

September 2007

The Law Catches Them Up In the End

Florida Law has finally caught up with major trouble causers in Central Florida. Briton Michael J Legget, 52, residing in St Cloud, has pleaded guilty to a criminal information charging him with two counts of conspiracy to commit visa fraud, Assistant Attorney General Alice S Fisher of the Criminal Division and Acting U.S. Attorney James R Klindt for the Middle District of Florida announced on August 24th. Legget faces a maximum sentence on each count of five years in prison, a fine of \$250,000 and three years of supervised release. In addition, Legget has agreed to pay restitution to the victims. He is also subject to removal from the United States as a result of his conviction. The Criminal Information, filed on July 30, 2007, charges Legget with one count to commit visa fraud based on fraudulent applications Leggett filed to obtain U.S. visas and lawful permanent residence for himself, and a second count based on Leggett's efforts to obtain U.S. visas for U.K. citizens seeking to reside in Florida. As part of his plea agreement, Leggett admitted to submitting fraudulent documentation in support of his own applications for U.S. visas and lawful permanent residence, including a false lease for a then non-existent U.S. company [and] altered advertisements for a failed U.K. company. Leggett further admitted to filing at least 12 fraudulent investor visa applications on behalf of other U.K. citizens who were clients of Royal Development, a Florida company Leggett controlled. Royal Development, misled U.K. clients with claims of providing a lawful means of residing in the United States as corporate investors, but under Leggett's direction resorted to fraud in many instances when the proposed investments failed. (Source: US Justice Dept)

A separate case which has caught up many more Brits is that of Millbrook Manor and Platinum Properties. The Florida Department of Law Enforcement (FDLE) is investigating the dealings which centre on over \$22 million taken in deposits on at least 400 contracts for homes in Lake and Polk counties. Platinum Properties was formed in 2004 by David N Weiker Sr with two partners – soon after Weiker filed his third personal bankruptcy. Weiker said he has contracts to build 580 properties on developments at Winslow Estates in North East Polk County, Citrus Highlands Phase II in south Lake County and Millbrook Manor, in the Four Corners area. However the Winslow Estates development is now in Foreclosure, after a group of creditors and buyers brought a foreclosure action. The land is due to be auctioned to the highest bidder on the courthouse steps on September 21st. Construction on Millbrook Manor has been held up by lawsuits, water problems and latterly, gopher tortoises. A permit must be paid to move or destroy the gopher tortoises present on the land, and until that is done, construction cannot begin. However, Platinum Properties' problems go back much further than that. Building plan approval was delayed for Millbrook Manor in 2005 when proper fire hydrants were not planned. A lawsuit was filed by former Platinum president and board member, Lawrence Maloney in 2006. The lawsuit alleged that Weiker had used deposit money inappropriately buying a spa for his house, buying properties in Georgia, paying off his own homes mortgage, investing in other companies and paying a former associate \$150,000 for his stock shares.

In another case this summer, Orlando builder (and convicted con man) John Barrington was jailed for 14 ½ years in federal prison and his wife Deanna was sentenced to 2 ½ years for their parts in a multi-million dollar home fraud. The pair pleaded guilty to charges that they evaded taxes and tricked hopeful homeowners and investors in Central Florida with homes not built and subdivisions not finished. There were about 75 victims of their fraud, and the millions of dollars they skimmed have not been found despite extensive searches.

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Florida Homes and Travel

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From the Editor

We hope you have all had a good summer despite the British weather. Many of you were in Florida for much of the summer holidays – we made it to the Gower Peninsula for the Bank Holiday weekend and had a wonderful time, on beautiful beaches, and were extremely lucky with the weather which was glorious – as fair weather campers this was important! Those of you caught up in the saga of our youngest son's elbow breaking incident may be amused to learn that less than a week after finally being signed off from that injury he sustained a hairline fracture to his wrist whilst performing somersaults on the sofa!

It is always hard to listen to the stories of people who have tried to buy into the American Dream with a Florida villa and have been let down by others who really shouldn't be in business. It is even more so when the one taking advantage is British, taking on fellow Brits! It is a natural assumption made by so many nationalities that their own folk will look out for them, so it comes as an additional jolt when that is found not to be the case. This summer we have also heard from subscribers about the hard sell of a time share company, and escrow amounts held by management companies not being correctly passed over when the company is sold, resulting in a loss to the homeowner. We are currently looking into these particular cases, but it initially seems that Florida law is not necessarily on the same side as morals.

Our impression of the current rental market is that bookings are up while enquiries are down – which means the enquiries are better quality. However, reasonable rates are still very difficult to achieve and still secure the booking.

