



THE OFFICIAL *Newsletter* OF STONEBRIER

**A letter from
the Board**

It's hard to believe but school is almost out for Summer and in just a few weeks our kids will be free to enjoy the warm Florida weather without tests or homework. Spring means baseball so check out the article about new low-cost all-inclusive seating at the Trop for the Rays and catch a great baseball game with the family.

The HOA Board met in April with our Property Manager. Wise reported that regular violation patrols have resumed and a significant number of violations are being sent to residents. If you receive a violation, please correct it promptly and communicate with Wise. Some electrical work and lighting upgrades outside the Amenity Center have been completed. One of the waterslide motors was repaired and the other is being serviced by our vendor, along with the mushroom spray feature. We hope to have the pool mushroom operating again soon once the motor has been rebuilt. The HOA Board approved the

proposal for the Amenity Center updates (bathrooms and gym area) and are meeting with our contractor to finalize details and finishes. We are excited to have a refreshed Amenity Center in the coming months. The Architectural Review Committee had a total of 15 submissions for review, 14 were approved and 1 was denied. The Fining Committee did not meet in April.

Our March financial balance sheet showed the operating fund finished the month with \$194,628 which is an increase from the February total of \$188,626. Prepaid assessments increased from a February total of \$66,964 to a March total of \$109,752. Receivables finished the month of March at \$6,573 which is a decrease from our February total of \$10,921. Our income statements show the breakdown of the monthly expenses for March. The top areas that were over budget for the month of March were property taxes, gate repairs and pool monitor. Our total expenses for the month of March were \$1,083 under budget and our 2026 YTD expenses are running \$10,484 under budget.

The HOA Board would like to thank our volunteers that helped out on or

previous Community Volunteer Day on Saturday, April 11th. We got all the planned tasks completed and several teens helped out as well and earned volunteer hours towards Bright Futures Scholarships. With some help from our residents at our quarterly volunteer days, it helps keep our operating costs lower and our community looking great!

Remember that school will be out in a few weeks so our kids will be more active riding bikes and playing with friends over the summer months so please slow down and watch out for kids.

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! Thank you for the continued opportunity to serve.



Hello Neighbor!

Thinking of making a move?
I pride myself on being
Educational and Responsive.
I'd love to help you with your
home sale.



Henri White

CALL, TEXT, OR EMAIL

📞 813-575-2246

✉️ henriwhitefl@gmail.com



Amo Realty

CDD Update: It's That Time of Year Again – Alligator Mating Season

It's that time of year when our local alligators become more active—spring marks the start of mating season. Beginning in April and peaking in May and June, alligators are on the move looking for mates and, at times, new ponds or lakes as water levels change. Because many of the ponds and lakes in our community may already have resident alligators, you may notice increased activity and sightings during this period. It's a great time to refresh some simple "gator etiquette" to help everyone stay safe and comfortable.

- Assume every body of water in our area may contain an alligator—even if you have never seen one.
- Alligators traveling on land are usually not interested in people or pets. They are typically moving between water sources or searching for mates.
- Always treat alligators with respect and give them plenty of space. This includes small or young alligators—mother alligators are often nearby and protective.
- Alligators are generally not aggressive toward humans unless they have been fed and begin to associate people with food. Feeding alligators is dangerous and illegal—please NEVER FEED AN ALLIGATOR.
- In most cases, you do not need to report or remove an alligator unless it is behaving aggressively or posing a clear threat. Be aware that nuisance alligators that are trapped are typically not relocated.
- Swimming in community ponds or lakes is unsafe at any time of year and should be avoided.
- Keep pets, especially small animals, well away from the water's edge. To an alligator, pets can resemble natural prey such as raccoons or opossums.

