

DIAMOND COVE HOA

Resident Handbook

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INTRODUCTION

Diamond Cove is one of the premier living areas in Southwest Orange County. We have a great location, a local elementary school, a local park, and a safe, friendly neighborhood that enhances our quality of life. We are only two miles from Disneyworld and the Buena Vista restaurants and the same distance to prestigious golf tournaments and Dr. Phillips shops and restaurants. The other famous Orlando attractions are also nearby.

There are 235 homes and thus 235 HOA members in Diamond Cove. We must all abide by the same Rules and Covenants that were signed at the closing of our house purchase contract. For owners, this is an explanation of the agreement that you will abide with. If you are renting from a Diamond Cove member, then this booklet also applies to you as well, and it will acquaint you with the rules all residents and landlords are required to live by.

Diamond Cove homeowners have a Homeowners Association corporation to address concerns common to us all. The Board of Directors is made up of homeowners in the neighborhood who have volunteered their time and skills to manage the affairs of our community with the assistance of Committees and a Property Management Company.

There are many responsibilities that you have as a homeowner or resident in Diamond Cove. You have the responsibility to respect your neighbors' rights by your adherence to the community rules and regulations. You also have the right and responsibility to become an active member of the community either by serving on the Board or one of the Committees. Your ideas and commitment are needed. Please volunteer.

Welcome to your neighborhood. We are glad you are here.

TELEPHONES, UTILITIES AND TRASH COLLECTION

You pay for utilities such as water, electricity, telephone and trash collection. You must make your own arrangements for these services.

Florida Power (407-629-1010) provides the electricity and requires a deposit. AT&T (formerly Bell South 407-780-2355) provides your residential phone service and may require a deposit. Orange County Water and Sewer (407-836-5515) provides the water and sewer services. Orange County provides curbside garbage collection and the cost is included in the property tax bill.

TRASH DISPOSAL AND REFUSE

Disposal of garbage and trash shall only be by the use of covered trash cans placed on the curb on the evening before or the day of trash collection. Remove it after pick-up as soon as possible. Present collection days are Monday and Thursday. Recyclables are picked up on Thursday. Yard trash is picked up on Wednesday. All yard cuttings must be tied and bundled in lengths of no more than 4 feet. There is a limit of 10 yard trash bundles. If a holiday should fall upon any of these days, trash collection will take place on the next scheduled collection day. Two times each year, the County has pickups of large items. Notices are placed in the Orlando Sentinel Newspaper. Computers, electronics, paints and household chemicals must be disposed at designated Orange County drop off locations.

CABLE TV

You may wish to order Cable or satellite TV service for your home. Dish TV (1-866-509-8382) and Hughes Direct TV (1-888-795-9489) provide satellite service. All satellite dish installations require you HOA Architectural Review Board approval in advance. Time Warner Cable (407-578-2777) provides cable service. All these services provide a wide selection of both local and remote commercial channels as well as several special purpose channels such as Home Box Office (HBO) and Cinemax. Contact them for a schedule of services and charges.

BROADBAND INTERNET ACCESS

You may wish to order Broadband Internet access service for your home. AT&T provides DSL access (www.fastaccess.com) through their service known as FastAccess. Time Warner Cable (www.rr.com) offers a cable modem connection with their Road Runner service and Earthlink service. Satellite TV providers also offer broadband. Each one has advantages and disadvantages. Review their respective websites. Talk to your neighbors, as you will find all utilized in our neighborhood.

FIRE PREVENTION

Fire safety is the responsibility of all residents. Fire extinguishers can be lifesavers, if you do not have one now, we strongly urge you to obtain one.

Test your smoke detectors monthly, and be sure one is also in your garage. Add fire alarm to your security monitoring service. Practice a family evacuation route. Two-story homes may want to acquire rope ladders.

Orange County Fire Department will provide personal home inspections if you desire. Please phone the inspector to arrange an appointment.

The fire department can be contacted in an emergency by dialing 911.

PETS

Pets are welcome in Diamond Cove. However, as we all know, pets can be a source of irritation to your neighbors if you do not follow the community regulations regarding pets. Therefore, the Association absolutely requires that you adhere to these rules.

Pets are allowed outside of your property only on a leash and accompanied by a resident. The Orange County Sanitation and Health Department prohibits pets in or around the swimming pool areas. Pets are also NOT allowed on the tennis courts. Breeding or keeping pets for commercial purposes is forbidden.

