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HOMESTEAD EXEMPTIONS MADE EAS'4-2011

By Eric Berkowitz

f you are new to the neighborhood, just turned 62 or 65, recently back from Iraq, or planning to relocate, take a few minutes to read this. Do you intend to downsize an empty nest or lock up a deal on a beachfront second home? Does paying taxes cause uncontrollable diaphoresis, swollen glands or blackouts? Even if the following info doesn't save you any money, it may calm your nerves.

All legal Florida residents are eligible for a Homestead Exemption on their homes, condominiums, co-op apartments, and certain mobile home lots if they qualify. As amended in 2008, the Florida Constitution provides this tax-saving exemption on the first and third \$25,000 of the assessed value of an owner/occupied residence. However, the additional \$25,000, which only applies to that portion of a home's assessed value between \$50,000 and \$75,000, does not apply to the schools part of the tax bill. You are entitled to a Homestead Exemption if, as of January 1st, you have made the property your permanent home or the permanent home of a person who is legally or naturally dependent on you. By law, January 1st of each year is the date on which permanent residence is determined.

As defined in Florida Statute § 196.012(18), "'Permanent residence' means that place where a person has his true, fixed, and permanent home and principal establishment to which, whenever absent, he has the intention of returning. A person may have only one permanent residence at a time; and, once a permanent residence is established in a foreign state or country, it is presumed to continue until the person shows a change has occurred."

The regular filing period for a 2012 homestead exemption is March 2, 2011 to March 1, 2012. Section 196.011(8), Florida Statutes, requires that ALL applications for 2011 exemptions must be filed with the Property Appraiser by September 19, 2011. Once that late filing deadline closes, no further exemption applications can be accepted for the year, regardless of any good cause reason for missing the late filing deadline.

When filing an application you must bring the items listed below, dated prior to January 1, 2011. To claim 100% coverage, all owners occupying the property as Tenants in Common (i.e., proportional share co-owners) must file in person on jointly held property. In the case of a husband/wife ("Tenants by the Entirety") or Joint Tenants with Right of Survivorship ("JTRS"), any one owner may qualify for 100% coverage – although it is always highly advisable to have all eligible owner-occupants to file. If you are married and the Deed has different last names for a husband and wife, a marriage certificate must be presented if the deed does not indicate the two co-owners are "husband and wife."

Proof of Ownership In general, the recorded Deed or Co-op Proprietary Lease must be held in the name(s) of the individuals applying for Homestead. You do not need to bring a copy of the deed or coop lease if the document has already been recorded in the Official Records of Broward County. IF THE PROPERTY IS HELD IN A TRUST, EITHER A NOTARIZED CERTIFICATE OF TRUST OR A COMPLETE COPY OF THE TRUST AGREEMENT IS REQUIRED.

Proof of Permanent Florida Residence, ALL DATED PRIOR TO JANUARY 1, 2011 Acceptable forms of proof are as follows:

• FOR ALL APPLICANTS: *Florida Driver's License ("Valid Only in Florida" driver license is not acceptable) or Florida Identification Card (for non-drivers only) is required IN ADDITION TO ONE OF THE FOLLOWING:

Florida Voter's Registration; or

Recorded Declaration of Domicile.

 FOR NON-US CITIZENS: In addition to the items listed above, you must have proof of permanent residency, resident immigrant status (such as a "Green Card"), asylum/parolee status or other **PRU-COL status.

*Note: it is generally against the law for a Florida resident to drive in Florida with an out-of-state license or tag if he/she claims Homestead Exemption (Sections 320.37 and 322.08 of the Florida Statutes).

** PRUCOL is an acronym for "Permanently Residing in the United States Under Color of Law." PRUCOL applies to individuals who are neither U.S. citizens nor aliens lawfully admitted for permanent residence (i.e. lawful temporary residents, refugees, political parolees, asylum grantees, deferred deportation, etc.). Essentially, it includes aliens living in the U.S. with the knowledge and permission (express or implied) of the USCIS (United States Citizenship and Immigration Services) and whose departure that agency does not contemplate enforcing.

Following the September 11, 2001 tragedy, the functions of the Immigration and Naturalization service (INS) were transferred from the Justice Department to the Department of Homeland Security. Upon dissolution of the INS on March 1, 2003, immigration service functions were imparted to the newly formed USCIS.

Pursuant to Rule 12D-7.007(3), Florida Administrative Code, anyone residing in the U.S. under what is considered a "temporary" visa (E-, F-, H-, J-, L-, M-, N-, O-, P-, TC- or R-class visa) is INELIGIBLE for a Homestead Exemption. Similarly, anyone here under "Temporary Protected Status" is also ineligible. This is true under Florida law no matter how long you have owned your home and lived/worked in Florida – and regardless of how many times you are legally able to renew your visa.

The Florida Department of Revenue application form (DR-501) requests the following information for all owners living on the premises and filing.

Date of each owner's last Florida permanent residency

- Date of occupancy for each property owner
 Social security numbers of all owners filing, including the Social Security numbers of any married spouses – even if not filing or named in the Deed (as per Section 196.011(1)(b), F.S.) – are required
- Florida Drivers License and/or Vehicle Tag numbers (if applicable)
- Florida Voters Registration number (U.S. citizens) or Immigration number (not U.S. citizens)

Current employers of all owners

Addresses listed on last I.R.S. income tax returns

Florida Statute 196.011(9) (a) requires the owner to notify the Property Appraiser whenever the use of the property or the status or condition of the owner(s) changes so as to change the exempt status of the property. If the status of the property or the owner(s) alters Homestead eligibility, the law requires notification of the Property Appraiser's office by March 1st. Failure to so notify the property appraiser exposes the property owner to 10 years of retroactive tax indebtedness plus 15 percent interest per annum and a penalty of 50 percent of the taxes fraudulently exempted.



If Mr. Slippery moves to a subsequently purchased Florida property, the local Property Appraiser must record a notice of lien in the county or counties wherein the deadbeat's new property or properties are located.

If you (or your married spouse) have a Homestead Exemption in any other county, state or country (or an equivalent permanent residencybased exemption or tax credit, such as New York's "S.T.A.R." exemption) on another property you also currently own, you will not be eligible for a homestead in Broward until you surrender the exemption in that other jurisdiction.

The Homestead Exemption does not transfer from property to property. If you had this exemption last year on another property and moved, you must file a new application for your new residence. Notify the Property Appraiser to cancel the exemptions on your former home. Property purchased during last year may show qualified exemptions of the seller. The sellers' exemptions will not carry over to this year; you must apply for your own exemptions!