Problem Alligators

The Stonebrier HOA and CDD do not handle alligator removal. If you encounter an alligator that may pose a risk, you can contact the Florida Fish and Wildlife Conservation Commission (FWC) Nuisance Alligator Hotline at 866-FWC-GATOR (866-392-4286), particularly if the alligator:

- Shows little or no fear of people
- Approaches pets or residents
- Is repeatedly seen in high-traffic residential areas
- Appears large (approximately over 4 feet) and is behaving aggressively
- Is known or suspected to have been fed by people

Bottom Line

Alligators are a natural and expected part of living in Florida. With awareness and a few consistent precautions, we can safely coexist with local wildlife while protecting our families, pets, and neighbors.



Stonebrier HOA Board – stonebrierHOA@gmail.com

Josh Cravens – President, President@stonebrierHOA.com

Jennifer Blanton – Vice President,
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Jeff Berg – Treasurer, Treasurer@stonebrierHOA.com

Joe Latin – Director At Large, DirectorAtLarge@stonebrierHOA.com

Stonebrier CDD Board of Supervisors,

Analina Medina - Chair, Seat3@stonebriercdd.org

Michael Kiely - Vice Chair

Joseph Traugott - Assistant Secretary

Kristyn Fada - Assistant Secretary

Hari Joshi- Assistance Secretary

HOA Management Company:

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 Fining Committee??? Contact Wise Property Management at (813) 968-5665

Stonebrier Neighborhood Watch Coordinator 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

Important Dates and INFORMATION

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

CDD Meeting - Thurs, May 14th at 6:00pm

HOA Board Meeting – Tues, May 19th at 6:30pm

Last Day of School – Fri, May 29th

Need a Babysitter?

Need a night out and have some little ones that need a local babysitter? Babysitting Service Available! We have 3 daughters ages 17 years, 16 years, & 14 years old. We live in Waterbridge. Hire one, two, or all 3 girls for your babysitting needs. Experienced and reliable. Call or text Vanessa Neylan @ 813-765-9723.

Dog Walking / Pet Sitting Services

Dog Walking and Pet sitting services available right in your own neighborhood! My flexible schedule allows for walks or check-ins throughout the day – mornings, midday or evenings. As a long-time rescue dog & cat owner, I have extensive experience in dog walking and pet sitting. I am certified in dog & cat first aid and am experienced with senior dogs. Please call or text Kathy @ 813-728-1002. Neighborhood references available

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.

Tampa Bay Rays' \$49 all-inclusive SkyDeck is the best deal in professional sports

Let's be absolutely clear about something: \$49 for all-inclusive food and drinks at a professional baseball game is not just a good deal. It's the kind of deal that makes you wonder if someone at the Tampa Bay Rays front office accidentally hit an extra zero on the wrong end of a number.

April 6th was the night that our Rays finally came home. After 18 months of Hurricane Milton's damage, a year away at Steinbrenner Field, and what had to be the most ambitious roof reconstruction project in Florida history, Tropicana Field opened its doors again. The energy was electric. The crowd was loud and the Rays beat the Cubs 6-4 in front of a stadium full of fans who'd waited way too long for this moment.

But here's what we should talk about: the MaintenX SkyDeck.

Tucked in left field, this all-inclusive single-game experience starts at just \$49 and covers everything. Not "everything" in the sneaky resort hotel sense, where "everything" somehow excludes the thing you actually want. We mean everything. Freshly popped popcorn, warm Bavarian pretzel sticks with cheese sauce and Dijon, all-beef hot dogs, classic nachos, pulled chicken nachos, a pulled chicken sandwich, domestic draft beers, house red and white wines, soft drinks, and water. All. Of. It. Included.

Hot food stands are refilled all game for grab-and-go eats

Let's put that in perspective. A single beer at most major league ballparks will run you somewhere between \$12 and \$15. That means at the SkyDeck, you're essentially recouping your entire ticket cost in beverages alone after approximately three and a half drinks. Which, if you've ever watched a Rays game in the middle of a Florida summer, is an entirely reasonable consumption rate.

