



THE OFFICIAL *Newsletter* OF STONEBRIER

“Letter from the Board”

Hello to our Stonebrier friends and neighbors! We’ve finally put a long, exhausting, stressful and expensive hurricane season to bed. While our community was mostly spared significant damages, the local beaches and low-lying areas of Tampa Bay will still take years to recover from the devastating storms. We hope that you and your kids had a great time collecting large bags of sugary treats on Halloween and now our community is being transformed for our winter holidays. Be sure to check out in this issue what home won the Halloween decorating contest. We can’t wait to see all our homes decorated with lights for the holidays!

Our HOA Annual Meeting was held on Wednesday, November 13th at the Heritage Harbor Clubhouse. We appreciate the residents that joined us for the meeting. Our 2025 budget was reviewed and approved and board member elections were held. **We will be decorating our Amenity Center for the holidays on Saturday, Dec 7th so mark your calendars to join us. Be sure to also mark your calendars for the holiday movie night on Friday, Dec 20th where we’ll meet up for treats and popcorn at the Amenity Center!**

Our October financial balance sheet showed the operating fund finished the month with \$108,674, an increase from our September balance of \$73,817.

Prepaid assessments decreased from a prior total in September of \$68,196 to a new total in October of \$25,696. Receivables finished the month of October at \$25,105 which is an increase from the September total of \$1,145. Our income statements show the breakdown of the monthly expenses for October. The top three areas that were over budget for the month of October were tree trimming, gate security cameras and security. Our total expenses for the month of October were \$12,427 under budget and our YTD expenses for 2024 are running \$36,046 under budget. Our fining committee did not meet for the month of November. Several violation letters were issued in October with a majority of the violations being related to residents needing to clean driveways, sidewalks, homes and mailboxes to remove mold and grime. If you receive a violation notice, please correct it promptly and notify Wise Property Management to avoid being issued a fine. The ARC received a total of 18 applications in October with 15 being approved and 3 are still undergoing review.

If you have a suggestion or would like to see a topic covered in future newsletters, be sure to let us know. If you have a positive story to share, we’d love to hear it and share with our neighbors!

Thank you for the continued opportunity to serve!





STONEBRIER
Christmas
MOVIE NIGHT

**FRIDAY
20 DECEMBER**

**MOVIE STARTS AT 6:30PM
AT THE BASKETBALL COURTS**

**BRING A CHAIR -
POPCORN PROVIDED!**

Stonebrier HOA Board
stonebrierHOA@gmail.com

Ted Galloway – President, Seat3@stonebrierHOA.com
Jennifer Blanton – Vice President
Aamir Qazi - Secretary
Jeff Berg – Treasurer
Josh Cravens - Director At Large

Stonebrier CDD Board of Supervisors,

Analina Medina - Chair, Seat3@stonebriercdd.org
Michael Kiely - Vice Chair
Emmanuel Ramos - Assistant Secretary
Kristyn Fada - Assistant Secretary
Hari Joshi- Assistance Secretary

HOA Management Company:

Wise Property Management

Wise Property Management
3903 Northdale Blvd, Suite 250 W Tampa, FL 33624

HOA website: https://caliber.wisepm.com/CaliberWeb2_Wise
Email: SB@wisepm.com Phone: 813-968-5665

Camilo “Cam” Clark, LCAM – Property Manager

cmclark@wisepm.com 813-965-5665 x 322

Brandon Lawrence – Assistant

blawrence@wisepm.com 813-965-5665 x 312

Stonebrier CDD Website:

www.stonebriercdd.org

Stonebrier CDD Management Company:

Tish Dobson - DPGF, District Management and Consulting LLC
tdobson@dpgmc.com

Questions or Concerns for the Architectural Review Committee or Fining Committee??? Contact Wise Property Management at (813) 968-5665

Stonebrier Neighborhood Watch Coordinator

Andy Myers - andypkt@yahoo.com

Stonebrier Neighborhood Social Committee Coordinator

OPEN—Volunteer(s) Needed!!!

Be sure to check out the Stonebrier Community Group Facebook Page – search for ‘Stonebrier Community, Lutz, FL’.

Links and contacts additions:

Trash and recycling missed:
<https://service.hillsboroughcounty.org/311/trash-recycling/>

Mosquito issues:

<https://service.hillsboroughcounty.org/311/mosquito/>

Hurricane guide to Tampa Bay:

<https://www.tbo.com/hurricane-guide/>

TECO Street light outage reporting process:

<https://www.tampaelectric.com/forms/residential/streetlightout/>

Hillsborough County Animal Control: [https://](https://www.hillsboroughcounty.org/en/residents/animals-and-pets)

www.hillsboroughcounty.org/en/residents/animals-and-pets

For County Services Who Do You Call?