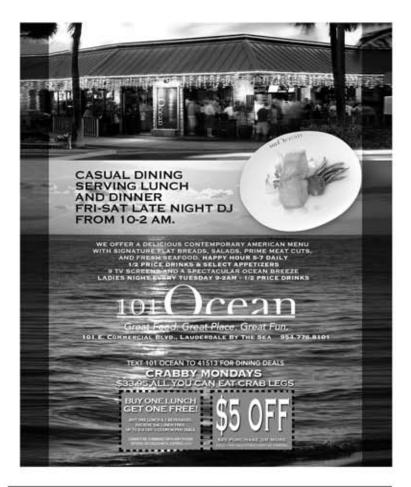
Florida's Portability law allows property owners to transfer their "Save Our Homes" benefit earned on a previous Homestead property to their new Homestead property. If you are applying for a new Homestead Exemption AND you held a Homestead exemption on a previous property within the last 2 tax-years anywhere in Florida, you should also submit a Portability application with your Homestead application. Again - although portability benefits are transferable, the Homestead Exemption prerequisite for the "Save Our Homes" tax cap is not. You must apply for a new Homestead Exemption to be eligible for portability benefits.

In view of the 11.7% haircut to property values, roughly 180,000 Broward homeowners were perplexed by miniscule increases in their 2010 tax bills. In times of inflating property values, Florida's 1992 "Save Our Homes" (SOH) Constitutional Amendment caps annually assessed valuations of Homesteaded properties by the lower of 3% or the percentage increase of the consumer price index (CPI). However, when property values decline, a homestead "recapture" provision (Section 193.155, F.S. and 12D-8.0062, Florida Administrative Code) causes taxable values to annually rise by 3% (or the percentage change in the CPI - if less) until the assessed value finally equals the market value.

The amount of the homestead exemption granted to an owner residing in a property is to be applied against the amount of that person's interest in the property. This provision is limited in that the proportional amount of the homestead exemption allowed any person shall not exceed the proportionate assessed valuation based on the interest owned by the person. For example, assuming a property valued at \$40,000, with the residing owner's interest in the property being \$20,000, then \$20,000 of the homestead exemption is all that can be applied to that property. If there are multiple owners, all as joint tenants with rights of survivorship, the owner living at property filing receives the full exemption.

"Can I still receive a Homestead Exemption if I rent my property?" It depends on the local Property Appraiser. Florida Statute § 196.061 provides "The rental of an entire dwelling previously claimed to be a homestead for tax purposes shall constitute the abandonment of said dwelling as a homestead, and said abandonment shall continue until such dwelling is physically occupied by the owner thereof. However, such abandonment of such homestead after January 1 of any year shall not affect the homestead exemption for tax purposes for that particular year so long as this provision is not used for 2 consecutive years.

Continued on page 6



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The TRIM Notice contains proposed tax rates as set by local taxing authorities (i.e., Broward School Board, Broward County Commission, City of Fort Lauderdale, South Florida Water Management District, North **Broward Hospi**tal Board, Children's Services Council of Broward County and the Florida Inland **Navigation Dis**trict).

Homestead...Continued

Since Florida's Constitution determines if a property is a "Permanent Residence" by its status on January 1st, what happens before or after that bellwether date is technically irrelevant. As provided for in the above exception, if a lease begins after January 1st and terminates by December 31st of the following year, nothing in Florida law requires surrender of the Homestead Exemption. Unfortunately, Florida law (Florida Statute § 196.015) also provides the local Property Appraiser with a broad interpretational mandate when measuring eligibility. Broward County Property Appraiser Lori Parrish has adopted a "once in a lifetime policy" for these rentals, allowing each homeowner a single opportunity to rent their Homesteaded property without sacrificing the exemption. However, she strongly suggests that her office be consulted prior to executing any leases – a buzz phrase for do it or else!

By the end of the second week in August, the Property Appraiser mails "Notices of Proposed Taxes" (AKA "TRIM" notices") to all Broward County property owners. Once you receive the TRIM (Truth in Millage) notice, you must act expeditiously if you intend to challenge the assessment or proposed tax rates. Unfortunately, many property owners ignore the TRIM notice and wait until they receive their tax bill in November - after the September 19th deadline - when it's too late to file an appeal.

The TRIM Notice contains proposed tax rates as set by local taxing authorities (i.e., Broward School Board, Broward County Commission, City of Fort Lauderdale, South Florida Water Management District, North Broward Hospital Board, Children's Services Council of Broward County and the Florida Inland Navigation District). Last year, Broward properties suffered an average countywide drop in taxable value of 11.7% – the biggest single-year percentage decline in Broward property values since the 1920s. Nearly all neighborhoods saw values plummet in 2010.

The "2011 Estimate of Taxable Values" released by the Property Appraiser on June 1, 2011 supported last year's prediction that this year's values would hold steady, harkening an end to the sharp slide in Real Estate values. Taxable values for the Galt Mile's "Big Three" taxing authorities were subject to dips of 1.8% (the School Board), 1.9% (the County Commission) and 3.5% (the City of Fort Lauderdale). Each taxing authority holds two public hearings from July through September, where taxpayers may question proposed millage rates, non-ad valorem fees and special assessments, or comment on services being cut from local budgets. Your TRIM Notice lists the hearing dates, locations and contact phone numbers for each taxing authority. While these hearings provide flustered taxpayers with an opportunity to vent, prospects for successfully manipulating a lower millage rate are statistically comparable to spontaneously growing an eye on your thumb.

Your tax calculations are based upon a simple mathematical formula: TAXABLE VALUE x TAX MILLAGE RATES + SPECIAL ASSESSMENTS = TAX BILL. The TRIM notice reminds property owners that they can save money by paying early. Paying in November earns a 4% discount. The discount drops to 3% in December, 2% in January, 1% in February and full price in March.

While the Property Appraiser's Office exerts no influence over tax rates, if the market value as shown in the box "Your Property Value This Year" is higher than the market value of your property as of this past January 1, a Deputy Property Appraiser will discuss your market value and how it was calculated on request. Similarly, the Property Appraiser's office will review any exemptions that were denied. If still dissatisfied, you can file a petition with the Value Adjustment Board (VAB) to reconsider the assessment and/or any denied exemptions.

The Broward County Value Adjustment Board (VAB) is an independent appeals board that has initial jurisdiction over challenges to any property valuations (the "assessed value"), denials of exemptions, denials of classifications, and similar matters. When HB 909 amended Florida Statute 194.015 in June of 2008, the 5-member VAB's composition was changed to include two Broward County Commissioners, one School Board member and two layperson taxpayers (a homesteaded property owner selected by the County Commissioners). sion and a commercial property owner selected by the School Board).

