



THE OFFICIAL *Newsletter* OF STONEBRIER

LETTER FROM THE BOARD...

Spring is here and we've moved our clocks forward so our days are lasting longer. The weather has been gorgeous with lower humidity and we hope that your families had the opportunity to spend some time outside over our Spring Break. Baseball opening day just happened so be sure to catch the Rays at Steinbrenner Field this season – a fantastic, intimate venue to watch some baseball outdoors while the Trop undergoes repairs. We're seeing record tourism numbers in the Tampa Bay area which is great because our beach businesses really need the support after a very tough hurricane season.

The HOA Board has been busy working with Wise Property Management on continually making improvements to our community and staying on top of our numerous vendors to keep our community looking great and property values high. If you see something that could use some attention, please contact Wise Property Management or send an email to StonebrierHOA@gmail.com.

If you're looking for a way to get more involved in your community, we have several openings including Neighborhood Watch, Social Events Coordinator, Garage Sale Coordinator and more! Be sure to contact the HOA Board at

StonebrierHOA@gmail.com with your contact info and how you'd like to help get involved!

Our February financial balance sheet showed the operating fund finished the month with \$141,136, a decrease from our January balance of \$159,766. Prepaid assessments increased from a prior total in January of \$49,673 to a new total in February of \$56,204. Receivables finished the month of February at \$9,467 which is a decrease from the January total of \$18,505. Our income statements show the breakdown of the monthly expenses for February. The top three areas that were over budget for the month of February were landscape replacement, telephone and electric utilities. Our total expenses for the month of February were \$10,133 and our YTD expenses were \$21,110 under budget. Our fining committee met for the month of March and a total of 21 homes were referred to the fining committee. A total of 13 of these homes had successfully fixed their violations prior to the meeting, 1 home was granted an extension and 7 homes remain on the fining committee agenda as we did not have a quorum of members so these residents will get additional time to correct their deficiency prior to the April fining

committee meeting. A total of 58 violation letters were issued in February which is a significant decrease from the 180 letters that were sent out in January. Most of the violation letters sent in February were related to dead branches/low hanging branches/trim and prune trees/tree suckers, weeds in mulch beds, mailbox repairs, garbage cans being left out, basketball nets, and removing holiday decorations and lighting. 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 8 applications in February with 7 of them being approved and 1 being rejected. Applications were related to roof replacement, landscaping, exterior painting and fences.

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!

We hope you and your families enjoy this gorgeous Spring weather! Thank you for the continued opportunity to serve!



Hello Neighbor!

Did you know it typically takes 2-6 months to sell a home?

Presale Prep - Repairs, Declutter, Stage
1 Month

List - Showings, Open Houses, Negotiate Offers
1 to 3 Months

Contract Period - Inspections, Appraisal,
Lender Approval
1 to 2 Months

Closing



Henri White

CALL, TEXT, OR EMAIL

📞 813-575-2246

🌐 www.whiterealtyfl.com

✉ henri.white@whiterealtyfl.com



Community Park Hours

Just a friendly reminder that our community parks located at the Amenity Center and along Winglewood Way in Sweetgrass are open from dawn to dusk only. Recently, we've unfortunately had a few incidents of late-night bad behavior and loud events at the Sweetgrass park. Parents, please be aware of your children and do not let them hang out at our community playgrounds after dark. Our Sweetgrass park is surrounded by our friends & neighbors' homes

and the HOA Board along with Wise Property Management has been notified to help assist with making sure everyone is respectful of late night noise and staying off the playground equipment after dark. We appreciate your support and cooperation.



Neighborhood Tutoring Services

Hello! My name is Jennifer and I am a 5th grade math and science teacher in Hillsborough County living in Stonebrier. I offer personalized math tutoring services for students in grades 1-5. Are you looking to strengthen your child's math skills or prevent the upcoming summer slide? My individualized tutoring allows your student to progress at their own pace, build their confidence, provide engaging yet intensive practice, and increases their knowledge and understanding of skills. To register or for more information, please email me at jenluvs31@gmail.com.

Our Gates Are Fixed!

We know that it took a long time to get our gates functional after the storms, but we're happy to report that the repairs have finally been completed. While our gates continue to get significant usage daily, we continue to maintain them and work with our vendors to keep them as operational as possible. We thank you for your patience as we worked to get our gates operational.