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Jan Marie Doughty CPA

[Certified Public Accountant – USA - Licensed in Florida] has been assisting UK owners of Holiday Rental property in Florida for the past twelve years with:- Federal Tax Returns [1040NR], Tangible Personal Property Tax Returns Withholding Certificate applications

Contact **Jan Marie Doughty CPA**

Florida Property & Business Services LLC
P.O. Box 41, Chichester, West Sussex. PO20 1UZ
Tel: 01243 536026

Or 3000 N Atlantic Avenue, Suite 202, Cocoa Beach, FL 32931
Tel: 001-321-784-8329

FPBS@FloridaPBS.com www.FloridaPBS.com

Call for a chat or to obtain further details.

Pensacola Climate Data – September - 1948- 2000 (All in degrees Fahrenheit)

The average high temp is 89.6°
The average low temp is 70.4°
The highest temp (on Sept 9th 1954) 98°
The coldest night temp (on Sept 29th 1967) 43°

Average Florida Mortgage Rates

With zero points	June	July	Aug
Fixed 30 yrs	6.75%	6.75%	6.99%
Adjustable 1 yr	6.40%	6.50%	6.56%

Note: Mortgage rates are published as a service to readers to indicate trends and must not be relied on in entering into any agreement. Source: www.hsh.com

How to Reach Florida Homes and Travel

Editor

Elle Hubbard

Letters

Mail from UK; Florida Homes and Travel, Freepost SCE15595, LIPHOOK, GU30 7BR

Mail from overseas; Florida Homes and Travel, Bakehouse Cottage, Fernhurst Road, Milland, Liphook, Hants, GU30 7LU, UK.

Email; fhandt@btopenworld.com

Letters may be edited for length and clarity.

Telephone

UK: Freephone 0500 50 50 87 or 01428 741438

Overseas: 0144 1428 741438

Florida Homes and Travel Online

Website: www.floridahomesandtravel.com

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News Roundup

Florida benefited from \$5.8 billion in spending thanks to the cruise industry in 2006 according to a Cruise Line International Association study.

American Airlines has announced plans to introduce a second daily flight from Stanstead to JFK commencing April 8th. The first daily flight starts on October 29th. Those seeking connecting flights could benefit from the extra opportunities.

A Miami International Airport Terminal had to be evacuated in mid July when a box went through a scanner which contained a watch and other items which could have been an explosive device. Fortunately this turned out to be a false alarm. MIA is about to become a test bed for future check point systems as the TSA tries the latest technologies to see which provide the best security. More staff will also be employed to try and reduce waiting times at the security checkpoints of the 4th largest operation in the country.

North West Airlines cancelled numerous flights during June and July with no let-up in August. The airline blamed a high incidence of pilot absenteeism, but pilot unions blamed the airline for cutting pilot numbers too drastically during bankruptcy proceedings and said the airline was now scheduling too many flights!

The Darden Restaurant group, Orlando based owners of Red Lobster and Olive Garden amongst others, has agreed to buy RARE Hospitality International bringing 287 LongHorn Steakhouses and 28 upscale Capital Grille's into the chain. The agreed cost was \$1.19 billion in cash!

A franchisee of 14 TGI Friday's in Florida has filed for Chapter 11 bankruptcy protection. This is the first such filing in the Franchise's over 40-year history.

The Banyan Resort and The Gardens Hotel in Old Town Key West have both joined a growing number of top Florida Hotels gaining certified status from the Green Lodging Program, for hotels which take environmental issues seriously.

A survey by lastminute.com has discovered that approximately £170 million in foreign currency is lying around in drawers and wallets throughout the UK.

Those with cast iron stomachs and time to spare may like to look at healthinspections.com where apparently Florida leads the nation in the number of diners sick after eating in restaurants.

Florida's first set of sextuplets were born over Labor day weekend (appropriately) following fertility treatment.

We would like to bring to your attention a new car on the Alamo fleet: A Chevrolet Equinox 4x4 from just £127 per week. This represents excellent value for a smaller 4 wheel drive.

MoneyCorp U.S. Dollar Update

What started as a little local difficulty in the nether regions of the US mortgage industry became a full-on global crisis. Paradoxically it was good news for the Dollar. As a perfect storm developed in equity and credit markets investors ran for shelter, shedding as much risk as they were able to unload. The money had to go somewhere so it headed for the biggest, safest and most liquid market in the world; US treasuries. To reach its safe haven the money first had to be turned into Dollars and the buying spree added more than seven cents to the Dollar's value against Sterling. In what now looks like the aftermath of the crisis we should start to see a return to normal conditions. With the prospect of lower US interest rates, lower house prices and spreading subprime fallout this could mean the Dollar coming under renewed pressure.

