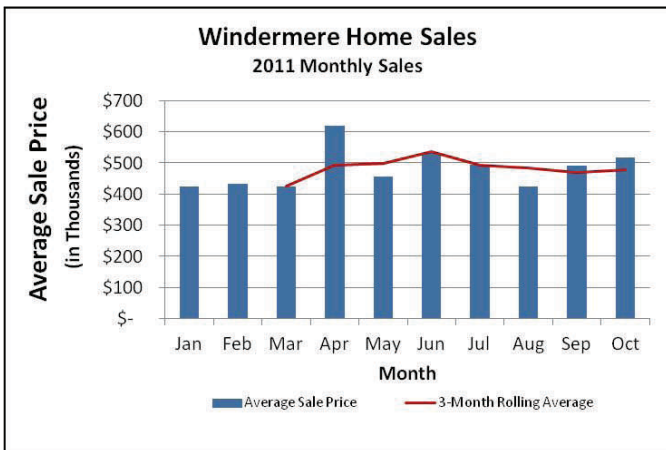
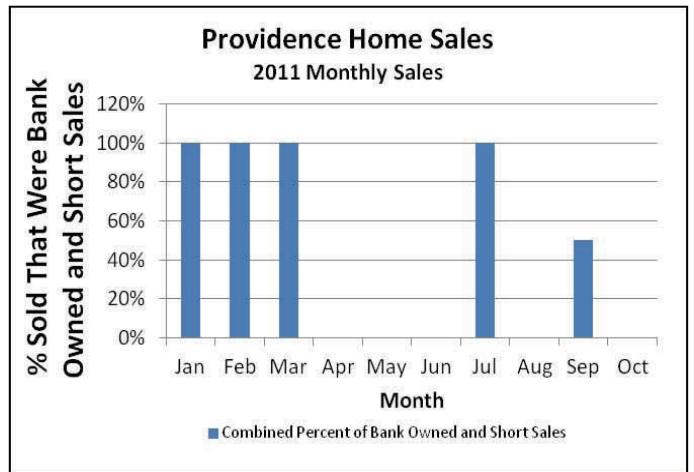
The first three graphs below show the home sales in the Providence community through October 2011. The red line in the first graph is a 2-year rolling average. The general trend shows that the average sale price may be stabilizing. However, almost all of the home sales in Providence so far in 2011 were either bank owned or short sold, summarized in the third graph below.



By comparison, the two graphs at the bottom of the page show the monthly sales for the Windermere 34786 ZIP code.

The graph on the bottom left shows the average sale price for Windermere. The red line in the graph is a 3-month rolling average. The general trend shows that the average sale price increased slightly, and may be stabilizing.

The graph on the bottom right shows the combined percent of the total number of properties sold so far in 2011 that were either bank owned or short sold. The red line in the graph is a 3-month rolling average. The general trend shows that the percent of properties sold that were bank owned or short sold decreased slightly, and may be stabilizing.



†Home sales data obtained from the Multiple Listing Service in November 2011

Community News, Announcements & Updates

The Fall 2011 Providence Community Yard Sale on Saturday, October 15 was a huge success! Over 26 homeowners (or 12%) participated in the bi-annual event. It was great to see so many of our neighbors out enjoying the beautiful weather.

Check out pictures from the Community Yard Sale on the "Providence Community in Windermere" Facebook page. Be sure to "Like" the page and check the page often for community updates and notices.



Thanks to all Providence residents who attended the October 2011 Budget Meeting to give input on the community budget! After a few minor adjustments, the 2012 Providence community budget was unanimously approved by the Board members on November 14.

For the second consecutive year after the quarterly assessments were reduced by \$15 in 2010 to \$185 per quarter, the quarterly assessments will remain at \$185 per quarter for 2012. The assessment payments are due January 1, April 1, July 1 and October 1, 2012. All homeowners will receive a copy of the approved budget in the assessment coupon mailing. In addition, a copy of the approved budget will be posted on the community website www.southwestpropertymanagement.com.

Have you seen the new security cameras in the community? Several of our residents have reported instances of loitering in and vandalism to the community common areas in recent months, in particular, at the community pool and in the tot lot area.



In an effort to protect and maintain the safety of all residents and visitors in our neighborhood, new video surveillance cameras have been purchased and installed in the pool area. It has been reported that security cameras can help discourage vandalism in areas that are often susceptible to vandalism, theft, loitering and damage. And, if the problem persists, the cameras can help identify vandals and loiterers and eliminate the issue quickly.