This isn't just a good deal for baseball. It's arguably one of the best per-dollar entertainment values in all of professional sports. Premium all-inclusive experiences at NFL, NBA, and NHL venues routinely start at \$100, \$150, even \$200 per person. The Rays are doing it for \$49. On a per-snack basis, that's practically community theater pricing with a major league view.

The SkyDeck is also genuinely designed with flexibility in mind. It's perfect for a birthday, a first date, a work outing, or a Tuesday when you just need to watch some baseball and eat three pretzels in peace without doing math in your head.

The Rays won that night. The Trop was back. And honestly? So was every fan in this economy who's ever wanted to go to a ballgame without needing a second mortgage. Grab your tickets here at <https://www.mlb.com/rays/tickets/all-inclusive-tickets>.



Dog-friendly parks, beaches, and heat safety tips for spring and summer in St. Pete

Spring is in the air, and depending how much breeze you're getting, summer is sneaking in, too. It's the perfect time of year for outdoor activities for humans, and it's also the time of year when it is most important to keep our pups in mind. We want them to have fun with us, and we have a responsibility to keep them safe in the heat. Luckily, it's not only possible, but perfectly easy to do both.

CentralPet Express Care, the new vet clinic in Downtown St. Pete (19 Dr. MLK Jr. St. South), helpfully curated a list of dog-friendly parks and beaches where you can find shade, as well as a list of helpful tips and guidance when it comes to taking care of your dog during Florida's hotter seasons.

Three great dog-friendly beaches

Ft. De Soto Dog Beach

3500 Pinellas Bayway South, Tierra Verde

Let your dogs roam this beautiful, historic beach off-leash. Let them dive and splash in the water, make some new puppy friends and enjoy the Florida sunshine. There are also 2 fenced-in areas near the beach for large and small dogs with water stations.

Honeymoon Island State Park

1 Causeway Boulevard, Dunedin

This expansive state park features a designated beach area for dogs, in addition to allowing leashed pets on the nature trail. It's a Dunedin gem and totally worth the trip with your pooch. Bonus: Downtown Dunedin is incredibly dog-friendly for your post-beach fun.

Davis Islands Dog Beach

1002 Severn Street, Tampa

This waterfront dog beach is a totally laid-back spot to unwind with your four-legged friend. The area features a water fountain and wash station to help keep your dog cool and clean while they play. If you wanted an excuse to try out that new restaurant, here's your sign.

Three great city parks for a walk or dog park play time

North Shore Park

901 N Shore Dr NE

A favorite for downtown and Old Northeast residents, North Shore Park combines its large walking trail with ample shade and green spaces as well as a heavily-shaded, gated dog park right off the main walking path.

Crescent Lake Park

1320 5th St N

You don't have to hit the shoreline to enjoy a waterfront park. Crescent Lake has it all, from the shady one-mile loop around the lake and the massive new playground area to the tucked away dog park and the always large number of fellow dog owners out for a walk.

Vinoy Park

701 Bayshore Dr NE

The 11-and-a-half-acre park is one of Downtown St. Pete's crown jewels, and it's always a popular destination for humans and dogs alike. There is tons of space, as well as regular opportunities to bark at dolphins. There is also ample shade, but without a dedicated dog park, we recommend sticking to the hours around dawn or dusk.

Tips from the vets at CentralPet for protecting dogs in high temps

Heat hits harder here (even if it doesn't feel extreme) – Florida humidity makes it harder for pets to cool down overheating can happen fast, even in the shade. Pavement and sand especially get HOT If it's too hot for your hand for 5–7 seconds, it's too hot for paws. **Sand at the beach** can burn just as bad as asphalt.

Walk early or late – Best times in Tampa Bay: Before 10 AM; After 6–7 PM. Midday walks are the biggest risk.

Hydration is everything – Always bring water and don't rely on public bowls. Collapsible bowls are perfect for beach days. Watch for **signs of heat exhaustion**: Heavy panting; Drooling; Lethargy; Vomiting. If you see vomiting, cool them down and get veterinary care ASAP.