Subscribers to Florida Homes and Travel who open a Trading Facility will have Moneycorp's £15 fee waived for all transactions they complete with them and will receive a Privilege Card entitling them to commission free currency and a 1% improvement on the exchange rate at any of the TTT Moneycorp currency exchange bureaux locations.

Average Daily Hotel Room Rates

Area	Jul 06	Jul 07
International Drive	\$98.09	\$99.88
Lake Buena Vista	\$106.73	\$110.62
Kissimmee East	\$69.19	\$71.15
Kissimmee West	\$55.51	\$59.63

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Homes

Governor Crist has conceded that property taxes have not fallen by as much as he may have raised hopes for. As preliminary tax bills fall on doormats, homeowners are expressing disappointment at the level of decrease – if any. Many owners are still seeing increases, although these are supposedly less than would be the case without the legislation. In the spring Crist declared that taxes would “fall like a rock”.

There are currently 4,400 condo’s listed for sale in Florida with a 29-month supply in Orlando alone. However, Miami is the market most likely to suffer as those late comers to the ‘flipping’ game are punished for lack of research and foresight. Foreclosures in Greater Miami are up 30% on last year, but there are still 50,000 units going to be available over the next two years.

Florida is currently second only to California in the number of filed foreclosures. More than 19,000 foreclosures were filed in Florida in July, a 78% increase over the previous year.

Tierra del Sol, a short term rental community being constructed by Park Square Homes on US 27 may be facing problems with the ambitious design for a four storey water park amenity. When plans for the site were approved in 2005, the amount of water allowed under permit was 338,923 gallons per day. That amount has now been reduced to 192,456 gallons per day – enough to supply the 972 multi-family housing units on the development in accordance with concurrency requirements imposed by Southwest Florida Water Management District (Swiftmud). Polk County have clearly stated that it will not provide water for the water park. It is possible that wells may be sunk to provide the water, but

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a permit for that must be sought from Swiftmud and as yet, no application has been received.

Residents of Chuluota, a small Seminole County town, population 1,921, have saved homeowners in 15 counties including Polk, Lake and Orange counties from excessive hikes in water utility rates. Aqua Utilities Florida officials withdrew the request and agreed to refund, with interest, the income from an interim rate approved by the Public Service Commission in May. In addition, the utility agreed to invest \$50,000 to improve its water and wastewater systems, without additional rate changes. In a dozen public hearings in June, customers blasted the Pennsylvania-based utility, claiming it provides poor-quality water at exorbitant rates with major billing and customer-service problems

Fort Myers Beach Mayor Dennis Boback has proposed eliminating property taxes altogether on his island and replacing them with a 1% increase in sales tax. Sales tax is currently 6% in Lee County. The idea has not met with unanimous approval from tourism businesses.

Owners of coastal property have been dealt another blow over the summer by the announcement of State Farm in July that it would be dropping 50,000 coastal insurance policies starting with renewals in January. State Farm was followed by Nationwide with an announcement in August that it would be dropping 37,000 coastal insurance policies.

Florida Farm Bureau Casualty Insurance Co and Florida Farm Bureau General Insurance Co’s requests to raise rates by 30.3% have been denied by the Insurance Commissioner Kevin McCarty.

Interesting research from YouGov shows that only 22% of travellers trust advice from travel agents or holiday companies. But 42% trust online reviews from fellow travellers: and 70% trust advice from family and friends. The online reviews are extremely popular with travellers in the U.S. too. It is worth putting your resort into a search engine to read any reviews on sites such as www.tripadvisor.com.

Orange County Florida, is the latest county to attempt to claw back resort tax from online booking sites such as Expedia. The online agents buy up rooms in bulk obtaining a cheaper room rate and therefore pay less in tax. They resell the room at a higher price claiming the difference is the cost of their service – not the room. The court system has found in favour of the online retailers – Orange County may appeal.



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Insurance

Insurance premiums have failed to drop by the touted 25%; in fact most companies are currently seeking premium increases. A check of the 42 final rate filings show 32 have requested an increase, seven have filed for no adjustment and just 3 have filed for a reduction. State Farm, Allstate and Nationwide have yet to make their final filings. Reduction of insurance premiums was a cornerstone of Governor Crist's campaign for office last year as well as the subject of a Special Session of the Legislature in January. It would seem that despite best intentions, Crist has been unsuccessful in his attempts. Meanwhile Eli Lehrer, Senior Fellow at the Competitive Enterprise Institute has written a long article about the chances of the new insurance system 'Bankrupting Florida'. In his article he says "The state has basically offered lower property insurance rates to residents, by assuming enormous financial risks itself. If a truly major storm happens, the legislature has authorized the sale of nearly \$30 billion in bonds to cover its exposure. Any way you slice it, that's almost three times as large as the \$11 billion California issue that stands as history's largest municipal debt sale. That's where the risk of bankruptcy comes in: If it can't raise enough money through the sale of bonds to pay for hurricane damages, the state won't be able to pay the claims it's on the hook for."

