IH
INSIDE HILLCREST
CONNECTING NEIGHBORS TO NEIGHBORS

HOLLYWOOD, FLORIDA • NOVEMBER 2026 • INSIDE HILLCREST.COM • VOLUME 20 • ISSUE 11

NOVEMBER INSIDE HILLCREST



A MESSAGE FROM BEAM FURR

Greetings, Hillcresters

All good things must come to an end, and one of the saddest parts of leaving office is the end of my monthly newsletter! Serving as your District Six Commissioner for the past 12 years has been the honor of a lifetime.

District Six is about as perfect a representation of America as you can get. This is one of the most diverse populations in America, and our challenges and our strengths are the ones that define this country. So many places in our divided country could look at our home as a model and heed the lessons we have learned here. I am so proud that our home is a place where we care for our neighbor and treat each other with respect, where we listen and change each other's minds. That attitude of listening and learning from each other has permeated your County Commission where we treat each other with professionalism and respect, we learn from each other and agree without being disagreeable. That spirit on the Commission has combined with a community of leaders, activists, and neighbors like you to make major progress on a huge number of issues.

Residents in District Six and throughout Broward County are fortunate to have Hollywood Commissioner Caryl Shuham as my successor in this role. She is a dedicated public servant with years of expertise as an attorney and is a regional leader on issues ranging from climate change to solid waste. I know that Commissioner Shuham and her staff plan to be responsive and diligent in responding to the needs of residents like you.

I will enjoy retirement, but I will miss the opportunity to work with readers like you, and all our community partners, to make this the best place to live, work, and play. I hope you stay in touch. I'm certain we will find ways to work together more in the future!

BROKEN BLOCS

The healthiest political climate for any elected body, from the US Senate and House to City and County Commissioners and even condo boards, is one of thoughtful disagreement.

Good decisions come from hearing different viewpoints and considering all sides before a vote is taken. When personal loyalties, personalities and predetermined alliances take over, thoughtful decision-making suffers, and partisan politics take its place.

That is why I am happy with the outcome of the recent local elections. From what I know about most of the winners, they appear to have no preconceived loyalties other than to the people who put them in office. That is exactly how it should be. **And the same principle applies much closer to home.**

CONDO LEADERSHIP

We have some of the strongest boards in Hillcrest that we have seen in a long time. But strong leadership requires more than simply filling board seats. Although we no longer have many retired business leaders to run our buildings, we need to seek out people with strong business backgrounds and, equally important - strong ethics.

Our buildings need board members who can think independently, ask the right questions, listen to different opinions and make decisions based on what is best for their building—not on personal relationships or loyalties.

The larger buildings have realized that having a licensed, EXPERIENCED property manager is a must. Not only do they bring the necessary knowledge and expertise, but they also have the advantage of maintaining an arms-length relationship with those they serve. They can go home at the end of the day! But let me repeat: Board members should be conducting the bidding process, not property managers for obvious reasons.

Currently, we have several outstanding board leaders running some of our buildings. They are a great resource to consult with on building projects because they have been there and done that. And the irony is that even these experienced leaders reach out to others who have completed a project they are planning. Who better to understand our needs and the unique layouts of our buildings?

HILLCREST LEADERSHIP COUNCIL

Building A Better Community

Which is why we have had a **CONDO PREFERRED VENDOR LIST**, for the last several years, which we update annually. This list is comprised of **RECOMMENDED vendors** who have performed major projects and services for TWENTY-FOUR Hillcrest buildings. Not only does a building get a list of vendors to solicit bids from, but those on the list also have a proven track record. And you can be sure their reputation is at stake.

NOTE TO ROOKIES: We are not necessarily looking for the lowest price. We are looking for the best job for the money. I cringe when I hear a board member tell their residents that the reason a certain company was hired is because "they are the cheapest."

HILLCREST LEADERSHIP MEETING

It has been quite a while since we scheduled a meeting, but luckily, some of our most experienced leaders are always available to help new board members in other buildings who want to learn. Our yearly update of the **CONDO PREFERRED VENDOR LIST** will be held on:

HILLCREST LEADERSHIP MEETING
THURSDAY, DECEMBER 3, 2026
6 PM – REC ROOM 2

The Condo Preferred Vendor list has been a great resource for building boards over the year who are looking for tried-and-true businesses and vendors This meeting will help us update the list. Things change and many buildings have recently completed major projects or are facing them: pipe replacement, new elevators and roofs, painting, repaving parking lots, etc. The wisdom and counsel of those who have completed those projects is invaluable, especially when getting bids.

The list covers everything from A/C Cooling Towers to Water Pumps and everything in between. These are major services and projects that have been used and approved by Hillcrest building leaders.

