

# HARBOR TOWN LIGHT

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**January 2026**

**Number 335**

## PRESIDENT'S REPORT

Hi Neighbor!

I hope everyone had a happy holiday season. As we head into the busy season in the Patios, just a couple of reminders...

Please park your vehicles clear of the sidewalk. Lots of walkers out in the neighborhood and they need clear access.

And as always, please clean up after your pets.

Wishing you all a peaceful, prosperous and healthy 2026!

Kelly  
[kellyboocock83@gmail.com](mailto:kellyboocock83@gmail.com)

## SOCIAL CLUB NEWS

Hello Patioians!

As we are closing the year 2025, we would like to thank our neighbors for participating in our breakfasts, lunches, TGIFs, Sunday Suppers, and special events (Veteran's Day lunch, Halloween party, etc).



Again, if you are a Patios Resident, you ARE part of the Social Community/Committee, and we would love to see new faces at our events. New ideas are always welcome, and volunteers are needed to assist us in delivering these events.

For January we have: January 1 – Bloody Mary Luncheon at noon, January 18 – Sunday Supper at 5pm, January 23 – Karaoke – time TBD, and January 30 – TGIF at 5:50pm. Please RSVP either Liz Moore or Josephine Florio to assure your spot at any of the events. Thank you and Happy New Year!

Your Co-chairs,  
Josephine Florio and Liz Moore  
[ccharbortownsocialclub@gmail.com](mailto:ccharbortownsocialclub@gmail.com)

## ARB – ARCHITECTURAL REVIEW BOARD

Happy Holidays!

There are a few items to bring up.

First, there are no black doors allowed in the Patios Red Book and Guidelines.

Keys Caldwell will now be inspecting monthly and will be mailing citations to homeowners who have

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made unapproved changes to the exterior of their home or need to correct damage or paint or clean dirty roof tiles. If you are planning on changing out a door, windows, roof or paint, you need to consult us to avoid costly mistakes. It usually is a quick response time and many contractors require proof of HOA approval.

Second, there is no storage of any kind on the sides of the home unless it's inside a patio cage. Storage sheds, storage crates and fencing of any kind are not allowed.

Third, the starburst design on your garage windows is not required. You may remove that plastic insert and have plain windows or black windows. You may also have a garage door with no windows. If you have a missing starburst panel, you need to replace it or remove the other starburst panels.

Thank you and Happy New Year! Happy Holidays from the Patios ARB Team!

Beth and the ARB Team  
[Bameade2000@gmail.com](mailto:Bameade2000@gmail.com)

## BOOK CLUB NEWS

We are looking forward to our January meeting. We meet at the Clubhouse on the second Thursday of each month at 10:00 am.

January Book Club  
Date: Thursday, January 8th at 10:00am  
Book: Brainrush by Richard Bard

February Book Club  
Date: Thursday, February 12th at 10:00am  
Book: The Rose Code by Kate Quinn



If you are interested in joining the group please email me and I will add you to our email distribution. We welcome all new members!

Joanne Yeterian  
860-559-8601



Mahjong, a 200-year-old Chinese tile game, is experiencing a striking revival in online and offline spaces.

### **A Global Comeback**

Long considered a cultural staple in China and across East Asia, Mahjong has spread worldwide, becoming both a nostalgic pastime and a modern trend. Luxury hotels are hosting Mahjong nights, celebrities such as Julia Roberts and Meghan Markle openly enjoy the game, and younger audiences are rediscovering it online.

### **Who Plays Mahjong?**

While Mahjong has historically been male-dominated in Asia, in the US the player base now skews female, especially among Jewish and white American women over 55. At the same time, younger players worldwide are contributing to Mahjong's digital resurgence, blending tradition with modern gameplay.