Saltwater + sand = problems: Drinking saltwater can cause vomiting/diarrhea. Sand ingestion (from toys/licking) can lead to blockages.

Shade is your best friend: Whether it's a beach umbrella or a shaded park — pets need breaks from direct sun. And finally: Know where to go if something feels off. Having a local vet open evenings/weekends (like CentralPet) gives peace of mind.



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 & 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.



Thank you Volunteers!

Our HOA Community Volunteer Day was on April 11th. We had a dedicated group of residents come out and help with some simple tasks to help keep our Amenity Center looking great. We want to thank all the volunteers who helped out on a Saturday morning. Both basketball nets and soccer nets were replaced. Trash was picked up all around the Amenity Center and playground. A previously vandalized section of fencing at the pool was repaired and some of the pool furniture was re-arranged. We regularly conduct these community volunteer days to help lower our maintenance costs and they also provide an opportunity for our students to earn hours towards their Bright Futures Scholarships. Whether you can spare an hour or the whole morning, your time and effort will help keep our community beautiful and connected. Keep watch for future volunteer dates and come be a part of something that makes Stonebrier stronger –

Upcoming Reserve Study Analysis

The HOA Board along with Wise Property Management order Reserve Study Analyses for our community every few years and it is time for us to order an updated one for 2026. We anticipate that the analysis will be conducted in Q1 and this will provide us with a financial report to accurately prepare future budgets and reserve needs for the coming years. With the increases in prices across the board, along with tariffs, we anticipate the replacement costs of a majority of our community assets will increase so having current numbers will allow us to budget accordingly.



Tampa's Florida Aquarium unveils 'AquaFence' to protect against hurricane surge

If Tampa were to suffer a direct hit from a hurricane, it would be impossible to evacuate all 20,000 animals from the downtown aquarium's waterfront location. The aquarium announced Tuesday morning

that AquaFence, a flood barrier company that garnered local and national recognition after its barriers protected Tampa General Hospital from Helene's 7-foot storm surge, would be donating barriers ahead of the 2026 hurricane season.

IMPORTANT

ONGOING Water Restrictions

Hillsborough Residents Asked to Reduce Landscape Watering to One Day Per Week

Hillsborough County is asking all residential and commercial property owners to observe new guidelines regarding landscape watering days because of the regional drought.

The Southwest Florida Water Management District Governing Board voted to declare a Modified Phase II "Severe" Water Shortage due to dry conditions across the region, which requires all residents in Hillsborough County, including those on private wells, to follow one-day-per-week watering restrictions. The restrictions are in effect from Feb. 8, 2026, through July 1, 2026. Hillsborough residents should follow the following schedule:

If your address (house number) ends in...

- 0 or 1, water only on Monday
- 2 or 3, water only on Tuesday
- 4 or 5, water only on Wednesday
- 6 or 7, water only on Thursday
- 8 or 9, water only on Friday
- Watering hours are reduced to 12:01 a.m. to 8 a.m. or 6 p.m. to 11:59 p.m.; properties less than one acre in size may only use one of these windows.

Low-volume watering (micro-irrigation, soaker hoses, hand watering) of plants and shrubs (not lawns) is allowed any day and any time.

There is more information regarding the restrictions at [WaterMatters.org/restrictions](https://www.watermatters.org/), and [HCFL.gov/WaterRestrictions](https://www.hcfl.gov/).

PSA from our Fining Committee

While our summer rains have slowed down, we are still seeing a lot of properties in need of some exterior maintenance. We've been averaging nearly 200 violations per month being recorded and sent to our homeowners by Wise Property Management. We are having a lot of issues with unkept yards-dead grass (we do understand we have had very little rain), dead plants and trees, weeds, etc. Please maintain your yards to keep our community looking great!