As Hurricane Dean raced towards Mexico wreaking havoc in Jamaica and the Caribbean, the Florida Commission on Hurricane Loss Projection Methodology approved the use of a new controversial catastrophe model in a series of unanimous votes in Tallahassee. The model was produced by a team from Florida International University at tax payers' expense and is intended to check the private risk models used by insurers and cited in rate hike applications. An early version of the public model projected even higher losses in some cases than the private models and has since been tweaked and reviewed. The Property Casualty Insurers Association of America says loss costs calculated by the public model have dropped a statewide average of 27 percent between the last two versions of the model and the implication is that the model has been artificially reduced to try hold down insurance rates. This has been categorically denied by the model's developers.

Hurricane Dean has of course been followed on a very similar path by Hurricane Felix.

Second Quarter Home Prices

In second quarter 2007, Florida's housing sector in many markets continued to report higher inventory levels of homes for sale, median prices edging down and sales activity reflecting a buyer's market.

Statewide, sales of single-family existing homes totalled 37,709 during the three-month period, a decrease of 30 percent compared to 53,723 homes sold during the same time a year earlier, according to the Florida Association of Realtors®.

The statewide existing-home median sales price was \$239,200 in the second quarter; a year ago, it was \$250,400 for a decrease of 4 percent. In 2002, the second-quarter statewide median sales price was \$137,400, which reflects an increase of about 74.1 percent over the five-year period. The median is a typical market price where half the homes sold for more, half for less.

District (MSA)	Median Price	%Change 06-07
Daytona Beach	\$199,000	-11%
Fort Lauderdale	\$372,200	-
Fort Myers/Cape Coral	\$273,500	-2%
Fort Pierce/Port St Lucie	\$236,300	-7%
Fort Walton Beach	\$225,000	-4%
Lakeland/Winter Haven	\$172,900	-3%
Melbourne/Titusville	\$215,500	-9%
Miami	\$385,000	2%
Naples/Marco Island*	\$533,300	-
Orlando	\$253,800	-4%
Panama City	\$202,300	-5%
Pensacola	\$168,800	-
Punta Gorda	\$195,200	-11%
Sarasota/Bradenton	\$294,100	-8%
Tampa/St Petes/Clearwater	\$213,500	-6%
West Palm Beach/Boca Rtn	\$380,600	-3%
Statewide	\$239,200	-4%

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Coastal Gazette

Property owners in Clearwater are back on the defensive again following an announcement by the City Council that they intend to appeal the April ruling on Short Term Rental properties which grandfathered 39 property owners whilst banning future rentals. As yet no date has been set.

Broward County is to become the first in the nation to put recycled glass back on the beach. The glass will be crushed and mixed with regular sand to replenish particularly eroded spots. Around 15,400 tons of 'sand' can be returned each year.

A tiny office on Grand Boulevard, New Port Richey is the home of 4Frontiers, a consulting firm specialising in planning long term habitation in space. The Galactic Suites project is expected to be in orbit by 2014. But plans for 4Frontiers don't stop there. Long range research focuses on permanent Mars settlement and even mining on asteroids.

Bush Signs off Recommendations from 9/11

In 2004 the 9/11 Commission submitted 41 recommendations to improve Homeland Security. Many of those have still not been implemented in 2007. On August 3rd President Bush signed "Implementing the Recommendations of the 9/11" into law which will fulfil the requirements of the bipartisan 9/11 Commission. Regarding aviation security, one hundred percent of all cargo on passenger aircraft will be screened within 3 years; there will be specific benchmarks for the 3 year phase in.

Approximately two hundred extra Customs and

Border Protection staff will be drafted in to the top 20 airports to reduce excessive delays at peak times.

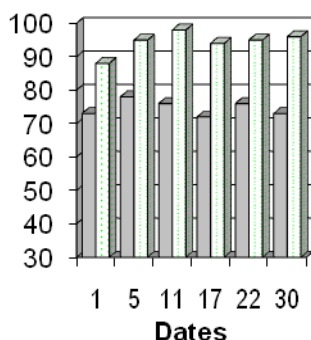
Despite calls from some activists in the US to abandon the Visa Waiver Program (VWP) this legislation actually strengthens it. It transforms the VWP into a security-focused program. The Department of Homeland Security (DHS) is required to establish an Electronic Travel Authorization system to pre-screen individual VWP against watch lists and other databases before they are approved for visa-free travel.