Recording by the pool and tot lot cameras began on Friday, September 23, and they record 24 hours a day. Below are two still images from the cameras.

In addition, several cameras have been installed at the CR535 main entrance and the Ficquette-Hancock Rd back entrance. Recording at both entrances began on Monday, November 14, and these cameras also record 24 hours a day.

It is important to remember that cameras do not replace our own vigilance as residents. Please look out for your neighbors, be aware of your surroundings and report any activity that seems suspicious.



Good News! Our Cameras Are Already at Work!

For those who may not know, there was a robbery reported in Providence during the week of Thanksgiving on Tuesday, November 22. The robbery was reported to the security camera monitoring service. Using video footage from the cameras installed at the entrances, the suspect vehicle was isolated and identified, and the vehicle information was given to the Orange County Sheriff Office.

The vehicle was the same vehicle that was identified by eyewitnesses as having been tied to several robberies in the Windermere Groves neighborhood in Ocoee. Orlando Police Department was given the vehicle tag number, and they worked the case of the robberies at Windermere Groves. The vehicle was eventually impounded Tuesday night, and OPD is now making its case against the vehicle owner. According to OPD, this person has been a menace and allegedly involved in many robberies in our area.

OCSO was notified of the connection between the robberies in Windermere Groves and Providence, and the detectives will be using the video for the case in Providence. Our cameras are already at work!

Neighborhood Safety ... It's Our Priority

Several of our residents have expressed strong concerns about the speed at which vehicles are traveling through our wonderful community. As a reminder, the posted speed limit in the neighborhood is 25 MPH.

Neighborhoods seem like safe places to drive, but they can actually be full of potential accidents between vehicles and vulnerable road users. When driving through a neighborhood, remember to drive **slowly**, first and foremost. The number one killer of children ages 4 to 14 in the United States is car accidents, according to the National Highway Traffic Safety Administration.

Drivers should always use caution when driving through neighborhoods and stay attentive of their surroundings at all times. One moment of inattention or recklessness in a neighborhood can lead to a costly accident. Knowing the potential hazards to look for can help to keep you and others in our neighborhood safe. Common hazards that you should watch for include:



- **Children at play.** Children often play in and around streets. They may suddenly run out in front of a car to chase a ball without looking.
- **Pedestrians crossing.** Kids walking to or from their bus stop or people walking around the neighborhood with kids or pets may cross the street at the corner or in the middle of the street, sometimes without looking both ways.
- **Parked cars.** This may seem like an easy problem to avoid, but sometimes drivers fail to notice parked cars or may not see a person exiting a parked car. Children or others may also dart out between parked cars and into the street without warning.
- **Bicycles, scooters, and motorcycles.** These vulnerable road users have as much right to use the road as do automobiles. Watch for these smaller vehicles, especially at night when visibility is low.
- **Blind corners.** Trees, bushes, light poles, parked cars, and other obstructions sometimes create a blind corner in a neighborhood. Always approach these areas with caution and slow down until you can see that the way is clear.

Did You Know That...

All residents of Orange County must abide by watering restrictions or face fines?

Daylight Savings Time ended on November 6, 2011, and we are now on Eastern Standard Time (EST). The St. Johns River Water Management District, which is responsible for managing groundwater and surface water resources in 18 counties in northeast and east-central Florida, imposes a few watering restrictions for residential properties throughout the year.

Some of the key restrictions for our homes during EST are:

- Homes with **odd-numbered addresses ending in 1, 3, 5, 7 or 9** can only water on **Saturdays**.
- Homes with **even-numbered addresses ending in 0, 2, 4, 6, or 8** can only water on **Sundays**.
- Watering is prohibited between 10 a.m. and 4 p.m. because temperatures and wind speeds are at their highest during this time, so evaporative losses are more likely.

For additional information, visit www.sjrwmd.com/wateringrestrictions and www.oconservewater.net. For more questions or to report violations, please call (800)232-0904 or (407)254-9850 (select Option 1, then Option 2).



Picking up after your pet isn't just a courtesy to your neighbors? It's the healthy and environmentally-sound thing to do, and **it's the law.**

Pet waste harms the environment. Every time it rains, thousands of pounds of pet waste wash down storm drains and into streams, rivers and lakes. If not disposed of properly, pet waste flows directly into nearby streams and creeks without being treated at wastewater treatment facilities. Pet waste can also generate disease-causing bacteria that make people sick. Children are especially at risk.

