

Wickham Forest Homeowner's Association

<http://www.wickhamforest.com>

May 2010

Annual Community Yard Sale

Saturday, May 22nd from 8:00 AM to 2:00PM

Wickham Forest will post signs and place an advertisement in the local newspaper.

Newsletter Articles Wanted

We would like to invite homeowners to submit articles for publication in the Wickham Forest Newsletters. Articles can be on any subject, but should be informative and of value to WF homeowners.

All submissions will include the name of person submitting the article. If you prefer that your name is not published, please let me know when submitting the article. The article will be published as "submitted by homeowner".

Articles will be published on a space-available basis, with the Board maintaining editorial rights, and the final determination to publish or reject any article.

Clean Up Wickham Forest Year 2010

Your **HELP** is needed. Our 2010 neighborhood project is to clean up the abandoned and foreclosed homes in Wickham Forest. Please, your **HELP** is needed to accomplish this major task.

If you know of an abandoned property in WF, please gather the address, previous home owner or occupants, phone numbers, etc. and forward any and all information you can to board@wickhamforest.com. Should you see a posting from Code Enforcement, please forward names and addresses from the posting, including the property address to board@wickhamforest.com.

Our Clean- Up Team will make the phone calls to the proper contacts, encouraging owners to clean up and maintain the properties. Hopefully if we all work together on this we can return all properties back to a presentable and safe condition. Thank you for caring and helping with our 2010 Clean Up Wickham Forest campaign.

Wickham Forest
Homeowners Association, Inc.
PO Box 410621
Melbourne FL 32941-0621
FAX: (888) 851-4645

CONTACTS

Association Board

Nancy Phillips, President
(321) 255-1596
President@wickhamforest.com

Mary Greenfield
1st Vice President
(321) 253-0328
1stvicepresident@wickhamforest.com

Lane Smith, 2nd Vice President
(321) 259-8760
2ndvicepresident@wickhamforest.com

Duane Charter, Secretary
(321) 255-8382
Secretary@wickhamforest.com

Ed Clark, Treasurer
(321) 255-9476
Treasurer@wickhamforest.com

Neighborhood Watch
Barbra Williams
brjzwilliams@yahoo.com

Architectural Review Committee
Chairman: Bernadette Pinto
253-6894
bpinto@cfl.rr.com

- John Baker
- Lynn Shell
- Tina Borchers
- Georgette McWilliams
- Ingrid Smith

WebMaster
Duane Charter 255-8382
duane@dacsoft.net

Wickham Forest Website
<http://www.wickhamforest.com>

North Melbourne HOA Alliance
www.northmelbournehomeownersalliance.com

WFHOA Board of Directors Meeting: April 22, 2010

Call to Order: The Board of Directors meeting was called to order at 7:00 PM at the First Baptist Church on Wickham Road. Proper notice was given.

Determination of a Quorum: Board members present were Nancy Phillips, Duane Charter, Lane Smith, Mary Greenfield, and Ed Clark.

Treasurer's Report: The treasurer's report was read and approved. It will be published in the newsletter. There are 18 homes that have not paid the annual dues, with 5 in foreclosure.

1st Vice President's Report: The rope for the flag is still broken and needs to be repaired. Mary is working with the contractor who installed the pole to replace the rope with a stronger version. It should be repaired within the next couple weeks.

2nd Vice President's Report: There were 9 violations notices sent out this month: 1 for parking; 1 for unauthorized structure; 3 for roof mildew; 1 for yard maintenance; 1 for fence repair; and 2 for commercial vehicles within the subdivision.

