THE KEY NOTES

PROUDLY SERVING THE KEYS GATE COMMUNITY

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issue number one hundred thirty



The Miami-Dade Human Resources Department and CareerSource South Florida invite you to attend the Mayor's Career & Job Fair, a series of events that will take place across the County.

The following date is subject to change.

Be sure to visit https://www.miamidade.gov regularly for updates and new dates.

March 22, 2023 | 9 a.m. to 1 p.m. | Joseph Caleb Center 5400 NW 22nd Avenue, Room 110 | Miami, FL 33142

The County offers:

- · Competitive salaries
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Deliver By March 7th, 2023

Any reference in the Key Notes to any person, or organization, or activities, products, or services related to such person or organization, do not constitute or imply the endorsement, recommendation, or favoring by the Keys Gate Community Association



BISCAYNE EVERGLADE GREENWAY TRAIL OPENING IN MARCH

The much-anticipated Biscayne-Everglades Greenway Trail will officially open its first completed section to the public on Saturday, March 11, 2023, with a family-friendly bike ride and ribbon-cutting event. The meetup will begin at the east entrance of Harris Field Park, located at 1034 NE 8th Street, Homestead, Florida 33030. At 9 am, the Homestead City Council will host a Ribbon Cutting Ceremony and begin the Inaugural Ride.

The bike ride will be a slow-paced, family-friendly six-mile route with water and rest stations along the way. Upon returning to the meetup location, riders can connect with local bicycle enthusiasts and enjoy fresh juices and other refreshments from a selection of vendors. A limited number of bike rentals will also be available on a first-come, first-served basis. Participants should note that helmets are mandatory for all riders.

The Biscayne-Everglades Greenway Trail is the first of its kind to connect two national parks. From families to the experienced, riders and pedestrians will eventually be able to enjoy the 42-mile paved loop that links the natural, cultural, and historical resources of South Florida. The trail will take riders through Downtown Homestead and connect them directly to Biscayne and Everglades National Parks. The Biscayne-Everglades Greenway Trail seeks to offer a safe and scenic route to the parks without concern for vehicular traffic.

The project is a result of a partnership between the City of Homestead and the Florida Department of Transportation (FDOT) SUN Trail Grant. The trail is entirely grant funded and is a part of the longstanding mission of the City of Homestead and FDOT to promote health, wellness, and a safe scenic route for riders.



ARBOR PARK (225 units)

Mr. Adrian F. Lopez APDelegate@gmail.com

AUGUSTA GREENS I (34 units)

Mr. James ("Jimmy") Lipps
Augusta. Greens I Condo@gmail.com

AUGUSTA GREENS II (34 units)

Alex Herrada AlexHerrada@me.com

CALI GREENS (146 units)

Ms. Kristen Smith CaliGreensDelegate2022@gmail.com

CENTERGATE (400 units) Mr. Thomas L. Panos greektym@bellsouth.net

DUNWOODIE (39 units)Mr. Lawrence D. Meno II Meno50@aol.com

EAST LAKE (139 units) Mrs. Ileana Lopez elvdelegate@gmail.com

FAIRWAYS (69 units)

Mrs. Evelyn Martin delegatefairways2022@gmail.com

KEYS LANDING (276 units)

Alice B. Fields AliceFields305@gmail.com **NORTH GATE (539 units)**

Mrs. Anna Greene Delegate@NorthGateVillage.org

DELEGATES TO THE KEYS GATE

COMMUNITY ASSOCIATION

PALM BREEZE (245 units)

PALM COVE (161 units)

Mr. Grant E. Johnson *GJohn86122@aol.com*

PALM ISLES ESTATES (96 units)

Mr. Charles G. ("Chuck") Schumacher PIEDelegate@gmail.com

SEASCAPE POINTE (306 units)