Last, but not least, failure to pick up your pet's waste from public ways, recreation areas, and private property can result in a fine, as stated in Orange County Code Section 5-42. The fines for violators range from \$84 to \$110. For more information, see the Orange County, Florida Government website

www.orangecountyfl.net.

No one likes to have their yards used by other pets and not have it cleaned up by the pet owner. Please be a good neighbor and pick up after your pet!



(Continued on page 5)

Did You Know That ... (continued)

(Continued from page 4)

Garbage collection for our community is provided two times per week? The waste and recyclables pickup schedule is:

- Tuesdays: Garbage pickup only
- Wednesdays: Both recyclables and yard waste pickup
- Fridays: Both garbage and bulk item pickup

You have probably seen that our garbage collection and recycling days serve as an early-morning or late-night food source for our friendly neighborhood buzzards, raccoons and other unwanted animals. They especially make quick work of plastic trash bags placed on curbs by residents.

The following are just a few tips for problem-free collection service:

- Place material out after 6:00 p.m. the night before or by 6:00 a.m. on the day of collection to be sure that you do not miss the collection truck.
- Place material within three feet (3') of the curb.
- Do not mix garbage, recyclables and yard waste.
- Place all garbage out in covered or sealed sanitary containers.
- Remove all containers from the curb within 12 hours after pickup.



Also, we, as residents, should remember that, according to the Providence CCRs Article XI Section 5, Garbage and Trash, "No trash, garbage or other waste material or refuse shall be placed or stored on any part of the Property except in covered or sealed sanitary containers."

Please visit the Orange County, Florida Government website www.orangecountyfl.net, or call the Orange County Utilities Solid Waste Hotline at (407)836-6601 for more information about holiday pickup schedules, replacement recycle bins, etc.

There is a free service to locate all underground utilities?

Do you want to install a new pool, fence, tree or shrub on your property? All you (or your contractors) have to do is dial 811 from anywhere in Florida at least two full business days before digging. Digging without calling can disrupt service to your neighbor, to the entire neighborhood, harm you and those around you and potentially result in fines and repair costs. The steps to prevent any unwanted consequences are easy. They are:

- 1) Submit an Architectural Review Board (ARB) request to the Providence Board for review. ARB forms are available on the Providence community website.
- 2) Receive written approval from the Board for your ARB request.
- 3) Dial (or have your contractors dial) 811, anywhere in Florida at least two full business days before digging.
- 4) Tell the operator where the digging is planned and what type of work will be done, and your affected local utility

companies will be notified about your intent to dig.

In a couple of days, a representative will arrive to locate and mark the approximate location of underground lines, pipes and cables in your yard with different colors, so you will know what's below and be able to dig safely.

- **Red** indicates electric power lines, cables, conduit and lighting cables
- **Orange** indicates communications, alarm or signal lines, cables or conduits
- **Purple** indicates reclaimed water, irrigation and slurry lines
- **Green** indicates sewers and drain lines

For more information, visit the Sunshine State One Call website www.callsunshine.com.

To obtain the Providence ARB form online:

- 1) Go to the community website www.southwestpropertymanagement.com
- 2) Click the down arrow under "Find

Your Neighborhood".

- 3) Select "Providence" in the list and then click the "Go!" button
- 4) Click "Forms"

To obtain a paper copy of the ARB form, e-mail our Property Manager, Jill Jorgensen at Jillj.swpm@yahoo.com, or you can call her at (407)656-1081.



**Know what's below.
Call before you dig.**

Providence Covenants Corner

All homeowners in Providence are automatically members of the Providence Neighborhood Association. As Association members, we must carefully observe, be familiar with and adhere to all conditions and restrictive covenants as outlined in the Providence Covenants, Conditions and Restrictions (CCRs).

Here are two CCRs for us to keep in mind:

- **Article XI, Section 7, Vehicles (1st Amendment):** "No overnight parking is allowed on the street without permission from the Board of Directors of Providence Neighborhood Association, Inc."

Overnight parking of passenger vehicles on the streets of our community inevitably creates hazards for our residents, including creating blindspots of and for our children. Plus, too many cars increases the level of risk of accident when getting into and out of one's driveway. Finally, an abundance of cars in the street gives the community a cluttered look.



- **Article XI, Section 18(1), (2) and (3), Fences and Walls (1st Amendment):** "With a few exceptions, all fences shall be either four feet six inches (4'6") or six feet (6') in height. Fences shall be constructed out of white vinyl or black wrought iron or aluminum."