Contact Hillsborough County at (813) 272-5900, a one-stop county service and information center! The center provides comprehensive information and referral to all government, health, and social services in the community. It coordinates government service requests and handles complaints quickly and courteously. This office works with all county departments to ensure you receive accurate and timely responses. Hillsborough County Information – (813) 272-5900



Upcoming Important Dates:

HOA and Fining Committee Meetings – All Residents Welcome to Attend. Meetings are held virtually and agendas with meeting links are circulated to the residents via email by Wise Property Management. The Fining Committee meets at 6:00pm, HOA Board meets at 6:30pm. CDD Meetings are held at 6:30pm at the Library Room at the Heritage Harbor Clubhouse, located at 19502 Heritage Harbor Parkway, Lutz, FL 33558

Amenity Center Volunteer Decorating Day

Sat. Dec 7th 9:00am

CDD Meeting, Thurs, Dec 12th from 6:30-8:30

HOA Board Meeting – Tues, Dec 17th 6:30pm

HOA Movie Night @ Amenity Center – Fri.

Dec 20th 6:30pm



Do you need a night out and have some little ones that need a local babysitter? Babysitting Service Available! My name is Vanessa Neylan. My husband is Christopher Neylan and we live in Waterbridge. We have 3 daughters ages 16 years, 14 years, and 13 years old. Hire one, two, or all 3 girls for your babysitting needs. Experienced and reliable. Call or text Vanessa Neylan @ 813-765-9723

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Seasons Greetings

May your home be filled with the warm glow of love and happiness the season brings. Here's to a splendid holiday season and a New Year filled with peace and joy!

FROM YOUR NEIGHBORS AT

813-575-2246

www.whiterealtyfl.com



Halloween Decorating Winner

Even back-to-back hurricanes couldn't squash our Halloween Spirit in Stonebrier – and the 'extra' tree branches made it even a bit spookier than usual. Lots of residents went all out this year and it was great seeing all of the kiddos in costumes and everyone having a very much needed fun and social evening. We'd like to congratulate the Hopper Family at 2842 Maple Brook Loop in Sweetgrass for winning the decorating contest. Their circus themed funhouse and 'Stonebrier Freak Show' was a hit with all the kids! Great job transforming your home Hopper Family!



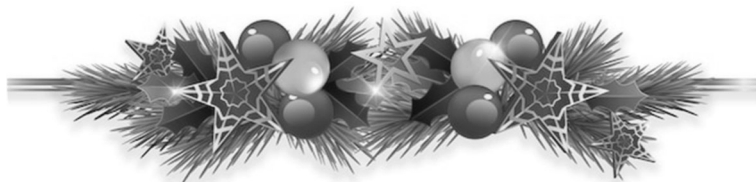
Stonebrier Blood Drive

Thank you to Evan Walker for coordinating the Stonebrier Blood Drive that was held on November 16th. It was a great way to give back to our surrounding community and help individuals in need of blood donation. Thank you to all of our residents who participated in this event!



Annual HOA Meeting

We wanted to thank the residents and our Community Association Manager for attending our Annual HOA meeting that was held at the Heritage Harbor Clubhouse on November 13th. The HOA Board discussed community updates, volunteer opening / opportunities and presented our 2025 HOA operating budget. The budget was approved as presented and we are pleased to report that there will be no increase in quarterly HOA dues for 2025. Our HOA dues will remain at the current amount of \$340/quarter.



REVISED SCHOOL CALENDAR

As our kids are anxious to start their winter break in a few weeks, we wanted to share the REVISED Student Academic Calendar for Hillsborough County (revised 10/23/2024). The calendar changed due to school closures because of the hurricanes. Early Release Mondays through Dec 16th and then Jan 27th-May 19th have been converted to full school days.

Students Return to School	Monday, December 2, 2024
Winter Break / Non-Student Days	Monday, December 23, 2024 Friday, Jan 3, 2025
Students Return to School (early release)	Monday, January 6, 2025
Early Release Day	Monday, January 13, 2025
End of 2nd Grading Period / 1st Semester	Thursday, January 16, 2025
Martin Luther King, Jr. / Non-Student Day	Monday, January 20, 2025
Florida State Fair / Non-Student Day	Friday, February 14, 2025
Spring Break / Non-Student Days	Monday, March 17 – Friday March 21, 2025
Students Return to School	Monday, March 24, 2025
End of 3rd Grading Period	Friday, March 28, 2025
Non-Student Day	Friday, April 18, 2025
Memorial Day / Non-Student Day	Monday, May 26, 2025
Last Day of School / 2nd Semester	Friday, May 30, 2025



Parking Violations

PLEASE stop parking on the streets in our community! We anticipate extra traffic due to holiday parties but we are still finding excess vehicles being parked on our streets throughout our community. Our streets are simply not wide enough for vehicles to pass safely – especially emergency vehicles and oversized vehicles like garbage and recycling trucks. We’ve received numerous complaints about on-street parking and overnight parking in non-designated areas. Several residents have their garbage and recycling days missed because the garbage trucks could not fit down our narrow streets when there were vehicles parked on both sides of the road. As a result, the Stonebrier HOA Board is looking for volunteers to help with the Parking Violations. We are looking for several volunteers in Waterbridge, Sweetgrass, Woodside and Sandhurst. If interested, please send an email to StonebrierHOA@gmail.com. Please do not be an inconsiderate neighbor and park your vehicles in your garage or on your driveway. Habitual offenders are being documented and the vehicles are subject to towing and impoundment. If you’re having guests visit for a short term and need some temporary street parking, please make sure they are only parking on one side of the street. Thank you for your attention to this issue.