Ms. Cassie Resnick

CResnick@MastCapital.com

THE SHORES (710 units) Mr. Marvin G. Rivas ShoresDelegate@gmail.com

TOWNGATE (325 units)Mr. Donald E. ("Boomer") Gonzales III cmyksst@aol.com

TOWNS AT SEASCAPE (217 units)

Mr. Jose Fabregas JoseF@property-keepers.com



Homeowners' associations (HOA's), in simple terms, are the wall that protect the homeowners from outside forces that can cause their biggest investment to be at risk. It's called a homeowner's association because the people behind the wall, the homeowners (who in Keys Gate are represented by their elected neighborhood ADHOC volunteer delegates) give input to the board. Delegates review the budget with management every year, and this year our HOA and Condo fees went up higher than what we all would have wanted. Why have association and condo fees increased? **The answer is simple: insurance** costs are out of control in the US. Additionally, the cost of labor and materials have gone up across the nation due to economic pressure, which is an ongoing issue without a change in sight.

It has been documented that the insurance premiums have been on the rise for the last 2 years and are expected to go up into 2024. Below is an excerpt of an article reported in late January 2023 by NBC6 South Florida News:

According to the Insurance Information Institute, premiums in Florida are expected to increase an average of about 40% this year, even though lawmakers in Tallahassee approved sweeping reforms in a special legislative session last month. "The situation has gotten so bad in Florida and the market has been in turmoil for so many years, it can't just change overnight with the flick of a switch," said Mark Friedlander, a spokesperson for the Institute. "It's going to take time". Many Florida associations and homeowners are "likely going to end up with Citizens, the state's insurer of last resort. Friedlander said "Citizens is expected to reach the highest number of policyholders it's ever had, sometime this year.'

The above information is not only a local level issue, it is 100% nationwide. South Florida, you would think, has higher premiums due to hurricanes but that is not the only factor that impacts us. Below is another article explaining further how the insurance carriers are influenced:

FACTORS AFFECTING PERSONAL INSURANCE COSTS FOR HOME-OWNERS IN 2023 by Janet Kliment | Jan 11, 2023 | Homeowners Insurance, Personal Insurance, Private Client Group Insurance

"The insurance industry is currently entering what is known as a "hard market". A hard market occurs when carriers reduce their risk exposure and choose not to write insurance in certain areas, resulting in more expensive and harder to find insurance options. This is an industry wide issue with the personal property market being impacted by skyrocketing increases for claims and associated costs including inflation, supply chain issues, and severity of weather-related events. There were 20 separate \$1 billion + loss events from weather in 2021 alone. Your team of insurance professionals ... are leveraging our size and scale to stay on top of changes, find alternative options, and are working with clients to discuss their options to lessen personal impact. '

REINSURANCE (Also known as insurance for insurers)

Reinsurance is the practice whereby insurers transfer portions of their risk portfolios to other parties to reduce the likelihood of paying a large obligation resulting from large claims volume. Reinsurance gives the insurer more security by increasing its ability to withstand the financial burden when unusual and major events occur.

A good example of this is a natural disaster like Hurricane Ian. No insurance carrier could shoulder the total cost to rebuild from a storm like that. Reinsurance protects the insured by making sure the insurance carrier remains financially

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DELEGATE MEETING RECAP 10/19

Delegates Present: Arbor Park: Adrian Lopez; Augusta Greens I: Jimmy Lipps; Augusta Greens II: Alex Herrada; Cali Greens: Kristen Smith; Centergate: Tom Panos via phone

Dunwoodie: Larry Meno; Fairways: Evelyn Martin via phone; North Gate: Anna Greene via zoom/phone; Palm Isle Estates: Chuck Schumacher; Towngate: 'Boomer' Gonzales

Delegates Absent: East Lake: Ileana Lopez; Keys Landing: Alice Fields; Palm Cove: Grant Johnson; Seascape Pointe: Cassie Resnick; The Shores: Marvin Rivas; Towns At Seascape: Jose Fabregas

Attendee: MMI Senior Property Manager Ignacio Mendez

Old Business Items:

- 1. Ignacio reported that the speed detection sign was in Seascape Pointe. Next, it will move to Towngate, Centergate, and then to Arbor Park.
- 2. Work on the electronic Architectural Review Form was delayed for 2 - 3 weeks due to internet problems with the Keys Gate Community Association (KGCA) home page.
- **3.** Work on "pre-approved" paint color patterns for single family homes was also delayed for 2 3 weeks due to internet problems with the KGCA home page.
- 4. Ignacio reported that our attorney is in contact with the homeowners of a house that has an unfinished or half-finished roof. This house has remained with a half-finished roof for the longest of any house in KGCA due to unethical roof contractors and other factors. Letters

Continued on page 7...

KEYS GATE COMMUNITY ASSOCIATION TEAM MEMBERS

MANAGERS

KGCA - Senior Property Manager Ignacio Mendez Arbor Park

imendez@miamimanagement.com Ext. 205

KGCA - Property Manager

Blanca Saenz East Lake, North Gate, Towngate & The Shores bsaenz@miamimanagement.com

Ext. 207

KGCA - Property Manager Yuley Gonzalez Augusta Greens, Cali Greens, Centergate, Dunwoodie, Fairways, Keys Landing, Palm Isle

ygonzalez@miamimanagement.com

STAFF MEMBERS

Community Standards Coordinator 1 Edgar Saenz

Center Gate, E. Lake, Augusta Greens, Palm Isles Estates Dunwodie, Fairways, & The Shores kgcoordinator1@miamimanagement.com

Community Standards Coordinator 2

Kevin Earp Arbor Park, Cali Greens, Keys Landing, North Gate & Towngate *kgcoordinator2@miamimanagement.com*

Administrative Assistant
Patricia Fernandez
Arbor Park, Center Gate, East Lake, Keys
Landing, Palm Cove, Palm Breeze, Seascape, Towns
AdminAssist2@miamimanagement.com Ext. 215

Administrative Assistant Ambar Mardner

Ambar Maraner
Augusta Greens, Cali Greens,
Dunwoodie, Fairways, North Gate,
Palm Isle, Shores & Towngate
AdminAssist1@miamimanagement.com Ext. 213

