

AMELIA ISLAND BEACH YOGA

Pay what you can, all skill levels, find them on Facebook!

CHRISTMAS BREAK

December 23rd to January 8th

BOARD MEETING

January 11, 2024

6:30 PM

Resident of Les Boette

ACT, AMELIA COMMUNITY THEATER, 2ND ANNUAL GOLF TOURNAMENT

February 12th at Gold Club of Amelia

Cost \$150 includes greens fees, breakfast, and lunch.

Proceeds goes to help the theater continue its wonderful plays and concerts.

SPRING FORWARD!

March 10th, Daylight Savings Time

SPRING SOCIAL

April

Food Truck



# Marshes at Lanceford Community

Official Newsletter December 2023

Photo Credit : Cornel and MaryAnn Huffman

## Good news, GREAT neighbors!

Thank you to our social committee for orchestrating our Halloween Social, the Haunted House was next level!



Big thank you to John Schuman for volunteering to print our newsletter and Max Pigg and Marc Levine for distribution. Great neighbors, great community!

### Social Information



Please notify Jackie Maderski if you would like access to our Marshes at Lanceford website.

We are always in need of volunteers to join our committees and to serve on our board.

If you would like more information on our committees and duties of a board member, please contact our president Les Boette.

## Community Contacts

### BOARD OF DIRECTORS

**Les Boette, President**

boettehoa@gmail.com 904-305-9618

**Ashley Powell, Vice President**

ashley.marsheshoa@gmail.com

**Heather Abdulameer, Secretary**

august114@msn.com 727-643-3706

**Pat Orr, Treasurer**

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**Sue Whelton, At Large Director**

susanwnj@aol.com

### HOA REPRESENTATIVE

**Jackie Maderski**

jackie@galphincam.com

### ARC MEMBERS

**Paul Kicker**

paul\_kicker@yahoo.com

**Charles Aldenderfer**

charlie.aldenderfer@gmail.co

**Lynne Pilkerton**

lynnepilkertonart@gmail.com

### NEWSLETTER TEAM

**Susan Whelton**

**Ryan Kinser**

### SOCIAL COMMITTEE

**Jennifer Harper,  
Karen Shuford,  
and Mae Rodgers**

Please contact our social committee if you would like to help with any of the social events we have planned for the new year!

## Information about Insurance

Has your home insurance rates recently increased? Hello, I'm Chip Harper your neighbor and owner of Harper Insurance Agency. We are an independent insurance agency that has been in business for 27 years and represent more than 20 insurance carriers for your home, auto, boat and commercial needs. You can bet that just about every homeowner in Florida has experienced major rate increases over the last few years. The primary reasons for the higher premiums are hurricanes, roof claims, reinsurance costs and most importantly litigation expenses. Florida pays approximately 79% of all lawsuits regarding home insurance for the entire country. This has caused more than a dozen home insurance carriers to pull out of Florida, reduce policy count or go out of business.

There has been recent legislation passed to address the rising homeowner rates in Florida. To start with there has been two billion dollars injected to reinsurance. In addition, there has been a crackdown on attorney fees which is designed to reduce the number of lawsuits filed. There is also a new program to help Floridians make their homes safer and more resistant to hurricane damage which in turn will reduce premiums. Last but not least there are new guidelines on how the insurance carriers are allowed to pay out on roof claims. In general, the companies can now put some of the costs on the customer in the form of optional payouts based on a depreciated schedule and/or a separate roof deductible. On the flip side, an insurance carrier can no longer deny coverage solely based on a roofs age.

Where does that leave us now? Even though we have lost over a dozen carriers in Florida, there are still more than a dozen still writing. Unfortunately some home insurance carriers are limited in what they will write. There are also new companies that have entered the market and there is always Citizens Property Insurance Corporation. Citizens is the state run insurance carrier which at one time was considered the company of last resort. Lately due to their rates and open guidelines they are now the number one insurance carrier in Florida although with new legislation passed there is now a push to depopulate Citizens.

If you would like more information on the current market or would like a quote on your current home insurance, please call Chip Harper at 904-406-0887 or send an email to [charper42@earthlink.net](mailto:charper42@earthlink.net).