Reminder HOA Dues

Your 2nd quarter HOA Dues are due as of April 1st. The HOA Board voted to not increase our HOA dues for 2025 so our payments will remain at \$340/quarter. If you have your payments set on auto draft, please check your account to make sure you're paying the correct amount (\$340/quarter) to avoid any late fees. We appreciate your prompt payments.

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 813-968-5665 x 322

Latisha Carver– Assistant

lcarver@wisepm.com 813-965-5665 x 302

Stonebrier CDD Website:

www.stonebriercdd.org

Stonebrier CDD Management Company:

Kyle Darin - District Manager - Vesta District Services
321-263-0132 x 742

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

Stonebrier Neighborhood Watch Coordinator

OPEN - Volunteer(s) Needed !!!

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
EVENTS
&
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.

- HOA Board Meeting – Tues, April 15th at 6:30pm
- CDD Meeting, Thurs, April 10th from 6:30-8:30

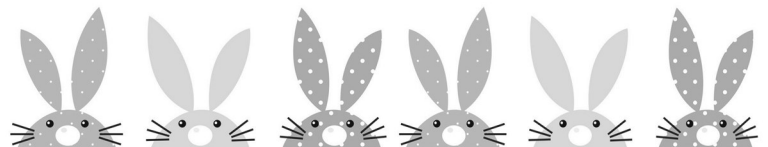
**DO YOU
NEED
THE BEST
BABYSITTER ?**

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

Wise Property Management – new location



In case you haven't been to Wise Property
Management recently, you should know that
they have moved locations and are no longer
in the office complex next to Cheval on Dale
Mabry. Their new location is 3903 Northdale
Blvd, Suite 250W, Tampa, FL 33624. It's an
office complex at the corner of Northdale
Blvd and Mapledale Blvd near the Whole Foods (about 10-15min
away from Stonebrier). Please make note of this address should
you need to visit our management company.



SERVICE ALL ABOUT YOU!



\$50.00 OFF ANY SERVICE REPAIR

Only valid on repairs \$300.00 or more. May not be combined with any other offers. Other terms and restrictions may apply. Expires 4/30/2025

0% INTEREST AND LOW PAYMENT FINANCING OPTIONS

With approved credit, only valid offers, other conditions may apply. Expires 4/30/2025

CORNERSTONE

AIR CONDITIONING • PLUMBING • ELECTRICAL

AIR CONDITIONING

- ✓ A/C Emergency Service & Repair
- ✓ A/C Tune-Up & Inspection
- ✓ New A/C System Installation
- ✓ A/C Maintenance Plan for Cost Savings
- ✓ All A/C Brands Serviced
- ✓ Up To 5 Years NO Interest Financing *WAC
- ✓ New A/C System As Low As \$65/mo. *WAC

PLUMBING

- ✓ Plumbing and Drain Inspections
- ✓ Emergency Service & Repair
- ✓ Traditional & Tankless Water Heater Service, Repair, and Installation
- ✓ Water Treatment and Purification
- ✓ Plumbing Maintenance Plan
- ✓ Whole Home Repipes
- ✓ 18 Month NO Interest Financing *WAC

ELECTRICAL

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

GENERATORS

- ✓ Whole Home & Portable Generator Installations
- ✓ 18 Month NO Interest Financing *WAC
- ✓ Benefits of Cornerstone Installed Generators:
 - Runs Days to Weeks on Natural Gas or Liquid Propane
 - Protects 24/7 From Outages Automatically
 - Turns Itself Off When Power Is Back On
 - No Deadly Carbon Monoxide Poisoning Risk

**Call Today!
Fixed Today!**

813-618-5479
www.cornerstonepros.com

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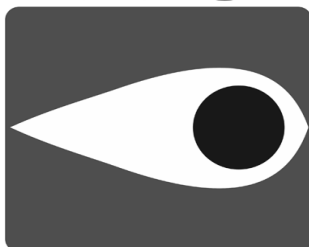
Remove Hurricane Shutters

We've noticed that there are still several homes in our community that have some of their hurricane shutters still installed on their homes. While these shutters provided invaluable protection during our recent storms, hurricane season ended in November and these shutters are unsightly. They are designed to be temporary and installed prior to a storm and removed after the storm has passed. While they provide protection during harsh weather, they also pose a hidden danger to residents, especially if they're left installed on bedroom windows and on the 2nd story of our larger homes. Hurricane shutters can pose a significant fire risk to residents by trapping them inside a burning house if left up after a storm as they can block emergency exits and prevent firefighters from accessing the building quickly, potentially leading to serious injuries or fatalities.



