



THE KEY NOTES

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THE KEYS GATE COMMUNITY

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March 2023

issue number one hundred thirty



MIAMI-DADE COUNTY IS HIRING

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**

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**Deliver By March 7th, 2023
TIME SENSITIVE - DO NOT DELAY**

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.GreensICondo@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

greekty@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

PALM BREEZE (245 units)

TBD

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

emyksst@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 HOMEOWNERS 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

Continued on page 6...

Keys Gate Community Association

EMPLOYEE

Spotlight

I've been at Keys Gate for over 15 years. Working here has been a varied experience, from a maintenance personnel position with boots on the ground to administrative work at the Management office. I appreciate the camaraderie of the staff. Thank you for recognizing me in this month's Key Notes.

Meet Edgar

Edgar Saenz, Community Standards Coordinator

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

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STAFF MEMBERS

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Community Standards Coordinator 2

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Patricia Fernandez

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Ambar Mardner

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kgcustomers@miamimanagement.com

Ext. 209

Front Desk/Receptionist

Daisy Hernandez

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Ext. 201

Account Services

Sandra Serrano

kgcaledger@miamimanagement.com

Ext. 210

Emergency Security Concerns

William Fernandez

wfernandez@smsst.com

Ext. 206

Shift Supervisor: 786.858.1830

Tennis Director

David Disgdierrt

Tennis Pro Shop: 305-230-9770

Hours: M - Th: 3pm to 9pm

KEYS GATE

COMMUNITY ASSOCIATION

1541 SE 12th Ave, Suite 37; Homestead FL 33034

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\$5 for a Smash Burger with cheese, chips, and drink!

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SAT, APRIL 29th | 4-6 PM | POOL PARKING LOT
Please call RPC at 305-230-0002 to reserve your meal.
Quantities are limited. Orders are TAKE OUT only.
For Residents That Live in Towngate and Arbor Park

Pancake Breakfast
@ the north gate royal palm clubhouse
MAR 11TH 9-11 AM
\$6 Per Person
\$3 Children 7 & under



Open to All KeysGate Residents

THE RPC members
SAINT Patrick's DAY PARTY

DINNER • DANCING • LIVE MUSIC
MARCH 18 SATURDAY
\$20 PP • 6PM - 9PM • FEATURING THE BAND CLOCKWORK
FOR MEMBERS OF THE ROYAL PALM CLUBHOUSE
MORE INFORMATION CALL 305.230.0002



KEYS GATE COMMUNITY ASSOCIATION
12TH ANNUAL YARD SALE

8 AM TO 2 PM

Sell the stuff too good to throw away!

SATURDAY APRIL 15TH

Keys Gate Sales Center - 888 Kingman Rd. (Corner Of Kingman & Canal)
\$25 PER SPOT - ACT NOW! LIMITED SPACE AVAILABLE!
305.230.0002

For additional information call the Clubhouse!

RESERVE YOUR SPOT TODAY!

BINGO NIGHT!

ALL KEYS GATE RESIDENTS WELCOME!

EVERY MONDAY | 7 PM



BULK TRASH

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.



Happy First Day of Spring!
3/30/23



CHILI DOG + CHIPS + DRINK!

Chili Doggin' POOLSIDE

\$5

1 PM - 3 PM - POOLSIDE AT THE RPC
Please call 305-230-0002 to reserve your meal!
SATURDAY, MARCH 25TH

ATTENTION! NORTH GATE, CENTERGATE AND RPC MEMBERS!



Spring Forward
Daylight Savings Time

SUNDAY 18
March 2023



COMMUNITY BULLETIN BOARD

HOMESTEAD
NATIONAL PARKS TROLLEY

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Select option:
Option 1 - Orders
Option 2 - Billing
Option 3 - Payments
Option 4 - Technical Support

Provide AT&T representative with the following information:
1) Full name on the AT&T account;
2) Address associated with the account;
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.



Keys Gate Resident
SMASH BURGER BASH!

\$5 for a Smash Burger with cheese, chips, and drink!

BEST MEAL IN TOWN!

Call or email your delegate today to schedule your neighborhood's event!

For Residents that live in Keys Gate



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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.





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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

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THE KEY NOTES

keynotesinfo@yahoo.com

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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Homestead Police Department Reminds You To

PARK SMART

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ACTIVATE your vehicle alarm

DO NOT leave valuables in your car

LOCK your car doors and SECURE your windows

PARK in well-lit areas

REMEMBER: backpacks, purses, sunglasses, clothing, keys, gym bags, and small change are all tempting to a thief

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ROYAL PALM CLUBHOUSE AT KEYS GATE

Gorgeous Swimming Pool & Surrounding Deck Area • Full men's and Women's Locker Rooms with Showers & Swedish Saunas • Fully Equipped Gym • Jacuzzi
Wood Working Shop • Arts & Crafts Room • Card Room • Billiards Room • Community Library • Regulation Shuffleboard Court • Monthly Events

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  +1h Spring Forward 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	17  17	18  St Patrick's Day Member Party at the RPC \$20 PP 6-9 PM For Rpc Members
1st Day Of  19	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	25 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	