Old Business:

- ◇ The new covenants have been recorded with the county. The Board will have the new covenants printed. Mary has agreed to ask the newsletter volunteers to deliver the covenants also.
- ◇ Frank Johnson presented the results of the Audit Committee. The financial records were in very good condition. The Audit Committee suggested to use the Expense Report form for all expenses, and that any prizes awarded by the Board be done by check.
- ◇ Lane presented an update on the petition to install speed humps on Forest Run. They have 41 signatures from the homeowners on Forest Run Drive. Motion made and passed to present the petition to City of Melbourne and request speed humps be installed.
- ◇ Motion made and passed to support the Annual Community Yard Sale. It was decided to host the event on May 22nd from 8AM to 2PM. Lane will place signs within the sub-division and an article in the newspaper. It will also be published in the WF Newsletter.
- ◇ The storm water repairs required by St John's Water Management was discussed to determine which items to be completed this year. It was decided to do structures 114, 125, 108, 40, 35, and 45. These can be viewed on the WF website. On the BSE Report page, they are slides 21, 23, 33, 1,2, and 4.
- ◇ There has been no real decision on the conservation area, but the PC homeowners are continuing their complaints to Code Enforcement. We are expected to meet with Code Enforcement before their next meeting. Mary will contact our attorney to setup an appointment.

New Business:

- ◇ The Board re-appointed members of the Architectural Committee. The ARC Committee consists of Bernadette Pinto, John Baker, Lynn Shell, Tina Borchers, Georgette McWilliams, and Ingrid Smith.
- ◇ The Board is taking an active interest in abandoned homes and homes in disrepair. Nancy has already made improvements by directly contacting the banks and mortgage companies.

Adjourned: The meeting was adjourned at 8:05 PM.

WFHOA TREASURERS REPORT

3-1-10 - 3-31-10

INCOME

Dues	\$2,817.00
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TOTAL INCOME	TOTAL	\$2,817.00
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EXPENSES

Administrative Expenses:

Office Supplies	\$151.00
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TOTAL	\$151.00
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OPERATING EXPENSES:

Salary	\$100.00
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FPL Feb	\$89.81
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FPL March	\$80.00
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TOTAL	\$269.81
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MAINTENANCE EXPENSES:

Mowing	\$300.00
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Ponds	\$286.00
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Ponds Quarterly	\$359.00
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TOTAL	\$945.00
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TOTAL EXPENSES	\$1,365.81
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CASH ON HAND:

Bank of America Checking	\$28,468.48
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Bank of America CD	\$4,355.87
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Bank of America CD	\$34,891.70
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TOTAL	\$67,716.05
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REAL ESTATE NEWS

Submitted by Kathy Sayles
kathysayles@cfl.rr.com
321-698-3115

There was one home sold in Wickham Forest this past month.

4/22/10 2570 Bent Pine Listed \$159,900 Sold \$155,000

As of April 5, 2010 new changes have gone into effect regarding short sales. It is called the Home Affordable Foreclosure Alternatives (HAFA). It is intended to speed up the short sale process by streamlining short sales rules. Borrowers receive preapproved short sale terms from the lender PRIOR to putting the home on the market. This alone is a great improvement. Many times the realtor has priced the home and halfway into the process the buyer finds out that the property is appraised \$5,000 to \$10,000 higher than it was listed for.

Some of the changes:

- ◇ Lenders will be pre-approving short sales.
- ◇ Lenders must fully release borrowers from the obligation to repay the difference between the sales price and loan amount.
- ◇ No more negotiation demands from second mortgages.
- ◇ The second mortgage lender will receive \$6,000 for incentives (6% cap per lien).
- ◇ Sellers will now receive a relocation assistance payment of \$3,000.
- ◇ Lenders must respond in 10 days. (No more waiting 2 or more months).

Of course the property must be the primary residence.

- ◇ Mortgage originated before January 1, 2009.
- ◇ Mortgage is Fannie May or Freddie Mac. (Your lender will be able to give you this information).
- ◇ Homeowner demonstrates hardship.
- ◇ Borrower is delinquent or default is foreseeable.
- ◇ Borrower's total monthly housing payment exceeds 31% of gross income.

To be eligible for HAFA, homeowners must first apply for a loan modification through the Home Affordable Modification Program, or HAMP. Owners who do not qualify for a loan modification or miss 2 or more HAMP payments during the initial loan modification period qualify for HAFA.

There is one important factor to keep in mind. If you decide to go through HAMP and you turn down the loan modification that is offered, you will not qualify for HAFA.