The Board is completely independent of the Property Appraiser's office. As per Florida Statute 194.035, the Value Adjustment Board appoints Special Magistrates – who are all qualified, professionally designated real estate appraisers (for valuation cases) and/or attorneys (for exemption cases) – to conduct the hearings. The only question the Special Magistrates can determine is whether the market value of a property as shown on the TRIM Notice was higher than the property's market value as of last January 1st.



Homestead...Continued

The process is triggered by filing an appeal application form (DR 486) and a nonrefundable \$15 statutory filing fee with the VAB by the September 19, 2011 deadline. The fully completed petition must be filed with the Clerk of the Value Adjustment Board at Broward Government Center, 115 South Andrews Avenue, Room 120, Fort Lauderdale, Florida 33301 (or filed online using a credit card) - BEFORE THE DEADLINE. While the Property Appraiser is immutably prohibited from processing an appeal after September 19th, a taxpayer who misses the deadline due to extraordinary circumstances can still petition the VAB to consider a valuation appeal. Since "good cause" latefilings are vetted on a case by case basis, the applicant must contact the VAB directly to assess an appeal's merit.

In accord with the provisions of Florida Statute 194.034 (d), petitioners are required to furnish the VAB Appeals office with all the information or documentation that will be used to support their conclusions of value. Failure to provide information previously requested by the Property Appraiser at least 15 days before the hearing precludes its use before the VAB.

To best prepare a case, documentary evidence supportive of a claim should be compiled with the assistance of the Property Appraiser staff, VAB staff and/or an attorney. To request the VAB's help, a petitioner can visit the VAB office in Room 120 at Government Center, call 954-357-7205 or 954-357-5367 or send an email to VAB@broward.org. To elicit assistance from the Property Appraiser's Office, visit their headquarters at 115 South Andrews Avenue, Room 111 in Governmental Center (954-357-6830) or email Manager Cheryl Guske at cguske@bcpa.net. Any person representing you at the hearing must have a letter of authorization or power of attorney attesting to that fact. This applies to anyone whose name is not on the deed. If a late-filing petitioner is denied "Good Cause" by the VAB or if the Board finds against the applicant after a hearing, the petitioner is entitled by law to appeal to the Circuit Court, pursuant to Sec. 194.171, Florida Statutes.

CAVEAT EMPTOR! As you are doubtless aware, an appeal is a lawsuit. Lawsuits cost thousands of dollars in legal fees (retainers can run \$250 to \$500 per hour) and court costs. If unsuccessful, these costs would be incremental to the possible doubling or trebling of property taxes implicit in losing the homestead exemption. An appeal is anything but a consequence-free "toss of the dice

Senior Exemption

Pursuant to Section 196.075, F.S., residents 65 years or older as of January 1, 2011, may qualify for the additional \$25,000 "Senior Exemption". Qualified seniors must have a total 2010 household adjusted gross income not in excess of \$26,203 (adjusted annually for inflation by the Department of Revenue) to be eligible for the additional exemption. Since income eligibility is recalculated every January to reflect changes in the cost-of-living index, this exemption must be applied for annually. While the exemption applies to the county portion every Broward resident's taxes, only those residents living in cities that adopted the exemption (such as Fort Lauderdale) may also apply it to their municipal tax bite. The filing period is from January 1st to March 1st each year. To insure a proper fil-ing, follow the steps below:

If You File An Income Tax Return

- Complete Part (A), Part (C), and Part (D) of the Sworn Statement of Adjusted Gross Income of Household
- 2. Submit the Sworn Statement of Adjusted Gross Income of Household to the Property Appraiser on or before March 1, 2011.
- 3. Submit a copy of your 2010 Income Tax Return Form 1040

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and W-2 for all persons residing in your home (excluding renters and boarders) to the Property Appraiser no later than June 1.

If You Do Not File An Income Tax Return

Complete Part (A), Part (B), Part (D), and Part (E) of the Sworn Statement of Adjusted Gross Income of Household
 Complete Lines 1 through 4 of the IRS Form 4506 and sign the form. There is no fee for verification of non-filing.
 Submit the Sworn Statement of Adjusted Gross Income of Household,

proof of age, and the IRS Form 4506 to the Property Appraiser on or before March 1, 2011.

4. Submit a copy of your Social Security Statement (SSA 1099) to the Property Appraiser no later than June 1, 2011. The Social Security Administration will send you your SSA-1099 by February 1.

Although the filing deadline for the 2011 Senior Exemption has passed, the described dates are applicable annually for the exemption. If you believe that you have "Good Cause" for not having filed by the deadline, call the Property Appraiser's Office at 954-357-6830 and ask if and how you can still file for the 2011 Senior Exemption.

Other Exemptions

In addition to helping property owners with Homestead Exemptions and Low-Income Senior Exemptions, Property Appraiser staffers will facilitate applications for:

- WIDOW/WIDOWER EXEMPTION: Bring copy of spouse's death certifi-
- cate, newspaper obituary, or memorial card.

 DISABILITY/VETERAN'S DISABILITY EXEMPTION: Ask us about the filing
- requirements for partial and full versions these exemptions.

 ACTIVE MILITARY DUTY EXEMPTION: Bring dated evidence of participation in Operation Enduring Freedom, Operation Iraqi Freedom, or Operation New Dawn
- "GRANNY FLAT" EXEMPTION: Bring permits, Certificate of Occupancy and construction plans used to house your 62-year old "Granny" occu-



Homestead...Continued

The Property Appraiser's Main Office at 115 South Andrews Avenue, Room 111, in downtown Fort Lauderdale (just south of Broward Boulevard) is always open weekdays from 7 am until 6 pm. The office is open Saturdays from 8:30 a.m. to 5 p.m. on June 25, August 27 and September 17 and office hours are ordinarily extended during "TRIM season" to address the heavier traffic. The telephone number is 954-357-6830. The Broward County Property Appraiser maintains a web site at "http://www.bcpa.net". Maureen Morrison is the Broward County Property Appraiser's condo and co-op supervisor in the Real Property Office. Maureen can be reached at 954-357-6303 or by email at mmorrison@bcpa.net.

The Broward County Property Appraiser's Office conducts taxpayer out-reach sessions at City Halls, Condos, Co-ops, Community Centers, and a variety of other venues where Deputy Property Appraisers provide local residents with property tax information and help with filing exemptions. On the last Friday of each month, BCPA staffers assist Galt Mile residents at the Beach Community Center (3351 NE 33rd Street) from 10 a.m. to 11:30 a.m. For more information about these events, contact Community Outreach Supervisor Kelly Brown at 954-357-5579 or by email at kbrown@bcpa.net.