Also, if you get a violation notice of any kind from WISE Property Management, please reach out to the contact info on the notice. Just shoot them an email letting them know you are taking care of the issue, if you have any questions or if you need extra time. They are there to help and answer any questions you have.

Whatever you do, please do not ignore the violation notice. Neither the HOA Board nor the Fining Committee want to impose a fine. We would much rather have the neighborhood looking nice for our property values. But if you ignore the violations, the Fining Committee and HOA Board will not hesitate to process the fine. Also, if you are planning to be away for any extended period of time, please remember that it is still your responsibility to maintain your property. Please and Thank You!

Neighborhood Watch Volunteers Needed!



We are working on re-launching our Neighborhood Watch program in Stonebrier, but in order for it to be successful, we need several

residents to volunteer to help provide coverage throughout our community. We have a few residents who volunteered to coordinate the group so now we just need some additional volunteers to cover the hours. If you are interested or want to learn more, please contact vicepresident@StonebrierHOA.com and include Neighborhood Watch Volunteer in the subject line to get connected to the right folks!

Fining Committee Volunteers NEEDED!

Our HOA has rules and regulations for living here. These include things like paint colors, landscaping requirements, approved structures/modifications to home and general maintenance of our properties. Sometimes life gets busy, and our properties fall into disrepair and need a little maintenance or repairs to keep it looking great. When those issues crop up, it's likely that you'll be issued a friendly reminder by our Property Manager to maintain your property with our community standards. If these issues go unaddressed or ignored, then residents are sent to our Fining Committee to determine if a fine needs to be imposed on the homeowner. This Fining Committee is separate from both our HOA and CDD Boards and is made up of volunteer residents. Recently, we've had a few members of our Fining Committee move away and we need a few more volunteers to assist the other members. Without a quorum present at these meetings, imposing fines needs to be put on hold and properties stay in a state of disrepair until the committee can meet again. Having multiple volunteers helps ensure that our Fining Committee can meet monthly (usually meetings last no more than 30 minutes) to review any issues within Stonebrier. If this is something you'd like to be a part of, please reach out to either our Property Manager, Camilo Clark at Wise Property Management at cmclark@wisepm.com or you can also send an email to the HOA Board at StonebrierHOA@gmail.com and we'll get you connected with the right people. Thank you for considering participating in this important committee – with a few dedicated volunteers, this committee helps to keep our community looking its best and maintaining high property values!



Compromised Gate Codes



During April some gate codes were written down on our keypad call boxes in permanent marker. Several resident gate codes were compromised and Wise Property Management has removed these codes from their system. Volunteers immediately went around and inspected all call boxes to make sure all gate codes had been cleaned off the keypads. If your gate code is no longer working or if you believe it has been compromised, please contact Wise Property Management to get a new gate code issued for your family. If you happen to see codes written on our gated entrances, a bit of elbow grease and nail polish remover will do the trick to get the Sharpie marker right off the call boxes.

Reminder HOA Dues

Your 2026 2nd quarter HOA Dues were due as of April 1st. The HOA Board voted to not increase our HOA dues for 2026 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.

Enjoy Community Events? Consider being our Social Committee Coordinator!

The HOA Board would like to thank our volunteer resident Evan Walker for always being willing to help organize our community social events.

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!

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.



The Fascinating History of Mortgages: From Ancient “Dead Pledges” to Your Neighborhood Home Loan

Chances are, if you own a home, a mortgage made it possible. That monthly payment you mail (or auto-pay) is part of a story that stretches back thousands of years—long before the American Dream, the suburbs, or even the word “mortgage” itself. Here’s a quick tour through mortgage history, from clay tablets in ancient Mesopotamia to the digital applications we use today.

The idea of pledging land as security for a loan is older than money itself. Historians trace the earliest mortgage-like contracts to the 5th century B.C. in Persia under King Artaxerxes and to ancient Greece, where “horos” stones were placed on properties to publicly announce that the land secured a debt. In Rome, the hypotheca allowed borrowers to keep using their land while the lender held a legal claim. Biblical texts and Hammurabi’s Code also mention land-backed loans, always with the same core bargain: if you don’t repay, the lender can take the property.