Resident Artist’s Latest Creation

If you’ve lived in Stonebrier for a few years, you’ve certainly seen our resident chalk artist Brian Morris’ creations on his driveway at 3130 Winglewood Circle in Sweetgrass. We all remember his Covid drawings, 12 Days of Christmas and more. Well, if you missed it, Brian created another masterpiece just before Halloween and the 3D effect was amazing. Great work Brian and we look forward to your next creation!



VIOLATION

**THIS VEHICLE IS PARKED ILLEGALLY
AND IS HEREBY SUBJECT TO
TOWING AND IMPOUNDMENT**

YOUR LICENSE PLATE WAS RECORDED

**STONEBRIER
COMMUNITY**

STONEBRIERHOA@GMAIL.COM

Volunteer Day – Holiday Decorating

Save the date to join us on Saturday, December 7th starting at 9:00am at our Amenity Center where we will be decorating the building for the holidays. This is also a great time for our students to pitch in and earn some volunteer service hours for Bright Futures scholarships and other programs. We look forward to seeing you there and helping to spread some holiday cheer!



Approved 2025 Stonebrier HOA Operating Budget

	2024 Budget	2024 Estimated Expenses	2025 Budget	2025 Homeowner Quarterly Assessment
MEMBER ASSESSMENTS				
Full Member Assessments	\$ 563,651.00	\$ 563,651.00	\$ 5559,022.25	\$ 276.20
Reserves Assessments	\$ 124,503.90	\$ 124,503.90	\$ 129,141.67	\$ 63.81
TOTAL ASSESSMENTS	\$ 688,154.90	\$ 688,154.90	\$ 688,163.92	\$ 340.00
OPERATING EXPENSES				
ADMINISTRATIVE				
Management/Bookkeeping	\$ 59,711.00	\$ 59,859.00	\$ 61,655.00	\$ 30.46
Corporate Filing	\$ 70.00	\$ 61.25	\$ 61.25	\$ 0.03
Licenses & Fees	\$ 275.00	\$ 275.00	\$ 275.00	\$ 0.14
Legal Fees	\$ 7,500.00	\$ 3,000.00	\$ 4,500.00	\$ 2.22
Accounting	\$ 5,850.00	\$ 4,775.00	\$ 5,000.00	\$ 2.47
Administration	\$ 4,000.00	\$ 2,800.00	\$ 3,100.00	\$ 1.53
Community Events	\$ 3,000.00	\$ 1,500.00	\$ 2,000.00	\$ 0.99
Reserve Analysis	\$ 2,000.00	\$ 0.00	\$ 2,000.00	\$ 0.99
Newsletter	\$ 6,200.00	\$ 6,400.00	\$ 7,000.00	\$ 3.46
Amenity Center Holiday Decorations	\$ 1,500.00	\$ 0.00	\$ 1,500.00	\$ 0.74
Uncollectible Assessments	\$ 2,000.00	\$ 0.00	\$ 2,000.00	\$ 0.99
TOTAL ADMINISTRATIVE	\$ 92,106.00	\$ 78,670.25	\$ 89,091.25	\$ 44.02
UTILITIES				
Electric	\$ 28,500.00	\$ 24,050.00	\$ 26,000.00	\$ 12.85
Street Lights	\$ 145,000.00	\$ 137,500.00	\$ 142,000.00	\$ 70.16
Water & Sewer	\$ 28,600.00	\$ 15,000.00	\$ 21,000.00	\$ 10.38
Telephone	\$ 7,875.00	\$ 7,760.00	\$ 7,875.00	\$ 3.89
Trash	\$ 2,750.00	\$ 1,602.00	\$ 2,100.00	\$ 1.04
Amenity Center Fios	\$ 2,370.00	\$ 2,256.00	\$ 2,356.00	\$ 1.16
TOTAL UTILITIES	\$ 215,095.00	\$ 188,168.00	\$ 201,331.00	\$ 99.47
SERVICE & CONTRACT				
Pool Maintenance & Repairs	\$ 33,500.00	\$ 29,000.00	\$ 33,500.00	\$ 16.55
Lawn Maintenance	\$ 34,000.00	\$ 33,331.00	\$ 35,000.00	\$ 17.29
Landscaping Replacement	\$ 14,000.00	\$ 25,000.00	\$ 19,000.00	\$ 9.39
Irrigation	\$ 3,000.00	\$ 6,000.00	\$ 3,000.00	\$ 1.48
Tree Trimming	\$ 10,000.00	\$ 20,805.00	\$ 10,000.00	\$ 4.94
Pest Control	\$ 1,300.00	\$ 1,200.00	\$ 1,300.00	\$ 0.64
Janitorial	\$ 15,000.00	\$ 14,025.00	\$ 15,000.00	\$ 7.41
Off Duty Deputies	\$ 3,000.00	\$ 3,000.00	\$ 6,000.00	\$ 2.96
Security Cameras	\$ 3,000.00	\$ 2,500.00	\$ 3,000.00	\$ 1.48
Pool Monitor	\$ 40,510.00	\$ 44,000.00	\$ 45,000.00	\$ 22.23
Amenity Center AC/Dehumidification	\$ 5,000.00	\$ 1,000.00	\$ 3,000.00	\$ 1.48
Amenity Center Generator	\$ 1,500.00	\$ 0.00	\$ 1,500.00	\$ 0.74
TOTAL SERVICE & CONTRACTS	\$ 163,810.00	\$ 179,861.00	\$ 175,300.00	\$ 86.61
INSURANCE				
Insurance	\$ 46,630.00	\$ 23,000.00	\$ 46,600.00	\$ 23.02
TOTAL INSURANCE	\$ 46,630.00	\$ 23,000.00	\$ 46,600.00	\$ 23.02
REPAIRS & MISCELLANEOUS				
General Maintenance	\$ 26,010.00	\$ 20,500.00	\$ 26,700.00	\$ 13.19
Gates Repair & Maintenance	\$ 20,000.00	\$ 30,000.00	\$ 20,000.00	\$ 9.88
TOTAL REPAIRS & MISCELLANEOUS	\$ 46,010.00	\$ 50,500.00	\$ 46,700.00	\$ 23.07
TOTAL OPERATING EXPENSES	\$ 563,651.00	\$ 520,199.25	\$ 559,022.25	\$ 276.20
RESERVES				
Reserve Income - Pooled	\$ 124,503.90	\$ 124,503.90	\$ 129,141.67	\$ 63.81
TOTAL RESERVES	\$ 124,503.90	\$ 124,503.90	\$ 129,141.67	\$ 63.81
TOTAL EXPENSES	\$ 688,154.90	\$ 644,703.15	\$ 688,163.92	\$ 340.00

