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CONNECTING NEIGHBORS TO NEIGHBORS

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APRIL INSIDE HILLCREST

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UNIT OWNER PREFERRED VENDOR LIST

You've got to be kidding me that not one of you knows a good carpet cleaner. This is the third time I am asking! If the building boards can get together and share the names of businesses and vendors that do a good job so they can protect the building money, then 3000+ residents can help each other by recommending businesses that have done a good job for them either on a regular basis or a big household project. Getting someone off the internet is not the best way to go. I am attaching what we have so far for the **Unit Owner Preferred Vendor list** for those who get IH via email. If you routinely do business with service providers and are happy with their work, please let us know. In return I will tell you how I got our yearly homeowner's insurance down by over \$1500 dollars (thanks to one of your referrals). Call me at 954-964-2559 between 9AM and 5PM (after I get my brain kickstarted with the crossword puzzle and before Happy Hour, of course) and I will share.

DEEDS

Several Hillcresters took me up on my offer to print a copy of their deed so they can see whether it reflects whether they remembered to designate who they wanted their property to go to should they pass if it wasn't specified in their will. Others followed my directions as to how to get a copy from the BPCA. For any type of legal advice, you should call **Stanley Swidersky**, our Inside Hillcrest local attorney who specializes in that area. He has written an article for this month's issue and explains some of the ways to take title to make sure you are protected and that your final wishes are honored. See his ad/article on page 6.

YOUR LEGACY

I met **Steve Sarsfield** years ago when I was in the Hollywood Chamber. In fact, we were in the same Leadership Hollywood

Class, Class XXXV. I immediately adopted him as one of my "sons" and we have stayed in touch. He is the owner of **South Florida Video Productions**, a great videographer and creative talent. His new venture is Video Biographies. He interviews and records life stories for our kids and grandkids to cherish. My mom had written down her life story (in pencil on yellow legal paper) and we loved it. But now with new technology, our kids and grandkids can have a video biography to cherish. Steve is holding a drawing for Hillcresters so that a lucky Hillcrest resident can win a **FREE video biography**. This is a great idea! IH Reporter, **Steve Schneider** has the details for you on how to enter. See page 7.

INEPT/UNSCUPULOUS REALTORS

Every so often I find a listing that is so over-the-top poorly done, I send it to the building president. The winner this month is a unit that has been on the market for 286 days, with miniscule pictures, some of which were taken from another realtor's listing (illegally). The text in the listing is short and illiterate: "Remodeled unit , ease to show ." This particular building does not allow pets or leasing, but the listing says, "OK to Lease" and "pets up to 20 lbs." are permitted. The list price started at 380K last June, reduced to 299K, then to 290K and finally 250K last July. And of course, the commission is 1 1/2%. You get what you pay for.

But what is worse, is what I talked about in last month's Real Estate report; agents who take advantage of our residents who are in declining health, especially those who have dementia. Board members have a lot on their plate, and we can't expect them to be on top of every resident's health issues, but someone in the building knows what is going on. Do the right thing. Tell your board about any concerns you have.

Board members, yes, you are your "brother's keeper". Make sure your Emergency Contact List is up to date so you can call the residents family and advise them that they may need to step in.

ADVENTURE AWAITS AT THE CHAMPIONSHIP ACADEMY OF DISTINCTION

All Hollywood residents are invited to this event which will be held at Championship Academy of Distinction right here on Hillcrest Drive, Saturday, May 18th, at 10 AM. See inside for details.

INTRODUCING ABOVE ALL SPRINKERS AND PROFESSIONAL BUILDING SERVICES

Most IH advertisers are businesses that service individual condo/homeowners. But now and again we get advertisers who want to support our community because IH proceeds go back to Hillcresters in need. Introducing **Above All Sprinkler** proudly serves Hillcrest Buildings 19 and 24. **Professional Building Services** have stepped in and filled a very much needed change of cleaning companies for several buildings. Both are on the 2024 Condo Preferred Vendor List.

MURPHY BEDS

I saved the best for last. When I moved to Hillcrest 27, we needed office space, but we also needed a guest room, so I found **Murphy Beds** in downtown Hollywood. Murphy Bed is a brand name, and their products are great. There are cheaper knockoffs out there, but I wanted quality, and I got it. My family loves the bed when they come to visit. I met **Ty, the owner**, and he even advertised with us for a time. One of my neighbors saw the ad and also bought a Murphy bed but his includes an entire office desk attachment which I wish I had gotten.

On one of my trips to **Damascus Mid East Food Market** at 5721 Hollywood Blvd., I noticed a Murphy Bed store. Sure enough, I went in and saw Ty and his sister, Greta I can't believe some of the new products they have. Talk about space saving options for a good quality night's sleep! Anyone who wants a second sleep area but doesn't want to give up the space needs to go to their website <https://murphybedsleepshop.com/>. Check out their ad on page 5.



APRIL 4, 2024, HLC MEETING – by Steve Schneider

It was a full house as Hillcrest Leadership got a peek into the future at the April 4 Hillcrest Leadership Council meeting, held at Clubhouse II on Hillcrest Court.

And the view wasn't great.

Kimberly Newman, Secretary, Hillcrest 26 revealed the results of their Structural Integrity Reserve Study Report. This mandatory Survey costs several thousand dollars and must be completed due to a state law created after the condo collapse at Surfside.

Inside Hillcrest is not publishing the amount of money the reserve study expert claims Hillcrest 26 must budget starting Jan. 1, 2025, and fund a year later, but it could be a substantial amount. The figure cited in the report must be funded into future reserves.

Newman noted that many Hillcrest residents are already struggling to pay maintenance costs that go toward regular building upkeep, especially seniors on fixed incomes.