NEIGHBORHOOD WATCH

Neighborhood Watch – Volunteers Needed



WE LOOK OUT FOR EACH OTHER

The Stonebrier Neighborhood Watch team needs several residents to volunteer to help participate in our Neighborhood Watch program. This volunteer team helps to keep an eye out on our community by conducting routine patrols throughout our neighborhoods. If you are able to volunteer some time to help out with Neighborhood Watch, please email our Board at StonebrierHOA@gmail.com and include the line 'Neighborhood Watch Volunteer' in the subject line.

We thank you for taking the time to help keep our community safe!

Join Our Fining Committee!

Hello Stonebrier residents. As you're aware, we have a Property Management company called Wise Property Management. One of our Community Association Manager's duties is to continuously monitor our neighborhood to help ensure that our properties are looking great at all times. He checks to make sure that homes and landscapes are being maintained so our property values remain high and Stonebrier continues to be a great place that we all call home. Sometimes our properties fall into disrepair (i.e. faded paint jobs, dead landscaping, dirty roofs, etc.) and our CAM will issue violation letters to the homeowners, requesting that they rectify the violation in a timely manner. If the homeowner doesn't respond, the violation will eventually be turned over to our Fining Committee to try to further work with the homeowner on correcting the violation. If homeowners continue to ignore the violation, then the Fining Committee has the authority to issue a fining recommendation to the HOA Board for approval. If it gets to that point and the HOA Board approves the fine, then Wise can assess the homeowners directly with the monetary fine (and the violation still needs to be corrected or worst case scenario, the homeowner can eventually face foreclosure proceedings with unpaid violations). The Fining Committee is comprised of a group of neighbors who volunteer a bit of their time each month to work closely with our CAM to help eliminate our violations and keep our community looking great. This isn't a huge time commitment, but it is a very important committee for our community.

We are looking for a few more volunteers to join the Fining Committee. If you are interested, please reach out to Camillo Clark, our Community Association Manager at cmclark@wisepm.com and let him know that you'd like to help out and volunteer.

Sincerely,

Camilo Clark,

LCAM on behalf of the STONEBRIER HOA Board of Directors

Parking Violations

PLEASE stop parking on the streets in 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.

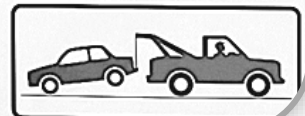
VIOLATION

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

YOUR LICENSE PLATE WAS RECORDED

**STONEBRIER
COMMUNITY**

STONEBRIERHOA@GMAIL.COM



Damaged Tree Branches?

It has been approximately 6 months now since Hurricane Milton passed through our community and damaged our roofs and trees. Since this time has passed, we've been working on cleaning up our community and getting our roofs repaired and replaced. Please be sure to check the trees on your property because we've observed several that have had branches snapped because of Hurricane Milton. The branches are dead but have not fallen off the trees yet and they pose a significant hazard to our residents. These snapped branches are becoming easy to identify by the dead brown leaves left on them. Please see if your tree has any snapped branches and have them safely removed before they fall off. We've been working with our landscape contractors to have these branches removed along the HOA property, but the trees on your property are your responsibility. Approximately 100 violation letters were issued to homeowners throughout Stonebrier in February for trees with damaged/snapped branches so please remove this safety hazard from your property as soon as possible and then notify Wise Property Management that you've corrected the violation to avoid being referred to the fining committee. Thank you in advance for your cooperation.



Mailbox Replacements

As our community continues to age, our mailboxes need replacement due to dents/damage and the address numbers have either fallen off or have become illegible over time. Additionally, if you're looking for more security, we do have a community approved lockable mailbox option. If you're looking to replace your old or damaged mailbox, there is one lockable version that is available at Home Depot (Oasis 360 Locking Parcel Mailbox, Store SKU #1002093658) is the only approved version for our community. The appropriate gold vinyl number stickers (1.5 inch) can be purchased on Amazon). Please make sure that if you're replacing your address numbers on the mailbox, to use these gold vinyl number stickers.