Architectural Review Committee Meeting

Tuesday, May 18th AT 7:30PM

2580 Red Maple Place

Hurricane Season Approaching

With hurricane season approaching, ensure you are prepared with information that will assist you and your families during times of crisis. We hope that you never have to face such a crisis but, if you do, the following information will be helpful to you and your family.

Preparing for a Hurricane

Hurricanes threaten our safety and livelihood, presenting significant threats of flooding and wind damage. Meteorologists continue to predict active hurricane seasons for the foreseeable future, as well as above-average probability of major hurricane landfalls. The best way to prevent harm and reduce property damage is to be aware of the dangers posed by storms and to be prepared.

Be prepared... develop a home emergency plan

To prepare for any natural disaster, it's a good idea to have an emergency kit on hand.

Have a family communication plan

Your family may not be together when disaster strikes, so plan how you will contact one another and review what you will do in different situations. If you have family outside the area, be sure to inform them of your plans. They will be worried and trying to contact you.

Checklist - What to do before the hurricane

- ◇ Learn the terms used by weather forecasters. Know the difference between "watches" and "warnings" - a watch means that storm conditions are in the specified area, usually within 36 hours while a warning is usually within 24 hours
- ◇ Listen for local radio or television forecasts
- ◇ Ask your local emergency management office about community evacuation plans
- ◇ Talk to your family about hurricane issues
- ◇ Determine the needs of your family/neighbors that might need assistance in a hurricane
- ◇ Prepare to survive on your own for at least three days
- ◇ Make plans to secure your property
- ◇ Learn how to shut off utilities and where gas and water shutoffs are located
- ◇ Have your home inspected for compliance with local building codes
- ◇ Be sure trees and shrubs around your home are well trimmed
- ◇ Make a record of your personal property with pictures or videotapes
- ◇ Decide in advance where to go if you must evacuate your home. You might choose a friend's home, a motel or a shelter.
- ◇ Identify a safe evacuation route and alternate routes. Remember that roads may be crowded and that bridges or causeways may be under water.
- ◇ Stock plywood, nails and other items needed to board up windows to protect your home.
- ◇ Prepare for possible power outages by stocking up on such necessities as food and bottled water, as well as a first aid kit, a portable radio, warm clothing and clean blankets. In addition, keep a supply of flashlights and extra batteries handy, and avoid relying upon potential light sources, such as candles and kerosene lamps, since open flames can be hazardous.
- ◇ Keep your car fueled in case you have to evacuate, and store some bottled water, nutritious snacks and blankets in the trunk.
- ◇ Listen to local radio or television for the latest information and instructions for your area. Protect your windows with boards or shutters.
- ◇ Look around your property and reduce the threat of flying debris. This includes moving all outdoor items (patio furniture, garbage cans, garden tools) indoors and, if possible, removing any tree limbs that may be too close to your home, or appear to be diseased or damaged.
- ◇ Make arrangements for your pets. In the event you needed to be evacuated to a shelter, most shelters won't allow them. Animals that assist people with disabilities are permitted.

WF Board of Directors Meeting

Thursday, August 19th at 7:00PM

First Baptist Church of South Brevard

(Across from our subdivision)

WELCOME NEW RESIDENTS



The board would like to welcome any new residents to our community. If you do not have a copy of our Covenants and Deed Restrictions, or have any questions about them, please contact any board member. We will be happy to assist you in any way we can.

A few reminders regarding our Covenants, for those who do not have a copy —

1. **Yard trash is picked up on Mondays.** Yard trash should not be placed at the curb until the night before pick-up. Tree branches/shrub clippings, etc. need to be cut down to 4 foot sections and bundled for easier pick up by waste management. Big piles of yard debris are difficult to handle and will not be picked up. Yard debris not picked up on Mondays will require that the homeowner call Waste Management themselves to arrange for a special pickup at no cost to the homeowner. It is suggested that the homeowner also call a board member to notify them that a pickup has been scheduled. For information, contact Waste Management at 321-723-4455.
2. **Garbage is picked up on Tuesdays and Fridays. Recycling is picked up Fridays.** Garbage containers/recycling bins should not be placed at the curb until 5pm the night before pick up. Garbage containers/recycling bins must be stored as not to be visible from the street or adjacent property within sight distance of the lot.
3. If you are planning to paint your home or plan any exterior changes, please contact the Architectural Review Committee (ARC) for approval **BEFORE** starting any new project. A sample of paint color, shingle type/color, plan layout, etc. must be submitted to the ARC for approval.