In a phone interview, **Mark Roth, VP of Hillcrest 26**, called on leaders of this community to come together to fight this law. He said the law treats buildings near the water, or with the same type of structure as the ones at Surfside, the same way as Hillcrest condos, which are miles away from the Atlantic Ocean, and are built solidly.

"The damage to the values of units could be serious," said Mark Roth, a retired attorney who had served as President for the past 16 years.

He continued, "I don't want to shout "fire" in a crowded theater, but, on the other hand, I don't want to avoid the possibility of correcting or alleviating the problem of the Mandatory Structural Reserves. I have spoken to a highly rated and experienced constitutional and appellate attorney who strongly believes we could achieve some success in either modifying the statute or completely voiding it. There are possible violations of the Florida Constitution in violating our rights and legislative overreach. **The cost of litigation and appeal was quoted at \$60,000.** Dividing that by the approximate number of individual units in Hillcrest would result in a onetime **per unit cost of less than 18 dollars.**

In other matters:

1- One of the three declared candidates for Hollywood Mayor introduced herself. **Catherine "Cat" Uden** explained that the mayor position in Hollywood is part-time. But she said she will serve full-time if elected because she wants to go to all parts of the city to hear what residents are experiencing and needing. And Uden said she will relay what she learns to the City Manager, who runs the city on a day-to-day basis under our form of government. Uden, a former teacher at Stirling Elementary School, also wants the City to start holding City Commission meetings at night to make it easier for working people to attend. Currently meetings occur during the day, with some public comment time set aside at 5 p.m. when many people are just leaving work. A mother of two sons, Uden said she wants the City to make decisions that will stand the test of time so her children and grandchildren can continue to live well in Hollywood. The nonpartisan election for Mayor is on Nov. 5. You can reach her at cuden33019@gmail.com.

2- Another familiar face to local politics spoke to Hillcrest leaders. **Maura McCarthy Bulman** is a local attorney with four sons attending various Hollywood public schools. She is running to become our **District 1 representative on the Broward County School Board**. As a consequence of having children, Bulman said she is intimately involved with education in Hollywood and throughout the district. Because enrollment is declining in Broward County, the current School Board leaders are discussing ways to "repurpose" schools. Bulman said that term includes a variety of possibly negative outcomes, including school closures. Seeing things differently, Bulman said she wants to get the word out about the positive things that are happening in public schools,

and why we need to continue investing in them. The School Board election is on Aug. 20. You can contact her at mauramccarthybulman@gmail.com.

3- Hillcrest leaders were introduced to two top City of Hollywood firefighters. **James (Jim) Russo, our new Fire Chief, and Chris Clinton, our Fire Marshal/Division Chief**. They were joined by four of our firefighters (A.J., Louis, Mo and Eric) complete with a big red fire truck. Cindy Abraham, HLC Secretary, presented each Chief with a "thank you" Firefighter Prayer Coin, in honor of their years of service and to celebrate International Firefighter's Day which is coming up on May 4th.

4- **District 6 Commissioner Idelma Quintana** continues to attend every HLC meeting. Not only is she an amazing hands-on, accessible Commissioner, but her day job is working for our Broward County Commissioner Beam Furr. As Abraham said in her introduction, we get a "two-fer"! Quintana encouraged residents to contact her if they have a question, concern, or a great idea to make our City better. She said that when local government and engaged residents work together, we can make great things happen. She pointed to her collaboration with Jim Bowers (Building 3) and the City of Hollywood's Department of Design and Construction Management to modify sidewalk installation plans. The changes made it possible for a mature tree that had been slated for removal, to remain in place. It was a great example of everyone listening and taking each other's' ideas into account so that we could get a happy ending to this story. Commissioner Quintana can be reached at iquintana@hollywoodfl.org. Our City Commissioner also said she is available to attend building board meetings if leaders would like her to meet and speak with their residents.

5- A nighttime **Code Officer** for the City made his second appearance at an HLC meeting. **Alan Maestu's** area does not include Hillcrest, but he has been kind enough to stop by our HLC meetings to help answer any questions about code issues. Residents can contact him with their questions and concerns anytime: amaestu@hollywoodfl.org

6- HLC leaders met **Hollywood Police Officer Joshua E. Grotenhuis** for the first time. He is our new Neighborhood Team Leader for Hillcrest. He replaces **Officer Amanda Maldonado**, who had been the NTL for not only Hillcrest/Parkview but also for Hollywood Hills, and Park East for the past 1 1/2 years. That area was a lot to cover! So now, Officer Grotenhuis will focus on Hillcrest/Parkview and Officer Maldonado will work the northern area. HLC members bade a fond farewell to Officer Maldonado as we all had come to know and love her. On behalf of the HLC, Cindy Abraham gave her a thank you card with a Police Prayer Coin to remember us by. Officer Grotenhuis then reviewed Hillcrest/Parkview crime figures from the previous month. The numbers continue to be small, with car-related incidents the driving force. You can reach Officer Grotenhuis at jgrotenhuis@hollywoodfl.org.

The meeting wrapped up with **Cindy Abraham** circling back to the number of elderly residents on fixed incomes that are having problems making ends meet. She stressed that selling their condo is not always the right answer unless they have a place to go. There are options. She reminded the leaders that **Lou Silver, of Mortgage Solutions** can work with a building to get them qualified for their residents to get Reverse Mortgages. Other options are getting a line of credit and/or refinancing. These options involve the possibility that although the senior could stay in their home for many years, it will reduce the equity and the money they leave to their children.

Abraham questioned why their kids weren't helping their parents and then urged every senior who is in this predicament to immediately call their 40-70-year-old children and teach them to fill in the word to the following statement: "THERE WILL BE NO..." The answer is INHERITANCE!

