

The News at Imperial Golf Estates

The Estates

FEB 2019
Issue 02/19

IMPERIAL GOLF ESTATES HOA INC.

IGEHOA Property Manager

Sandcastle Community Management

PM: James Kelly 596-7200

JamesK@SandcastleCM.com

Asst. PM: Beverly Florio 596-7200

BeverlyF@SandcastleCM.com

IGEHOA Website: www.igenaples.info

GIB GATEHOUSE

Voice Mail: 597-2005

GIB Gatehouse Email:

Imperial@RamcoProtective.com

IGE Web Master: Mike Shields

mikeshieldsr@comcast.net

THE BOARD 2019

Dir. **Charlie Litow** 319-551-1218

hazardcoe@gmail.com

Dir. **Martha Mugford** 269-6899

mugfordige@gmail.com

Dir. **Pat McCabe** 402-770-7975

pat@midwesttile.com

Dir. **Nate Celauro** 917-751-9869

ncelauro@aol.com

Dir. **Gale Schwartz** 776-0878

wndanh20@aol.com

Dir. **John Mickelson** 651-470-2911

mickthecop@aol.com

Dir. **David Krause** 847-791-1941

dskrause23@hotmail.com

COMMITTEE CHAIRPERSONS:

ARB

Gale Schwartz 776-0878

wndanh20@aol.com

ENTRADA AVE-BACK GATE

Nate Celauro 917-751-9869

ncelauro@aol.com

BEAUTIFICATION

David Krause 847-791-1941

dskrause23@hotmail.com

INFRASTRUCTURE (DRAINAGE & ROADS)

Nate Celauro 917-751-9869

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ESTATES NEWSLETTER

Mary Dargene 815-238-5661

marym821@gmail.com

PERIMETER/COMMUNITY AWARENESS

John Mickelson 651-470-2911

mickthecop@aol.com

VIOLATIONS

Martha Mugford 269-6899

mugfordige@gmail.com

IGE Superintendent:

Mark Thieme 227-9201

REMINDER: If you need a new gate decal or FOB, please call ahead to Sandcastle so they can have it ready for you. The offices are at 9150 Galleria Ct., Suite. 201.

For Your Information:

Martha Mugford would like to thank the property owners who responded and corrected violations that were noted during rounds. Being a good neighbor will benefit everyone who lives in our community. Remember, rounds are made monthly to apprise you of potential violations and after you receive a letter you have 14 days to make corrections or you will be sent to the fining committee. If your home, driveway and curb are stained from your sprinkler system, it is your responsibility to clean it or have it cleaned. There are many products and filters available in the stores for this project.

Unleashed dogs should be reported to Collier County Domestic Animal Services at (239) 252-PETS. Unleashed dogs are a violation of our HOA Declaration and Collier County Code. Please note the date and time when reporting.



Call to Order: The February 28, 2019 meeting was called to order at 8:30 AM by President Charlie Litow. The following board members were present: Nathan Celauro, Charlie Litow, Martha Mugford, Gale Schwartz and David Krause. James Kelly, CAM Director representing Sandcastle Community Management and Mark Thieme, IGA Superintendent, were also present.

Review of Minutes: A motion was made by Mr. Litow and seconded by Mrs. Schwartz to approve the January 16, 2019 board meeting minutes as presented. The motion was unanimously approved

Proof of Notice/Quorum: Notices on the community bulletin boards. Quorum was established.



IGE HOA Summary Treasurer's Report:

NO REPORT - Delay due to software transition

President's Report: Director Litow briefly discussed four unit owners will be sent to the attorney due to delinquent accounts.



GIB Report: Director Celauro shared that the LED FPL light conversion has been approved. Bonness Inc. has been approved for the Road Project and will coordinate with IGE so that the main entry is the last area completed.

Greater Imperial Board, Inc. Treasurers Summary Report
NO Report



Infrastructure (Storm Water Management, Roads and Drainage): Director Celauro shared that bids had been received for sidewalk repair, storm drain cleaning, and storm drain repair. The Comcast project is on target for completion. The FPL LED light conversion has been delayed.



Superintendents Report:
(Mark Thieme)
Before the repaving project begins, a drain replacement project will need to be completed. Road repaving for Phase 1 through 4 will begin approximately on May 15th. Sidewalks in the phases will also be repaired prior to the paving project.

IGE HOA residents only are authorized to use the Entrada Gate.
Please remind you guests and vendors to use the 41 entrance.



Entrada Report: Gate remained locked in open position for a period of time. Waiting for a replacement part.



Beautification Committee Report: Director Krause, the new chair of the committee, recommended future expenses could include plantings for and

around the ponds for the health of the body of water.



Architectural Review Board Report: Director Swartz, the new chair of the committee reported two paint requests, two roof requests, and two screen enclosures had been approved.