The Property Appraiser's office has instituted an Online Homestead Fil-ing Program. While the Property Appraiser's Outreach Program is remarkably convenient for new filers, the internet-based program is even easier. You can save time, gas-money and avoid lines and crowds that assemble at the local Broward office or the outreach venues.

Note: Homebound persons and other qualified individuals with disabilities who cannot readily leave their home may file for a Homestead Exemption by calling (954) 357-6035 to arrange for a visit from the Property Appraiser's Homebound Outreach Program.

Facing the Music

Broward County Property Appraiser Lori Parrish literally detests people who scam the County by fraudulently claiming exemptions for which

they are clearly ineligible. Last year, she pleaded with Galt Mile Advisory Board members to rat out snowbirds claiming Homestead Exemp-tions. Despite having informed Ms. Parrish that Advisory Board members wouldn't violate the confidentiality of their residents' information, they were understandably conflicted about passively enabling these thieves. We agree with Ms. Parrish that scammers increase the burden on every other taxpayer in the County and applaud her efforts to smoke them out and hold them accountable.

THE BOTTOM LINE: Since last year, Ms. Parrish has substantially enhanced her fraud-finding operations. If you have been claiming a Dis-ability Exemption while playing tennis every Thursday or a Homestead Exemption despite renting your unit for the past six years, you're in trouble. If you turn yourself in, you may forgo the 50% penalty on the money you ripped off from the County. Alternatively, if she nails you, you're fried like an egg. Moving won't help. Think about it!

Online Filing, Ask Lori, and Info Links

To file your Homestead Exemption online, access dozens of informational links or see how BCPA Lori Parrish answers scores of questions by Broward property owners, go to the Galt Mile Community Association website home page (www.galtmile.com), scroll down the center column article summaries and click on the headline entitled "Homestead Express - 2011". It opens the web-based version of this article in which scores of underlined resources are linked to their original source data. Scroll down to a links-list near the bottom of the article (under subtitle "Galt Mile Residents") to access the "Online Homestead Filing Program" or click on any of the "File Online" graphics just above the links-list.

In the "Ask Lori" segment of the same web page, Lori Parrish comprehensively answers questions from Broward residents about issues relevant to property taxes. To peruse this valuable resource, scroll to the top of the page and click on the "Ask Lori Parrish!" colored button on the right sidebar. If you have a question that isn't there – ASK – contact Bob Wolfe of Media and Government Relations at (954) 445-5732 or email at "media@bcpa.net" for more information. tion. (If selected, your inquiry - and her answer - will be added to the website.) •





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CONDO OWNERS CONFRONT LAWMAKERS AT *CAN* ROUNDTABLE



On June 16, 2011, the three name partners of Katzman Garfinkel Berger came to work early. With offices in Miami, Orlando (Maitland), Naples and Fort Lauderdale (Margate), the three principals in one of the State's top firms practicing association law cleared their schedules and met at their sprawling Fort Lauderdale campus in Margate.

A few years ago, Founding Partner Leigh Katzman decided to take advantage of the real estate crash. While scouting properties for a new headquarters, he saw an embarrassingly large former claims processing center previously occupied by Allstate. The huge 33,000 sq ft building set on a 6 acre campus was a steal. Katzman grabbed it. He had plans for the extra space.

Katzman had just scored a corporate staffing coup. For years, he watched one of rival Gary Poliakoff's associate lawyers develop a concept unique to his field of practice. A high-powered legal speedball named Donna Berger created an association advocacy organization for Poliakoff. The new network, which she called the "Community Association Legislative Lobby" or CALL, was built on the personal relationships Berger cultivated with association lead-ers in Naples, the Galt Mile in Fort Lauderdale, Tampa, Miami, Miramar, Orlando and Tallahassee.

Unlike other association attorneys in Poliakoff's fold, Berger met regularly with neighborhood, civic and community associations notwithstanding their status as clients. Upon hearing first hand their problems and concerns, Berger realized that many of the supposed experts on association issues were either "out of touch" or based their opinions on self-serving assumptions.

Over the next few years, Berger worked closely with the Galt Mile Community Association, the Gulf Shore Association of Condominiums (GSAC), the Alliance of Delray, Century Village, the Broward Coalition, Wynmoor Village, Coalition of Boynton West Residential Associations (COBWRA), and a host of other politically active neighborhood and community associations. When Miami Statehouse Representative Julio Robaina filed a series of poorly conceived association bills, Berger chartered a flight to Tallahassee which provided hundreds of angry association officials with an op-portunity to personally voice their objections. Working with the firm's lobbyists, she provided House and Senate vetting committees with testimony exposing the adverse impacts of bills that were disingenuously promoted as pro-association legislation.

Since Gary Poliakoff wrote the book on Florida Association law, Berger thought that her boss would undoubtedly see the intrinsic

value of her unique new enterprise. Poliakoff dropped the ball. Mistakenly believing that he - not Berger - was the secret ingredient in CALL's success, Poliakoff offered Berger promises instead of a partnership. Always the opportunist, Katzman struck while the iron was hot. Overnight, Berger was duplicating an association advo-cacy network for her new law firm Katzman Garfinkel Rosenbaum. With access to her new firm's outreach and resources, the Community Advocacy Network (CAN) would soon bypass CALL in credibly representing association interests.

Among the reasons she transferred her flag from Becker & Poliakoff to Katzman was her new firm's client policy. Unlike her former employer, Katzman limited his firm's focus to practice areas that impact associations. Conversely, they don't represent developers, banks, etc whose interests are often diametrically opposed to those of their association clients. Despite vehement claims to the contrary, law firms that represent clients on both sides of an issue generally resolve their conflict of interest in favor of the more lucrative client relationship.

Having lost Berger, Poliakoff handed CALL (now renamed the "Community Association Leadership Lobby") to two other firm lawyers, David Muller of Sarasota and Yeline Goin of Tallahassee. While Muller and Goin are good lawyers, they lacked Berger's personal credibility with Community Association leaders. Now a name and managing partner at Katzman Garfinkel Berger (KG&B), Donna soon built CAN into the vehicle she envisioned while creating CALL for her former firm.

In short order, she implemented a Board Member Boot Camp to teach new board members how to fulfill their responsibilities, or-ganized Community Forums, provided monthly board member cer-tification courses, joined or displaced Poliakoff as the community association correspondent for prominent Florida media outlets (like the Sun Sentinel) and teamed closely with popular Florida lawmakers on both sides of the aisle. To strengthen credibility with community associations, she created a policy-making Advisory Council comprised of activist association officials from across South

In 2010, CAN was instrumental in bringing then Representative Ellyn Bogdanoff's Omnibus Association bill (SB 1196) – widely known for its sprinkler retrofit relief provision – to fruition.