If your pet defecates in an area outside your yard, you MUST clean it up immediately. The HOA has bought several “Doggy Pots” for disposal of your dog waste, but you must pick it up and place it only in the HOA provided canisters or take it home.

Inside your yard you must also remove dog waste as is required under Orange County health code. The feces bacteria can be carried into your house or leached into the water table below your house. In front of your yard is an easement under the sidewalk and grass strip that is not your property. It belongs to Orange County and you must remove your dog feces from the easement. When on a walk with your pet, please carry plastic bags and dispose of them at home or the doggy waste stations placed throughout the community.

VEHICLES

All vehicles parked in driveways must have a valid be registration and in operating condition. If they are not, they can be towed at the owner's expense. The garage is the best place to store a vehicle, maintain its full value and avoid vandalism. If you find you collect and store too much stuff in your garage and keep the cars outside, it is time to rent a storage room or have a yard sale and get the car back inside.

Your neighbors and the Association ask that you park your vehicles according to the rules as written in the Covenants. You cannot park your vehicle on the street. In addition, parking on the grass and across any sidewalk is prohibited at all times. Please be considerate of your neighbors when entertaining visitors and guests by ensuring cars parked on the street do not present a hazard to through traffic.

Residents owning or utilizing commercial and signed vehicles may not park them in the driveway or on the street. All commercial tagged or signed vehicles must be parked in a closed garage.

Boats, trailers and motor homes must be parked in a closed garage. They cannot be parked in the driveway or street or seen on the side of your home or your backyard.

Cars parked in the recreation area must belong to residents or residents guests. Any car parked in the recreation area after sunset will be towed at the owners expense.

HOMESTEAD EXEMPTION

Residents of Florida are exempt from paying taxes on the first \$50,000 of the assessed value of their property, provided they file for the exemption between January 1st and March 1st. Contact the Tax Collectors Office for Orange County at 407-836-5045 for filing

locations. Filing need be done only once so long as you continue to live on the property and claim it as your primary residence.

SECURITY, KEYS AND LOCKS

Each original owner received a key to the HOA common area facilities upon the purchase of their home. This key will give you access to the pool and tennis courts. If you are not an original purchaser, you should obtain the key from your seller or landlord. You may not duplicate this key and not give it to any non-resident

Homeowners should contact the Management Company for replacement of lost common area keys at the homeowner's expense.

It is recommended for you personal security that you have the locks changed when you move in to your home. It is also recommend that you install a deadbolt lock and sliding glass door security device where appropriate. All windows should have a compression lock placed in the tracks to prevent the window's own latch from being snapped off by a burglar.

For the security of your home and others, as well as for aesthetic purposes, garage doors should be closed when not in use. Open doors invite intruders and can result in the theft of your personal property.

Motion activate lights should be installed to cover all the sides of your home.

You should have an alarm system within your home. A monitored service is even better. Be sure to have an interior motion detector and add a strobe light to the outside of your home so that neighbors can see which house needs attention. All the sirens tend to sound alike.

COMMUNITY OPERATIONS

Your community is managed and run by a group of homeowners, comprised of a Board of Directors and is assisted by a professional management company. A management company contracted by the Association provides the day-to-day operations.

BOARD OF DIRECTORS

The Board of Directors is composed of homeowners. Members serve three-year terms. Each year HOA members are asked to nominate and elect board members at the annual Homeowner's meeting. The Board's primary function is to manage affairs of the community. Any person who owns a home in Diamond Cove is encouraged to run for a seat on the Board of Directors.

The members of the Board elect the Officers of the Board. Officers consist of the President, Vice President, Secretary, and Treasurer.

The Board of Directors meets monthly. Meeting time is posted via a sign at the entrance at least 48 hours in advance of the meetings. Homeowners are welcome to attend Diamond Cove Board Meetings.

MASTER COMMUNITY

Diamond Cove is part of a planned development located within a Master Community named Buena Vista Woods. This community consists of Diamond Cove and Emerald Forest. Diamond Cove and Emerald Forest share the recreation area and split the operating cost proportionately by community members count. Buena Vista Woods Boulevard is maintained by the Buena Vista Woods Master Association, and managed by a Management Company. Parts of your Association Fees are contributed to the upkeep of the Master Association.