Gold Vinyl Numbers Stickers - 1.5 Inch Self Adhesive - 2 Sets - Premium Decal Die Cut & Pre-Spaced for Mailbox, Signs, Window, Door, Cars, Trucks, Home, Business, Address Number, Indoor & Outdoor

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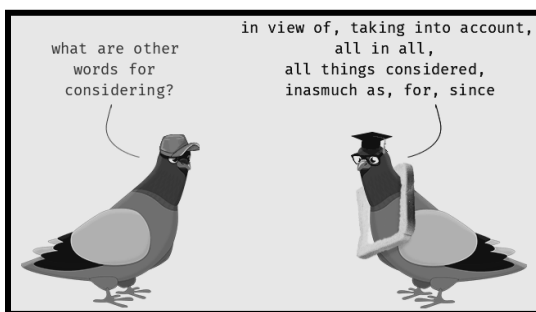
Size Name: 1.5 Inch

1.5 Inch 2 Inch 3 Inch 4 Inch 5 Inch 6 Inch 6 SLIM

Color Name: Gold



1 2 3 4 5 6 7 8 9 0



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.

So...with that being said, 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.



Stucco Leaks

I am writing about this subject again because I have been to so many homes in our community that still **have not addressed this issue**, and I had to do the same at my own home as I had 14 areas to fix (check below windows first). I was recently at another home on Winglewood and showed the owner at least 10 long cracks in his stucco that needed to be sealed before the next storm season comes! PLEASE read this as the preventative measure is easy and can really save you later! MAKE SURE you seal these cracks with an elastomeric caulk, NOT stucco patch! You need something flexible in this area as it will continue to move slightly over time. You can look this up on Google to learn more.

My name is West Edwards, and I am a resident in Waterbridge (in Lutz) and the owner of Sharpe Roofing. 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. It is my goal to help educate the community regarding things I have learned along the way that can hopefully help you **extend the life of your current roof** and plan well for your next one.

Did you know that any stucco wall above your lower roof system, or even on the first floor, can be the cause of what may appear to be a roof leak in your home? While we make many repairs due to a prior **workmanship** error, the relationship to leaking is **not always** the roof when you see a stain in your ceiling or wall. Most homes in the area have a stucco coating on the exterior wall, and many have either raised entryways, dormers, or second story walls that are above a lower roof system. Over the past 20 years we have seen many leaks where the wall above ties into the roof system below for an asphalt shingle, tile or metal roof system.

Stucco and mortar are very porous and need to be sealed well to prevent water intrusion. When it comes to some of our long soaking rains that blow against our walls (mostly in tropical storms), the only thing keeping the water on the outside is the quality and condition of the paint job on the home. The typical acrylic base paints we have used for many years now have a steady rate of decline (like asphalt shingles and our roads) due to solar degradation, and especially on the **South** and **West** facing walls. Once the paint has become thin enough, or has cracks or pinholes in it, it can no longer provide the watertight integrity we need to protect our homes. When a wall is above the roofline, and the water gets into the stucco this way, it will leak behind the wall flashing and make it appear as though it is a roof leak. Use this video link to see an explanation on our Roofing University YouTube page <https://youtu.be/pRo0alWoRaI> and also about wall flashing details <https://youtu.be/c6li2pOCE7c>

Once the water is behind the stucco it will typically also cause the wire mesh behind the stucco to rust and expand, which in turn causes the stucco to crack and leak even more! It is particularly important to hire a painting contractor who is knowledgeable about this and understands how their work above the roofline is protecting you from our frequent and heavy rains over the years. It is also important that you walk around your home to look for cracks in the stucco that will allow water intrusion, as it can eat away at your home in an area you can't see until it is too late!

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. Also, please know I am always willing to help by simply discussing any concerns you may have about your home. Stay safe out there!

West Edwards

www.SharpeRoof.com , 813-675-7894, On Nextdoor & Facebook

Gate Cameras and Gate Etiquette

You've probably noticed that our community gates have camera systems installed. We use these to help prevent damage to our gates and keep our community safe. We recently had an incident where a vehicle forced its way through our gates and damaged our community property. We were able to go through the camera footage and identify the vehicle/plate and contact authorities. We were able to locate the vehicle owner (not a Stonebrier resident) and informed them that they would be held responsible for covering the expenses. Thankfully, they agreed to cover the gate repairs, which exceeded \$1,200 in damage and our community didn't have to absorb and pass along this expense to our residents to have our gates fixed.