CAN...Continued

The November 2010 elections elevated Bogdanoff into the Florida Senate as her vacated District 91 Statehouse seat went to political neophyte George Moraitis. In 2011, CAN assisted rookie Representative Moraitis with his Omnibus Association bill (HB 1195), which corrected glitches in his predecessor's landmark legislation and addressed other long-neglected statutory missteps. Having hit home runs in Tallahassee two years running, CAN Executive Director Donna Berger scheduled a Legislative Round Table for June 16, 2011, ostensibly to compile a wish list in preparation for the 2012 session in Tallahassee.

The Round Table had other less publicized objectives. In addition to celebrating past CAN successes, it provided local legislators with a platform for explaining their positions on controversial issues and created a networking opportunity for KG&B clients - all in a somewhat self-congratulatory atmosphere designed by and for the CAN Advisory Council. Following a buffet function, roughly 200 association officials and lawmakers were shepherded into the law firm's Law and Learning Center auditorium.

After introducing Advisory Council members and CAN sponsors in the audience, Berger presented Representative Moraitis with a plaque recognizing him as CAN's "Legislator of the Year". Berger announced "The Community Advocacy Network is proud to present this first-annual CAN Legislator of the Year Award to Rep. Moraitis, who managed to marshal key community association legislation through the lawmaking process in Tallahassee like a veteran, even though this was his first year serving in the State Legislature." After returning the compliment to CAN members for their support, Moraitis reviewed some of the association benefits in his legislation.

The bill Moraitis ultimately nursed through the Legislature was originally four bills. Senator Jeremy Ring and Moraitis filed sister bills in the House and Senate that built on Bogdanoff's 2010 legislation. Since Berger assisted with drafting the legislation, the bills were supported by the Community Advocacy Network (CAN) and drew on resources provided by Katzman Garfinkel Berger. Another set of sister bills filed by Senator Mike Fasano and Rep. James Grant sought to correct glitches and otherwise clarify Bogdanoff's earlier legislation. Since Becker & Poliakoff contributed heavily to their content, the legislation was backed by the firm's Community Association (eadership Lobby (CALL)

As the session progressed, it became evident that neither set of bills could survive on their own. The two legal powerhouses decided to join forces and merged the

key provisions of their respective bills into one vehicle guided by Fasano and Moraitis. Suddenly, CALL lobbyists began pressuring Moraitis to replace productive CAN provisions with regulations that benefitted their employer's non-association clients. While CALL lobbyist Travis Moore addressed the House Economic Affairs Committee about HB 1195, 3 amendments were proposed to allow condominium, cooperative and homeowner associations to charge delinquent owners for collection services by community association management companies. As the past due remittances were collected, the funds would first be applied to pay the management firm, legal fees next and lastly the association. Although bounced for lack of support, it's no coincidence that Moore also represents the Continental Group, Inc, a subsidiary of the giant Canadian First Services conglomerate and the parent company of Continental Management, the state's largest community association management firm.

Moore, along with lobbyist and bill supporter Peter Dunbar, pushed Moraitis to eliminate a CAN provision requiring insurance companies to notify unit owners when their condominium's master insurance policy is cancelled by unilateral board action, affording them the opportunity to reverse its potentially ruinous impact. Not surprisingly, Dunbar and Moore also represent insurance interests. Earlier, they squelched a provision that would have replaced the hopelessly skewed HOA election process with the more equitable format mandated in the Condominium Act. Also stripped from the bill was a requirement that third party purchasers at a judicial foreclosure sale pay all costs due on the property, not only the past due assessments. Moraitis was moderately successful in foiling the CALL lobbyists' repeated attempts to leverage their assistance with the bill in exchange for covert gifts to the law firm's non-association clients.

To his credit, Moraitis told the audience that potentially contentious collections should remain the business of associations and their legal representation, not an income vehicle for management companies. While the reason for Moraitis' seemingly impromptu statement was lost on some of the attendees, it resonated with those aware of the lobbyists' conflicted manipulation of Moraitis' bill.

Joining Moraitis on the Berger's panel of lawmakers was Westin Rep. Franklin Sands, Coral Springs Rep. Ari Porth, Naples Rep. Matt Hudson and Deerfield Beach Rep. Gwyndolen Clarke-Reed. Also invited were Representatives John Julien, Daphne Campbell, Hazel Rogers and Lori Berman. Florida Governor Rick Scott and CFO Jeff Atwater, along with lawmakers unable to attend, were represented by staffers from their respective offices. When Berger opened the Q & A period, Moraitis was asked for his take on the conflict between banks and associations.

The first year representative framed the clash in terms of perspective. From an association's standpoint, when banks drag out foreclosure proceedings, Moraitis asserted "They enable deadbeats to continue living off their neighbors' contributions."



CAN...Continued

Much of the animosity heaped on lenders results from unit owner anger over having to carry neighbors who stopped paying their fair share of the common expenses. Since a prospective association lien is inferior to one held by the bank, dues-paying owners want the lender to foreclose and recycle the defaulted property into a productive contributor. Moraitis said "In many cases, not only are the unit owners' property values at stake, but the very survival of the association." When facing this kind of sustained anxiety over what is often their primary asset – their home – unit owners will commonly "blame the bank instead of the deadbeat".

Moraitis added "Banks view this issue from a strictly financial perspective." Once the bank forecloses, they must take title to the property and record any loss from the defaulted mortgage. Acquiring title also triggers a statutory financial obligation to the association. "Once they take title under current law, lenders must begin paying the lesser of 12 months of assessments or 1% of the mortgage obligation," commented Moraitis. Lenders naturally seek to delay that event for as long as possible, thereby postponing the requirement to write down the loss while paying assessments to the association.

The panel was then questioned about the expected increase in insurance rates. Announcing that he will be term limited out after next term, Rep. Franklin Sands opened by admitting that he has "nothing to lose by giving a non-partisan response to a complicated question." Sands said that after the 2004 - 2005 serial hurricanes, many insurance companies went broke; others left the state and the few that remained threatened to leave unless they were permitted to significantly raise premium rates to keep pace with skyrocketing reinsurance costs. To protect themselves, national carriers created shell corporations (i.e. Allstate Floridian and State Farm Florida) to transact Florida business. If their Florida dummies went belly up, the liability wouldn't savage their national namesakes' fiscal health.