IMPORTANT CONTACTS

Melbourne Police Dept (non-emergency) (321) 409-2200

Fire Department (321) 752-4642

Melbourne City Hall (321) 727-2900

City of Melbourne Water Department (Normal Hours) (321) 674-5726

City of Melbourne Water Department (Emergency) (321) 255-4622

Fix a pothole: City of Melbourne (321) 953-6231

FPL Power Outage (800) 468-8242

FPL Meter Check (800) 468-8243

Florida City Gas leaks, Odors, or Emergencies (888) 352-5325

Waste Management 321 723-4455

Appliance Pick up: (321) 953-6302

Large yard pile Pick Up: (321) 953-6302

Dispose of old paint or other household chemicals: (321) 255-4365

AT&T Residential Repair Service: (877) 737-2478

AT&T FastAccess DSL Technical Support: (888) 321-2375

Bright House Customer Service (321) 254-3300

Bus Transportation (321) 242-6497

Medical Benefits Package for all Enrolled Veterans

Submitted by Frank Johnson

The Veterans Administration provides a Medical Benefits Package to all enrolled Veterans. This comprehensive plan provides a full range of preventive outpatient and inpatient services within the VA health care system. Also, once you enroll in the VA's health care system, you can be seen at any VA facility across the country.

VA operates an annual enrollment system that helps to manage the provisions of health care by providing an overall population of beneficiaries. Additionally, the enrollment system ensures that Veterans who are eligible can get care and ensures that care is given to Veterans who are eligible. VA applies a variety of factors in determining Veterans' eligibility for enrollment, but once a Veteran is enrolled, that Veteran remains enrolled in the VA health care system.

Do you qualify? There are many ways that a Veteran may qualify to receive top-notch VA health care at over 1,400 medical centers and clinics across the nation. The VA has highly trained physicians and clinicians that allow the VA to address many specialties. You may also be able to receive assistance with prescription medication. VA health care is portable. Once enrolled, you may receive care at your home facility as well as the nearest VA facility while traveling. If you are a Veteran, you may benefit from low-cost, high-quality health care!

There is another lesser known benefit for Veterans that will provide payments of up to \$1,950 per month to assist with home health care, assisted-living or nursing home care. This is a non-service-connected benefit which means the reason you need help does not have to result from your military service. It is terrific – but you need to apply.

For more information on these or any VA benefits, contact 800-827-1000 or visit www.vab.va.gov.

Melbourne Area VA Outpatient Clinic (near Space Coast Stadium)
2900 Veterans Way
Viera, FL 32940
321-637-3788

Charity Bunco

Sponsored by the Pilot Club of So. Brevard

Saturday, May 22nd from 12:00PM to 4:00PM

**Hester Wagner Community House,
Melbourne Village Historical Building,
Hall Road, Melbourne Village.**

Tickets: \$10.00, with lunch served

Contact Val Cronin at 752-5630

For Your Information

This is not an endorsement, but sharing of information. To place or remove an entry, please contact Duane Charter at 255-8382 or email secretary@wickhamforest.com. To eliminate stale advertisements, they will be removed after 3 months. Please let us know if you wish to continue your advertisement.

WICKHAM FOREST REALTORS: List your Wickham Forest home with Kathy Sayles a 13 year resident of the Sanctuary. I am with ERA SHOWCASE the largest realtor in Brevard County. For complete service call 321-698-3115 or email at kathy-sayles@bellsouth.net.

AVON PRODUCTS: Lots of wonderful skin care products, cosmetics, fragrances and much more. Please call Cindy Wells (321)242-7517 or email me at cindylwells@bellsouth.net Wickham Forest resident since 1999 . [p2010]

AVON CUSTOMERS: Please call Vicki Dawson at (321) 242-2746 for continued service.