You are also a Member of the Buena Vista Woods HOA and you should read the Buena Vista Woods HOA Covenants and Declarations that are in addition to the Diamond Cove HOA Covenants and Declarations and apply to you. The documents are available from the property manager.

The surface water drainage and control system is permitted and operated by Kerina Inc., the original developer of Buena Vista Woods.

A quarterly “Buena Vista Woods Living” magazine is sent to all members and contains news and notices for Diamond Cove and Emerald Forest. We welcome resident’s articles for inclusion in the magazine.

COMMITTEES

From time to time the Board of Directors appoints certain committees to perform specific functions from time to time. If you have an interest that would serve the Community, you are urged to join one or more of the committees.

MANAGEMENT COMPANY

The Homeowners Association (HOA) retains a licensed Management Company to take care of the day-to-day operation of Diamond Cove Association business. They assist in the resolution of residents' problems, inspect the property regularly, and enforce all regulations and pay the HOA bills. They develop bids and contracts for services, e.g. lawn maintenance, pool service, special cleaning, etc. The Management Company is the Board of Directors' agent to relate on a daily basis with contractors, attorneys, residents, owners, insurance agents, etc. They file liens, receive and pay all bills, and collect the maintenance fees and special assessments. They insure the work contracted is performed to the contract specifications before

payment is made, generally reviewing and assisting in the development of Diamond Cove's Annual Budget and preparing the monthly financial statements for the Board.

ANNUAL BUDGET

The Diamond Cove annual budget is developed from past history of annual expenses, an inflation factor, and projected capital improvements. Homeowners may obtain a copy of the budget from the property manager.

ASSOCIATION FEES

Your regular annual fees are used to pay for such things as common area lawn maintenance, pond maintenance, insurance and other budget items. The fees provide the only income for the payment of our regular bills, so it is important for you to pay your fees on time, by the last day of January. Owners will receive a coupon for each property and one full payment is made once a year. Late charges are assessed after January 31st. If fees are not paid in a timely fashion, the association can file a lien and ultimately foreclose to collect the debt.

In addition to the normal annual maintenance assessment, you may be obligated to a special assessment for a purpose as approved by your Homeowners Association. The Board has the right, with the approval of the homeowners, to levy a special assessment of financial requirements not included in the budget. If you have violated a covenant and receive a letter from the HOA attorney you will owe the HOA for the attorney letter and you will have a Special Assessment (not a fine) levied against your property. Failure to pay the assessment will result in a lien, leading to foreclosure, just like the failure to pay the annual assessment.

ANNUAL HOMEOWNER'S MEETING

The Annual Homeowner's Meeting is held each year. Business includes the election of members to the Board of Directors. If a quorum (30% of members) is represented, there will be an election and often there will be additional items that will be discussed and voted upon.

COMMUNITY POOL

The swimming pool is for your recreation and enjoyment. It is shared with the residents of Diamond Cove and Emerald Forest. Your enjoyment of the pool area will be greatly increased by observance of the pool rules. Please be considerate of other residents when inviting guests to swim in the pool. The resident must accompany guests. Access is restricted to key entry. No fence jumping and never leave the gate open.

In general, common element facilities are available for resident use from dawn to dusk. Group functions are permitted, but there is no reservation allowed for the pool facility for just one resident's function. The pool is to be shared and not dominated by any one group at the exclusion of others. Pool furniture must remain in the pool area. Pool rules are listed further in this book. Please observe all rules.

TENNIS & PLAYGROUND

These are located adjacent to the pool. Please be considerate of others waiting to use these areas and observe all rules listed further in this book.

Remember, it is our facility and any damage to the area will come out of your Association Fees or a Special Assessment levied

against the person responsible. If you see anyone breaking the rules, any activity after posted hours, or unauthorized visitors, please call the Orange County Sheriff's Department immediately. The non-emergency number is 407-737-2400.

Additional recreation facilities can be found at the Sand Lake Elementary School and the Dr. Phillips Community Park.

Yard Sales

Diamond Cove residents have two days per year to conduct garage sales. These are the last Saturday in April and October each year. Other times are a violation of the Covenants and unwelcome by your neighbors. The HOA will advertise for the entire community and post a banner at the Buena Vista Woods entrance that week. You must have a County permit to have a yard sale and the HOA will arrange a group permit if you register with the Property Manager a week before the community yard sale. The County will fine you for unpermitted garage sales

The Diamond Cove HOA and Orange County regulate garage sales to reduce the carnival scene of sporadic garage sales in the community, reduce the unwanted traffic and keep potential criminals from being invited to our streets. Many crimes are committed after a criminal checks out a house and neighbors during garage sales. Do not offend your neighbors and increase the chance of crimes by having your own yard sale.