**Come to the Clubhouse and learn to play,  
Thursday Jan 15, 1 PM**

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## 2024 HOMEOWNERS ASSOCIATION (HOA)

### **Board of Directors**

**President:** Kelly Boocock

[Kellyboocock83@gmail.com](mailto:Kellyboocock83@gmail.com)

**Vice President/Secretary:** Sue Scott

[suetaskteam@gmail.com](mailto:suetaskteam@gmail.com)

**Member at Large:** William Weaver

[Williamhweaver@aol.com](mailto:Williamhweaver@aol.com)

**Treasurer:** John Powers

[Swoperman@aol.com](mailto:Swoperman@aol.com)

### **Committee Chairs**

**ARB:** Beth Meade.

[Bameade2000@gmail.com](mailto:Bameade2000@gmail.com)

**Audit:** Position Available

**Clubhouse:** Jeff Kennedy

[patiosch@iCloud.com](mailto:patiosch@iCloud.com)

**Library:** Hilary Amey

[Hilaryandbob2@gmail.com](mailto:Hilaryandbob2@gmail.com)

**Grounds:** Josephine Florio

[jpandop@gmail.com](mailto:jpandop@gmail.com)

**Irrigation:** Pat Larson

[Pat22larson@aol.com](mailto:Pat22larson@aol.com)

**Nominating:** Position Open

**Social Club:** Liz Moore and Josephine Florio

[ccharbortownsocialclub@gmail.com](mailto:ccharbortownsocialclub@gmail.com)

**Website:** Bill Davis

[wg\\_davis@comcast.net](mailto:wg_davis@comcast.net)

**Welcoming Committee:**

[Jimmyb3@comcast.net](mailto:Jimmyb3@comcast.net)

**Newsletter:** Betsy Legasey

[Bleg50@gmail.com](mailto:Bleg50@gmail.com)

## **Important Notice re HOA Association Rules**

### **Home Owners Association (HOA) Violation Resolution Process**

### **Homeowner Responsibility and Governing Documents**

When purchasing a home in any Homeowners Association (HOA), individuals agree to comply

with the association's governing documents and guidelines. This commitment is an inherent part of becoming a title holder within the community.

### **Purpose of Violation Procedures**

The Patios of Chestnut Creek Homeowners Association is dedicated to resolving violations cooperatively, ensuring that required maintenance and improvements are completed, and maintaining the community's appearance. The association's intention is not to generate revenue through fines, as this is unnecessary. However, should a homeowner fail to resolve a violation, there are established procedures in place to enforce compliance.

### **Common Violations and Initial Response**

Most violations pertain to the Architectural Review Board (ARB) or the Grounds Committee for requirements and limitations. The process begins with the homeowner being notified that their property is out of compliance with a specific community rule or standard. The Patios makes several attempts to resolve the matter directly with the homeowner. This may include in-person discussions (when the homeowner is available and willing), multiple written notifications (second and third notices), and email communications between the ARB or Grounds Committee and the homeowner.

### **Escalation to Board Review**

If the violation remains unresolved after these efforts, the Board of Directors reviews all related documentation at either a regular or specially called meeting. The board determines whether to dismiss the issue or proceed to the fining stage as required by Florida law. The homeowner receives advance notice that the matter will be discussed at the meeting and is given the opportunity to address the board. Other attendees are not permitted to participate in this discussion. The homeowner may also choose not to speak. Following this, the board votes on whether to impose a fine. If a fine is approved, the issue advances to the Compliance Fining Committee (CFC).

### **Compliance Fining Committee Process**

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The Compliance Fining Committee has a single responsibility: to either approve or reject the board's decision to fine. The hearing proceeds regardless of the homeowner's attendance. If the committee rejects the board's decision, the matter is concluded with no further action. If the committee concurs, the Board of Directors enacts the fine. Both the homeowner and the board are notified of the committee's decision within seven days by mail, email, or in person.

## **Legal Requirements and Statutory Compliance**

The establishment and procedures of the Compliance Fining Committee are mandated by changes in the 2024 and 2025 State Statutes. Although these procedures will be formally added to the association governing documents during the next revision, all HOAs are currently required to follow them. The statutes specify all relevant time restrictions and limitations. For clarity and accuracy, the relevant section of this law is reproduced in the following section, and homeowners are encouraged to review it, as the association will adhere strictly to its provisions. Summarizing or restating the law could cause confusion or misunderstanding.