Reserve Item	Estimated Replacement Cost	Estimated Live	Estimated Remaining Life
Paving - Amenity Center Parking	\$ 21,383.00	25	8
Paving - Sweetgrass	\$ 218,912.00	25	12
Paving - Waterbridge	\$ 199,673.00	25	12
Paving - Woodside	\$ 45,246.00	25	10
Sealing (Amenity Center Parking)	\$ 4,037.00	6	1
Basketball Court Resurface and Painting	\$ 4,102.00	10	1
Catch Basins (66 ct)	\$ 3,562.00	50	33
Storm Drain lines	\$ 27,507.00	50	33
Drainage Grates (parking lot)	\$ 3,562.00	50	33
Sidewalk Deferred Maintenance	\$ 42,977.00	5	1
Pool And Playground Fence	\$ 30,407.00	20	3
Gates - Woodside Gates	\$ 15,226.00	20	3
Gates - Woodside Operators	\$ 17,279.00	15	15
Gates - Woodside keypad	\$ 3,085.00	12	8
Gates - Woodside beam scanner	\$ 8,228.00	15	12
Gates - Woodside entry sign (refurbish)	\$ 4,525.00	20	3
Gates - Sandhurst entry sign (refurbish)	\$ 4,525.00	20	3
Gates - Waterbridge North gate	\$ 20,570.00	20	3
Gates - Waterbridge North Gate Operators	\$ 17,279.00	15	11
Gates - Waterbridge North gate keypad	\$ 3,085.00	12	8
Gates - Waterbridge North gate beam scanner	\$ 8,228.00	15	11
Gates - Waterbridge North gate sign (refurbish)	\$ 4,525.00	20	3
Gates - Waterbridge North Entry Fencing	\$ 30,281.00	20	3
Gates - Waterbridge South gate	\$ 15,222.00	20	2
Gates - Waterbridge South Gate Operators	\$ 17,279.00	15	11
Gates - Waterbridge South gate keypad	\$ 3,085.00	12	7
Gates - Waterbridge South gate beam scanner	\$ 8,228.00	15	9
Gates - Waterbridge South gate sign (refurbish)	\$ 4,525.00	20	3
Gates - Sweetgrass South gate	\$ 20,570.00	20	3
Gates - Sweetgrass South Gate Operators	\$ 17,279.00	15	11
Gates - Sweetgrass South gate keypad	\$ 3,085.00	12	6
Gates - Sweetgrass South gate beam scanner	\$ 8,228.00	15	8
Gates - Sweetgrass South gate sign (refurbish)	\$ 4,525.00	20	3
Gates - Sweetgrass Entry Fencing	\$ 16,127.00	20	3
Gates - Sweetgrass Auxiliary Gate	\$ 7,611.00	20	3
Gates - Sweetgrass Auxiliary Gate Operators	\$ 8,639.00	15	10
Amenity Center Playground Equipment	\$ 29,388.00	15	1
Sweetgrass Playground Equipment	\$ 26,994.00	15	1
Amenity Center HVAC Condenser	\$ 8,637.00	12	5
Amenity Center Generator	\$ 4,750.00	15	1
Cardio Equipment	\$ 38,871.00	10	6
Weight Equipment	\$ 43,191.00	20	3
Amenity Center Restroom Refurbishment	\$ 26,994.00	15	1
Amenity Center Ceiling Fans	\$ 3,238.00	10	8
Amenity Center Carpet	\$ 3,810.00	10	0
Amenity Center Televisions	\$ -	0	0
Amenity Center Security Systems	\$ 16,196.00	12	6
Amenity Center Water Heater	\$ -	0	0
Access System	\$ 10,797.00	14	1
Fire Safety System	\$ 11,876.00	25	8
Amenity Center Exterior Paint	\$ 6,500.00	7	6
Amenity Center Interior Paint	\$ 6,500.00	10	8
Amenity Center Shingle Roof	\$ 34,693.00	25	8
Amenity Center Veranda Pavers	\$ 12,389.00	20	7
Lighting Landscape Small	\$ -	0	0
Lighting Landscape Large	\$ -	0	0
Pool Furniture Phase 1	\$ 8,960.00	8	5
Pool Furniture Phase 2	\$ 8,960.00	8	5
Pool Deck Pavers	\$ 10,797.00	20	2
Pool Equipment	\$ 30,449.00	8	1
Pool Resurface	\$ 87,398.00	12	10
Pool Slide	\$ 59,388.00	15	10
Pool Mushroom Fountain	\$ 11,876.00	15	10
Pool Cabana Canvass	\$ 10,497.00	5	1
Pavilion Paint	\$ 10,000.00	7	4
Pavilion Shingle Roof	\$ 1,534.00	25	8
Irrigation System	\$ 21,595.00	15	1
Total	\$ 1,418,885.00		6