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Continued on page 12

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CAN...Continued

Sands said "Insurance is based on the Law of Large Numbers." In probability theory, the law of large numbers is a theorem that describes the result of performing the same experiment a large number of times. According to the law, the average of the results obtained from a large number of trials should be close to the expected value, and will tend to become closer as more trials are performed. It is relevant to insurance because it "guarantees" stable long-term results for random events such as automobile collisions and hurricanes.

Since windstorm events in Florida are primarily covered by the state operated Citizens Property Insurance Corporation, the state insurance industry as currently configured can't take advantage of the risk mitigating benefits of the law. If a sizable hurricane hits, Citizens will not provide a safety net. Instead, it will simply serve as the vehicle through which every Florida insurance customer will pay for the total damage costs.

Sands asked audience members to imagine themselves as out of state carriers considering entry into the current Florida market. In addition to an intolerable tangle of regulations that prohibit carriers from adjusting rates to changing costs, the main competition - Citizens - can use taxpayer subsidies to undercharge for identical coverage. Sands concluded that no responsible business would risk competing in such an environment.

Representative Ari Porth - who repeated Sands exhortation about being term limited out of office – explained that the recently passed Senate Bill 408 filed by Senator Garrett Richter addressed some of the State's largely misunderstood insurance problems. Porth was pleased by the new law's protections against the rampant fraud perpetrated by policyholders claiming sinkhole damage and public adjusters that thrive on bleeding carriers. He was less enthusiastic about the abbreviated filing deadlines for hurricane and sinkhole claims. Porth asserted that SB 408 blended some regulatory improvements with unjustified gifts to the insurance industry. However, both Porth and Sands admonished that Florida policyholders should expect a world of pain before competition brings real relief to the State's broken insurance market.

Making a stab at partisan humor, Republican Matt Hudson told Democrat Sands that he's not used to agreeing with him. Hudson confirmed his colleagues' fears about the difficulties Floridians will have to endure to revive a competitive insurance market. He insisted that unless Citizens is returned to its original mandate, the insurer of last resort, Floridians would continue to remain at risk for any substantial disaster.

For the balance of the hour devoted to Q & A, lawmakers addressed hurricane pre-paredness, the \$100 statutory maximum allotted for background checks and the Legislature's Committee Review process. Additionally, they tried to explain why the numerous association bills filed each year eventually morph into a single omnibus vehi-cle that lawmakers vote up or down. While the CAN event provided participants with a productive exchange of information, little consideration was given to next year's legislative goals.

Prior to the lawmaker Q & A, Representative Moraitis met with several members of the GMCA Advisory Board. After speaking with Galt Ocean Club's Mary Short, Regency Tower's Eileen Bendis, Commodore's Richard Bazerghi and Ocean Club's Ron Bibace, Moraitis met with GMCA President Pio Ieraci and Vice President Eric Berkowitz. When Moraitis attended the June 6th GMCA Presidents Council meeting with Senator Ellyn Bogdanoff, City Commissioner Bruce Roberts and County Commissioner Chip LaMarca, he learned that a representative Advisory Board sets policy for the neighborhood association.

Within weeks of winning the District 91 seat in November, Moraitis was catapulted into legislative preparations for the January session. With the session now behind him, he took a page from his predecessor's playbook and decided to solicit constituent input. Of the CAN Advisory Council members with organizations that provided support for his bill, only Pio Ieraci's Galt Mile Community Association is wholly comprised of District 91 constituents. To extend his tenure in the Statehouse beyond next year, Moraitis would need the Galt Mile.

When informed that the Advisory Board would be recessed for the summer, Moraitis asked the two association officials if he could participate in the meetings when they resume. They would address the legislative wish list overlooked during the CAN event. Through their Advisory Board representatives, each Galt Mile association will have an opportunity to recommend improvements to Chapters 718 and 719 – the Condominium and Cooperative Acts. After all, Moraitis has already demonstrated that he can deliver the goods. Think of it as a homework assignment due by autumn.

THE GALT MILE NEWS

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FROM THE DESK OF COMMISSIONER ROBERTS



NEW CITY MANAGER Our new City Manager is Lee Feldman from Palm Bay, FL where he served as City Manager for the past 8 years. He is a graduate of Washington and Lee University, where he received a Bachelor of Arts in Liberal Arts. He earned a Master's Degree in Governmental Administration from the Fels Center of Government at the University of Pennsylvania. He has also completed the Senior Executive in State and Local Government Program at Harvard's Kennedy School of Government. Prior to his appointment as the Palm Bay City Manager, Mr. Feldman was em-ployed by the City of North Miami, Florida, where he served as the City Manager from May 1996 to October 2002 and as the Deputy City Manager beginning in 1989. Mr. Feldman also served as an Assistant to the City Manager and Assistant City Manager to the City of North Miami Beach. He currently serves as a Vice President (Southeast Region) of the International City and County Management Association and has served as the President of the Florida City and County Management Association and was named the Florida League of Cities' "City Manager of the Year" in 2006. Mr. Feldman is a member of the United States Federal Emergency Management Agency National Advisory Council; serves as Chair of the National League of Cities' City Futures Panel on Public Finance; serves as a member of the National League of Cities Steering Committee on Public Safety and Crime Prevention and Advocacy; chaired the International City and County Management Association's Governmental Affairs and Policy Committee and serves on the Association's Sustainability Advisory Group and has served on the Association's Task Force on Community Tools for Ending Racism. Additionally, he teaches newly elected municipal offi-cials the principles of finance and taxation in Florida and is frequently called upon to speak to professional groups on a variety of municipal issues.

RESIDENTIAL CURBSIDE RECYCLING COLLECTION SERVICES The City of Fort Lauderdale's recycling contractor will change from Choice Environmental Services to All Service Refuse. Also, the City will transition its recycling collection process to single stream with the contractor co-mingling recycled materials at the curb. For our City's residents, this means they will no longer be required to separate their recycled materials into separate bins. The City's website and printed materials will be changed to provide accurate information regarding the new recycling collection process. Later in the year, when recycling collection services switches from bin service to cart service, a more robust outreach and educational program will be implemented for the City's residential recycling customers.

HURRICANE SEASON has started - now is a good time to remind everyone to make sure you are ready. I know this article is a repeat, however, it is very important for residents to prepare. Though only a few may lose power, we cannot forget the damage that even a tropical storm can do. Part of this preparation should include creating a disaster plan and assembling a disaster supply kit. The kit should include at least three days worth of water (one gallon, per person, per day) and non-perishable food for each person in your family. Other essential supplies you should have readily available include: a can opener, flashlights, a battery-operated radio, batteries, cash, pet supplies, medications, extra eyeglasses, contact lenses and supplies for people with special needs. For a complete list of emergency supplies and other preparedness tips, visit the City hurricane website at http://www.fortlauderdale.gov/hurricane/index.htm. If you are interested in helping your fellow residents after a hurricane, I encourage you to join the Community Emergency Response Team (or "CERT"). CERT is a highly trained, volunteer group that assists the City after local emergencies. Through Fort Lauderdale Fire-Rescue, you can receive free training that covers disaster terminology, standard triage, basic first aid, fire suppression, light search and rescue techniques and disaster awareness. After graduation you will be prepared to care for your family and your community, and you will be part of a team that may be called upon to assist the City during an emergency. Free beginner and continuing education classes are available. For more information please call 954-828-6832.