To obtain an Exterior Change Request form on line: www.igenaples.info, log-in with name "imperial" and password "2011" Or a copy from Sandcastle Community Management and email your request to: sjtoth@gmail.com

Please remember that ARB approval is required for the use of PODS, Dumpsters and Port-a-Potties even if the renovations involve only interior changes.



Violations and Fining Committee: Director Mugford made rounds on February 2-10-23, 2019. Six properties were sent to the committee and after review, two of the properties were recommended to be presented to the Board for fines.



Community Manager's Report:
No report.



Comcast Fiber Optic to the Home Installation: Once the new fiber optic cable has been installed throughout all five Phases of IGEHOA and tested, early this year, we will be notifying our residents that you can call Comcast to schedule them to come to your home and install fiber optic cable to your home. The new fiber optic cable will be installed into your home to one cable outlet and a new modem will be part of that installation. The rest of the coaxial cabling in the house to other devices will remain. Most if not all of the other Comcast devices in your home will be upgraded as part of the fiber optic to the home installation.

Imperial Golf Estates, HOA The Estates Newsletter Advertising Rates

ADVERTISING REQUEST FORM

All Ads Are Full Color. Ads must be submitted as TIFF, JPG, or PDF Files. Original business cards and digital photos are also accepted. For an additional fee we can design an ad for you.

Ad Design Fees: Business Card Size \$75, 1/4-Page \$100, 1/2-Page \$150.

Send Files to Greg Hierro, E-mail: hierro@comcast.net Tel: 239-592-7501

Deadline: Ad files and requests must be in by the **Last Friday** of the month for publication in the following month. Please submit completed form and payment to:

John Mickelson: E-mail: mickthecop@aol.com Tel: 651-470-2911

Make check payable to: **Imperial Golf Estates HOA, Inc.**
and mail to: John Mickelson at 2034 Castle Garden Lane, Naples, FL 34110

RATES:

Business Card Size \$ 30

Minimum 3 months \$90 Months Run _____

11 Issues 10% discount \$297 Months Run _____

1/4 Page Ad \$ 150

2.5" x 7" or 3.5" x 4"

Monthly Ad \$150 Month Run _____

11 Issues 10% discount \$1,485 Months Run _____

Paid Quarterly

1/2 Page Ad \$ 250

3.5"W x 9.5"H or 7.5"W x 5"H

Monthly Ad \$ 250 Month Run _____

11 Issues 10% discount \$2,475 Months Run _____

Paid Quarterly

Back Page - 1/2 Page Ad \$275 Months Run _____

Full Page Ad - 8" x 10.5" \$400 Months Run _____

"I agree that the Board of Directors, IGEHOA, has the reserved right, without recourse, to accept or reject any proposed advertisement."

Advertiser's Signature Date

Name of Business

\$ _____
Total Enclosed, Check Number

E-mail Address Phone

Classifieds

While we hope that you support our advertisers, the Board of Directors of Imperial Golf Estates HOA, Inc. does not officially endorse any products or services advertised herein.



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GRI (Graduate, Realtor Institute),
CNE (Certified Negotiation Expert)

Check in with me on Facebook, Twitter, Pinterest,
 Instagram, LinkedIn, Google+
 and search for any property on my site:
www.MSKProperties.US
MarcSellsImperial@icloud.com

THE PAPPAS-BURBACK TEAM

Direct: (239) 404-4900
 e-fax: (866) 813-6017
 Debbie@Pappas-Burback.com
 NaplesBonitaEsterosHomes.com

Debra Pappas-Burback, PA, Realtor®

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Gary Alfonso

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 gary@naples-bonitahomewatch.com

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IGE Real Estate Update


Current Activity as of February 28th, 2019 (Averages are for Year 2019)

Active Houses on the Market	31
Pending with Contingencies	2
Pending with No Contingencies	0
Closed Sales During 2019 from 1/1/19 - 2/28/19	5
Average 2019 Sales Price	\$558,200
Average 2019 Price Per Sq. Ft.	\$201.09
There Are No Distressed Sales in 2019	
IGE Residents:	Full Time 70% Seasonal 30%

Source: From Naples MLS Provided by John R Wood Inc.



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IMPORTANT NUMBERS TO KEEP HANDY

Sheriff Non-Emergency----- 252-9300
Domestic Animal Control----- 252-7387
Humane Society Animal Shelter----- 643-1555
Garbage / Waste Pick-up----- 252-2380
Solid Waste Management----- 252-2508
Code Enforcement----- 252-2440
Comcast-----800-934-6489
Naples Daily News Circulation Dept 263-4839

TIPS & TOPICS



Here's How Debt Consolidation Can Help Your Home Finance Mortgage & Debt

By: Phyllis Espinoza

Falling into the trap of unmanageable debt is a very common situation nowadays. It is a proven fact that more than 45% of people in the US spend more than what they earn. Climbing out of the trap of debt could be a very complicated process without using any proper procedure. A debt consolidation plan is the real savior, because it can actually bring you out of the situation and help you pay off/clear your multiple loans at the same time.