The DHS must also implement an exit tracking system to record the departure by air of visitors to the US; this system must be biometric by June 30 2009. It is unclear if that will be passed off to the airlines as we read in the June issue: "DHS intends to saddle airlines with that responsibility", according to a letter from James May, President and CEO of the Air Transport Association to Frances Townsend, assistant to the President for Homeland Security and Counterterrorism.

VWP countries will also be required to immediately report lost and stolen passports so these cannot be used by terrorists or criminals.

Also included within the legislation are measures to increase the 'welcome' at airports, with enhanced efficient immigration procedures (videos explaining procedure & queue management). "This is the most significant travel reform since 9/11 and sends a clear message to our friends around the world that we want them to visit and they will have a positive experience when they arrive," said Roger J. Dow, president and chief executive officer of the Travel Industry Association of America. Let us hope this proves to be the case.

August Orlando High/Low Temperatures



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Exploring a Secret Florida – Where only the Eco-Daring Go

By: Dr. Carmelita Boivin-Cole (associate of LLB International and resident of north of Tampa, Florida) and with excerpts from Florida naturalist Lars Andersen (<http://www.adventureoutpost.net>)

Hidden behind the “civilized” veneer [of Florida] is another, deeper and more exotic world - a timeless world of swamps, dark Cyprus trees, high limestone cliffs and bubbling springs – far from even the echo of motorways, motels, or superstores. It is a world where (amid the still extant mounds and ruins) you can almost hear the movements of the earliest Palaeolithic inhabitants and the tramping of the gold-seeking Spaniards. It is a world of forgotten sounds - wood ducks, blue herons diving into crystal waters, alligators cutting silently in pursuit of their prey, and even wild hogs rooting round in nearby forests.

Richard Holt and Carmelita Boivin-Cole are only just beginning after three years to discover secret Florida. Native Florida friends put them in touch with Florida historian and naturalist Lars Andersen who takes eco-tourists and Florida residents into the deepest recesses of the secret Florida world. Some of his kayak or canoe trips are relatively easy and can be managed by armchair athletes. Others though are only for the most intrepid. These are “x-stream explorations” “for those who want to “experience the thrill of going `where no one in their right mind has gone before.”” These last adventures will appeal to those “who rate their outdoor experiences by the quantity of mud they get in their boots and grit in their teeth”... and who want to “penetrate the lost worlds of the virtually “impassable” and “impenetrable.”

Lars’ website describes explorations that “take you into the most breath-taking regions of North Florida”. There is the Ichetucknee River that still shows traces of Paleo-Indians of 12,000 years ago. This six mile river begins as a “narrow stream threading between 15 foot high walls of limestone” that then move apart and are obscured – as you proceed in your kayak or canoe – to a fantastic variety of aquatic plant life and trees. Another mile and springs bubble up to the surface inside a dark Cyprus forest. By the end of the run, this river has collected a large menagerie of water birds, turtles and fish and has turned into a substantial river producing 233 million gallons of water per day.

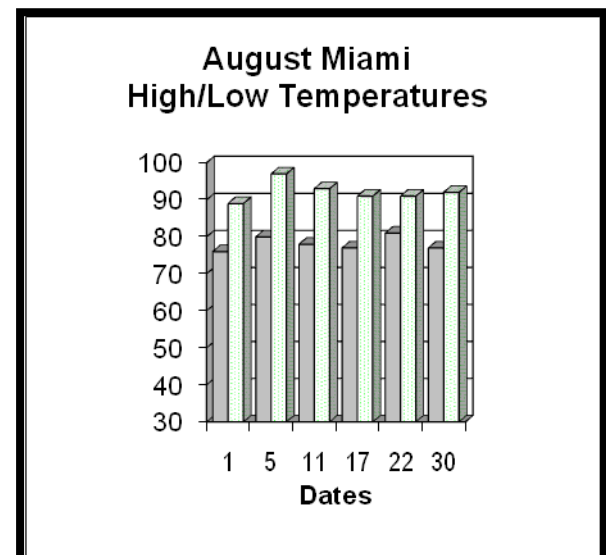
On the Santa Fe, “without benefit of paddle, canoes and kayaks will surrender their obedience

to the river’s current in favour of the slightest breeze – even if it’s blowing in the upstream direction. Moving downstream, the river alternately loses water by way of siphons (underwater cracks which drain the water into deep, underground channels of the aquifer) and gains water by way of springs (which bring water up from the aquifer.” Everywhere the only sounds (besides those of the paddles and our voices) are those created by the wind, the water, and an incredible array of wildlife: alligators lazing about in the sun, green tree frogs, cicadas, otters, turtles of many kinds, great herons, and the strangest mammals on earth –the manatees.”