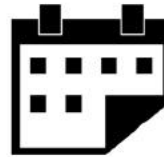
The next HLC meeting will be held at Clubhouse II, on Thursday, May 2, 2024, at 6PM. The agenda includes our **State Representative Marie Woodson** who will speak about proposed legislation that my help struggling seniors. Please encourage your building leaders to attend.

A Reverse Mortgage is a roadmap to a better life! Use your reverse mortgage to pay condo fees or condo assessments or property taxes. A reverse mortgage is also a great way to cover the costs of home improvements or in-home health care. The bottom line is it provides you financial security and financial freedom without a monthly payment. Call today and start living a better life tomorrow.

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STATE OF THE COUNTY - County Commissioner Beam Furr - District 6



Greetings Hillcrest Residents,

Happy Spring! While we may not have the same need for warm weather as our northern neighbors, spring is still a time of joy here in Broward County. Hollywood has a particularly long history with the changing of the season. When Joseph Young created the City of Hollywood, he made sure that Hollywood Boulevard was aligned in such a way so that the sun would rise and set in the middle of the road on the first day of spring. So, if you felt the sun was a little brighter on your way to work – now you know why! From Hillcrest to everywhere in between, the first day of spring marks a wonderful opportunity to start anew and think about how to best work together as a community. I look forward to doing that with all of my friends in Hillcrest in the season to come.

This spring, the holidays of Easter, Passover, and Ramadan are all being celebrated at a time when unity and love is needed more than ever. In a divisive time for our country and for the world, I hope that this spring can be an opportunity for us all to come together and emphasize our shared values of community and equality. I know that Hillcrest is home to so many residents of different faiths and creeds. It is truly one of the most balanced areas of our entire county – and can be an example for the rest of us. It is in this diversity of thought and belief that we gain what makes our home so special. I hope you enjoy these spring holidays with your family and loved ones, no matter what you celebrate. Happy Easter, Chag Sameach, and Ramadan Kareem!

Waste Prevention Proclamation

Don't throw it away! April 1st to April 7th marks Food Waste Prevention Week throughout the country. I was glad to have the opportunity to present a proclamation declaring this week as Food Waste Prevention Week in Broward County. Every year, 35% of all food is thrown away rather than eaten. With so many in our community suffering from hunger, this is a pressing moral issue. It is also a major environmental issue. Food waste creates methane at landfills, which is one of the main contributors to rising global temperatures. I look forward to working with the Food Waste Prevention Team at the Solid Waste And Recyclable Materials Processing Authority for ideas on how we can start educating people and eliminating organics from our landfill. Stopping food waste starts with us – and Hillcrest has the population size and civic engagement to be a real difference maker.

Contact Us

Our District office is conveniently located within the lobby of the Hollywood Branch of the Broward County Public Library at 2600 Hollywood Blvd, next to Hollywood City Hall. My District office staff is available to you from 10 AM to 4 PM, Monday through Friday. My staff is also working from my office in Fort Lauderdale and from other locations within our District. The Fort Lauderdale office is open for your convenience Monday through Friday from 9 AM to 5 PM. If you would like to schedule an appointment, please call 954-357-7006/7790, or email me at bfurr@broward.org.



Passover

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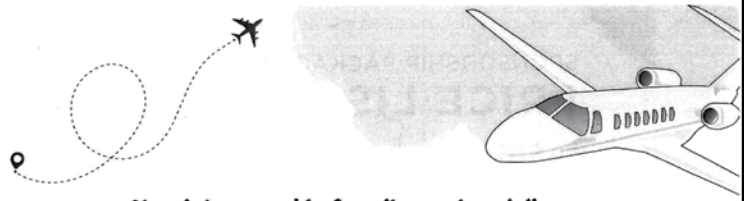
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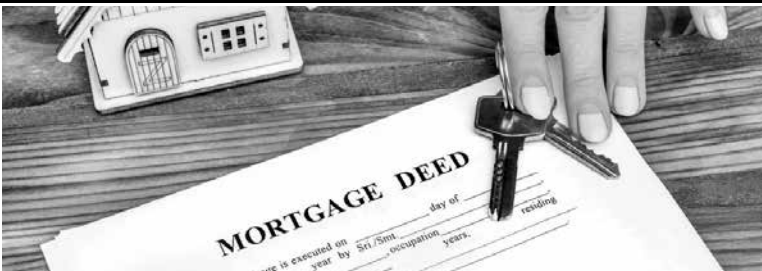


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LET'S TALK ABOUT DEEDS - by Stanley Swiderski



A deed is a legal document that spells out your interest or ownership in a piece of real property. To be recognized by the public, it must be recorded in the Public Records. There are numerous types of deeds. Warranty Deeds, Quit Claim Deeds, Special Warranty deeds, Personal Representative Deeds and Trustee Deeds to name a few.

There are also different ways two or more people can own property as reflected in the Deed. Married people may own property as tenants by the entirety or as husband and wife. This means when one spouse dies, the other spouse becomes the sole owner. Tenants with the right of survivorship also means that the survivor becomes the sole owner after the other person passes. Tenants in common is a type of ownership whereby if one person passes away that person's interest in the property passes to that person's heirs at law if there is no will or to his or her beneficiaries named in a will. This will require a probate case.

If you own your condo in your name only, when you pass away, there must also be a probate case opened so your heirs or beneficiaries can get the property. This is a very expensive and time-consuming procedure that you can avoid. This can be avoided with a Lady Bird Deed.

Also known as an enhanced life estate. In this type of quit claim deed, you transfer title to yourself for your life retaining the authority and power to do anything you want to with the property during your life. This means You could sell it, mortgage, give it away or change the deed. You also name a person or persons who will get the property when you die. This is called the remainderman. The great thing is that you have complete control of the property as described above, without having to get the consent or permission of the remainderman. If you pass away, owning the property, the remainderman just needs to record the death certificate and some other documents and they become the owner of the condo without probate.