SOME IMPORTANT UPCOMING DATES TO PUT ON YOUR CALENDAR

- Joint Commission and Budget Advisory Board Workshops Quarterly Meeting Dates -August 22 AND November 7 (the quarterly budget meetings are tentatively set for the dates listed and have been set for the 8th Floor Conference Room and NOT the Chambers due to audio issues for the audience).
- Starlight Musicals (June 17-August 5): 7-10 p.m. Football Field/Holiday Park please go to http://www.fortlauderdale.gov/events/starlight/starlight.htm for the 2011 Entertainment Schedule.
- July 4th Wade-In: Join the City of Ft. Lauderdale and the Ft. Lauderdale/Broward NAACP in celebrating the opening of the restored Eula Johnson House at 1100 Sistrunk Blvd., and commemorate the 50th Anniversary of the historic Wade-Ins that led to the integration of Ft. Lauderdale Beaches. Ribbon Cutting Ceremony starts at 9:00a.m. followed by the Beach Wade-In Ceremony and unveiling of the state historic marker at A1A and Las Olas.
- July 6 Commission Meeting: City Manager's Proposed Budget and 5-year Financial Plan will be presented.
- August 15: First Pre-Agenda Meeting AFTER Summer Recess
- August 16: First Commission Meeting AFTER Summer Recess
- September 7th and 20th Commission Meetings: Public Hearings on the budget

COMMISSION RECESS Please note that the Commission will be on recess break from Thursday, 7/7/11 through Monday, 8/15/11. During that time, staff will still be here to assist you, however, Commission will not be in session and meetings will not be scheduled.

OFFICE CONTACT Robbi Uptegrove - 954-828-5033; email:ruptegrove@fortlauderdale.gov. In addition to hosting two pre-agenda meetings twice a month, I am also available to attend your HOA meetings to update your neighborhood on what is going on in the City as well as answer any questions/concerns you may have. Please contact Robbi to

Commissioner...Continued

COMMENTS

*In his early Summer Newsletter, City Commissioner Bruce Roberts blends informational tidbits with event reminders. He shines some light on the new City Manager, outlines preparations for the single stream recycling collection process, heralds in the Hurricane Season and enumerates City events over the summer, including the City Commission's seasonal recess.

Our District 1 Commissioner summarizes the impressive resume of Fort Lauderdale's newly seated City Manager. Former Palm Bay City Manager Lee Feldman was tagged by the City Commission at the May 17th Commission meeting, having bested 90 competing candidates during a highly publicized search process that began last Fall.

Commissioner Roberts next describes how the City's impending single stream recycling collection process will roll out. Many private waste contractors used by Galt Mile associations already provide single stream recycling services. In the usual two-cart process, recyclables are separated into one bin for aluminum and steel cans; brown, green, and clear glass; milk/juice cartons and drink boxes; plastic bottles and a second bin for newspapers and inserts; catalogs and magazines; junk mail; office paper; soft-covered books; file folders; soda and beer cartons; and crushed cereal boxes, shoe boxes, tissue boxes, rice and macaroni boxes. The single stream process requires only one cart in which all the above recyclables are fully commingled.

With the toughest City budget in years on the horizon, every issue considered by the City Commission is measured against its fiscal impact. When the single stream collection process became an agenda item, Commissioners raised concerns about its cost to municipal taxpayers. Since segregating recyclables after they are collected would add to vendor overhead, Commissioners asked whether this "userfriendly" collection policy would inflame the projected deficit.

Once a vendor gets by the initial capital cost of new carts, new collection vehicles, upgrades to its processing facility and educating customers about the changeover, the single stream process augers a far more frugal collection strategy. For example, single-compartment trucks are cheaper to purchase and operate, collection can be automated, and collection routes can be serviced more efficiently. A uniform fleet means a reduction in the number of reserve vehicles needed to compensate for breakdowns or special events that require a temporarily larger inventory (i.e. storms, parades, street fairs, etc.). Since the single stream process enhances yield by making disposal easier for customers, it proportionately increases commodity income.

Conversely, the major fiscal downside is the initial transitional expenses and the increased processing costs. Separating the commingled pick-ups adds to the overhead of preparing recyclables for commodity recapture or landfill. Another consequence is that paper collected via the single stream process is unavoidably exposed to contaminants that lower its recoverable commodity value. However, since collecting the recyclables is far more costly than processing them, the savings outweighs the opening investment and segregation costs.

Since Galt Mile residents pay privately for waste removal services, why should we care about some City vendor's bottom line? In short, because Fort Lauderdale will be using Galt Mile tax dollars to help pay its new recycling contractor - All Service Refuse. While green is good, green AND less expensive is better. Just ask members of the Budget Advisory Board - [editor]*

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	SUN	MON	TUE	WED
PT	7 Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166 Sunday Jazz Brunch Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985	Citizens' Crime Alert City Holl, 7 p.m. Info.: 54-828-5377	9 Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268	10
SE	14 Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166	15	Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268	17
ST	Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166 Sunset Blue Block Party NE 33rd St, Galt Ocean Village Shoppes 6 to 10 p.m.	22	Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268 Cine Zarzuela: Ft Lauderdale Cinema Paradiso 7 to 9 p.m. Tix.: www.fliff.com	24
GU	28 Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166	29	BINGO Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268	31
	Urban Gourmet Market 1201 E. Las Olas Blvd. 9 a.m. to 4 p.m. Info.: 954-462-4166	Bird Festival Flamingo Gardens 9:30 a.m. to 4:30 p.m. Info.: www.flamingogardens.org/events	6 Galt Towers Social Room (4250 Galt Ocean Drive) 7:30 p.m. Info.: Cyndi Songer: 954-563-7268	7
Y	Riverwalk, Downtown FL 11 a.m. to 2 p.m. Info.: 954-828-5985	Labor Day	Vice Mayor Bruce Roberts: Pre-Agenda Meeting Beach Community Center, 6 p.m.	Fort Lauderdale City Commission Meeting City Hall, 6 p.m.