Our gates undergo tremendous amounts of use throughout our community. When we review gate access records from the scanners and keypads, the data shows that many of our gates open and close more than 1,000 times every day. That heavy usage ultimately contributes towards equipment failure and expensive repairs. We have signed service contracts to help keep the gates operating properly through preventative maintenance service, but breakdowns still occur. Please keep these helpful tips in mind when navigating through our gates:

- All gates are intended to provide access for 1 vehicle at a time. Drivers who 'follow another vehicle' through the gate run the risk of having the gates close on their vehicles.
- Residents access the gates primarily through the bar code scanners, while guests and service vehicles gain access through the keypads. If your barcode is not functioning or is worn out, replacement stickers can be purchased through Wise.
- When entering, wait for the gate to fully open and then drive through the center of the opening.
- Some gates are much longer than others due to wider entrances (in particular the main Sweet Grass entrance and Waterbridge entrance off of County Line Rd). Keep this in mind when turning left or right after going through the gates – the gates extend far into the roadway when opened.

NEW LOCATION

CLOSE TO HOME

24/7 CARE



Expert ER Care Now in Northdale

When an emergency happens, you want local health care expertise you can trust. Our new state-of-the-art ER in Northdale includes 12 private treatment rooms, a full-service lab, onsite diagnostic imaging (CT, ultrasound, X-rays). Our board-certified emergency physicians and specially trained staff, from ER-trained nurses to certified imaging experts, will help you get back to your life and back to feeling whole.



Learn more at **AdventHealthNorthdaleER.com**.



AdventHealth Northdale ER*

16446 North Dale Mabry Highway Tampa, FL 33618

One Mile north of Northdale Boulevard

In case of a life-threatening medical emergency, call 911.

*AdventHealth Northdale ER is a department of AdventHealth Tampa. It is not an urgent care center. Its services and care are billed at hospital emergency department rates.


AdventHealth
Northdale ER



Lindley Loan Letter

Why do the wealthy use mortgages?

For the financially astute, the idea of carrying debt when you have the means to pay cash might seem counterintuitive. Yet, among the ultra-wealthy—those with net

worths in the tens or hundreds of millions—taking out a mortgage on a multi-million-dollar home, even when they could easily write a check, is a surprisingly common strategy. Far from a sign of financial strain, this choice reflects a deliberate and sophisticated approach to wealth management. Here's why:

First, it's all about liquidity. The ultra-wealthy often have their fortunes tied up in diverse, high-value assets—stocks, private equity, real estate holdings, or businesses. Paying cash for a \$20 million home might mean liquidating a chunk of these investments, potentially triggering capital gains taxes or disrupting long-term growth plans. A mortgage allows them to preserve their cash reserves and keep their money working in markets that are outpacing the interest rates typically offered on mortgage loans. In this light, a mortgage isn't a burden—it's a leverage tool.

There is also the cost of opportunity. Borrowing at a low, fixed rate locks in today's cheap money while inflation erodes its real value over time. If a billionaire borrows \$10 million at a low or moderate rate for a 30-year term, they're betting that their investment returns will outstrip that cost, especially as wages, rents, and asset values rise. Paying cash or paying the loan off early, by contrast, is a sunk cost—because that requires using money that's no longer earning a return. For the ultra-wealthy, who think in terms of generational wealth, this trade-off is a no-brainer.

Finally, there's a psychological and strategic angle. Debt keeps them disciplined. Rather than viewing a mortgage as a liability, they see it as a structured way to maintain flexibility—whether for new investments, philanthropy, or simply weathering economic downturns without selling assets at a loss. The ultra-wealthy don't fear debt; they wield it.

So, the next time you hear about a billionaire taking out a mortgage on their Hamptons estate, don't assume they're strapped for cash. They're likely playing a smarter game—one where leverage, tax strategy, and opportunity cost turn a humble home loan into a wealth-building powerhouse. For the financially savvy, it's a reminder: Sometimes, the best way to stay rich is to owe a little.

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

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/>

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.

The following are just some examples of the services you can request through this link: Animal Issues, Building and Construction, Code Violations, Consumer Protection, County Personnel, Flooding, Median Maintenance and Litter, Mosquito Control, Road & Sidewalk, Trash & Recycling and Water and Sewer.