WHY IT IS IMPORTANT FOR EVERY BUILDING BOARD TO SEND A REPRESENTATIVE: The purpose of having representatives from every building is to make sure that vendor recommendations are discussed openly and collectively before anyone is added to the list.

A vendor may have done an excellent job for one building, but another building may have had a very different experience. We need to hear both sides before making a recommendation. **Notices will be sent to all building board members asking them to RSVP.**

The goal is to have a list that every building can rely on, based on the collective experience of our Hillcrest leaders, not just one building's opinion.

FEDERAL INCOME TAX BRACKETS FOR 2026 CONDENSED

from an article by Daniel Bortz, AARP



You may fall into a lower tax bracket for the income you earn in 2026 because of the **new income tax rates.** Also, the standard deduction will be higher. This is the amount you can subtract from your income on your 1040 tax return without listing individual deductions.

If you start preparing now, you can make plans to lower your tax bill for 2026. That tax bill will be due in April 2027. Knowing the tax brackets for 2026 can help you make smart choices, such as adjusting **how much tax is taken from your paycheck**, so you do not end up with a large tax bill.

How federal income tax brackets work

In the United States, income tax is based on a system of graduated tax rates. This means you pay different rates for different portions of your income. There are seven federal income tax rates: 10 percent, 12 percent, 22 percent, 24 percent, 32 percent, 35 percent, and 37 percent. As your income increases, the tax rate on each portion of income also increases.

A tax bracket is a range of income that is taxed at a certain rate. **Your highest tax bracket does not apply to all your income.** For example, if you are a single filer in the 22 percent tax bracket for 2026, you do not pay 22 percent on all your income. You pay 10 percent on the first $12,400 of taxable income, 12 percent on the income between $12,401 and $50,400, and 22 percent on income above that, up to $105,700.

In 2026, the standard deduction will be $16,100 for single filers and $32,200 for married couples filing jointly. This is an increase from $15,750 and $31,500 in 2025. **The standard deduction is a fixed amount you can subtract from your income if you do not list individual deductions**. A lower taxable income means a lower tax bill.

There is also good news for older taxpayers. In 2026, single filers who are 65 or older can increase their standard deduction by $1,650. People who are unmarried and not surviving spouses can increase it by $2,050. **A single taxpayer who is 65 or older can claim a total standard deduction of up to $18,150.**

In addition, the One Big Beautiful Bill Act gives an extra temporary deduction of up to $6,000. This is for people aged 65 and older with adjusted gross income of $75,000 or less for single filers, or $150,000 or less for married couples filing jointly. **This extra deduction is available through the 2028 tax year.**

You can also list individual deductions such as charitable donations, but the total must be more than the standard deduction for it to help lower your tax bill.

If you have received a large tax bill in the past, think about speaking with a tax adviser about ways to reduce the next one. A good first step is to check how much tax is being taken from your paycheck. It may be easier to have a little more tax withheld from each paycheck than to owe a large amount at the end of the year. The Internal Revenue Service offers a free tool to **help you estimate how much tax should be withheld. You can find it at: https://apps.irs.gov/app/tax-withholding-estimator**

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PERMIT REQUIREMENTS

This is a direct quote from the Meeting Minutes of a Condo Association dated July 2026:

"There is a new law in the State of Florida which requires that Changing the Water Heater Or putting new floors need a permit from the City of Hollywood and the work should be performed by a Certified plumber with a current license and insurance."

The fact is that for years the standard consequence for replacing a water heater without a permit is an after-the-fact permit requirement accompanied by a double application fee. However, if the omission is caught by code enforcement, the penalties can escalate rapidly.

For the record, code enforcement has been known to come to Hillcrest high rise buildings in the past and check all ACs and water heaters for permits. The fines are extremely high AND in one case, the owner had to remove the water heater and install a new one with a permit. **There is no excuse for a high rise to allow unpermitted work in the units!**

High rise buildings have concierge services that screen workmen coming in the door. Low and Mid rises have cameras and can see if appliances or other large items are being brought into the building.

Breakdown of Financial & Legal Penalties

- **Double Permit Fees**: If you voluntarily step forward or apply retroactively, municipalities in Broward County typically charge **twice the normal permit application rate to normalize the work.**
- **Code Enforcement Fines:** If code enforcement discovers the unpermitted water heater first, they will issue a Notice of Violation. If the issue is not remedied within the given grace period (usually 30 days), daily fines can stack from **$100 to $500 per day.**
- **Enhanced / Immediate Penalties:** In stricter South Florida jurisdictions or "enhanced" enforcement scenarios, statutory fines under Florida law can jump up to **$5,000 for specified code violations** or even trigger a steep civil penalty up to $15,000 for immediate, uncorrected non-compliance.
- **Property Liens:** Unpaid daily fines eventually result in a **lien placed against your condo unit,** which can freeze your ability to sell or refinance.