ADDITIONAL EVENTS

AUGUST 6: Home Energy Saver Saturday Workshop, Museum of Discovery and Science, 2 to 4 p.m., Info.: 954-713-0940 AUGUST 6 - 7: West Palm Beach Antiques Festival, Americalft Expo Center - South Florida Fairgrounds, Info.: 941-697-7475

AUGUST 11 - 14: Girl Talk: the Musical, Parker Playhouse, Tix.: 954-462-0222

AUGUST 13 - 14: Fort Lauderdale Gun & Knife Show, War Memorial Auditorium, Info.: 954-828-5380

AUGUST 25: Where the Cars Are, Riverside Hotel Lawn, Las Olas Blvd., 6 to 9 p.m., Info.: 954-771-0729
AUGUST 27: Ft Lauderdale Strikers Vs. Tampa Bay Rowdies, Fort Lauderdale Stadium, 7:30 p.m. Tix.: 954-606-0400



ONE SOURCE FOR COMMUNITY HAPPENINGS

THU	FRI	SAT
Southpoint's North Lounge (3400 Galt Ocean Dr) 7 p.m. S5/person for 3 boards	Jazz on the Square The Village Grille Commercial Blvd. & ATA 7 p.m.	Riverwalk Urban Market 227 SW 2nd Ave. 8 a.m. to 1 p.m. Info.: 954-298-5607
2nd on 2nd Thursdays Block Party 200 Block SW 2nd Street 5 to 9 p.m. Info.: 954-468-1541	Tax-Free Weekend (Through 8/14)	Summer Gardening Class Flamingo Gardens 1 to 3 p.m. Info.: www.flamingogardens.org
Art Walk Las Olas Las olas Bhvd. (from MOA - SE 16 Ave) 5 to 9 p.m. Info.: 954-258-8382	Jazz on the Square The Village Grille Commercial Blvd. & ATA 7 p.m. Info.: 954-776-5092	20 Riverwalk Urban Market 227 SW 2nd Ave. 8 a.m. to 1 p.m. Info.: 954-298-5607
BINGO Southpoint's North Lounge 7 p.m. \$5/person for 3 boards	Monster Jam (Through 8/20) BankAtlantic Center Tix.: ticketmaster.com	Buckler's 21st Annual Craft Fair Americraft Expo Center-S. Fl. Fairgrounds 10 a.m. to 5 p.m. Info.: 386-860-0092
Southpoint's North Lounge (3400 Galt Ocean Dr), 7 p.m. \$5/person for 3 boards	Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m.	27 Riverwalk Urban Market 227 SW 2nd Ave. 8 a.m. to 1 p.m. Info.: 954-298-5607
Gold Coast Derby Grils Blood & Thunder Boot Camp (Through 8/28) War Memorial Auditorium, 6 p.m. Info.: 786-457-6788		The Fort Lauderdale Bus Loop 300 SW 2nd St. 6 to 11 p.m. Info.: 954-260-6194
1	Jazz on the Square The Village Grille Commercial Blvd, & A1A 7 p.m.	Riverwalk Urban Market 227 SW 2nd Ave. 8 a.m. to 1 p.m. Info.: 954-298-5607
BINGO Southpoint's North Lounge (3400 Galt Ocean Dr) 7 p.m. \$5/person for 3 boards	Miami Fall Home Design & Remodeling Show (Through 9/6) Miami Beach Convention Center Info.: 305-667-9299	West Palm Beach Antiques Festival Americraft Expo Center, 5 Florida Fairgrounds Info.: 941-697-7475
2nd on 2nd Thursdays Block Party 200 Block SW 2nd Street 5 to 9 p.m. Info.: 954-468-1541	Jazz on the Square The Village Grille Commercial Blvd. & A1A 7 p.m.	Riverwalk Urban Market 227 SW 2nd Ave. 8 a.m. to 1 p.m. Info.: 954-298-5607
BINGO Southpoint's North Lounge (3400 Galt Ocean Dr) 7 p.m. \$5/person for 3 boards		

ADDITIONAL EVENTS

Saturdays: Yoga @ Riverwalk, West side of Esplanade Park, 10:30 to 11:30 a.m., free, Info.: 954-732-0517 Saturdays: Cardio & strength training @ Riverwalk, Esplanade Park, 11 to 12 p.m., free, Info.: 954-732-0517 Wednesdays: Cardio & strength training @ Riverwalk, Esplanade Park, 6:30 to 7:30 p.m., free, Info.: 954-732-0517 Saturdays through September 3: 3rd Annual Saturday Nite Alive, Fort Lauderdale Beach A1A, 7 to 11 p.m.

UPCOMING EVENTS IN OUR AREA

September 13

Roger Daltry Performs the Who's Tommy Hard Rock Live, 7:30 p.m.

Info.: www.hardrocklivehollywoodfl.com

September 17

Coastal Cleanup: Sponsored by the Ocean Conservancy Hugh Taylor Birch State Park, Vista Park, E Commecial Blvd at Ánglin's Pier, Ft Lauderdale Beach Park, Dania

9 a.m. to 12 p.m.

Info. & Site Locations: 954-519-1270

September 18

Hollywood Beach Latin Festival Hollywood Beach and Broadwalk, 11 a.m. to 7 p.m. Info : 954-534-3500

September 22 Where the Cars Are Riverside Hotel Lawn, 6 to 9 p.m. Info.: 954-771-0729

September 24 - 25 8th Annual Butterfly Days at Fairchild Fairchild Tropical Gardens 9:30 a.m. to 4:30 p.m. Info.: www.fairchildgarden.org



FOR A COMPLETE LISTING OF EVENTS, GO TO THE CALENDAR AT

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DIRECT OCEAN, 2 / 2.5 + den, gourmet kitchen, built-ins incl. bar and entertainment center. Private elevator. \$949,000 www.lhi1202.com



BLDGm. Furnished 2 / 2 + den. Unobstructed Ocean & Beach views from every room.\$695,000. www.lhii1105.com



Rentals Available Annual from \$2,900 Seasonal from \$4,700

OVER 15 UNITS FOR SALE NOW AT SOUTHPOINT STARTING UNDER \$370,000.



2 / 2 with balcony overlooking ocean & pool; updated kitchen marble \$449,000. flooring.



Southeast split 2 / 2 - oceanview from every room! Updated kitchen and bathrooms. \$498,500.



2 / 2 1,550 Sq Ft. Marble Flooring, Short Sale, first time on the market and priced to sell \$355,000



Large North Tower penthouse with amazing views of the ocean, intracoastal and city...SOLD!



South-facing 2 / 2 with great ocean, pool, and city views. Updated kitchen and bathrooms, \$459,000.