2025 Beginning Balance	Calculated Remaining to Fund	Annually Required	Homeowner Quarterly Assessment
\$757,333.00	\$661,552.00	\$129,141.67	\$63.81

Assessment Fee Recap	Annually Required	Homeowner Quarterly Fees
Total Reserve Funding	\$129,141.67	\$63.81
Total Operating Expenses	\$559,022.25	\$276.20
Total Net Assessments	\$688,163.92	\$340.00

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We are still searching for a resident volunteer on our Social Committee. This volunteer role is critical in coordinating a variety of events and vendors throughout the year. Events such as our Easter Egg hunt, small business craft fair and movie nights at the basketball court are just a few recent examples. If you have some ideas for future community events or would simply like to get more involved in making your neighborhood a great place to live and play, please reach out to the HOA Board via email at StonebrierHOA@gmail.com with the subject line 'Social Committee'. We'd love to have several individuals help out with this position so please consider it as a way to volunteer and put some smiles on the faces of our residents. Thank you again Evan for setting up a fun event and we look forward to other residents volunteering to help coordinate future fun community events!

Streetlight Not Working Properly?

If you observe a streetlight that isn't functioning properly in our community, you can report the concern directly to TECO for repairs or replacement. Use the following link: <https://forms.tampaelectric.com/forms/residential/streetlightout/> This form takes less than 1 minute to complete and has you fill out contact information and a simple report to address your concern. Be sure to write down the pole identification number on the plate on the pole to help with the proper location identify for TECO.

Hillsborough County – Customer Service Needs?

Were you aware that there is a website where Hillsborough County residents can submit requests for service directly to the County? The site is called 'Customer Service Center – At Your Service'. The website link to access this information is <https://service.hillsboroughcounty.org/311/>

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 - ✓ Ceiling Fan Installations
 - ✓ LED & Can Lighting
 - ✓ Whole Home Generator
 - ✓ Electrical Maintenance Plan
 - ✓ 18 Month NO Interest Financing *WAC

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“Tomato, Tomahto” ... Mortgage-Backed Securities Explained

Most mortgages become investments via the securitization process. A government agency (or government-sponsored enterprise, like Fannie Mae and Freddie Mac) sets certain standards for loans it will insure. The agency also provides a framework that mortgage companies can use to evaluate (or “underwrite”) your loan scenario. If your scenario makes it through the agency’s hoops, your eventual mortgage is eligible to become part of a pool of similarly eligible mortgages. Mortgages grouped together in this way are called Mortgage-Backed-Securities or MBS. MBS carry guarantees from one of the agencies mentioned above. These guarantees protect the investor in the

event the mortgage borrower doesn’t make payments for any reason, and ensure they’ll receive all the interest and principal they would have otherwise received for as long as the underlying mortgage exists.

A Tomato Soup Analogy:

It takes more than 50 independent commercial tomato growers to fuel operations for Campbell’s main processing facility (which handles soup, pasta sauce, and V8, among other tomato-based products). Different tomatoes from different farms will ultimately end up mixed together and packed into the same product, provided they meet the standards of Campbell’s as well as the FDA. The price at which growers are willing to sell has an impact on what Campbell’s pays for the tomatoes. The level of demand at the tomato soup aisle is also a factor.