These fencing materials are quite decorative and have broad curb appeal as neighbors and visitors walk and drive through the community. The height standards help to ensure uniformity throughout our community. If you would like to erect a privacy fence, you must submit an Architectural Review Board (ARB) request to and receive approval from the Providence Board before digging and installing the fence. Forms are on the Providence Community website.

Absolutely no chain link fences are permitted.

Let's work together to ensure a safe



and aesthetically-pleasing community for our neighbors and our visitors and to help maintain and protect our property values.

To access the Providence CCRs online:

- 1) Go to the community website www.southwestpropertymanagement.com
- 2) Click the down arrow under "Find Your Neighborhood".
- 3) Select "Providence" in the list and then click the "Go!" button
- 4) Click "Covenants & Rules"
- 5) Click the "Covenants" link

2012 Providence Neighborhood Association Monthly Board Meetings

The 2012 Providence Neighborhood Association (PNA) Board meetings will be held at the Windermere Country Club at 2710 Butler Bay Drive North, Windermere, FL 34786. If you need directions, you can access the club's website at windermeregolf.com, or you can call the Club at (407)876-1112.

If the security gate to the Windermere Country Club is closed, use the gate code #0323. If the gate does not open, then follow these steps to gain access:

- 1) Dial 610 on the keypad.
- 2) When the voice recording starts, dial 211 to call the Grille restaurant.
- 3) When answered, say, "I'm here for the Providence Board meeting."

The Board meets 7-9 p.m. after the Declarations Enforcement Committee meeting concludes.

The PNA Board meetings for 2012 are:

- Monday, January 16
- Monday, February 20
- Monday, March 19
- Saturday, April 21: Annual Community Meeting at the Providence Gazebo located at Little Lake Sawyer Dr and Fossick Rd; Registration begins at 9:30 a.m.; The meeting begins at 10 a.m.
- Monday, May 21
- Monday, June 18
- Monday, July 16
- Monday, August 20
- Monday, September 17

- Monday, October 15: Annual Budget Meeting
- Monday, November 19
- No PNA Board meeting in December

Mark your calendars! All meetings are open to the public!

The Board meetings are not only an opportunity to hear the business of the community, they are also an opportunity to express your support, to provide suggestions and to voice concerns.

Your input is critical as we all strive to make Providence a better place to live!

The Providence Declarations Enforcement Process

It is the Board's mission to make sure that all Providence residents are informed of the business and activities of the community. We have been told that many residents are not familiar with the declarations enforcement process. As the Board endeavors to treat all issues of noncompliance in exactly the same manner, we

would like to explain it here.

The mission of the declarations enforcement process is to allow homeowners, who are in noncompliance of the Providence Covenants, Conditions and Restrictions (CCRs), an opportunity to formally explain the reasons for the noncompliance

in a public forum. The homeowner explains the reasons to a three-person committee of dedicated Providence homeowners, so named the Declarations Enforcement Committee (DEC),

The general steps of the process are:

(Continued on page 8)

Tips To Reduce Your Energy Costs During the Winter Months

With the Winter months upon us, we have to think of creative ways to reduce our energy consumption and ultimately our energy costs.

Try some of these energy-saving tips.

- ✓ Set your thermostat to 68-70 degrees during the day in the Winter, and 65-68 degrees at night. For every degree you reduce, you'll save 10% or more on your heating costs.
- ✓ Lower your thermostat every time you leave the house in the

Winter months.

- ✓ Cover all bare floors. Carpeting or rugs add to comfort and heat retention, especially if there is little or no floor insulation.
- ✓ Change the filters in your heating system every month for the best efficiency.
- ✓ Heat your home with the sun's help. Leave window shades or blinds open during the daytime.
- ✓ Use portable heaters sparingly. Running a 1,500-watt resistance heater 24/7 costs around \$100 per month.
- ✓ Use microwaves and toaster

ovens to cook or warm leftovers. You could save up to 30% of the energy required to cook with a conventional oven.



Source: Progress Energy
www.Progress-Energy.com

Have You Ever Wondered "Is it OK to Exercise If I Have a Cold?"

With cold and flu season upon us, a cold or flu can disrupt our daily routines, even our exercise routines.