MODIFYING YOUR HOME OR PROPERTY

Should you wish to construct on your property or to alter the exterior of your home in any way you are required to submit plans to the Architectural Review Board (ARB) who must approve the modifications in writing to assure harmony with external design and location. **PRIOR WRITTEN APPROVAL FROM THE ARB IS**

REQUIRED BEFORE ANY MODIFICATIONS TO YOUR HOME OR PROPERTY. The procedures are as follows:

1. Apply for approval by contacting the Management Company.
2. Complete the ARB application form sent to you by the Management Company. Include a copy of your survey and return to the Management Company.
3. The ARB will review your request and the Management Company will send you written approval or denial of your request. You MAY NOT begin the alteration or construction until you have written approval.

All construction must also comply with the zoning code of Orange County, Florida. The owner is responsible for obtaining all permits and inspections required by law.

The ARB must also approve all signs in the community as well as hose painting, pools, fences, solar collectors, flagpoles, playground equipment, antennas, etc. Consult your Rules and Covenants for complete information. The above information only briefly summarizes some of the rules and regulations.

GROUNDS MAINTENANCE AND APPEARANCE

It is very important that every Diamond Cove resident has a well maintained grounds. Residents are required to keep their landscaping clean, neat, and attractive. Your hiring of a lawn service for your home is a very good idea. They have the right equipment and know the quality standards of cutting and edging your lawn and will not take shortcuts that residents do.

Additions or modifications to your landscaping must be approved by the ARB.

No trees may be removed without ARB approval and will need to be replaced with a permitted tree.

LAKES, CONSERVATION AREA AND PONDS

Lake Crowell is a natural, spring fed lake. Fishing is permitted under the laws of the State of Florida. There are large mouth bass, crappie and gar in the lake. NON-MOTORIZED boats are permitted and can only be launched from the resident docks along the lake. Boats can not rest or be transported across the Conservation Area surrounding the lake. Fishing or sightseeing access to Lake Crowell is made from the Recreation Area via the path and dock. Do not cut through people's yards to get to the lake. Swimming is discouraged because there are alligators and snakes in the lake at anytime.

There is a protected Conservation Area surrounding Lake Crowell. No intrusion or disturbance of the plant life, grounds or animal life is allowed. Don't go in it. With a permit issued by the Environmental Protection Division (EPD) of the county you may obtain a noxious vegetation (vines, primrose) removal permit. This is highly recommended to beautify your back yard and remove the large weeds and vines that will choke the Conservation Area and obliterate your view of the lake. Do not extend your lawn past the berm into the conservation area. Keep the berm tall enough to stop water flow into the Conservation Area. The runoff contains all the fertilizers, pesticides and herbicides that are applied to yards and will pollute the lake.

The Conservation Area is permitted to and operated by Kerina Inc., the original developer of Buena Vista Woods.

The Association cuts the grass around the surface water storage ponds although the surface water pond and drainage system is permitted and operated by Kerina, Inc. Residents cannot utilize the ponds for watering their yards, dump pool waste or alter the vegetation on the grounds.

Please be aware that alligators have been seen in several of these ponds and Lake Crowell. DO NOT FEED THEM OR TRY TO TEASE THEM. Do not leave children or pets unattended.

SOLVING PROBLEMS

If you are experiencing a problem and it appears to be one in which the Association should be involved, contact the Management Company. They will assist you from that point. If you are uncertain whose problem it should be, still call the Management Company. They can help you determine responsibility. Sometimes discussing things with your neighbors can help. Many problems between neighbors that are not covered within the covenants must be worked out through peaceful and legal means.

COMMUNITY RULES AND REGULATIONS

At Diamond Cove we try to have the least number of rules, but still have a community that is an enjoyable place to live. These rules are for your protection and the protection of your neighbors. If you feel a rule or regulation should be enforced and is not, please contact the Management Company. Be aware that ignoring a violation letter can result in an attorney action and expense to the HOA. The expense that becomes a special assessment against your property and will lead to a lien against your home and a foreclosure. So for the sake of a small disagreement, please do not ignore the violation letters.