As Lars describes one of his moonlight trips:

...as you settle into the quiet pace of the river, you’ll slowly become aware of the more subtle creatures of the night. Focusing your attention on the sky, you might glimpse a bat or a swift working hard to free the world of mosquitoes and other airborne munchables. Occasionally, a pair of barred owls will call out to each other, sometimes from a quarter mile away. With any luck, you’ll hear their conversation degenerate from a civil exchange of hoots and hotty-hoo’s to a raucous bout of cackling that sounds like a Chihuahua with a duck stuck in its throat... With the help of your flashlight, you might see a family of raccoons, rooting armadillos or an occasional deer feeding at the riverside. Fishing spiders perch at the water’s edge.

However deep you want to “drill down” into Florida there is always something new and different. There are layers and layers – all waiting to be explored.





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Home Inspections

In an ideal world a Property Management Company takes total care of all aspects of your property, not simply the cleaning between rentals, and we know that there are many good companies out there doing just that. However, in reality, not all companies have the manpower, or time to fully inspect the property, inside and out at regular intervals. Often problems are only identified when they have actually reached the 'problem/breakdown' stage, rather than at the 'could be prevented' stage.

A reputable Home Inspection company has been offering a service which can help. John Mcloughlin is a British Chartered Surveyor with a Bachelors Degree in Building Surveying. He is a Certified American Home Inspector and the senior Home inspector at International Inspection Services LLC (www.homeinspections-4u.com) – founded in 2004.

A Home Watch Overseas Home Inspection should be complimentary to the work of your Management Company and is designed to be your eyes on your house. A dedicated, professionally qualified home inspector will walk through your house once a month and perform the following as standard:

1. Walking around the property inspecting windows and doors for signs of break in
2. Visually inspecting the roof for damage
3. Inspect landscaping for correct maintenance
4. Inspect pool and spa for correct maintenance
5. Ensure mail is not accumulating in street mail box and on the door step

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6. Walking through property checking security
7. Flush toilets and run water in all appliances to ensure bugs don't get in
8. Record water, electric and gas meter readings
9. Check for insects and notify your pest control company if problems are identified
10. Review any maintenance carried out by property managers
11. Sign and date inspection record sheet in home
12. Provide written report with photographs via email
13. Arrange with local contractors of your choice to provide quotations for any repairs required
14. Take photographs where required
15. Act as your overseas representatives for emergency services access

Any items which are noted as needing attention can then be outlined to MC and homeowner alike for early remedial action. The inspection can be particularly useful when maintenance work has been completed.

Sadly, it is a reality that some unfortunate owners can find themselves tied in with a less suitable MC, and the Home Inspection could be very useful in this instance to encourage the MC to raise its game, and re-assure the owner that their property is O.K. John gave us this example of a recent case:

"An owner contacted me to inspect a property because their utility bills that were sent to their UK address appeared to be a little higher than the previous months. The property was not rented in that time period. The Management Company also handled its own bookings and failed to notify the owners that it was actually rented [out] pocketing the money.

When a management company knows it is being independently monitored they are less likely to sub let without the owner's consent."

We do speak with owners who have identified this same problem by phoning their own house when it is not officially rented, but how much better to be able to have someone independent on the ground to prove the case?

Equally, other owners choose to employ all their own individual services: cleaners, pool cleaners and gardeners, and the Home Inspection could be invaluable in this instance, taking the burden



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off neighbours who often keep an eye on such properties.

John told us of a recent case where the property had not been rented for a while:

"An owner contacted me and asked me to inspect the pool after a violation notice was issued to them from the community's housing association. On inspection it was discovered that during a previous lightning storm the outside breaker switch to the power supply had tripped off leaving the property with no power for over a month. The pool filtration and chlorination was shut down. In view of the current summer temperature and no treatment the pool had gone green with algae and had to be drained, steam cleaned and refilled costing in total \$600 to an independent company".

The fee for this monthly service is \$85 per month for single family homes and condos up to 2,500 sq ft.

Also offered are post Hurricane/Storm home inspections. This inspection is carried out at the request of the client only after inclement weather. A report is submitted with photographs and also copied to your insurance company if requested.

Where the damage is below the cost of the insurance deductible your MC can estimate the cost of repair on your behalf. This is 'on trust' that the damage warrants repairs in the first place. Where there is any suggestion of lack of trust (between you and your MC) it is important to have the damage independently inspected so as not allow the MC to write an open invoice to the home owner.