What Is Debt Consolidation

Generally, you can find there are two types of debts but each of them has different sub types included. The objective is to secure a loan with a fixed interest rate or lesser interest rate to pay them off. Following are several types of loans.

Traditional Loans

Personal Loan - This type of loan is offered for a specific amount of money. A personal loan is given for a declared and undeclared usage. This type of loan is processed through a bank or another financial lending institute. Secured loans are given to anyone against property or a guarantor, but unsecured loans are only provided to the consumers with a high credit rating.

Mortgage Loan - It is a long term loan issued specifically for purchasing personal or commercial property. As a customer, here you might negotiate to lower the monthly payment.

Educational Loan - This type of loan is particularly designed for educational purposes only, for

paying educational bills, meal plans, tuition fees and other living expenses for college or university. This type of loan is paid after completing the course. With this type of loan you can ask for an additional grace period. These are the typical traditional loans and the second type of debt is revolving credit.

Revolving Credit

Unlike traditional loans, revolving credit allows you to borrow the same amount of money again after paying the loan amount. There are mainly two types of revolving credit you can find in the market: Credit Card and Line of Credit.

Credit Card - Today we all use plastic money. The credit card has become the most common form of personal debt. According to latest surveys, it is said that almost each American has more than five credit cards on average.

Line of Credit - Generally, a line of credit is issued by banks and other financial organizations. It provides a reusable source of funds, and you can withdraw it by check or cash.

As we mentioned here earlier, one of the most practical ways to pay off insurmountable debt is debt consolidation. Usually there are two types of debt consolidation but it comes in one of two forms- Home Equity Loan or Negotiated Debt Settlement

A Sound Form of Debt Consolidation

Home Equity Loan - This is one of the most effective debt consolidation solutions for mortgage customers, because it allows a customer to refinance their mortgage. The customer can use the equity amount that he built up as a loan guarantee and use it to pay off the higher interest loans and credit card loans.

With the help of this home equity loan, homeowners pay one single payment per month which is less than the total combined monthly loan amount of all the outstanding loans.

Reminder - It is the responsibility of each Lot Owner to assure that their current contact information is in the Property Manager's data base. That includes local and alternate mailing addresses, local and alternate telephone numbers, email addresses, home watch services, etc. This is important for notices to the entire community of important information like road closures, Estates newsletter and official notifications from the Association including Association Maintenance Fees.

You can do this on line at
http://igenaples.info/owner_info.htm

Quarterly Maintenance Fees - Coupon/Due Dates
2019 Quarterly Payment due Jan 1, 2019 at the rate of \$599.64 per quarter.

Statement/coupon about Dec 1, Payment due Jan 1;
Statement/coupon about Mar 1, Payment due Apr 1;
Statement/coupon about Jun 1, Payment due Jul 1;
Statement/coupon about Sep 1, Payment due Oct 1.

Quarterly Maintenance Fees - Please include your Resident Number and your Account Number (Phase and Lot Number) on all check payments to preclude any delay in processing. Owners with multiple lots must indicate how they wish their payments applied by including the appropriate coupons with each check. **The correct mailing address for IGEHOA Quarterly Maintenance Assessments is: Imperial Golf Estates, Care of Sandcastle Community Management, P.O. Box 25637, Tampa, FL 33622**
If you are using an automatic bill pay service, give them this address for mailing purposes and ask that they include your Account Number (Phase and Lot Number) on all payments.
Lot Owners can contact Sandcastle CM Accounting at 239-596-7200 if you need another coupon book or to discuss the coupon book process.

Future Board of Directors Meetings – Next BOD Meeting will be on 3/28/19 at 8:30am and will be at Sandcastle.

Note: Contents of this newsletter are not official and only the approved minutes represent the Association.

If you would like to advertise a service or product in the Estates Newsletter please contact: John Mickelson 651-470-2911, or e-mail to: mickthecop@aol.com for rate and deadline information.

An Advertising Request Form will be sent to you for completion. We accept existing ads, business cards and photos. Submissions of existing art needs to be in jpg, tiff or pdf format, (300DPI, RGB or CMYK).

We can also design an ad for you.
For submissions of art work and files or ad design and layout please email your information to:

Greg Hierro 592-7501 email: hierro@comcast.net

RESIDENT CLASSIFIED ADS

Imperial residents can place a classified ad in The Estates Newsletter to sell household items within Imperial Golf Estates at NO CHARGE.

Ads should be 4 lines or less.
Simply email your text ad to Greg at:
hierro@comcast.net

FOR SALE 2015 Toyota Tundra PU, 22,500 miles, Grey ,V8, 4wd, excellent condition. Asking \$31,000 contact me 239 777 4007

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