Customer Service Melissa Gutierrez

Ext. 210

kgcustomers@miamimanagement.com Ext. 209

Front Desk/Receptionist Daisy Hernandez kgfrontdesk@miamimanagement.com Ext. 201

Account Services Sandra Serrano kgcaledger@miamimanagement.com

Emergency Security Concerns William Fernandez

wfernandez@smssi.com Ext. 206

Shift Supervisor: 786.858.1830 **Tennis Director** *David Disgdierrt*

Tennis Pro Shop: 305-230-9770 Hours: M - Th: 3pm to 9pm

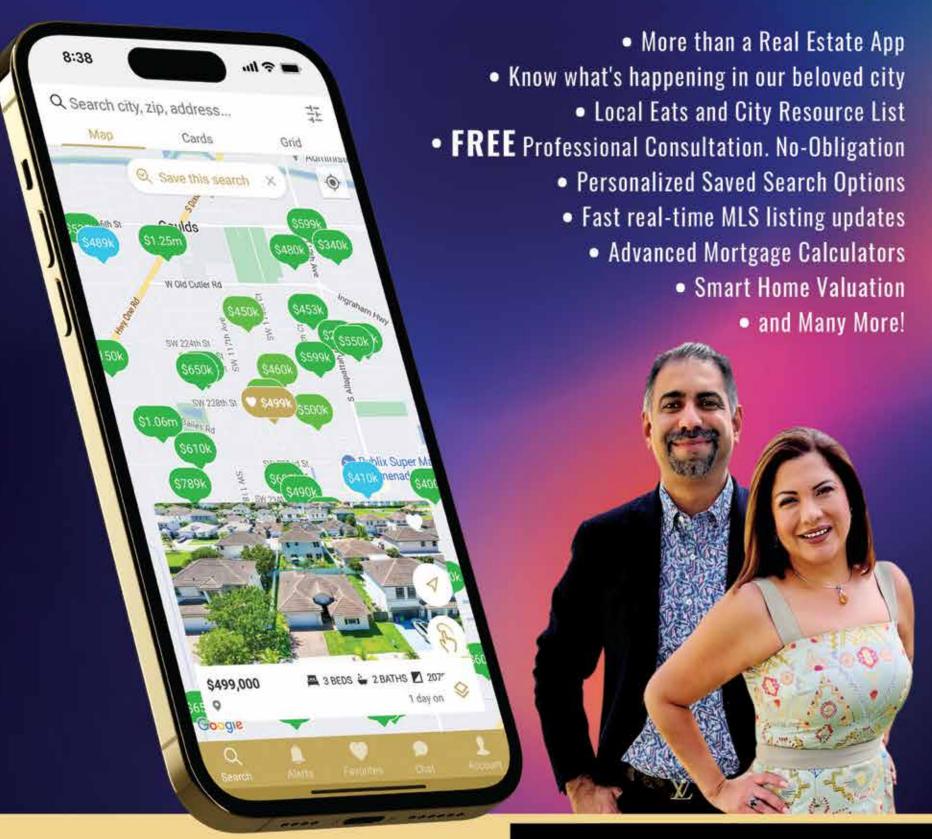


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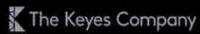
SAUD & CINTHIA RAI

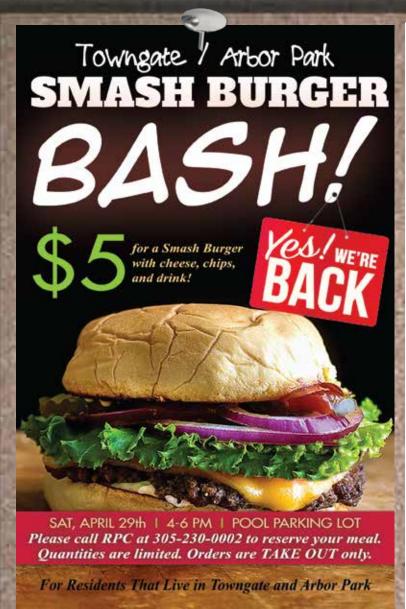
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www.SkywalkerGroup.com















8 AM TO 2 PM

Sell the stuff too good to throw away!

SATURDAY APRIL 15[™]

Keys Gate Sales Center - 888 Kingman Rd. (Corner Of Kingman & Canal) \$25 PER SPOT - ACT NOW! LIMITED SPACE AVAILABLE!

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For additional information call the Clubhouse!







BULK ITEMS MUST **NOT** BE PLACED AT THE CURB ANY EARLIER THAN 24 HOURS BEFORE YOUR COLLECTION DAY.

Residents who do not follow this rule will be subject to violation and resulting fines.

BOARD





For Residents that live in Keys Gate





EVERY WEEKEND January 7 - April 9

FREE Trolley Rides FREE Park Admission **FREE** Guided Tours

Catch the FREE Trolley from Homestead Station
For routes and reservations, visit: cityofhomestead.com/gateway





Select option:

Option 2 - Billing Option 3 – Payments Option 4 – Technical Support

Provide AT&T representative with the following information:

3) Telephone number associated with the account; 4) AT&T account number (whenever possible). 5) Brief description of the AT&T U-verse-related problem(s)

The hours of operation for Options 1, 2, and 3, are 8 AM to 8 PM, Monday through Friday; 8: AM to 6 PM on Saturday, and "closed" on Sunday.

Option 4, i.e., technical support, is "open" 24 hours a day, seven days a week.