Though a summary of rules and regulations is found at this location, the Declaration of Rule, Covenants, and Restrictions for Diamond Cove is the absolute authority governing Diamond Cove homeowners, their tenants and guests. These Covenants should be consulted whenever there is a question about rules. When you bought your home, you signed a legal document stating that you

would follow and obey these Rules & Covenants. You must abide by these and your conformance will be enforced through legal means.

MOVING OUT

For Sale and For Rent signs must be mounted on professional looking white cantilever posts like real estate companies use. When you leave Diamond Cove, you should notify the Management Company that you are doing so. This insures that all maintenance fees and/or special assessments or liens have been paid prior to the title search and title transfer.

If you rent a house to another party, you must do so on a one year lease and must notify the management company. The tenant details must be reported to the management company.

If you are living under a lease agreement and are moving, you must notify the homeowner and the Management Company.

DIAMOND COVE RULES & REGULATIONS

Rules and restrictions providing for the manner in which our common property is used are basic to the Association concept. The covenants specifically authorize such restrictions, and the courts have commented on their necessity, "...inherent in the concept is the principal of the home owners, since they are living in such close proximity and using facilities in common, each homeowner must give up a certain degree of freedom of choice which he might otherwise enjoy in separate, privately owned property."

SOME, BUT NOT ALL, of the rules and regulations listed in the declaration, articles of incorporation, and by-laws are restated here because of their importance.

Each owner, lessee, invitee, relative, guest or otherwise, hereinafter referred to as "occupant" of the home, shall be governed by the following house rules and regulations and all those that are listed in your declaration of covenants, articles of incorporation and by-laws. The papers signed by each homeowner who has purchased a home in Diamond Cove include an agreement to abide by all provisions of the covenants and restrictions. If you do not have a copy of the covenants, contact the Management Company.

It is the responsibility of each homeowner to inform their occupants of all rules and regulations. The homeowner as well as the occupant may be held accountable for any violation incurred by an occupant or guest.

DIAMOND COVE HOUSE RULES FROM THE COVENANTS

A. **ANNUAL ASSESSMENT** (from Homeowners) must be received once a year by the 31st of January. The assessment shall bear interest from the due date at the maximum rate of interest permitted by law per annum.

B. **DISTURBING NOISE** In order to ensure health, happiness and peace of mind, no occupant shall cause any noise at any time in his or her home, or in the limited common area, or common areas, that shall, in any manner disturb another occupant of the Association. This rule is directed, but not limited to, the following areas: stereos, people noises, mechanical noises, and animals. Gas engine lawn cutting is restricted to after 8 AM for the benefit of your neighbors.

C. PETS

1. All pets must be walked only on a leash.
2. The occupant is responsible for insuring that his pet does not disturb any other occupants by noise, running loose or

waste materials. The occupant is responsible for the immediate pick up and disposal of pet waste.

3. The occupant is responsible for any damage or injury the pet may cause.

D. PARKING VEHICLES

1. Please be sure you are not blocking driveways, sidewalks or right of way.
2. Parking is NOT permitted on non-paved areas. Parking on the grass does damage to the turf and irrigation and is strictly forbidden.
3. Commercial vehicles must be enclosed in a garage if kept on the property for more than 4 hours.
4. No street parking is permitted for the safety of the residents.
5. Boats, trailers, recreational vehicles, etc. are to be parked in a closed garage. Regulations are strictly enforced for your safety and the appearance of the Community. Violators may be towed away at the vehicle owner's expense. Please inform your guests of the parking rules.

E. STORAGE OF VEHICLES Non-operational vehicles or vessels shall not be stored on the property outside the owner's garage. Unauthorized vehicles or vessels may be towed away.

F. MULTIPLE VEHICLES All vehicles must be parked within the confines of the owner's garage or driveway.

G. GUESTS USING THE COMMON FACILITIES Guests, thirteen years old or over, may use the common recreational facilities in the absence of the owner or lessee. Residents are permitted to politely inquire as to their identity and the identity of their host. If a satisfactory answer is not forthcoming, the resident should report the incident to the Management Company or Sheriff's Department at the non-emergency number (407-737-2400).