### **2024 Florida Statutes (Including 2025C)**

#### **720.305 Obligations of members; remedies at law or in equity; levy of fines and suspension of use rights.—**

(2) An association may levy reasonable fines for violations of the declaration, association bylaws, or reasonable rules of the association. A fine may not exceed \$100 per violation against any member or any member's tenant, guest, or invitee for the failure of the owner of the parcel or its occupant, licensee, or invitee to comply with any provision of the declaration, the association bylaws, or reasonable rules of the association unless otherwise provided in the governing documents. A fine may be levied by the board for each day of a continuing violation, with a single notice and opportunity for hearing, except that the fine may not exceed \$1,000 in the aggregate

unless otherwise provided in the governing documents. A fine of less than \$1,000 may not become a lien against a parcel. In any action to recover a fine, the prevailing party is entitled to reasonable attorney fees and costs from the nonprevailing party as determined by the court.

(a) An association may suspend, for a reasonable period of time, the right of a member, or a member's tenant, guest, or invitee, to use common areas and facilities for the failure of the owner of the parcel or its occupant, licensee, or invitee to comply with any provision of the declaration, the association bylaws, or reasonable rules of the association. This paragraph does not apply to that portion of common areas used to provide access or utility services to the parcel. A suspension may not prohibit an owner or tenant of a parcel from having vehicular and pedestrian ingress to and egress from the parcel, including, but not limited to, the right to park.

(b) A fine or suspension levied by the board of administration may not be imposed unless the board first provides at least 14 days' written notice of the parcel owner's right to a hearing to the parcel owner at his or her designated mailing or e-mail address in the association's official records and, if applicable, to any occupant, licensee, or invitee of the parcel owner, sought to be fined or suspended. Such hearing must be held within 90 days after issuance of the notice before a committee of at least three members appointed by the board who are not officers, directors, or employees of the association, or the spouse, parent, child, brother, or sister of an officer, director, or employee. The committee may hold the hearing by telephone or other electronic means. The notice must include a description of the alleged violation; the specific action required to cure such violation, if applicable; and the hearing date, location, and access information if held by telephone or other electronic means. A parcel owner has the right to attend a hearing by telephone or other electronic means.

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(c) If the committee, by majority vote, does not approve a proposed fine or suspension, the proposed fine or suspension may not be imposed. The role of the committee is limited to determining whether to confirm or reject the fine or suspension levied by the board.

(d) Within 7 days after the hearing, the committee shall provide written notice to the parcel owner at his or her designated mailing or e-mail address in the association's official records and, if applicable, any occupant, licensee, or invitee of the parcel owner, of the committee's findings related to the violation, including any applicable fines or suspensions that the committee approved or rejected, and how the parcel owner or any occupant, licensee, or invitee of the parcel owner may cure the violation, if applicable, or fulfill a suspension, or the date by which a fine must be paid.

(e) If a violation has been cured before the hearing or in the manner specified in the written notice required in paragraph (b) or paragraph (d), a fine or suspension may not be imposed.

(f) If a violation is not cured and the proposed fine or suspension levied by the board is approved by the committee by a majority vote, the committee must set a date by which the fine must be paid, which date must be at least 30 days after delivery of the written notice required in paragraph (d). Attorney fees and costs may not be awarded against the parcel owner based on actions taken by the board before the date set for the fine to be paid.

(g) If a violation and the proposed fine or suspension levied by the board is approved by the committee and the violation is not cured or the fine is not paid per the written notice required in paragraph (d), reasonable attorney fees and costs may be awarded to the association. Attorney fees and costs may not begin to accrue until after the date noticed for payment under paragraph (d) and the time for an appeal has expired.

(3) If a member is more than 90 days delinquent in paying any fee, fine, or other monetary

obligation due to the association, the association may suspend the rights of the member, or the member's tenant, guest, or invitee, to use common areas and facilities until the fee, fine, or other monetary obligation is paid in full. This subsection does not apply to that portion of common areas used to provide access or utility services to the parcel. A suspension may not prohibit an owner or tenant of a parcel from having vehicular and pedestrian ingress to and egress from the parcel, including, but not limited to, the right to park. The notice and hearing requirements under subsection (2) do not apply to a suspension imposed under this subsection.