If the problem is not resolved, residents must provide their Delegate with the same required information listed above, preferably in an email



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HOA Living continued from page 2...

solvent. Most reinsurance companies are reporting that US results for the last 5 out of 6 years have been poor. With this, reinsurance rates have more than doubled in the last couple of years and we're seeing data showing that reinsurance rates will continue to increase 25-40% in 2023. One carrier we work with just experienced a 64% increase.

These increases result in a greater cost to the carrier to insure their policies.

REPLACEMENT COSTS

Home insurance is based on the cost to rebuild and replace your home, not its market value.

While market value is the amount your home is worth on the housing market, your home insurance coverage limit is based on the estimated cost to rebuild your home: the cost to repair, rebuild or replace what you had before, using materials of similar type and quality.

Factors affecting rising replacement costs:

Supply Chain Disruptions Of Home Materials
Rising Material Costs
Labor Supply And Demand
Local Construction Costs

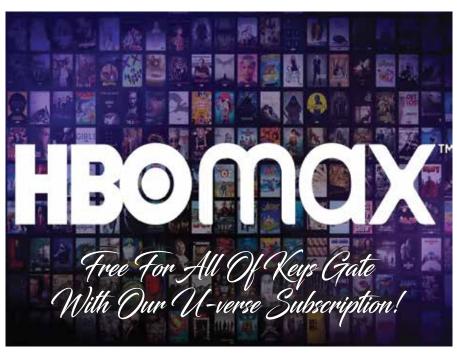


NATURAL DISASTERS

The 2022 catastrophe season, with an estimated \$53B - \$74B in insured losses from Hurricane Ian alone, is poised to deal a far-reaching blow to a shaky property insurance market already facing multiple pressures.

Over the past 50 years, extreme weather events or climate disasters have seen a 5-fold increase with no end in sight.

Finally, Keys Gate has association reserves funds, which are designated sums of money set aside for future expenses, such as repairs and replacements. The HOA's reserve funds are calculated yearly by using information from a reserve study, as well as by monitoring the changes in the costs of goods, materials and services. Reserve Studies are conducted by third party Reserve Specialists, these studies establish a lifetime and value for multiple association assets. Reserves are earmarked and allocated in order to have funds available for the future maintenance and amenities replacement necessities. Prices are rising EVERYWHERE and it is primarily from insurance, labor, and inflation and is being felt nationwide. Our reoccurring costs are NOT the culprit in Keys Gate and it would not be wise to cut amenities and services and reduce our property values. We live in one of the most sought after communities in South Dade and we should not lower our living standards when they are not the reason for the rises in cost. Anyone that tells you anything different than that is uninformed. If any resident has a question about matters such as this please do not ask your neighbor, ask a manager or your delegate.





Over 3 decades licensed in insurance industry. Our risk manager/agent will review your home, auto, flood, commercial and life policies at no cost, to ensure you have the best rates and best coverages to suit your budget.

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THE DRIVE IS ON TO SUPPORT THE ARTS IN FLORIDA!



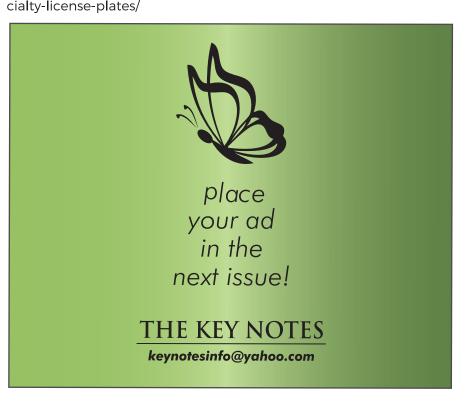
This year, choose Florida's "State of the Arts" license plate and improve Miami-Dade County's quality of life. For every "State of the Arts" license plate sold or renewed in Miami-Dade County, \$20 comes back directly to the Miami-Dade County Department of Cultural Affairs to fund arts education and outreach programs in our community.

To get your "State of the Arts" license plate, simply visit the nearest Miami-Dade County Tax Collector's Office, turn in your current license plate and receive your arts license plate on the spot.