In circumstance where storm damage is major i.e. above the cost of the insurance deductible, your MC cannot carry out any repairs until the insurance company has received either their own insurance assessment report or a report from a Certified Home Inspector. These reports are generally called a 4 Point Inspection Report where the roof, the air conditioning, the electrical and the plumbing systems are examined and the cost of repairs are agreed by the insurance company. In extreme cases where there is a risk of danger the insurance company will allow work to commence provided the home inspector has documented and photographed the damage within the report. Insurance deductibles vary with company and location, so all home owners should check their policy documentation.

An independent inspection can take a weight off your MC who will probably be run ragged with

checking all their properties following a storm. You can also expect that a professional report will smooth the way with your insurance company in the event of a claim. We saw in 2004 & 2005 many owners struggling to get their claims completed, and having to rely heavily on overstretched MC's to have to coordinate insurance assessors etc.

Clients who have signed up to the Home Watch program receive priority if there is a major storm over new customers.

The fees for a post Hurricane/Storm inspection are as follows:

- Up to 3500 sq ft \$150
- Up to 5000 sq ft \$200
- Over 5000 sq ft call for quote

For a full breakdown of all services provided:

Contact John Mcloughlin 001 407 666 3279
john@homeinspection-4u.com or see the advert on page 4.

Did you know?

The first scheduled airline service in the U.S. was between St Petersburg and Tampa. There were no bridges between the cities at the time. It was started by Tony Jannus on January 1st 1914. The first passenger was the mayor of St Petersburg A. C. Pheil who paid \$400 for the honour. There were soon two flights a day and that continued for 187 days.

In 1927 Pan American Airlines came into being when regular flights were started between Key West and Cuba.

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Florida Homes and Travel

September 2007

Florida in the 21st Century

The summer holidays may be over, but rest assured, I have not been idle! Whilst enjoying the never ending sun (ha) I have been flicking through a lovely book "Florida History" given to me by our late and much missed founder and Editor Keith Harpham. He believed the book to be a text book, and it is certainly written with the younger citizens of Florida in mind.

So I have given 'Weird News' a rest this month (rest assured, the dumb are still being dumb and they will be back next month) and instead, bring you a brief look back over the last century courtesy of "Florida History". The book shows a copyright of 1976, but there are a few mentions of events during 1982 which leads me to assume this version was published in 1983.

One of the features of the first seven years of this century has been the boom in home prices followed by what we politely call a bit of a slump. Speak to anyone who has been in the business for more than 5 minutes and they will tell you they have seen the cycle before. You may remember that we reported developers were holding lotteries to choose who they might permit to purchase one of their lovely homes at the height of the boom in late 2004 early 2005.

Back in the 1920's the opening of the Tamiami Trail opened up whole swathes of previously untouched South Western Florida.

"Hundreds of speculators began buying up thousands of acres of land, then reselling those same acres at inflated prices the next day."

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Millionaires were made overnight as prices continued to spiral upward in a frenzy of inflation.

All over the state, developers rented special buses bringing prospective buyers into the state and sold building lots by the hundreds.

D. P. "Doc" Davis, for example, developed Davis Islands in Tampa and sold 300 lots in one day for a total of nearly \$1.7 million. Before the end of 1925, he had sold his entire development for more than \$18 million."

This was only 1925! Soon enough, Florida became a victim of its own success, rents became unaffordable, building supplies could not keep up with demand and potential investors became disillusioned. Inflated prices returned to normal and those who had made fortunes overnight lost them just as quickly.

Florida's coastline and weather made it into a strategic and important state during both wars with aviation achieving huge evolution in Florida particularly during WW II. The large number of service personnel present during the war is credited with fueling movement into the state in the post war years. In the 1940 Census just over 2 million people lived in Florida and the state was 27th in the country in terms of size. The 1980 Census showed a population of 9,739,992, moving Florida up to 7th in size and it was estimated that new residents were moving in at the rate of 9,000 every day! According to the US Census Bureau the population of Florida in 2006 was estimated to be 18,089,888. New residents are still coming at the rate of approximately 1,000 per day, but unofficial sources such as data from removal companies, show slightly more than that leaving the state each day.

Tourism swiftly became important:

"Some of the most recent figures coming out of Tallahassee, show how important tourism has become within our state. For example, in 1979, more than 35-million people visited Florida. On average, they stayed nearly two weeks and, during that time, they spent almost \$500 each while visiting the many parks, beaches, and man-made attractions the Sunshine State has to offer. During the year we are examining, those tourists spent nearly \$16 billion in Florida".

Latest figures announced by Governor Crist show that 23.5 million people visited Florida in the second quarter 2007 alone!