- H. **GARBAGE CONTAINERS** should *NOT* be placed in front of the home before 5:00 p.m. of the day prior to scheduled collection. Scheduled collection is Tuesday and Friday. Trash cans should be removed by dusk on the day of pickup and must be stored out of sight, such as in the garage.
- I. **SPEED LIMITS** are posted and will be strongly enforced. 25 MPH is the speed limit throughout Diamond Cove and all of Buena Vista Woods. 15-20 MPH is more reasonable on the local streets. There are many pedestrians and small children in our neighborhood and limit enforcement ensures their safety.
- J. **WINDOWS** Nothing must hang outside from the windows. All window coverings as seen from the outside must be in good taste.
- K. **ANTENNAS** No radio, television antenna and/or satellite dish or any other wiring for any such purpose may be installed on the exterior of any building or upon the property without the prior written consent of the ARB. Please consult the Management Company and/or your covenants for further information.
- L. **COMMON AREA USAGE** Common areas such as landscaped and grassed areas, recreational area, and others shall be used only for the purpose intended.
- M. **SIGNS** No signs, advertising or notices of any kind shall be posted or displayed in such a manner as to be visible to any occupant anywhere on the common grounds, without first receiving written permission from the Board of Directors.
- N. **BREACH OR VIOLATION OF RULES** Any breach or violation of the rules by an occupant, at the discretion of the Board of Directors, may be cause for legal action against the occupant through the proper judicial channels with liens and foreclosure as a potential result.
- O. **MISCELLANEOUS** All outside equipment and garbage cans must be screened from view or behind an approved fence. No clotheslines are permitted outside.

TENNIS COURT/PLAYGROUND RULES

- A. Tennis Shoes **ONLY!**
- B. The court is for playing tennis only. No bicycles, skateboards, roller skates, or other recreational equipment is allowed inside the fence.
- C. Time Limit (if others are waiting):
 - SINGLES:ONE HOUR DOUBLES:TWO HOURS
- D. Please place trash in receptacle.
- E. No food, drinks or animals are allowed on courts.
- F. No loud or abusive language on courts.
- G. Court Hours: Dawn to Dusk
- H. Please report to management any needed repairs.
- I. Residents and their guests only permitted on courts.
- J. Residents must accompany their guests at all times.
- K. Please be sure the gate locks behind you when entering and leaving courts.
- L. Children under the age of 14 must be supervised by an adult 18 years of age or older.

RECREATION AREA

Exclusive use of Diamond Cove and Emerald Forest residents and their invited guests. All others are trespassers.

POOL RULES

- A. This is a family pool - an adult must accompany all children under the age of 13.
- B. No food, glass containers of any kind, nor pets, bicycles, or other vehicles are allowed in pool area at any time.
- C. No beverages are allowed IN or ON edges of pool at any time.
- D. Shower before entering the pool.
- E. Proper swimming attire must be worn.
- F. Radios must be played at minimum volume, as to not disturb others.
- G. No running, horseplay, unnecessary noise or excessive splashing allowed in pool area. NO DIVING.
- H. Floaters must allow swimmer the right-of-way.
- I. Warning - swim at your own risk. NO LIFEGUARD ON DUTY. Bathing load - 50 people.
- J. All trash, including cans and cigarettes, must be properly disposed of before leaving the pool area, and all furniture must be returned to its proper position.
- K. No furniture is to be removed from the pool area.
- L. Management and/or its agent reserve, and the HOA Covenants the right to deny the use of the pool to anyone at any time.

M. For the safety of all our children: NEVER leave the pool gates open after entering or leaving the pool area. Climbing over the fence is prohibited.

N. Always carry your key with you.

O. No diapered children allowed in the pool.

P. Pool hours: Dawn to Dusk.

Q. Keep restrooms clean at all times.

PHONE NUMBERS QUICK REFERENCE

Property Management Company

Community Association Management

Phone 407-903-9969; fax 407-903-9234

Orange County Sheriff

Emergency 911

Non-Emergency 657-2500

Orange County Fire Dept

Emergency 911

Non-Emergency 678-7600

Utilities

Electric - Florida Power Corp	629-1010
Water/Sewer - Orange County Utilities	836-5515
Garbage/Recycling	836-7001
Telephone - Bell South	780-2355
Newspaper - Orlando Sentinel	420-5353
Cable - Time Warner Cable	578-2777
Orange County Homestead Exemption	836-5045

Acknowledgements:

We have developed this handbook based upon the Emerald Forest Handbook, and we gratefully acknowledge Emerald Forest's generosity in allowing us to use their handbook.