In this analogy, a tomato would be an individual mortgage. A grower would be like a mortgage lender who produces big groups of similar individual mortgages. If those tomatoes/mortgages meet certain standards, they can be sold to someone like Campbell’s or Heinz (analogous to a large mortgage investor like Wells Fargo or Chase). This business relationship creates a wholesale marketplace for “large quantities of a certain product that meets certain standards.” The big players expect a few tomatoes/loans will be better or worse than the others, but because such large quantities are mixed together, the final product remains very consistent and predictable. If several of the tomato plants from a farm that sells to Campbell’s had really awful-tasting tomatoes, you would never know it by the time it gets to your table.

Whether we’re talking about tomatoes or mortgage loans, the logic is the same. When we have a high number of individual units meeting the same standards--especially when those units are destined to be mixed together anyway--it’s easy to establish a standard price at any given time based on supply and demand. It’s this price that has the most direct effect on what you’ll pay for tomato soup and the interest rate you’ll pay on your mortgage. This “going rate” that big investors are paying for pools of mortgages (or in analogy terms, what Campbell’s and Heinz are paying for a truckload of tomatoes) is quite simply the price of a certain category of mortgage-backed-securities. These are essentially bonds with either an explicit or implicit guarantee from the US government. That means MBS prices move up and down with a high degree of correlation to the price of other government bonds of similar lengths of time.

Nathan Lindley is a Branch Manager and VP of Lending with Guaranteed Rate Affinity and has been serving the residential mortgage needs of Florida homeowners for over 22 years. The Lindley Loan Team “Not just a loan, but a plan!”

HOA Board Member Elections

HOA Board Elections were held at the Annual Meeting on Wednesday, November 13th. Elected positions are for a 2-year term and designed so that each year, approximately half of the positions on the HOA Board are up for election. This year we had 3 seats on our HOA Board that were up for election. We’d like to congratulate our volunteers Ted Galloway, Jennifer Blanton and Josh Cravens for being re-elected to the HOA Board for another 2-year term. We appreciate your service and dedication to our community!

	Member	Position	Term Expiration	Comments
Seat 1	Jeff Berg	Treasurer	11/2025	Elected 2023
Seat 2	Jennifer Blanton	Vice President	11/2026	Re-Elected 2024
Seat 3	Ted Galloway	President	11/2026	Re-Elected 2024
Seat 4	Josh Cravens	Board Member at Large	11/2026	Re-Elected 2024
Seat 5	Aamir Qazi	Secretary	11/2025	Elected 2023

Enjoy Community Events? Consider being our Social Committee Coordinator! The HOA Board would like to thank our volunteer resident Evan Walker for organizing our float-in movie night at the Amenity Center in September and post-hurricane community pizza party in October. Thank you to Evan for coordinating these fun events for our residents.

No Smoking / Vaping at Amenity Center. We would like to remind our residents that use of tobacco products, smoking or vaping is prohibited in and around our Amenity Center. Please refrain from using any of these products while you are in our shared community spaces at the Amenity Center. Thank you for your cooperation.



'High Insurance Costs and 'Insurance Claims Roofs'

Hello Neighbors! My name is West Edwards, owner of Sharpe Roofing (www.sharperoof.com). I have been in the roofing industry for 20+ years and have been on over 10,000+ roofs on commercial and residential properties in that time. I asked the HOA if I could share a little info with you each month to help educate the community regarding things I see and have learned along the way that can hopefully help you plan ahead and save money.

Your roof is your home's first line of defense against all the unpredictable forces of nature. It protects your loved ones and your valued possessions from the extreme weather conditions that we as Floridians experience regularly. Baking sun, driving rain, powerful wind and the threat of hurricanes are all too common in Florida. This constant bombardment by nature continually wears on the roof of your home and can put you and your valuables at risk if your roof is damaged or worn out. Unlike many of the items that we purchase today, there is no obvious reminder for maintenance and service to your roof. If your roof has a leak, it does not necessarily need replacement. Conversely, if your roof does not leak, you should not necessarily delay replacement until it does (current Milton damage is a case in point!). Many homeowners find there is a problem with their roof only after they see a stain on their ceiling, discover a leak or after a total **failure in a storm that ruins their home**. This could result in severe damage to personal possessions, wood and sheetrock and create other costly problems.

One of the questions we most often asked is "How do I know if my roof needs replacing?" Your community Realtor can testify that the condition of the roof system is a major question when it comes to buying or selling a home these days and has been since about 2006. We are often asked to inspect a typical shingle roof system to determine the remaining life. This "life expectancy" question is driven by insurance underwriters who are concerned not about small leaks, but rather total failure in a high wind event, and some of them will not even offer a policy for a home that has a roof that is 15+ years old. This has been the case since the 4 hurricanes crisscrossed our state in 2004 (Charley, Frances, Ivan and Jeanne) and every hurricane since, causing major damage and costing them major dollars.