The word “mortgage” itself arrived in medieval England after the Norman Conquest. It comes from the Old French mort gage—“dead pledge.” The pledge “died” (ended) either when the loan was repaid or when the borrower defaulted and lost the land forever. Early English mortgages actually transferred title to the lender until the debt was cleared. Over time, courts developed the “equity of redemption,” giving borrowers a second chance to pay even after the due date—a key protection still alive in today’s foreclosure laws.

When English settlers came to America, they brought the concept with them, but for most of U.S. history, mortgages looked nothing like today’s. Until the 1930s, home loan terms were typically short—five to ten years—with huge “balloon” payments due at the end. Down payments often topped 50 percent, and interest rates floated. Banks and building-and-loan societies (early versions of today’s credit unions) made most of the loans, but only to people they knew locally.

Everything changed during the Great Depression. Between 1930 and 1933, roughly one in four American homeowners faced foreclosure as banks failed and jobs vanished. President Roosevelt’s New Deal responded with three game-changing institutions: the Home Owners’ Loan Corporation (which refinanced distressed loans), the Federal Housing Administration (FHA) in 1934 (which insured mortgages so lenders could take less risk), and Fannie Mae in 1938 (which created a secondary market so banks could sell loans and keep lending). Suddenly, 20- and then 30-year fixed-rate, fully-amortizing mortgages became standard. Monthly payments replaced balloon payments, and down payments dropped to as low as 10–20 percent.

The post-World War II years turned these innovations into the American Dream. The GI Bill offered veterans low-down-payment loans, suburban tracts sprang up overnight, and homeownership rates soared. For decades, the 30-year fixed-rate mortgage—backed by FHA, Fannie Mae, or later Freddie Mac—felt as American as apple pie.

The late 20th and early 21st centuries brought new twists. Adjustable-rate mortgages (ARMs) and “exotic” loans helped more people buy homes, but loose lending standards and Wall Street’s appetite for mortgage-backed securities fueled a housing bubble. The 2008 financial crisis—triggered in part by subprime mortgages—led to massive foreclosures, the collapse of Lehman Brothers, and new safeguards like the Dodd-Frank Act. Today, lending standards are tighter, but technology has made the process faster: you can now apply, get pre-approved, and even close a loan almost entirely online.

Yet the basics remain the same. A mortgage is still a pledge of your home in exchange for the money to buy it. Thanks to centuries of evolution—and the stabilizing hand of government programs after the Depression—homeownership is within reach for millions of families who could never pay cash up front.

So, the next time you sit down to pay your mortgage, remember you’re part of a long line of homeowners stretching back to ancient stone markers and medieval English fields. In our neighborhood, that history feels very much alive—every time a “Sold” sign appears and another family moves in.

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. NMLS # 506529, Jennifer Lindley, NMLS # 1948815, 727-452-9868 or TheLindleyTeam@grarate.com. The Lindley Team “Not just a loan, but a plan!”



Hello Neighbors! My name is West Edwards and I am a resident in Waterbridge and the owner of Sharpe Roofing. I have been in the roofing industry for 23 years and have been on over 10,000+ roofs on commercial and residential properties in that time. I asked the HOA if I could share a little information with you each month to help educate the community regarding things I see and have learned along the way that can hopefully help you plan and save money.

As you know it is about time for the start of the “Mean Season”, or the hot Hurricane Season for us. It is one of the challenges we face as Florida residents (along with the summer heat!) that comes along with living in such a wonderful place. I’m sure most of you by now have heard the term WIND MITIGATION and the inspection it entails as required by insurance companies (I have a video on YouTube you can watch that explains this in about 2 minutes as well at <https://www.sharperoof.com/roofing-university> and scroll right a few videos for the one on “Wind Mitigation”).