Your first-time cost for the "State of the Arts" license plate is \$32 over the usual fee at vehicle

registration renewal time. Of that, \$20 is tax-deductible. Future renewals of your arts plate will be \$22 a year in addition to your usual registration renewal fee. In all cases, \$20 of the fee is tax deductible.

For more information visit: www.flhsmv.gov/motor-vehicles-tags-titles/personalized-spe-



Delegate continued from page 2...

have also been sent to other homes that have had tarps on their roofs for an extended time.

- **5.** Adrian, Chairman of the AT&T Contract Committee, prepared a summary report of all information obtained by the committee, and this was sent in November to all Delegates for their comments. After review by the Delegates, the summary report was sent to the KGCA Board. Ignacio has been in contact with Blue Stream, and they are preparing a proposal. AT&T has been contacted by Tim Craig, and AT&T is working on a proposal. Comcast will also be contacted by Ignacio.
- **6.** Larry reported that the Turnover Committee sent some additional questions to the KGCA attorney. When the committee has a complete understanding of the turnover process, a special Delegate meeting will be held for the committee to inform all Delegates of the steps required by Florida Statutes, and KGCA documents, to complete the turnover process. There is no scheduled date for turnover of the Association.
- **7.** Ignacio and Boomer are still investigating whether the current neighborhood entrance monuments could have the words "at Keys Gate" added below the neighborhood name in order to emphasize that the neighborhood is part of Keys Gate. Chuck requested that the Fairways entrance monument have the name "Keysgate" corrected to be "Keys Gate".
- **8.** KGCA will continue to use the lighted entrance and exit gates. All have been fixed and are currently functioning properly. Boomer will request that the Security guards file a report if the lights stop functioning at any entrance.
- **9.** All Delegates reported that their homeowners were very happy with the Christmas parade. This will be repeated in December of 2023. Mayor Losner and Councilman Fletcher were in attendance and were also very happy with the parade.
- 10. Peacocks continue to do damage in the Dunwoodie, Fairways, and Augusta neighborhoods. Two pool cages have recently been damaged. One will require over \$10,000 to repair. The KGCA board views this as a potential long-term problem for all Keys Gate neighborhoods, and requested a vote of the Delegates on whether or not to remove the peacocks. The birds would be removed at no cost to the individual homeowners. The Delegates voted 13 1 in favor of humanely removing the birds and relocating them out of the area. Forms will be sent out to the affected homeowners asking for their permission to enter their property in pursuit of the birds.

New Business Items:

- 1. Adrian has been in contact with the Homestead Public Works department concerning any changes to the garbage, bulk, and recycle pickups. No change has been made to date, but some changes may occur in February or March. Adrian will keep everyone informed of any changes.
- **2.** Chuck reported that the Homestead Police Station will be renamed to honor Chief Rolle.
- **3.** Lennar has provided information on their Altamira housing development plan in the past to the Delegates, and Chuck reviewed the latest information with the Delegates. Lennar is asking for an email of support from the Delegates to the Mayor and City Council. The first meeting is on January 25, and involves moving 103 units from 3 sectors of the Development of Regional Impact (DRI) into 2 other sectors of the DRI. This is strictly movement of existing units, and no additional units are being created in the DRI. Other approvals will be needed at future Council meetings. After much discussion, it was agreed that Chuck would draft an email of support for review by the Delegates. This would only support the DRI changes at this point. Chuck will obtain answers to the numerous questions the Delegates brought up before any other approval emails would be sent. Chuck received authorization from fourteen Delegates to sign the email to the Mayor and City Council.

Chuck Schumacher Delegate Chairman



INTERNSHIPS AT MIAMI DADE PARKS

Therapeutic Recreation Internships: If you are an undergraduate or graduate student and enjoy community recreation, kid's camps, aquatics, disability sports, inclusion and the outdoors, then an internship with the Miami-Dade County Parks, Recreation & Open Spaces Department's Therapeutic, Recreation and Inclusion unit might be a good fit for you.