MARY KAY COSMETICS: Try America's #1 Best Selling Brand of Skin Care and Color Cosmetics. Get ready to fall in love with Mary Kay. Pamela Castellana (321) 757-9893 and/or website www.marykay.com/pcastellan.

ATTORNEY: Wills, Trusts & Powers of Attorney; Probate & Trust Administration; Guardianship; Will & Trust Contests; Real Estate; Civil Litigation. I am a Wickham Forest resident – Free Consultations for fellow Wickham Forest residents. Pierre Mommers, MOMMERS & COLOMBO, Eau Gallie Blvd., Melbourne, 751-1000.

FAMILY AND COSMETIC DENTISTRY: Forest Plaza, Sam Kretzschmar, DDS, 242-2236

DNA-BASED NUTRITIONAL SUPPLEMENTS from Genewize Life Sciences. For information: denisebeasley@cfl.rr.com or to order on-line: www.mygenewize.com/gbeasley.

LICENSED MORTGAGE BROKER: Providing Residential and Commercial Mortgages. Contact Greg Beasley at 321-591-0502. Wickham Forest resident since 1991.

NOTARY SERVICE: Available evenings & weekends for notary service. Will travel to you! Wickham Forest resident since 1999. Please contact Angie Day at (321) 544-1432

TRANSFER YOUR REELS/PHOTOS/VIDEOS TO DVD: Transfer regular 8mm/super 8mm reel tapes, photographs (film or digital), and VHS to DVD. Each DVD can store 2+ hours of video/audio, and can be customized to fit your needs. Call Lane at 259-8760 for a quote or go to www.lrsproductions.com.

SPANISH TEACHER/TRANSLATOR: If you are looking for a new, amusing and dynamic way to learn Spanish, call me! Private lessons for children or adults. Individuals, couples or groups welcome. Classes will be available all week from 9:00am to 9:00pm in your own facilities (office, home, etc) or in a public, convenient place. Special pricing for Wickham Forest residents. Call Pilar at (321) 259-0539.

CHILDBIRTH PREPARATION: Prepare for your birth by learning the options you have in Brevard County. Childbirth Classes and Birth Doula Services offered by Terri Myers, ICCE. Over 12 years experience in home and hospital births. Free consultation. mamatterra@cfl.rr.com, 321-259-5598, www.spacecoastdoulas.com.

HOUSECLEANING: Contact Crusita @ 757-3180

TRANSFORM YOUR POOL: Want a more updated look for your pool? Call ALL AMERICAN POOLS at (321) 751-1339 for your free estimate. We do repairs, remodeling and new construction. Licensed & Insured, Lic#RP252555068.

PAINTING & ROOF MILDEW REMOVAL: Nichols Painting and Roof Cleaning (Wickham Forest Resident). Licensed /insured. Interior/exterior painting. Call Jake at 242-7722.

PRESSURE WASHING: Will clean your pool deck, patio, walkways, siding and more. Free Estimates, call Greg at (321) 253-4557.

AIR CONDITIONING: Custom Air and Heat, both residential and commercial sales, service and installation. State license number is CAC1815128. Contact Michael J. Hilliger 24/7 at (321) 223-8749.

PERSONAL ADVERTISEMENTS:

LOVEBIRD: Looking for a good home for our Lovebird "Tweety". Tweety is yellow with a peach face. Cage included. Call Anne at 242-1913. [22010]

FOR SALE: One-of-a-kind French Provincial breakfast nook dinette; 48" circular, 29"high; gold trim, cream-colored top and scalloped edges w/4 matching leather-covered off-white swivel chairs w/ touches of gold painted on the scrolled wrought iron base and frame. Exc.Condition. Asking \$325. Call Ken or Melda at 255-8394. [32010]

FOR SALE: Four 38" high, swivel-style bar stools, beige w/vinyl seats. Exc. Condition. Asking \$200. Call Ken or Melda at 255-8394. . [32010]

FOR SALE: Dining Room Set. Includes solid oak white washed oval table with six chairs, china cabinet, and server. Contact Katrina at 514-3878. [42010]