It is also important to note that you keep your complete homestead exemption on your condo after you do the Lady Bird Deed.

My office handles Lady Bird Deeds, wills, trusts, and estates. See below for my contact information. I am here to help.

GLAZER & SACHS P.A.

Eric Glazer
Attorney at Law

*Also admitted in New York
and The District of Columbia*

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eric@condo-laws.com



Condominium &
Planned Development



PRESERVE YOUR LEGACY – with a FREE Video Biography for one lucky Hillcrest



You can also find out more about the company at sfvideoproductions.com.

An online search will show that Sarsfield has been producing business videos and documentaries for years. His love of history, including personal history, led him to develop the video biography service, which launched in March. Telling people about the drawings

for the free video documentary will help spread the word.

He said, "We'll be offering the drawing in a number of communities. And one of them is Hillcrest." Sarsfield added, Contestants will have 30 days from the article publication date to enter the contest.

Chances are, you've heard the saying, "Life is worth living."

Now, a Hallandale-based company is launching a new service that adds meaning to that sentiment.

Thanks to **South Florida Video Productions**, you can make a documentary of your life! And if you do this, in essence, you'll be saying, "My life is worth living and a gift for sharing with others for generations to come."

Even better, a lucky Hillcrest resident who enters a drawing will win a free video biography, according to **Steve Sarsfield**, the company owner and creative force. You can enter the drawing by sending your contact information to info@sflvideo.com. If you want to learn more about the video biography service, go to myjourneygift.com.

But what happens once a Hillcrest winner is picked?

"We pre-interview over the phone, set a recording date, then go to the person's home with an interviewer and a person who operates video-recording equipment," Sarsfield said. The creative team will look at the winner's photos and videos that cover their lifetime, some of which will be used in the video documentary. The creative team also has a questionnaire to learn more about the person's stories and experiences.

Sarsfield is a former president of the **Hollywood Historical Society**. He got his start in video working in broadcast television in New York and New Jersey. However, for the past 25 years, Steve has called South Florida his home.



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INTERNATIONAL FIREFIGHTER'S DAY



How do you appropriately say "thank you firefighters" to people who keep the community safe, run into dangerous situations, save family members, save homes, save whole forests, and the list goes on? At first glance, the obvious answer is "often and loudly." We all owe a debt of gratitude to those who step up to the task.

May 4th is International Firefighters Day - a day to show our appreciation for their extraordinary commitment, exceptional courage, and selflessness.

Did you know that 72% of firefighters are volunteers with 70% or more of fire departments staffed 100% by volunteers? If putting their lives on the line wasn't enough, many of these brave men and women are also juggling other jobs and commitments to their families.

In total, over 1.1 million firefighters protect us here in the United States. And, each year, they fight over 1.6 million reported fires. Unfortunately, over 100 firefighters die in the line of duty each year.

So, how can we thank these incredible heroes? Our City of Hollywood Fire Marshall Chris Clinton and Fire Chief James Russo attended the last Hillcrest Leadership Meeting where we were able to give them a small token of appreciation for all they do and for the sacrifices they and their teams make to keep us safe. We were also honored with several firefighters in attendance, AJ, Louis, Mo, and Eric. Thank you all for your service to our City!

Campaign Kick-Off



Maximum contribution allowed by law is \$1,000 per individual or per entity

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For Broward County School Board - District 1

Thursday, April 18th
5:30pm to 7:30 pm

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Once you locate your property record, click on the "Print" icon - far right side of the property record page - to print your property record. Any exemptions you are currently receiving will show under "EXEMPTIONS AND TAXING AUTHORITY INFORMATION". You can also click the "Exemption" check feature in the middle of the page to print a transcript of your property's current year exemption status.

This property record page is your proof of Homestead Exemption should you ever need to provide it to your mortgage or insurance company.



If my office can ever be of assistance to you, please do not hesitate to contact me directly at 954-357-6830 by email at martykiar@bcpa.net.

Take care,

Marty Kiar, JD, CFA
Broward County Property Appraiser

What's Happening In The Real Estate Market in Hillcrest and Hollywood?



Cindy Abraham



Brian Gaiefsky

The Hollywood Real estate market experienced a 6%+ increase in property values in 2023. Interest rates are declining a bit making home buying more affordable.

What does this mean to us? Homes are still out of reach for many. The next best thing is a townhome or large condo. As we all know, Hillcrest condos are known for their size and views. And Keller Williams A Team Florida are known as the Hillcrest experts which is why agents shopping Hillcrest look for our listings.



Looking to buy or sell? Let's talk. Or send us an email or text:

Office – 954-964-2559 - Email – Info@ATeamFlorida.com

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HELPFUL HINTS FOR SELLERS (AND BUYERS)

Courtesy of Brian Gaiefsky, Keller Williams A Team Florida

The new laws and statutes regarding safety inspections and Reserve Studies not only affect our condominium finances and the membership as a whole, but also impacts what we are now required to provide buyers when they make an offer on one of our units.

In the past, not only was a signed offer along with proof of funds and/or finance worthiness and other addendums required (Condo Rider, Lead Based Paint (for buildings built prior to 1978), Housing for Older Persons Rider (for over-55 buildings), but we also had to give the buyer the building budget, most recent financials, Condo Governance Form, and the application for approval within 3 days. Now the following must also be provided to a potential buyer within 3 days once the contract has been executed:

MILESTONE INSPECTION REPORT SUMMARY: Pursuant to Section 718.503(2)(a),5, F.S., Buyer who has entered into this Contract is entitled, at Seller's expense, to receive from Seller, before the sale of the Property, a copy of the inspector-prepared summary of the **milestone inspection** report, as describe in Sections 553.899 and 718.301(4)(p), Florida Statutes, if (1) applicable and (2) the summary has been submitted to the Association.