(4) An association may suspend the voting rights of a parcel or member for the nonpayment of any fee, fine, or other monetary obligation due to the association that is more than 90 days delinquent. A voting interest or consent right allocated to a parcel or member which has been suspended by the association shall be subtracted from the total number of voting interests in the association, which shall be reduced by the number of suspended voting interests when calculating the total percentage or number of all voting interests available to take or approve any action, and the suspended voting interests shall not be considered for any purpose, including, but not limited to, the percentage or number of voting interests necessary to constitute a quorum, the percentage or number of voting interests required to conduct an election, or the percentage or number of voting interests required to approve an action under this chapter or pursuant to the governing documents. The notice and hearing requirements under subsection (2) do not apply to a suspension imposed under this subsection. The suspension ends upon full payment of all obligations currently due or overdue to the association.

(5) All suspensions imposed under subsection (3) or subsection (4) must be approved at a properly noticed board meeting. Upon approval, the board must send written notice to the parcel owner and, if applicable, the parcel's occupant,

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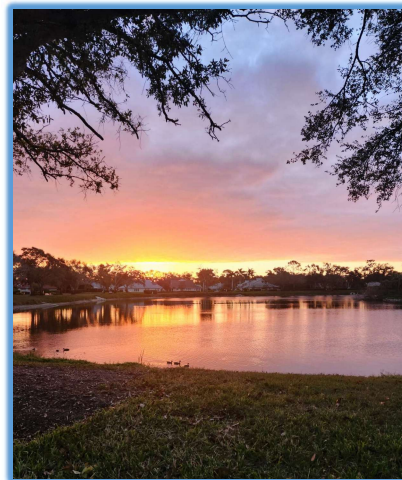
licensee, or invitee by mail or hand delivery to the parcel owner's designated mailing or e-mail address in the association's official records.

(6) The suspensions permitted by paragraph (2)(a) and subsections (3) and (4) apply to a member and, when appropriate, the member's tenants, guests, or invitees, even if the delinquency or failure that resulted in the suspension arose from less than all of the multiple parcels owned by a member

(7) Notwithstanding any provision to the contrary in an association's governing documents, an association may not levy a fine or impose a suspension for any of the following:

(a) Leaving garbage receptacles at the curb or end of the driveway within 24 hours before or after the designated garbage collection day or time.

(b) Leaving holiday decorations or lights on a structure or other improvement on a parcel longer than indicated in the governing documents, unless such decorations or lights are left up for longer than 1 week after the association provides written notice of the violation to the parcel owner.



Scenes from The Patios



# January

# The Patios of Chestnut Creek

# 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				<b>1</b> Bloody Mary Party Noon	<b>2</b> -Needlecraft 9.30 AM -Bridge 1.15 PM	<b>3</b>
<b>4</b>	<b>5</b> - Bridge 1.15 PM	<b>6</b> -Grounds Committee 10 AM	<b>7</b> CCMA Lakes Comm. 9 AM	<b>8</b>  -Book Club 10 AM -Roundtable, 2 PM	<b>9</b> Bridge 1.15 PM	<b>10</b>
<b>11</b>	<b>12</b> - Bridge 1.15 PM	<b>13</b> 	<b>14</b> 	<b>15</b>  Learn Mah Jong 1.00PM	<b>16</b> -Needlecraft 9.30 AM -Bridge 1.15 PM	<b>17</b>
<b>18</b> Sunday Supper at the Clubhouse 5 PM	<b>19</b> -Bridge 1.15 PM	<b>20</b> 	<b>21</b> 	<b>22</b> 	<b>23</b> -Bridge 1.15 PM -Karaoke, time to be announced	<b>24</b>
<b>25</b>	<b>26</b> -Bridge 1.15 PM	<b>27</b> 	<b>28</b> 	<b>29</b> 	<b>30</b> -Bridge 1.15 PM -TGIF 5.30 PM 	<b>31</b>

If you see this symbol in a calendar day's box, it tells you that there is pickleball at 8:30 AM. Note that the starting time has changed because of the cooler weather.