Florida Homes and Travel

September 2007

Theme Park News

Cypress Gardens proudly unveiled its latest addition on Friday 13th. But the 'Starliner' (a wooden rollercoaster) is not new. The coaster was built in 1963 at the Miracle Strip Amusement Park in Panama City Beach which closed in 2004. The Starliner was created by John Allen who is credited with the boom of wooden coaster construction of the 1970's. Nowadays though there are only 166 wooden coasters worldwide amongst 2,076 coasters in the world, according to the Roller Coaster Database. Four of these are in Florida; including one other at Cypress Gardens named the Triple Hurricane after the hurricanes of 2004 delayed the re-opening of the Park.

Walt Disney World intends to extend its highly successful "Year of a Million Dreams" promotion according to information sent out to annual pass holders. The promotion in which prizes such as a night in the Cinderella Castle can be won, has been credited with boosting attendance at the resort since its inception in October last year.

Epcot's 12th Food and Wine Festival 2007

From September 28th to November 11th Epcot guests can explore the nuances of great wines from around the world and sample blissful bites from dozens of countries against the backdrop of paintings inspired by food and wine. More than 25 international marketplaces serve tapas-sized portions of regional specialties, and recommended wines and beers available at each kiosk make for picture-perfect pairings. Exciting new marketplaces this year include Oklahoma, Dominican Republic and Peru.

Meanwhile, daily seminars offer complimentary tastes of wine, beer and food from around the world. In addition, a series of special culinary programs features a lineup of renowned winemakers, guest chefs and speakers participating in elegant dinners, luncheons, seminars and wine schools.

Other festival highlights include: The Festival Welcome Center, with a Champagne and Wine Bar, complimentary wine seminars and book signings, and festival keepsakes including exclusive festival pins and the official festival cookbook; Some 250 Disney chefs and guest chefs conducting culinary demonstrations and hosting elegant dinners and tasting events. Guest chefs appearing this year include Cat Cora, Alan Wong, Jeff Henderson, Roy Yamaguchi, Todd English, G. Garvin, Keegan Gerhard, Robert Irvine, Jose Gutierrez, Suvir Saran, Warren Brown and many others; Mireille Guiliano,

author of bestsellers French Women Don't Get Fat: The Secret of Eating for Pleasure and French Women for All Seasons: A Year of Secrets, Recipes and Pleasure, will sign books and participate in special culinary programs during opening weekend.

New exhibits include: Oklahoma showcasing Native American cooking and culture in celebration of the state's centennial; The Pearville Fair, a slice of Americana featuring the variety and flavor of these favorite fruits; Peru celebrating the land of the Incas with Lima chefs and unique arts and crafts; Dominican Republic presenting entertainment by the Ballet Folklorico and rum cocktails; Twinings Tea Bar featuring rich tea history and a selection of refreshing iced teas; Andes Mountain Wine Bar offering a selection of varietals from Argentina and Chili.

Florida Lottery Winning Numbers

Date	Numbers
08/29/2007	01 - 02 - 15 - 16 - 42 - 44
08/25/2007	04 - 08 - 22 - 26 - 32 - 49
08/22/2007	22 - 31 - 32 - 36 - 48 - 51
08/18/2007	04 - 11 - 22 - 44 - 45 - 47
08/15/2007	07 - 08 - 37 - 49 - 51 - 53
08/11/2007	03 - 11 - 22 - 23 - 24 - 51
08/08/2007	03 - 04 - 10 - 29 - 30 - 38
08/04/2007	12 - 18 - 31 - 33 - 43 - 46
08/01/2007	01 - 12 - 14 - 27 - 38 - 42
07/28/2007	08 - 12 - 13 - 24 - 27 - 41
07/25/2007	01 - 20 - 37 - 42 - 44 - 45
07/21/2007	06 - 08 - 35 - 37 - 49 - 53
07/18/2007	18 - 24 - 27 - 32 - 38 - 46
07/14/2007	11 - 14 - 25 - 37 - 40 - 41
07/11/2007	07 - 19 - 29 - 30 - 36 - 50
07/07/2007	16 - 26 - 32 - 41 - 46 - 49
07/04/2007	12 - 31 - 34 - 37 - 48 - 52

Numbers are obtained from the Florida Lottery (www.flalottery.com) as a service to readers. We cannot accept liability for any errors.

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Luxury	£168
Convertible	£168
Ford Freestar 7 seater	£158
Ford Explorer 4x4	£168
Dodge Caravan 8 Seater ²	£183
Chevrolet Suburban 8 Seater 4x4	£199
12/15 Seater Minivan ¹	£248

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