If you are interested in Therapeutic, Recreation and Inclusion internships, call 305-694-4489, ext. 250, for details

Assistant Director's Office Internship: Interning in the Assistant Director for Operation's office with the Miami-Dade County Parks, Recreation and Open Spaces Department offers high-level exposure to the overall operation, administration and planning associated with a large and multifunctional parks system. Specific tasks give interns experience in the county's legislative process, exposure to a large capital development program, an understanding of decision making and policy formulation/recommendation and the opportunity to conduct performance improvement and efficiency studies.

Wellness & Fitness Internship: A wellness & fitness intern working with the Miami-Dade County Parks, Recreation and Open Spaces Department will have the opportunity to apply health and fitness classroom learning in the communities that we serve across the county. Miami-Dade County Parks is in the process of implementing exciting new programs which are aimed at teaching children how to live an active and healthy lifestyle, with a focus on having fun!

Interns would be assigned to one or more parks where they would support park managers in partnering with the communities in the successful implementation of these programs. This is a great opportunity for an intern that wants to make a positive impact on the lives of children by working with and educating them on fitness and nutrition. He/she would also be exposed to administration and management function.

Operations Internship: Interning in operations with the Miami-Dade County Parks, Recreation and Open Spaces Department exposes students to large resource-based metropolitan parks, community recreation parks and regional administration. One track offers interns a rotation at a park, which includes off-road bicycle trails, a dog park, a lake with wakeboarding and sailing, a farm village, a soccer complex and the opportunity to work with vendors who provide a variety of services and special events.

Another track offers exposure to marinas and many of Miami-Dade County's coastal parks, which include a variety of facilities and opportunities to work with vendors as well. While the general tracks have been identified, internships in operations are varied depending on an individual's interests, as well as the special Parks events scheduled during the time of the internship.

Communications Internship: Communicating our news, products, services, and events to media, residents and visitors through marketing and public relations is crucial for our success. You will work directly with marketing professionals to assist in the creation of marketing materials, including press releases, ads, collaterals, web pages, and social media messaging.







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We would love to invite our residents to come and join us for a private tour of our amazing facility. We offer a beautiful Pool and Deck area for you to relax, swim, and work on your tan. Our gym offers state of the art equipment for our health conscious residents, and after the gym you can relax in a Swedish Sauna. Our Billiard Room and Table Tennis area offer fun for the entire family. No matter what your interests are, the RPC will be your oasis from the day to day. Come meet your neighbors and see what everyone is talking about! For more information call John Beck at 305.230.0002.

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MARCH 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 ZUMBA at the RPC Open to all Keys Gate Residents/7 PM	2	3	4
5	6 BINGO at the RPC Open to all Keys Gate Residents/7 PM	7 SALSA at the RPC Open to all KG Residents	8 ZUMBA at the RPC Open to all Keys Gate Residents/7 PM	9	10	11 Pancakes At The Rpc!
Daylight Savings 12	13 BINGO at the RPC Open to all Keys Gate Residents/7 PM	14 Committee of the Whole (COW) 5:30 PM SALSA at the RPC Open to all KG Residents	15 ZUMBA at the RPC Open to all Keys Gate Residents/7 PM	16	St. 17	St Patrick's Day Member Party at the RPC \$20 PP 6-9 PM For Rpc Members
19 Ist Day Of	20 BINGO at the RPC Open to all Keys Gate Residents/7 PM	21 SALSA at the RPC Open to all KG Residents	22 ZUMBA at the RPC Open to all Keys Gate Residents/7 PM	23	24	Chili Doggin' Poolside For RPC Members
26	27 BINGO at the RPC Open to all Keys Gate Residents/7 PM	28 SALSA at the RPC Open to all KG Residents	29 ZUMBA at the RPC Open to all Keys Gate Residents/7 PM City Council Meeting - 6pm	30	31	