



MINUTES OF SEPTEMBER 13, 2004

*Have your directors names or addresses changed?*

*Notify Rich Glasgow (791-9317) to ensure that you promptly receive this newsletter.*

*Ever think about nominating your neighborhood for the Neighborhood of the Quarter?*

*E--mail or call Janis Smith at 562-4665*

*Doesn't your neighborhood deserve the recognition?*

1. President Doug Williams opened the meeting and invited us to introduce ourselves.
2. CNC member Duke Tieman introduced our speaker, Jane Lyon, Regional Manager for the State Department of Financial Services, who spoke on homeowner insurance. Due to the current string of hurricanes affecting Florida, many homeowners ought to check their current coverage. Due to inflation and to the rapid rise in valuation of properties in our area, many homeowners may find that their policy limits of coverage may be inadequate. Other bits of advice or information:
  - separate hurricanes could be considered separate events and require more than one deductible--one company has waived this & others may follow suit; contents coverage is usually half of the structure coverage (don't forget that part of your property's value is for the land, which we hope will never be lost) & while the structure is usually insured for replacement, the contents may be insured for cash value instead of replacement; the hurricane deductible is usually higher than the standard policy deductible--it is usually 2% of the policy's face value; if a disaster is declared, then FIMA may help reimburse for damages; shopping around is good, but very limited choices in our area as most insurers won't write new policies; check your policy's exclusion list to see what is NOT covered; flood coverage is inexpensive, so may be worth considering; make an inventory list of contents, including receipts, estimates, serial numbers, photos or videos, and keep in a safe place (probably not your house) with your policy; discounts may be available for improvements to "harden" your house against damage; companies usually will advance you money for additional living expenses and subtract it from the back end of your claim in disaster type situations; and most of all **DON'T ASSUME YOU HAVE COVERAGE--READ YOUR POLICY!**
3. The minutes of the June 7, 2004 meeting were approved as published in the newsletter. The secretary reported receipt of post office box rental being due by Sept. 30.
4. The treasurer's report was approved. John Doran reported a CNC net worth of \$ 577.02 for the period ending August 31, 2004. Total assets are \$ 2030.98, with \$ 1063.55 reserved for the 2005 Neighborhoods Conference. Total dues collected in 2004 are \$ 1050.00 from 27 member associations.
5. **OLD BUSINESS**
  - CNC Neighborhoods Conference scheduled for April 30, 2005 will be held at Clearwater Christian Conference.
  - Short-term Rental Ordinance--Doug assures us that Code Enforcement intends to enforce now, instead of waiting for a court decision. It is not certain if fines levied will start from the time of infraction or when the court decision comes down.
  - State Neighborhoods Convention is in Jacksonville this week, Sept. 16-18. There are over 800 registrants, with several Coalition representatives and Clearwater people attending.
6. **NEW BUSINESS**
  - No new Neighborhood Issues were presented. Several neighborhoods are installing new signs and/or lighting from City grant monies.
7. **COMMITTEE REPORTS**
  - Neighborhood Services--Jan Smith noted that department is gathering neighborhood information to update their records for the City website & neighborhood profiles. Plaques are to be awarded for all past homes of the quarter. Homes and neighborhoods of the year are to be chosen from the quarterly winners.

Tax Watch--John Doran addressed the City budget calendar (sorry folks it's a done deal now) and some highlights of the budget. Property tax levy has gone up 11.73%, so be thankful for the Save Our Homes limit on yearly tax increase, and take pity on those who don't qualify, such as the buyer if you sell your property. Property tax only supplies 38% of the general fund budget, with other types of fees and taxes supplying the rest. Police, Parks & Recreation, and Fire are the departments with healthy appetites that consume 66% of those revenues. Analysis of FTE changes from last year show a net decrease of 1.2 people, as more work is being outsourced for better efficiency.

Membership--Rich Glasgow reported he has updated our neighborhood contacts list, but many are people we have sent newsletters and notices to in the past without much results. Neighborhood presentations may be more productive, and the PowerPoint program and visitation committee are working on this.

Chamber--Doug Williams reported they have a meeting this week, with the main focus being on Downtown development. He brought us up to speed on some of the current projects in the City, assisted by Councilman Bill Jonson, including Balk property phase II, Station Square construction, movie theater proposal, Jack Russell stadium, Markopoulos proposal for the beach, PSTA trolley circuitous route.

Government--Bill Jonson advised us to contact our state representatives concerning increased local costs caused by State legislation and removal of local government authority on permitting of cell towers. There is a local mandate for a half mil increase for quality schools.

City Code--City will not address the sign code until spring.

- 8. Meeting adjourned 8:45 P.M.
Respectfully submitted, Rich Glasgow, Secretary

CNC Membership Application

Association Name \_\_\_\_\_ #homes/condos \_\_\_\_\_
Association Mailing Address \_\_\_\_\_
President \_\_\_\_\_ Phone # \_\_\_\_\_
Home Address \_\_\_\_\_
CNC Rep. \_\_\_\_\_ Phone # \_\_\_\_\_
Home Address \_\_\_\_\_
Alternate Rep. \_\_\_\_\_ Phone # \_\_\_\_\_
Home Address \_\_\_\_\_
E-mail contact \_\_\_\_\_ Fax contact \_\_\_\_\_
Annual dues: Individual—\$25; up to 25 homeowners—\$25
more than 25 homeowners—\$40
Payable to CNC, P.O. Box 8204, Clearwater, FL 33758

Clearwater's Community Response Team handles code violations. To report a violation call 562-4720.

## THE PURPOSE OF THE COALITION AS STATED IN OUR BY-LAWS

- A. To provide a forum to gather and exchange information concerning common and unique goals and problems of member associations, and to use the combined strength to achieve mutually agreed objectives.
- B. To promote desirable development in association areas and to support civic and legislative efforts to effect such development.
- C. To assist public authority in policing and maintaining proper behavior within member association areas.
- D. To monitor and make recommendations on governmental services to member association areas.
- E. To engage in such other activities as may be of benefit to the associations which comprise this COALITION.

To join the Coalition's automatic email distribution list send a request to "Clearwater @pobox.com"

## How Do You Contact Us?

### Coalition Committees

Membership	Rich Glasgow	791-9317
Tax Watch	John Doran	447-9570
Chamber	Doug Williams	725-3345
Gov. Liaison	Lucile Casey	726-5279
Environment	Norma Carlough	443-3630
City Code	Dave Campbell	725-1276
Publicity/PR	Jim Goins	442-6689
Communications/Webmaster	Dave Campbell	725-1276

### Coalition Officers 2004

Doug Williams	President	725-3345
Bill Murray	Vice Pres.	531-0667
Rich Glasgow	Secretary	791-9317
John Doran	Treasurer	447-9570



P.O. Box 8204  
Clearwater, Florida 33758