Special Constraints for Condos

It is crucial to note that **condos do not qualify for recent permit exemptions.** Under Florida's HB 803 (effective July 1, 2026), single-family homeowners are allowed exemptions on minor work under $7,500. However, this exemption explicitly **excludes condos, apartments, and townhouses.** Furthermore, because water heaters involve plumbing and electrical systems, they are fundamentally mandatory permit items across all residential properties.

Hidden Trade-offs & Risks in a Condo Environment

Beyond the government fines, skipping a permit on a condo water heater introduces major structural liabilities:

1. **HOA & Association Violations:** Condo boards usually require proof of a municipal permit and a licensed plumber before work begins. Operating without one can violate your HOA bylaws, leading to association fines or demands to rip out the unit.
2. **Insurance Claim Denials:** If the unpermitted water heater leaks and causes water damage to your unit—or worse, floods the neighbor's condo downstairs—your insurance carrier **may deny the claim entirely** because the work was not permitted or inspected.
3. **Real Estate Delays:** Unpermitted work almost always surfaces during a home inspection or title search when you attempt to sell the condo, giving buyers severe negotiation leverage or killing the deal entirely.

THE RISKS OF HIRING UNINSURED OR UNLICENSED CONTRACTORS: WHAT CONDO BOARDS NEED TO KNOW



When hiring a Cleaning/Maintenance company, there are limitations on the work the employees can do. This is for a reason. Minor repairs is one thing. Roof repairs or something of that nature is another thing, which is why the company hired by your condo board may limit the scope of work.

Hiring a contractor **without the proper licensing and workers' compensation insurance** can expose a condominium association and its property management company to significant financial and legal risks.

What happens if an uninsured contractor's worker gets injured while working on your building's roof or using power tools? The association could be held legally responsible for the worker's injuries, even if the association did not directly hire or employ that worker. Potential consequences for the Condo Association include:

1. Financial Responsibility for Injuries

If a contractor does not carry required workers' compensation insurance, the association or management company could be held responsible for medical expenses, lost wages, and disability benefits.

2. Liability for Both the Board and Management Company

Depending on the circumstances and applicable law, both the condominium association and its property management company could face legal responsibility for the injured worker's claim.

3. Exposure to Costly Lawsuits

An injured worker may have grounds to pursue a direct lawsuit against responsible parties. This can expose the association to significant legal expenses, settlements, and potentially substantial damages.

4. Insurance May Not Cover the Claim

A condominium's general liability policy may exclude injuries to workers that should have been covered by workers' compensation insurance. This could leave the association paying out of pocket for legal defense and damages.

5. Financial Burden on Unit Owners

Legal fees, settlements, and injury-related expenses can quickly drain association reserves and potentially force the board to impose special assessments on unit owners.

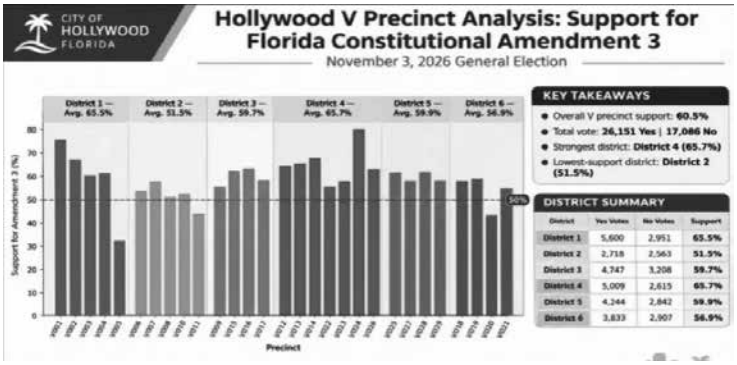
What Does Florida Law Say?

Under Florida's Workers' Compensation Law (Chapter 440), a condominium association may be considered a statutory employer under certain circumstances, even if it has no direct employees.

This means that hiring an uninsured contractor can create unexpected liability for the association.

The Bottom Line - before hiring ANY contractor - office staff, Front Desk, or Cleaning and Maintenance Company condominium boards should verify proper licensing and obtain proof of workers' compensation insurance. Never assume that a contractor is properly insured simply because they say they are. A few minutes of verification today could prevent significant financial losses and legal problems tomorrow.

HOLLYWOOD SUPPORT FOR PROPERTY TAX CUT DOCUMENTED
- an overview by Steve Schneider



It's fair to report that over all Districts 4 and 1 contain property with higher valuations than other parts of Hollywood. Those Districts include Emerald Hills, Hollywood Lakes and the A1A Beach area.