("milestone inspection report" refers to the mandated 40-year, 50-year etc. safety inspection reports)

STRUCTURAL INTEGRITY RESERVE STUDY: Pursuant to Section 718.503(2)(a)6, F.S., Buyer who has entered into this Contract is entitled, at Seller's expense, to receive from Seller, before the sale of the Property, a **copy of the Association's** most recent structural integrity reserve study or a statement that the Association has not completed a structural integrity reserve study.

Every building should have a complete set of their condo docs including all amendments, application, and building budget available

as an email attachment to provide to Realtors OR accessible on their website. The days of hard copies are over.



MARCH 2024 HILLCREST STATE OF THE MARKET

by Cindy Abraham, Keller Williams Realty Professionals A Team Florida



As of this writing, there are 61 active listings up from 56 last month. As for closed sales, we only had five closed condo sales in all of Hillcrest during the month of March (if agents remembered to change the status once the deal was done.) Having only 8 pending sales during March isn't great. But I will tell you that showings picked up a LOT during late February, and in March. Of our seven pending listings, five are in Hillcrest.

However, we have never had so many agents cancel showings at the last minute. This rarely happens and we found it odd. Then we found out that apparently rookie agents can now pay Zillow or other public real estate websites for "leads". First red flag – qualified buyers make sure they have a strong agent, not one off the internet. Secondly, the agents who get the internet leads told us they are not allowed to vet the buyer! They can't ask for proof of funds or pre-approvals to prove they can even afford the property! As a result, they get a lot of looky-loos who make appointments and then no show. Now, on top of everything else, we need to call the agent to find out if they read the listing to be sure they know if the building is age restricted or doesn't allow pets or leasing. We also found it is a good idea to find out if they have even met the buyer in person. Crazy.

We do know that one big advantage we have is that buyer agents that we have worked with in the past search for our listings because we know the buildings and they know we will end up getting to the closing table. In most cases, we take the buyer by the hand through all the steps to stay within deadlines. We even contact their mortgage company to follow up on the progress of the mortgage commitment. And then of course we split the commission. Why not have a lower commission for the buyer agent? Because many screen out discounted commissions when they are doing a search which is totally against the Code of Ethics. That is one reason that in July we will no longer be able to put the buyer side commission in the MLS. As Rosanne Rosannadanna used to say, "It's always something!" If you don't know who she is, no worries, it only means you are either young or never watched SNL.

There are currently twelve available rentals available, from a gorgeous 1/1/1 listed at \$1850 to a 1499 SF 2/2 corner unit listed at \$2650. March was a good month for closed rentals, five in total, two were our listings.

HILLCREST CLOSED SALES DURING MARCH

Building	Unit #	B/B	SF	List Price	Sold Price	DOM
6	202	2/2	837	225,000	225,000	63
23	302	2/2	1216	199,000	295,000	28
25	1114	1/1/1	844	189,000	182,000	28
25	507	1/1/1	994	175,000	168,000	91
27	509	1/1/1	844	145,000	143,000	47
15	202	2/2	990	175,000	180,000	25
23	306	1/1/1	844	167,500	165,000	10
7	208	1/1/0	672	160,000	160,000	128
26	709	1/1/1	844	149,000	139,000	54
27	907	1/1/1	844	139,000	135,000	134

HILLCREST RENTALS DURING MARCH

Building	Unit #	B/B	SF	List Price	Rent Price	DOM
17	105	1/1/1	770	1,650	1,650	177
19	208	1/1/1	810	1,750	1,700	111
17	507	1/1/1	775	1,700	1,700	41
16	102	1/1/1	775	1,725	1,725	56
19	201	2/2	1150	2,200	2,200	66

PARKVIEW AT HILLCREST MARCH 2024



Listings rose to 15 as of this writing with one townhome going under contract during March and one sale of a single-family home. Listings range from a 1515 SF 3/2/1 townhome priced at \$535,000 to a waterfront 2679 5/2/1 single-family home on the waterfront with a pool priced at \$1,699,000.

One closed sale – an 1881 SF 3/2/1 single family home at 1675 Trailhead that was listed at 779K sold for 722K after having been listed since 8/29/2023 at 850K and progressively lowering the price.

Last year it was a rising market so sellers could start a little high if they wanted and wait for the market to go up. However, now with the rising inventory (and interest rates), starting high just means you will be chasing the market in the other direction – down.

One pending sale, a 1918 SF 3/2/1 townhome listed at \$674,800 went under contract during March after 52 days on the market. All the current listed rental properties including those that went under contract or rented during March are below.

Anytime you read these market reports and have questions, please give us a call. We are here for our neighbors whether you are planning to sell or rent, or just want to monitor the market. We can put you on auto-notification for the properties in your area so you can see what is being listed and/or sold in real time.

Changing markets require adaptive strategies. And we have them. We can navigate just about everything a shifting market can throw at us. Whether you are buying, selling, or renting, give us a call at **8-HILLCREST**. We are always here to help.

MARCH RENTAL ACTIVE LISTINGS

ADDRESS	B/B	SF	LIST / RENT\$	DOM
-1040 Eucalyptus	3/2/1	1421	3500	101
T-4125 Large Leaf Ln	3/2/1	1768	3800	32
T-5040 Eucalyptus	3/2/1	1421	4000	3
S-1434 Myrtle Oak	3/2/1	1881	4300	51
S-4706 Greenway	3/2/1	1881	4700	102
T-1283 Eucalyptus	3/2/1	2185	5200	
S-4658 Greenway	5/2/1	2501	6450	30
S-4512 Greenway	5/3	2501	6700	7

MARCH RENTED

ADDRESS	B/B	SF	LIST / RENT\$	DOM
T-3944 Poinciana	3/2/1	1421	3700	53

MARCH CLOSED RENTALS

ADDRESS	B/B	SF	LIST / RENT\$	DOM
T-4920 Eucalyptus	3/2/1	1748	3450 / 3450	30
T-4164 Greenway	3/2/1	1421	3500 / 3500	9

April Kitchen Korner - by Cindy Abraham



I loved my air fryer but then a friend talked me into buying a Ninja countertop model that is an air fryer but also air broils, roasts, toasts, bakes, reheats, and dehydrates. AND is easy to use. I use it as much as I can rather than the oven, so I am hoping to see lower electric bills. I made the Chicken Andalusia in it but still used the oven for the carrots because I couldn't fit both. And of course, I still use the stovetop for many dishes.