When we inspect a roof for a client, we check for 3 things we feel are most important to the owner and to their insurance provider. The first observation is how much of the mineral surface has been lost? Those little rocks may give the shingles an appealing color, but their main function is to act as sunscreen for the shingle. Most shingles are made of an asphalt embedded fiberglass mat. Ultra-violet, solar radiation evaporates the asphalt emulsion where the granular surface is compromised, causing a shingle to get thin and brittle. The next observation is analysis of the flexibility. If a windstorm picks up a shingle, will it be able to flex and lay back down, or will it break off, leaving the nails heads exposed for leaks? Or, is it too brittle to repair if a leak occurs? The last item to check is the **adhesion**. How difficult will it be for wind to pick it up in the first place (**this was the single most important condition that failed for many in our community due to the brand that was used on many homes**)? When a homeowner asks about a time for replacement, my response has to do with adhesion or lack of it. If you lost shingles during Debby, Helene or Milton (Aug. 5th – Oct 10th, 2024), you are at risk for the same in the future **IF** we have another big blow like that. Meanwhile, it should still shed water and protect you during most standard weather. How you want to manage that risk is up to you. We recommend a regular walk around your home to look for any roof issues (like missing, sliding or broken shingles) before it becomes a big problem. An ounce of prevention...

I hope you find this information useful and helpful to share with friends, family and co-workers who may be in the process of buying or selling, or even considering a roof system replacement. Please visit our "Sharpe Roofing University" page on YouTube for 90 sec – 2min videos designed to help educate owners. I'll share more in upcoming issues!

West Edwards

www.SharpeRoof.com

813-675-7894

On Nextdoor & Facebook

At Your Service allows you to make Hillsborough County online service requests 24 hours-a-day, 7 days-a-week. Your request will be routed directly to the team responsible for providing that service. All submitted requests are monitored during regular business hours. For best results, you can sign up for a new customer service center account so that you can track the progress of your requests.

Help Wanted: If you are a Stonebrier resident and provide basic services to the community (i.e. babysitting, dog walking, house sitting, tutoring, pressure washing, etc.) and would like your name & number included in this newsletter for free, just contact the HOA Board at StonebrierHOA@gmail.com with your info and it will be published in future issues. Likewise, if you own a local business, please consider advertising in this newsletter – it's a great way to reach out to every home within Stonebrier every month.

Pool Hours Reminder

We wanted to remind all our residents that the operating hours at our Amenity Center Pool are from dawn until dusk. The pool is closed after dusk and unfortunately, we've had several individuals hang out at the pool well past dark. Please note that the HCSO may be contacted to remove any individuals from the pool after operating hours. Thank you for your cooperation.

5 Festive Things To Do In Tampa In December - A Holiday Guide

December is a magical month in the Tampa Bay area. Average Tampa temperatures in December ranging from a high of 73 degrees to a low of 57 degrees make it easy to enjoy outdoor fun and attractions.

While the temperatures remain warm, the twinkling lights, live music, and festive entertainment bring out the holiday cheer. The best part is that there are so many fun things to do in Tampa Florida in December for all ages if you love food vendors, live entertainment, and festive shows.

1) Get In The Holiday Spirit With A Boat Tour

One of the perks of visiting Tampa and Clearwater Beach in December is that the water is just fine! This is a wonderful place to take a boat tour. The Tropics Boat Tours, offer year-round Dolphin Exploration Tours and Sunset Celebration Cruises in Tampa Bay Area. Booking a cruise can be a great way to treat your friends or family to an unforgettable gift!

Whether you're in the mood for one of the daily cruises aboard a double-decker catamaran or you prefer to make private memories aboard a personal charter, you'll enjoy unparalleled access to wildlife and views. Incredible itineraries bring you from Clearwater Bay through Clearwater Pass to the sparkling waters of the Gulf of Mexico. As a guest, you'll enjoy:

- Narration from experienced guides who are ready to teach you about the environment and local dolphin population.
- Spectacular views of the coastline along Tampa Bay! Get your camera ready!
- World-class, luxury boats with all the latest features and amenities.
- Options to purchase wine, beer, cocktails, and soft drinks.

Experienced guides will teach you all about dolphins and their environment while you enjoy the spectacular views of the coastline. Book a spot for the entire family with The Tropics Boat Tours this December!

Experience A Holiday Wonderland On The Water At The Lighted Boat Parade

As the holiday season unfolds, there's no better way to get in the festive spirit than by taking a Lighted Holiday Boat Parade Cruise. This enchanting experience is perfect for families looking to create lasting memories together. Boarding begins at 5:30 pm on the 14th of December, and with tickets priced at just \$35 for adults and \$20 for children aged 4-12, it's an affordable way to celebrate the season. So gather your loved ones and grab your cameras for an unforgettable evening on the water.

2) Visit Busch Gardens For A Wonderful Time

Looking for family fun in Tampa Bay? The

holiday season provides some wild entertainment at Busch Gardens! This park hosts an award-winning holiday event called Busch Gardens Christmas Town. Running from November 15 through January 5, this festive event features nearly 70 miles of dazzling lights spanning the park! Highlights include:

- Santa's North Pole Experience at Santa's workshop
- Rudolph's Winter Wonderland
- The Holly Jolly™ Express locomotive experience that brings riders along a track with views of a 65-acre space that's home to the park's zebras, giraffes, rhinos, and more
- Special holiday dining experiences offering festive sweets and flavorful hot chocolate
- Live shows and entertainment featuring ice skaters, fireworks, and Christmas-themed entertainment with your favorite Sesame Street® characters

Entry to Christmas Town is included with your day pass to Busch Gardens Tampa Bay. All of the park's regular rides and attractions will be operating as normal during the event. Don't miss your chance to see this iconic Tampa Bay park all lit up for the holidays. Put visiting Christmas Town at Busch Gardens on your list of things to do in Tampa in December!

