



NEIGHBORHOOD

Newsletter

August 2023

Board Selects Dune Lakes for DR Horton Condo Insurance

The Whisper Dunes Homeowners Association Board of Directors, working closely with its management company Rizzetta & Co., has selected Norwood Insurance dba Dunes Lakes Insurance Co. for its coverage for the DR Horton Townhomes.

The annual policy, which went into effect Aug. 1, will cost the 34 DR Horton owners a total of \$80,849.70, or \$2,377.93 per unit. This marks a 123% increase over last year’s policy.

“We went into this process expecting rates to go up,” Board President Ron Pezley said. We only had one other option this year, and the premiums on that policy would have exceeded \$100,000 for the year.”

Higher insurance rates in the state of Florida are certainly not

unexpected. According to *insurancebusinessmag.com*, Florida homeowners are seeing premiums increase at a rate of four times higher than the national average.

Rising inflation costs coupled with increased litigation and natural disasters such as last year’s Hurricane Ian that pummeled southwest Florida all factor into raising premiums in the Sunshine state.

The policy, which covers the exterior of the buildings, is required by the Whisper Dunes CC&Rs. Insurance premiums will be rolled into the 2024 HOA budget and will be included in the quarterly dues for the 34 DR Horton owners. Actual costs will be determined when the annual budget is completed in the fourth quarter of this year.

Palm Tree Trimming to Begin Aug. 21

The annual trimming of the palm trees in the neighborhood is expected to begin on Aug. 21.

Florida Select Tree Service submitted the lowest bid to complete the work, coming in at \$13,350, or \$25 per tree. Other bids ranged from \$30 per tree to as high as \$80 per tree.

Florida Select Tree Service will be trimming and hauling away the debris on all palm trees in the common areas and the palms that were included in the construction phase of the development..

If you have additional palm trees in the back or side yards of your home you would like to have trimmed, please reach out to Florida Select Tree Service at 850-896-1512. This trimming is not part of the HOA dues.

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Have You Signed Up for the Rizzetta Portal Yet?

If you aren’t taking advantage of all the benefits of signing up for the Rizzetta & Co. portal, it’s not too late to get in on the action.

By signing up for the portal, you gain access to helpful features such as receiving email blasts about news you need to know, the ability to receive

meeting information and packets, the ability to vote online on important issues, information about your upcoming dues assessments, the new pool codes and the ability to pay your quarterly dues online.

To sign up or for more information, reach out to Rizzetta & Co. at whisperdunes@rizzetta.com

Whisper Dunes Committees

Architectural Review Committee (ARC)

Michael Lahti
Karen King
Sally Kocurek

Financial Committee

Leo Burpee
Sally Kocurek
Marty Martinez
Larry Rooks

Insurance Committee

Leo Burpee
Ron Pezley, Board Liaison

Landscape Committee

Connie Hook
George Thames
Dave Bickham, Board Liaison

Welcome/Social Committee

Danni Harris
Carol Bulboka
Christina Cox

Violations Committee

Lynne Carlson
Jordan Miles
Randy Porter

If you would like to serve on one of the various Whisper Dunes committees, please reach out through the Contact the Board link.

Calling all Chili Lovers ...

If you like to make chili or just like to eat it, September 24 is the day for you. The Social Committee is organizing a Chili Cook-Off on Sunday, Sept. 24, at the pool. More details to come!

Much-Needed Repairs Approved for Swimming Pool Cabana Roof

The roof of the swimming pool cabana is going to get some much-needed TLC.

An inspection after the recent hail storm revealed bolts coming loose, something common for metal roofs. There also was damage to the plumbing boots, which was causing leaks.

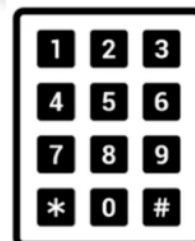
The work, which is being performed by Certified Roofing Solutions, will include the installation of larger screws and washers and the replacement of both plumbing boots.

The cost of the project, which was approved by the Board at the July 25 meeting, will be \$4,995.00, and the funds will come from the Cabana Roof Reserves.



Coming soon to a pool near you ...

It's about time to change the pool access code.
Make sure you are signed in the portal and watch for how you can keep up-to-date on the current code.