While it is important to have this done to make sure you are receiving any savings possible, it is more important to note the strengths and weaknesses as explained in the report by the inspector, since it covers a LOT more than just your roof system. While the chance of a direct strike from a major storm is thankfully small, we should still be diligent to protect our home and family by understanding what we can do to mitigate damage from high winds. While our homes here in Stonebrier neighborhood are built accordingly, we should also share information with co-workers, friends and family who may be in houses built prior to 2002 so they can check for some of the most important aspects, like the roof to wall connection that is so important in keeping your roof system (the trusses and plywood) secured to the outside wall against wind lift. I have seen many times from strong storms like Ivan and Michael where the entire roof system is blown off a home like a giant parachute and lands with all the roof covering still intact! This means the roof to wall connection was inferior and is also why it is one of the biggest credits from your insurance provider when you have the correct type. It is always important to have your roof covering (shingles, metal, tile, etc) checked periodically to look for weak areas of concern. You can help yourself by taking the time to walk around your home and look up at your roof for anything that looks irregular like loose or missing shingles or ridge caps. Also look for any plants or trees that have grown over the years that may damage your home with repeated strikes in high winds and have them trimmed back.

There are plenty of fine websites that will share the details of how you should prepare for a storm so I will not go into those details, except to say you should spend a little time walking around you home to have a plan in place to remove or secure anything that the wind can pick up and blow into your home or your neighbor’s home (flags, grills, patio furniture, solar lighting, etc). I’m a 6th generation Floridian, so my family and I have been through a lot of these seasons, and while it can be a bit nerve-wracking at times, we seem to weather through it and feel blessed to live in such a beautiful place! Remember, preparation (and a strong roof system) reduces perspiration!

I hope you find this information useful and helpful to share with friends, family and co-workers who may want to learn a bit more about protecting their home. Please visit and share our website with the “Roofing University” link as it is no sales, just helpful tips to get the most out of the system that protects your home the most. I’ll share more in upcoming issues!

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



Nothing for kids to do? Summer camps to the rescue! Hillsborough County's popular and affordable summer camps offer hours of indoor and outdoor games and a variety of

recreational and team-building activities. Open registration for traditional summer camps begins at noon Saturday, April 4. Camps are offered for kids ages 6-12, and from 12-15, and adaptive recreation for kids ages 5-18. The camps are open from 7:30 a.m. to 6 p.m. Monday through Friday, from June 9 to Aug. 8.



Port Tampa Bay to build fourth cruise terminal as demand grows
Port Tampa Bay, Florida's fourth busiest cruise port, is set to become bigger and busier. Local officials are moving forward with plans to

build a fourth cruise terminal as demand continues to grow. According to Port Tampa Bay data, the cruise port welcomed a record 1.66 million passengers in 2025.

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.



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 and Sidewalk, Trash and 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.



Being kind involves small, intentional actions that show empathy and support, such as active listening, offering compliments, helping with daily tasks, and giving to charity. Simple acts like holding doors, smiling at strangers, or sending handwritten notes can significantly improve someone's day. Kindness also includes self-care and being patient with others. You can donate to charity, give blood, or donate old clothes and books. You can pay it forward by for the coffee of the person behind you in the drive-thru. Another example is to give to strangers by putting extra money in an expired parking meter.

Gardening Calendar – May

What to plant:

Annuals: Plants that can take summer heat include salvias, torenia, wax begonias, and ornamental peppers.

Bulbs: Some lilies do better when their roots are crowded. Try planting Amazon, Aztec, and Kaffir lilies in containers to increase blooming.

Herbs: Plant heat loving herbs, including basil, Mexican tarragon, and rosemary.

What to Do:

Pests: Harmful insects become more active as the weather warms. Watch for thrips, scale, and mites on ornamental plants.

Gardenias: While some yellowing of older leaves is normal, yellowing of new growth usually indicates a micronutrient deficiency.