If someone could come-up with an all-in-one oven, stovetop, A/C unit with a Washer/Dryer attachment, I would be thrilled.

These recipes may be repeats, but I happened to pair them together the other night and remembered how over the top delicious they both are, especially when served together. If you don't keep sherry on hand, buy a bottle of cooking sherry, it really does add to the flavor. Or you can use chicken broth. I didn't have time to do the 8-12-hour marinade part so I left the bowl out at room temperature and stirred it every so often for about an hour and it worked out fine.

The carrots are by far my favorite cooked carrot recipe. I make it as often as I do the prosciutto/date green beans. Maybe it is the addition of the dates that I love – could be the Middle Eastern in me.

The green beans are a great side for the Chicken Andalusia and the carrots pair perfectly with the Pork Tenderloin recipe. The green beans are by far one of the easiest and fastest sides that I make so we have them often.

CHICKEN BREASTS ANDALUSIA

- 3 minced cloves garlic
- 1 TBS dried oregano, ¼ tsp salt
- ½ tsp pepper, 2 TBS olive oil
- 2 TBS red wine vinegar
- ¼ cup pitted prunes
- 2 tbs pimiento-stuffed green olives
- 2 bay leaves, 2 TBS capers
- 2 tsp lime juice
- 2 large boneless skinless chicken breasts or 6 chicken tenders
- ¼ cup dry sherry, ¼ cup packed brown sugar
- 1 TBS finely chopped parsley
- 2 TBS lightly toasted slivered almonds (optional)



Combine the garlic, oregano, salt, pepper, oil, vinegar, prunes, olives, bay leaves, capers, and lime juice and immerse the chicken breasts in the marinade covered and refrigerated for at 8-12 hours. Preheat the oven to 325 degrees. Place chicken in a single layer in a large baking dish or paella pan. Remove the bay leaves and pour the marinade over the chicken. Cover the pan tightly with foil and bake for 30-40 minutes.

Remove the pan from the oven and uncover. Pour the sherry over the chicken and sprinkle with brown sugar. Return the pan, uncovered to the oven for 15 minutes, or until the brown sugar is crispy (don't burn it). Garnish the chicken with parsley and almonds. Serve.

GREEN BEANS WITH PROSCIUTTO AND DATES

- 1 LB green beans
 - 2 oz cubed prosciutto
 - ¼ cup sliced pitted dates
 - Salt & pepper to taste
- Cook prosciutto in a large skillet over medium heat, stirring, until crisp. Remove with a slotted spoon and set aside. Add the beans and cook over medium-high



heat, tossing until bright green and tender, about 10 minutes. Stir in the prosciutto and dates and season with salt and pepper.

PORK TENDERLOIN WOULADE WITH BACON, APPLE, AND GRUYERE

If you don't have an oven proof skillet, after browning the pork loin, just transfer to a lined baking sheet before placing in the oven.

- 2 slices or 2 TBS chopped bacon or prosciutto
- 1 cup peeled chopped Granny Smith apple
- ¼ cup sliced shallot
- ½ tsp fresh thyme
- ½ cup shredded Gruyere cheese
- 1- 1.5 lb. pork loin trimmed
- Kitchen twine
- Extra virgin olive oil



Cook bacon/prosciutto in a 12-inch nonstick skillet over medium heat until crispy (about 5 minutes). Add apple, shallot, and thyme and cook until apples are tender. Remove from heat, transfer to a bowl. and let cool. Stir in Gruyere.

Cut tenderloin in half horizontally leaving about ½ inch to keep it connected. Place plastic wrap on a large cutting board under the pork loin and over the pork so you can pound it to an even ½" thickness. (Using a small pan to pound it works great and will make for a more even product.) Pound to a neat rectangle.

Sprinkle stuffing over the pork leaving an inch border on all sides. Place seam side down and tie with kitchen twine. I laid the strips of twine on the board and placed the pork loin on top – very easy to tie that way. Cover tied pork loin tightly in plastic wrap and chill at least 2 hours up to 24 hours.

Preheat oven to 350 degrees. Remove tenderloin from plastic wrap and season with S & P. Pour about 2 TBS oil in a large oven proof skillet over medium high heat until shimmering. Brown pork loin on all sides. Transfer to middle rack oven and roast 16-20 minutes until stuffing registers 140 degrees. Remove pork from oven and place on cutting board. Tent with foil and allow to rest for 10 minutes. Remove twine, slice into 1" thick medallions, and serve.

BUTTER ROASTED CARROTS with Toasted Walnuts

- 4 TBS melted unsalted butter (divided)
- 6-8 oz baby carrots (20-24 baby carrots)
- Salt and pepper to taste
- ¼ cup toasted walnuts
- 2 oz. crumbled goat cheese
- 2 TBS thinly sliced pepperoncini rings
- 1 TBS EVOO
- Fresh chopped parsley (or dried) for garnish



1. Place oven rack low and pre-heat oven to 400 degrees. Pour 3 TBS melted butter onto a lined rimmed baking sheet. Swirl melted butter on sheet, so it is evenly coated.