Mild to moderate physical activity is usually OK if you have a garden-variety cold and no fever. Exercise may even help you feel better by opening your nasal passages and temporarily relieving nasal congestion. However, as a general guide for exercise and illness, consider this:

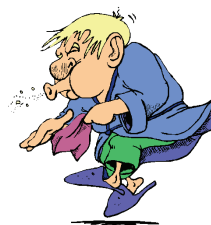
- Exercise is usually OK if your signs and symptoms are all "above the neck" - symptoms

you may have with a common cold, such as runny nose, nasal congestion, sneezing or minor sore throat. Consider reducing the intensity and length of your workout, though, or you may feel worse. Instead of going for a run, take a walk, for example.

- Don't exercise if your signs and symptoms are "below the neck" - such as chest congestion, hacking cough or upset stomach.
- Don't exercise if you have a fever, fatigue or widespread muscle aches.

Let your body be your guide. If you have a cold and feel miserable, take a break. Resume your normal

workout routine gradually as you begin to feel better. Check with your doctor if you aren't sure if it's OK to exercise.



Source: Mayo Clinic
www.mayoclinic.com

The Voice of Providence Residents

Have some news you would like to share with your neighbors ... congratulate a neighbor or family member, announce a job promotion, a wedding, a new baby? Have a suggestion for an article for the next quarterly newsletter?

This section is dedicated to you, the Providence resident, for your notifications, announcements or news you would like to share with your neighbors. To post your announcement, please e-mail it to our Property Manager, Jill Jorgensen at jillj.swpm@yahoo.com. Submissions may be edited for brevity due to space constraints.



Let's Stay Connected!



This newsletter is delivered to you on a quarterly basis. But, if you cannot wait that long to see what's going on in our community, Providence is on Facebook.

Have ideas for the community like community holiday party ideas, new parent get-togethers, exercise/walking groups, and child- and pet-sitting services? The Providence Facebook page will allow us to communicate with each other easier and faster.

Search on Facebook for the "Providence Community in Windermere" page. Then, "Like" us, and you will be able to see what is going on with our community, as well as post information beneficial to the residents.



In case of an emergency, the Board and/or the Property Manager can send alerts to anyone with an e-mail account. This is where we need your help!

In order to send you alerts, please provide your e-mail address to our Property Manager, Jill Jorgensen by phone at (407) 656-1081, or by e-mail at JillJ.swpm@yahoo.com. The information you supply is confidential and will not be shared.

Important Contact Numbers

- Emergency.....911
- Orange County Sheriff Non-Emergency Complaints..... (407)836-4357
- Progress Energy Residential..... (407)629-1010
- Orange County Utilities (Customer Service)..... (407)836-5515
- Orange County Utilities (Solid Waste)..... (407)836-6601
- Bright House Networks..... (866)309-EASY (3279) or (407)291-2500
- Orange County Florida Animal Control (Dogs and Cats only)... (407)254-9140
- Florida Department of Fish & Game (Alligators and Bears)..... (352)732-1225
- Windermere Elementary School..... (407)876-7520
- Bridgewater Middle School..... (407)905-3710
- West Orange High School (Main Campus)..... (407)905-2400
- West Orange High School (9th Grade Center)..... (407)656-2399

Want to Get Involved?

Are you looking to get more involved in our community? We are asking for residents who are interested in volunteering for community committees, such as the Providence Decoration Committee and the Neighborhood Watch.



If you are interested in joining a Providence community committee, please contact our Property Manager, Jill Jorgensen at JillJ.swpm@yahoo.com. Volunteers should be in good standing with the Association.

The Providence Declarations Enforcement Process (continued)

(Continued from page 6)

- 1) A homeowner is sent a written notice of a noncompliance with a deadline for addressing the noncompliance.
- 2) If the noncompliance is not corrected by the original deadline, the homeowner is sent a 2nd written notice with a new, typically much shorter, deadline.
- 3) If the noncompliance is still not corrected by the new deadline, the homeowner is sent a 3rd written notice, and this notice includes a date and time of a DEC public hearing.

- 4) At the hearing, the homeowner is able to present reasons why an impending \$50 fine should not be assessed.
- 5) The recommendation of the DEC and the final decision by the Board as to whether a fine will or will not be imposed is communicated to the homeowner by the management company in writing within 21 days of the hearing date.

Note that, if the homeowner does not attend the hearing without giving advanced notice of the absence, the \$50 fine will be

automatically imposed.

After a \$50 fine is imposed, it is applied again each month until the violation is corrected.

DEC hearings take place 6-7 p.m. just before the monthly Board meetings.