So if you see something in the community that is outside of HOA/CDD responsibilities (i.e. along County Line Rd, Sunlake Rd, etc.), use this helpful link to report your concerns directly to the county.

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 and 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

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.

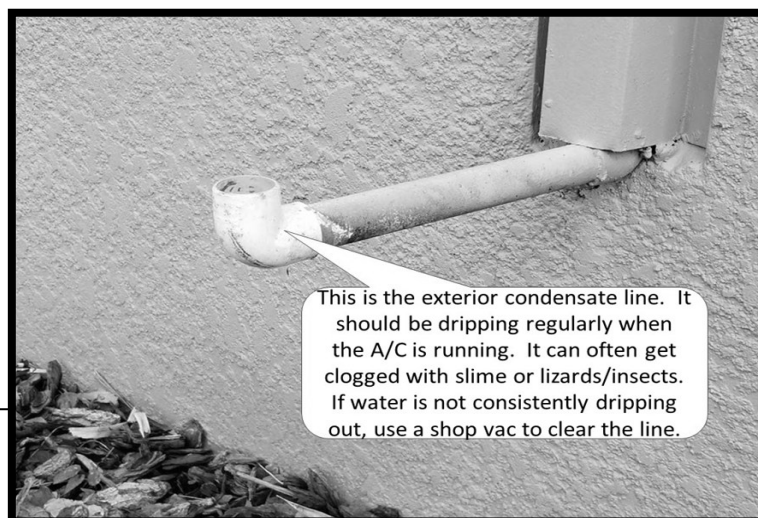
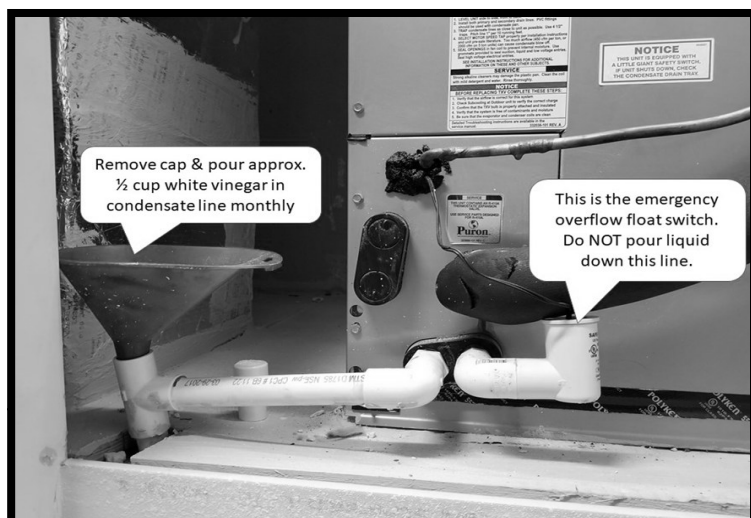
IN A WORLD WHERE
YOU CAN BE ANYTHING
BE KIND

Air Conditioner Maintenance Tips

Did you know that according to local, licensed home inspectors, the average HVAC system in Florida is only expected to have an approximately 10-year life expectancy from the manufacturer??? Every home built in Stonebrier is now at least 10 years old and the original A/C systems are approaching the end of their useful life. The typical A/C system must work much longer and harder in Florida than in other parts of the country and in coastal areas, it is also exposed to harsh, salty air conditions which can further shorten the lifespan of a system. Because of our prolonged warm weather and coastal conditions, the reality is that A/C systems in our area don't last that long. If you have a larger home in Stonebrier, you likely have multiple A/C systems and replacing them can easily exceed \$15-18K for new systems.

However, with some minimal maintenance work and expenses, you can help to keep your A/C system running efficiently as well as prolong the overall life of your system. As we are getting back into the warmer seasons and demand full-time use of our A/C systems, follow these tips to keep your system in peak performing condition:

- Change your filters routinely. Most HVAC filters are designed to be changed out every 30-90 days depending on the filter type and brand. Be sure to change out every return filter throughout your home (some Stonebrier homes have 6 or more filters spread throughout the home).
- When changing your filters, take a few extra minutes to vacuum off any dust on the filter grate as well.
- When inserting the new filter, be sure to follow the 'Air Flow' directional arrows on the filter to ensure proper installation.
- After you change your filters, locate your air handler inside your home and pour approx. ½ cup of white vinegar down the condensate line. You can follow-up the vinegar with some warm water as well to help flush the lines. The condensate line is a PVC pipe with a removeable cap. Use a funnel to help pour the vinegar/water down this line. NOTE: several Stonebrier models have multiple air handlers (especially 2-story homes). Do NOT pour vinegar/water down the PVC pipe that has the emergency float switch installed in it to automatically turn off the system if there is a clog and water cannot exit the system through the condensate line.
- Go outside and check the condensate line to be sure it is free of debris and condensate water is dripping freely. The pipes in Florida often get clogged with "slime" or even insects/lizards and this happens most often during the change of seasons from winter to summer. When your system is in the cool mode, you should have water dripping freely out of the outside condensate line. If it is clogged, you can use vinegar and a shop vac to help clear the line. Also be sure to trim back any vegetation around the condensate lines to avoid any obstructions.
- Locate the condenser unit (large fan box) outside of your home. Inspect it to make sure that any landscaping is trimmed back to allow the system to breathe properly.
- Sign up with a local HVAC company for an annual maintenance program. These are typically 1-2 service intervals per year and typically cost up to a few hundred dollars/yr. Licensed technicians will come out to inspect your system to make sure it is running properly.





What Is Earth Day?

With over 5,000 environmental groups in a record 184 countries reaching out to hundreds of millions of people, the first Earth Day with the international grassroots activism of Earth Day 1990. Earth Day uses the power of the Internet to organize activists, but also features a drum chain that travels from village to village in Gabon, Africa. Hundreds of thousands of people gathered on the National Mall in Washington, DC for a First Amendment Rally. Earth Day sends world leaders the loud and clear message that citizens around the world wanted quick and decisive action on global warming and clean energy.

Much like 1970, this Earth Day comes at a time of great challenge for the environmental community. Climate change deniers, well-funded oil lobbyists, reticent politicians, a disinterested public, and a divided environmental community all contributed to the narrative—cynicism versus activism. Despite these challenges, Earth Day prevails and Earth Day Network reestablishes Earth Day as a relevant, powerful focal point. Earth Day Network brought 250,000 people to the National Mall for a Climate Rally, launched the world's largest environmental service project—A Billion Acts of Green®—introduced a global tree planting initiative that has since grown into The Canopy Project, and engaged partners in over 192 countries observe Earth Day.

Earth Day had reached into its current status as the largest secular observance in the world, celebrated by more than a billion people every year, and a day of action that changes human behavior and provokes policy changes.

The fight for a clean environment continues with increasing urgency, as the ravages of climate change become more manifest every day. We invite you to be a part of Earth Day and help write many more chapters—struggles and victories—into the Earth Day book.

What Can We Do To Help The Earth?

Here are some extremely simple tips for things we can all do to help protect the environment.

- 1. Throw less stuff away,** Stick your recyclables in the recycling, put your leftover food in the compost, and try to reduce how much you send to landfill.
- 2. Turn things off if you're not using them,** Turning your TV off at the end of the day can a difficult and time-consuming process but leaving it on standby overnight is not only a pointless addition to your carbon footprint; it could also add up on your electricity bill each year.
- 3. Only boil the water you need,** Do you overfill the kettle when making tea? According to a study, three quarters of all households boil more water than they need, adding a hefty amount bills.
- 4. Get a bike,** bikes use no fuel, produce no emissions, keep you fit and help you live longer. Also, bikes are cool.
- 5. Buy second hand,** Look to eBay, charity shops and second hand stores when you need to buy something. If more people did this we could reduce greenhouse gas.
- 6. Reuse plastic bags,** This will help pin the preserving ocean life. There are more than five trillion pieces of plastic in the world's oceans – of which plastic bags account for a large proportion and they strangle sea animals and wreak havoc on the food chain. Worth bearing in mind next time you get a plastic bag, try carrying a reusable bag with you on errands.
- 7. Don't leave chargers plugged in,** Another small way to reduce your energy consumption – phone chargers and laptop leads constantly left in the socket will continue to use a small amount of electricity, completely unnecessarily.
- 8. Reuse plastic bottles,** Plastic bottles use oil in their manufacture, they've got to be shipped around they're very rarely recycled and they take hundreds of years to biodegrade.

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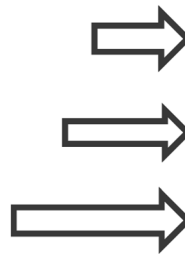
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