2. Toss carrots with 1 TBS melted butter and season with salt and pepper to taste.

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Continued from Pg. 12

3. Place carrots on baking sheet in an even layer.
4. Roast until well browned on the bottoms and tender (test with paring knife), about 20-30 minutes.
5. Transfer carrots to serving platter (save the drippings), Sprinkle with walnuts, goat cheese and pepperoncini.
6. Drizzle with the rest of the melted butter in the pan and top with parsley. Serve warm or at room temperature.

As long as we have a bit of a Middle Eastern thing going on, here is another favorite that I made again last week. Sumac, or any other type of Middle Eastern foods, spices and items, go to see Reza at Damascus Market, 5701 Hollywood Blvd. And on a side note, for those of you who have realized how uniquely space-saving and lovely Murphy Beds have become, I found Ty and Greta who used to have their Murphy Bed store downtown (they've been in business 46 years), they have moved and are two doors down from Damascus. I bought a Queen Murphy Bed years ago so we can use the 2nd bedroom as an office but still accommodate family visits (and tell me how COMFORTABLE it is). A good night's sleep and healthy food, love it!

SUMAC CHICKEN WITH YOUR TWO FAVORITE VEGETABLES (For Two)

- 3 TBS olive oil, divided
- 1 tsp. Sumac
- 1/2 tsp light brown sugar
- 1/2 tsp paprika
- 1/4 tsp ground red pepper
- 1 cup each of two: carrots, zucchini, squash, Brussel sprouts, sliced



- 1/2 red onion cut into 6 wedges
- 2 large bone-in chicken thighs
- 1/2 lemon halved lengthwise and sliced thin
- 3 TBS chopped fresh flat leafed parsley (or 1 TBS dried)
- 1/2 tsp dried cilantro
- 1 TBS fresh lemon juice
- 1 tsp minced garlic

1. Preheat oven to 425. Combine 2 TBS oil with the next four ingredients. Place vegetables on a foil-lined baking sheet. Add half of the oil mixture and toss to coat.
2. Add chicken thighs and lemon slices to pan. Rub the remaining oil mixture over chicken. Bake at 425 for 20 minutes.
3. Stir vegetables and bake for 20 more minutes or until chicken is done.
4. Combine the remaining 1 TBS oil with 1/4 tsp salt and remaining ingredients in a small bowl. Spoon parsley mixture evenly over chicken and vegetables.

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DON'T LET THE DEATH OF A SPOUSE DERAIL YOUR RETIREMENT

Treece Financial: Hillcrest Newsletter April 2024



Even the most meticulously planned retirements can be thrown off course by the unexpected loss of a spouse. This emotional blow can be compounded by financial hardship if proper planning for your partner's death hasn't taken place. Honest discussions, grounded expectations, and taking initiative now will put

you in the best position for the future.

AARP Reporter Allan Roth advises "I certainly understand that the financial tasks of dealing with the death of a spouse can be overwhelming at a time when you want to grieve. Be forgiving to yourself as this is likely the most difficult time in your life,"

To prepare, consider these three key financial moves:

1. Develop a Social Security claiming strategy. Deciding when to claim your benefits can significantly impact your future income. The Social Security Administration has easy-to-use tools on their website to help you plan for different scenarios.
2. Choose the right distribution option for your pension. Understand your options for receiving your pension to optimize your financial security.
3. Ensure your financial and estate planning documents are current. Keep essential documents like your will, power of attorney, and beneficiary designations up to date. Make sure they are easily accessible and let your designated loved ones know where to find them when needed.

SOCIAL SECURITY BENEFITS AFTER THE DEATH OF A SPOUSE

According to AARP, "A surviving spouse can collect 100% of the late spouse's benefit if the survivor has reached full retirement age, but the amount will be lower if the deceased spouse claims benefits before reaching full retirement age."

You can get spousal benefits as early as age 62, but the monthly amount will be lower than if you wait until your full retirement age (FRA). Your FRA depends on your year of birth, and it's gradually increasing. Here's a breakdown:

- If you were born in 1957, your FRA is 66 and 6 months.
- If you were born in 1958, your FRA is 66 and 8 months.
- If you were born in 1960 or later, your FRA is 67.

The later you wait to claim spousal benefits the higher the monthly amount you will receive.

WHAT TO DO WITH YOUR PASSING SPOUSE'S RETIREMENT ACCOUNT?

Unlike other beneficiaries, a surviving spouse inheriting an IRA has the option to treat it just like their own. This means they can consolidate the funds with their existing IRA for simpler management. They also retain the ability to contribute to the IRA based on standard contribution rules. They have the flexibility to designate new beneficiaries for the inherited IRA. According to Debt.org, while

there's unrestricted access to the funds, it's crucial to remember that withdrawals made before reaching age 59½ will incur a 10% penalty. Due to the potential penalty, consulting with a financial advisor is recommended to determine the most suitable option for your individual situation.

Another method of inheriting a pension plan is to treat their account as your own. You have the option to name yourself as the account owner, essentially treating it as your own. This means all the standard IRA rules would then apply to you. You'd be able to make contributions to the account, just like you would with your own IRA. You also have the flexibility to withdraw funds at any time and designate new beneficiaries for the inherited IRA. It is important to know that the required minimum distributions (RMDs) begin at age 70½. These RMDs are mandatory withdrawals you must take from the account each year to avoid a 50% penalty on the undistributed amount.

MAKE SURE YOUR FINANCIAL AND ESTATE DOCUMENTS ARE IN ORDER

Ensure a smooth future for yourself and loved ones by keeping your financial and estate planning documents up to date and organized. This includes making sure your spouse is listed as a beneficiary on your financial accounts and property titles, allowing them to easily manage your assets in a crisis or after you die.