3) Enjoy Ice Skating And Shopping At Winter Village At Curtis Hixon Park

Winter Village at Curtis Hixon Park features an outdoor ice skating rink. Situated along the famed Tampa Riverwalk, Curtis Hixon Park comes alive with festive lights, sounds, and entertainment for the holidays from November 22 through January 5. Each reservation gives you 90 minutes of skate time with skate rentals included. Just be sure to make your reservation online before showing up for ice skating!

In addition to the exhilarating ice skating experience, Winter Village offers a delightful array of holiday activities that the whole family can enjoy. The Shops at Winter Village is a unique and festive retail experience featuring boutiques from local vendors. Shoppers can enjoy views of the Hillsborough River as they shop at pop-up shops held in PODS® containers. The layout of the event is reminiscent of winter markets found in major cities around the world. The event will host up to 40 vendors per weekend.

A café will also be set up with food vendors offering cozy, holiday-themed beverage and dining options. You can look forward to crepes, gourmet chocolate, craft cocktails, and more! The atmosphere is truly magical, with twinkling lights and cheerful music creating a winter wonderland right in the heart of Tampa. Don't forget to snap some photos with the stunning backdrop of the park and the city skyline, making for perfect holiday memories to cherish for years to come.

Pro Tip: To avoid the busiest times, consider visiting during weekday afternoons or early evenings. This way, you can enjoy a more relaxed skating experience and have plenty of time to explore all the festive offerings at Winter Village!

4) Attend Tampa's Santa Fest & Tree Lighting

Tampa's famed Santa Fest happens the first weekend in December! In 2024, the event will take place on December 7. Santa Fest also coincides with the big tree lighting in Tampa. Here's what the itinerary looks like:

- The big parade starts at 1 p.m. at Morgan Street and Madison Street. The route travels west on Madison Street to Ashley Drive before turning north to end at Ashley Drive and Cass Street. If you want the best views, get there early to park your chair along Madison Street.
- Tampa's official tree lighting ceremony event kicks off at 6 p.m. Prior to the tree lighting up, guests can enjoy a showcase with live music, holiday dancers, and much more live entertainment for all ages!
- Finally, it's time for the big event! The Tampa tree lighting actually includes seven stunning Christmas trees.
- The evening wraps up with a holiday movie with free admission! There's simply no better option for live entertainment and merriment in December in Tampa!

5) Discover Fun Things For The Holidays At The Florida Aquarium

The Florida Aquarium in Tampa turns into something of a Christmas town for sea life during the holiday season! The aquarium creates a fun theme for guests looking for festive things to do in Tampa Bay each year. The theme for 2024 is YuleTides at The Florida Aquarium. During this immersive event, families, couples, and everyone else can have so much fun exploring coastal holiday traditions from around the globe! Highlights include:

- An official holiday tree made from upcycled beach materials!
- A tree trail in the aquarium's Aquatic Lounge that showcases uniquely decorated trees nestled in boats.
- Outdoor sand sculptures and other festive photo opportunities!

The Florida Aquarium's holiday experience runs from November 29 through January 5, transforming the aquarium into a dazzling underwater wonderland that you won't want to miss!

Pro Tip: Consider purchasing a timed entry ticket online to skip the lines and make the most of your visit!





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❁ Stonebrier Real Estate News ❁

Merry Christmas to all my Stonebrier friends, neighbors & clients!

Searching for a new home for your family for the holidays? Don't wait for more competition as our Spring buying season heats up. You and your family can call either one of these beautiful properties your new home! Contact me today for a private showing.



3320 Majestic View Dr

www.3320MajesticViewDr.com



2919 Cypress Bowl Rd

www.2919CypressBowlRd.com

- 4 beds + 3 baths + 3 car garage
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- Premium BRAND NEW shingle roof just installed by Sharpe Roofing
- Taylor Morrison built ranch home being offered by the original owner
- Premium upgrades include 12ft ceilings, decorative arches, tray ceilings, gourmet kitchen and popular 3-way split bedroom floor plan

- 4 beds + 3.5 baths + spacious 3 car tandem garage
- 2008 build with over 3,500 sqft
- Beautiful neutral colors throughout
- Huge kitchen with tons of counterspace & cabinet storage
- Large 2nd floor large bonus room
- Awesome, spacious primary suite
- Great corner lot & pool-sized, fully fenced yard plus covered lanai

Time to sell? Time to buy? Want to know more about the current value of your home? Call me today. As your Realtor and fellow Stonebrier neighbor, I can help you with all of your real estate needs.



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