Oleanders: Chewed or ragged leaves indicate oleander caterpillars at work. Lawn insects: Watch for damage from chinch bugs in St. Augustine.

Prevent lawn diseases: Prevent or minimize disease by following proper cultural practices when caring for lawns. Tomatoes: Watch for pests, disease, and nutritional disorders on tomato plants.

What to Do Every Month:

- Adjust irrigation based on rainfall
- Deadhead flowers to encourage new blooms.
- • Monitor the garden for insects and disease.
- • Plant trees, shrubs, and perennials and water until established.
- • Mow lawns at recommended heights: St. Augustine: 3-4"

Mosquito Control Tips

There are several effective steps residents can take to reduce mosquito activity around their homes while supporting a comfortable outdoor environment.

One of the most important strategies is eliminating standing water. Mosquitoes can breed in even small amounts of water, making it essential to regularly check areas such as flowerpot saucers, gutters, birdbaths, and low spots in the yard. Items like buckets, tarps, and outdoor equipment should be stored in a way that prevents water accumulation. After heavy rains, a quick inspection around the property can significantly reduce breeding opportunities.

Maintaining landscaping is another key factor. Overgrown shrubs, tall grass, and dense vegetation provide shaded resting areas for mosquitoes during the day. Keeping lawns trimmed and bushes well-maintained helps minimize these hiding spots. For residents interested in natural deterrents, certain plants such as citronella, lavender, and lemongrass may help discourage mosquito activity when placed around patios and entryways.

Outdoor fans can also make a noticeable difference. Mosquitoes are weak fliers, and consistent airflow on patios or lanais can help keep them away from seating areas. This simple addition can improve comfort during evening hours when mosquito activity tends to peak.

Residents may also consider using EPA-approved repellents when spending extended time outdoors. Products containing ingredients like DEET or picaridin are widely recommended for their effectiveness. For those who prefer alternatives, oil of lemon eucalyptus is another commonly used option.

**EMERGENCY
EXPERTS**

OPEN 24/7

**CLOSE
TO HOME**



ShortER Wait Times

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

1710544731

 **Learn More**
NorthdaleER.com

In case of a 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



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Stonebrier Real Estate News



2839 Maple Brook Loop

- Sweetgrass Community
- 4 beds, 3.5 baths, oversized tandem 3 car garage
- 2012 build, 3,213sqft
- New LVP floors & water heater
- Huge primary suite!
- Awesome screened lanai for outdoor entertaining
- Spacious 2-story floor plan
- Gorgeous oversized conservation lot w/water views!

For current pricing & a virtual tour, please visit the property website at: www.2839MapleBrookLoop.com



Choices, choices, choices & even more choices! Thinking about making a move or know of someone who wants to live in Stonebrier? Check out my 2 newest listings in our community (and I have more coming soon)! Contact me today for more details on these homes or to schedule a private showing!



2837 Maple Brook Loop

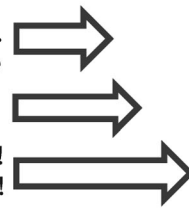
- Sweetgrass Community
- 3 beds + office, 2 baths, 2 car garage
- 2011 build, 2,070sqft
- 24" porcelain tile floors throughout
- Upgraded kitchen w/glass tile backsplash
- Newer appliances & exterior paint
- Beautiful waterfront lot & great views

For current pricing & a virtual tour, please visit the property website at: www.2837MapleBrookLoop.com



3205 Majestic View Dr

As the Top Selling Realtor® in Stonebrier, I'm usually working with several Stonebrier families on upcoming listings. I have a fantastic large Stonebrier home that will be coming on the market very soon so stay tuned! If your family is considering selling, give me a call today! Let me get you top dollar for your home!



Time to sell? Time to buy? Want to know more about the current value of your home? Call me today. As your Realtor and fellow Stonebrier neighbor, I can help you with all of your real estate needs.



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