The End of Summer Doesn't Mean the End of Landscaping Activity in the Neighborhood

As we approach the end of summer, we will continue to push for improvements in the Whisper Dunes landscapes. The Christmas freeze of last year put us on a difficult track, with many plants suffering freeze damage and the turf struggling to emerge out of dormancy in the spring. Your patience and our perseverance have allowed us to come through the summer with most of the plants having recovered from the freeze and the turf condition being greatly improved. Our focus on turf improvements will not subside, as we have at least two more months of active growing weather for the St. Augustine, Bermuda and zoysia lawns contained in the community. Below are a few notes on our upcoming projects for the turf.

- Continued weed control treatments, particularly in the St. Augustine lawns. We wanted to wait until we had substantially increased the health of this turf before we began applying herbicides to the grass. St. Augustine is very sensitive to herbicide treatments, so we wanted to feel confident the grass could tolerate our applications. We recently made a herbicide treatment on those lawns, and you can see a slight browning of the weeds themselves. We will repeat that treatment within the next week or so to provide a more thorough control of the weeds.

- The application of slow-release fertilizer to all turf varieties in the community. This will most likely be the last granular nutrient application for the season. Zoysia and St. Augustine are both susceptible to brown patch disease as the weather begins to cool off in October. Excess nitrogen in the plants can increase the risk of that disease, so we try to end nitrogen treatments in August.

- Monitoring for mole cricket activity in the Bermuda and zoysia lawns. Controlling these pests is difficult as they mature through the late



summer and fall, so we will make efforts to treat them as soon as damage is evident.

One aspect that would be of great benefit to the community is to notify us directly if you need to change your irrigation settings in the single-family homes. Throughout the summer, we have found controllers that have been turned off or been adjusted improperly. Inadequate irrigation during our current hot weather can result in an almost immediate reduction in turf quality.

As a final thought, I want to let everyone know that Jasmine Flock, our Account Manager for Whisper Dunes, will be leaving us. She is moving to the New Orleans area and will be continuing her landscape career there. Jasmine has been key in our success as we began performing maintenance in the Whisper Dunes community, and she will be greatly missed. Her replacement, George Delgado, will be starting here on August 21. George is currently a BrightView Account Manager in Virginia, and he is looking forward to transferring to our area and meeting and serving the Whisper Dunes residents.

Craig Conner is the Operations Manager for BrightView Landscaping Services.

Beazer Townhomes Buildings 3 & 4 Roof Replacement to Begin

The sounds of hammering will continue in the neighborhood as the Board of Directors approved the go-ahead for the roof replacement of Beazer Townhomes Buildings 3 & 4.

The project, which will cost \$90,900.00 and will be performed by Certified Roofing Solutions. The final paperwork is being completed, and all permits are being processed. It is hoped the work begins no later than mid-August.

Roofs already have been replaced on Buildings 1 & 2, Work on the remaining five buildings will progress as the funds become available.

Recent HOA Board Business

Here is a look at some of the other items the HOA Board has approved in recent weeks:

- The Board voted to amend the assessment for the Beazer Villas due to the fact the owners voted to be responsible for their own roof replacements, eliminating the need for a reserve assessment.
- The removal of three dead trees in common areas was approved. The work will be completed by Green Earth at a cost of \$250 per tree.
- Pressure washing was approved for the common area sidewalks and multi-family homes. The work is in progress and is being completed by Bay Pressure Washing.
- Talks continue in regards to termite and pest control for the multi-family homes. Several proposals have been received, and communication is taking place to determine the best solution.
- The new ARC Guidelines were approved. These can be found by visiting www.whisperduneshoa.com.

UPCOMING DATES

August 21

Palm Tree Trimming Begins

August 26

College Football Season Begins

October 1

Quarterly HOA Assessment Due

October 13 - 15

Panama City Beach
Oktoberfest

October 15

Holiday Lighting and
Decorations May be Put Up

October 25

PCB Thunder Beach
Motorcycle Rally

October 31

Halloween / Trick or Treat

November 23

Thanksgiving

November 24

PCB Home for the Holidays

November 30

Official End of
Hurricane Season

December 25

Christmas

Whisper Dunes Homeowner's Association Board of Directors



Ron Pezley
President



David Bickham
Vice President



Brian Thompson
Treasurer



Kyra Whitman
Secretary



Mark Tate
Director