Here are some key documents to keep current and accessible:

- Wills
- Trusts
- Estate plans (if separate from a will)
- Retirement accounts (401(k), IRA)
- Investment documents
- Insurance policies
- Deeds to property
- Vehicle registration and titles
- Lease agreements (if applicable)
- Business ownership documents (if applicable)
- Professional licenses and certifications (if applicable)

Missing or outdated documents can lead to a lengthy and complicated legal process when settling an estate. For expert guidance on estate and tax strategies, consult with a qualified tax advisor, lawyer, and financial professional.

THE FUTURE CAN BE UNCERTAIN, BUT YOUR RETIREMENT SHOULDN'T BE

Team Treece is here to help you plan for a secure future. Schedule a consultation by calling my office at **305-751-8855**.



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BE CAREFREE

– by Aruna Ladva, BK Publications London, UK Submitted by Etta Stevens



There is a beautiful Indian expression “sach to bitho nach”. This means the soul who has truth, (speaks truth), dances. Hence, there is a strong correlation between truth and being happy and carefree. The one who has nothing to hide is free to express any emotion. The one who has a guilty conscience is apprehensive.

It is indeed an art to be carefree when one has a huge responsibility on one’s shoulders. We usually become carefree when we have set things in motion or put things in place, when we have organized

everything and everyone. Literally when we have done as much prep as is possible. However, the spiritual path demands that we be carefree even before we embark on any undertaking.

This is true for short-term schemes as well as long-term goals. For example, there is no manual on parenting. However, once the children become adults, and we feel we have guided our kids through life and education as best as we could, we have to let go. After that, we have to allow them to move forward on their journey and let their own destiny open up.

We may do our best, in all our endeavors, but then the rest depends on karma (our soul accounts with people and places), and drama (the unfolding of events in terms of time and place). In fact, we always need to be mindful, that no matter how long we may spend on getting something right, whatever is meant to be will happen. It is no fault of ours. It is what is meant to be. Being carefree does not mean to be careless, but to remain caring, and a carefree nature helps us in moving forward or getting over disappointments in life.

In the English language, there is a saying, “Don’t sweat the small stuff.” And that’s exactly my point. Lately, I am learning to be prepared for the “fallout”, rather than try and perfect every moment. We should not lose optimism; this is not a pessimistic view, it’s a realistic one. As I have explained, what has to happen will happen, that is drama. Plus, we cannot dictate or control other people’s actions. We can only manage our thoughts, words, actions, and responses in situations. So, try this strategy moving forward in your life.

This example may help. We do not know what daily challenges may come our way, or what sickness we may be prone to, but if we build up our muscles and our immunity then no matter what comes, we are prepared. We are not trying to stop every fire, but taking preventive measures... this is a wise move to reduce the damage that may occur. OK let’s do some exercises... what is the solution to these questions?

How to remain carefree if I have a lot of work to do?

Here, attitude is key. When you do whatever is needed with a good intention, then just maintain the thought that, “I complete whatever is necessary”. When you practice meditation and silence then you stop the wastage and worry of the mind, this way you can stay effective. Always create the thought that “I have enough time for what I need to do.” Do not think you are short of time.

How to deal with awkward situations and people?

When you know a challenge is ahead, then put in the time and effort to create a stable stage for yourself before meeting those situations or people. Say to yourself, “I have the soul power to deal with this.” Find your own mental stability before that meeting.

How to remain carefree if I have to give a public talk?

If you prepare and do the research needed for the talk, try and do some practice runs, then you just have to remain calm and give your best shot at the talk. You know that there will always be room for improvement, and when you see this as an opportunity for practice,

then you will not worry. Awareness: “I share from my heart, and I will say what I need to say.”

How to remain calm when facing those people that trigger me?

Firstly, you need to know that ‘I have a choice in what and how to think.’ They are triggering something in me for a reason, let me look at that. If it’s painful, sit with it and you will pass through it, and then it becomes a paper tiger. Nothing is ever as big as it seems or as important as it looks. The more introspective you become, the more aware of who and what is triggering your old patterns. Practice taking time out in meditation to reinforce this thought: “I am in charge of my own thoughts. I hold the remote to my own thoughts. I will decide what to think.”

Let us self-check to see how balanced and stable we are. Let us ask ourselves:

To what extent am I carefree? How would I know I am carefree?

Formula: When I am truthful ... then I am powerful ... then I am happy ... and then I have a carefree stage. Therefore, we can conclude that truth is synonymous with cheerfulness, bliss, joy, happiness, contentment, satisfaction, elation, enthusiasm, and much more. When we don’t get what we want, we lose our happiness, then we forget that we are the ones who are losing our power. Sorrow makes us lose our power. Don’t be hard on yourself. Remember that we are all a “work in progress.”

It’s Time... to practice being carefree and free of cares when we act from a place of self-awareness and responsibility.

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1. Get to know your neighbors! (Having an extra pair of eyes watching your property can prevent you from becoming a victim).
 2. If you see something suspicious or observe a possible crime, CALL THE POLICE! (Security is a deterrent, they will not intervene if a crime is being committed).
 3. Police Non-Emergency # 954-764-4357 (this number is for reporting delayed crimes where no one is in need of immediate medical attention, and you don't believe the suspect is in the area any longer. If you aren't sure, call 911!!).
 4. Police Emergency # 911 (Someone needs immediate medical attention; a crime is in progress, or you believe it is about to happen. Example- suspicious male checking door handles or looking into vehicles).
 5. If you call 911 or the non-emergency, please give your name, number, and address. Without a good witness or victim to help us, prosecution becomes more difficult. We will assist you as much as possible.
 6. We are here to help you!! If we work together, we can make this community and this city a safer place.
 7. Getting as much information about a suspect or suspect vehicle **IF IT IS SAFE TO DO SO**, will help officers responding to a crime in progress or a crime that just occurred. **Your safety comes first!**
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 - b. Suspect Vehicle- Make of vehicle, Model of vehicle, Color, License plate number and State in which license place was issued.
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