So it's probably not surprising that voters in those districts supported the statewide property tax cut Amendment more so than their neighbors in other parts of Hollywood.

Interestingly, though, District 5, which is sometimes viewed as a poorer orphaned District out in West Hollywood, jumped ahead of District 3, which includes prosperous Hollywood Hills.

According to the chart presented at the Thursday Hollywood City Commission meeting, Districts 6 and 2 gave the least amount of support for the property tax reduction Amendment.

District 6 includes the Hillcrest condo community, which high-paid City officials branded a "blighted" area when pushing forward the plans of a landowner and the Housing Trust Group to place "affordable housing" in the middle of the community.

Meanwhile, District 2, which includes Parkside and Liberia, is generally viewed as one of the poorer parts of Hollywood.

So, do these numbers suggest that voters in less affluent neighborhoods were more open to the argument that the property tax cut Amendment will hurt City services they rely upon?

DON'T DERAIL YOUR RETIREMENT: MAINTAINING YOUR LIFESTYLE AFTER LOSING A SPOUSE

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

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

Three key financial moves to prepare for the death of a spouse

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

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

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

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

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

What to do with your deceased spouse's retirement account?
Unlike other beneficiaries, a surviving spouse inheriting an IRA has the option to treat it just like their own. This means they can consolidate the funds with their existing IRA for simpler management. They also retain the ability to contribute to the IRA based on standard contribution rules. They have the flexibility to designate new beneficiaries for the inherited IRA. According to Debt.org, while there's unrestricted access to the funds, it's crucial to remember that withdrawals made before age 59½ will incur a 10% penalty. Due to the potential penalty, consulting with a financial advisor is recommended to determine the most suitable option for your individual situation.

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

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

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

You don't need to navigate these challenges alone. Team Treece is here to help you plan for a secure future, even if you face debt, disability, divorce, or loss. Schedule a complimentary consultation with us by calling 305-751-8855.



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INTRODUCING J & R COASTAL LIVING - *by Steve Schneider*



South Florida residents Julia Dourvetakis and Richard Louis are as close as you can get if you want a property management company based in Hillcrest.

The business partners (Richard lives in Hillcrest 15) earned their CAM licenses last December. Now they're gearing up for an outreach campaign to Hillcrest Associations. The campaign started in the October issue of Inside Hillcrest, with additional ads featured this month and in time for the Holiday Season.

Then, after Associations hold their annual meetings, Louis expects to communicate with building leaders to introduce them to J&R Coastal Living Management Services, LLC. You can also learn more, and even request a proposal, at this website: https://jrcoastalliving.com/.

In an interview with Inside Hillcrest, Louis, the President of Hillcrest 15, touts the knowledge and empathy J&R offers. "We want to protect your investment. And we want you to feel at peace living in your home," he said.

Louis, a college professor, and Julia, a 220 licensed insurance agent, understand Hillcrest because their business is based here. They know all about government-mandated inspections and keeping costs reasonable so long-time owners and residents can continue to remain here.

To accomplish this, Louis notes regular communication is an important of what J&R provides. And to get started, he wants to learn about the needs of the people who contact J&R.

Among other things:

- How many hours a week do you need us?
- Do you want in-person and/or Zoom Association meetings?
- Have you already dealt with concrete restoration requirements?
- What is the status of your reserve accounts?
- How healthy is the Association financially?

Of course, there are so many more things Julia and Richard can discuss with building leaders to make sure the Association gets its needs met.

You can start the process by calling Julia's cell phone number at **(954) 866-5723.**



KEEP YOUR FORK!



There was a young woman who had been diagnosed with a terminal illness and had been given three months to live. So, as she was getting her things 'in order,' she contacted Her Pastor and had him come to her house to discuss certain aspects of her final wishes.

She told him which songs she wanted sung at the service, what scriptures she would like read, and what outfit she wanted to be buried in. Everything was in order and the Pastor was preparing to leave when the young woman suddenly remembered something very important to her.

There's one more thing,' she said excitedly... What's that?' came the Pastor's reply. 'This is very important,' the young woman continued. 'I want to be buried with a fork in my right hand.'

The Pastor stood looking at the young woman, not knowing quite what to say. That surprises you, doesn't it?' the young woman asked. Well, to be honest, I'm puzzled by the request,' said the Pastor.

The young woman explained. 'My grandmother once told me this story, and from that time on I have always tried to pass along its message to those I love and those who need encouragement. In all my years of attending socials and dinners, I always remember that when the dishes of the main course were being cleared, someone would inevitably lean over and say, 'Keep your fork.' It was my favorite part because I knew that something better was coming... like velvety chocolate cake or deep-dish apple pie. Something wonderful, and with substance!' So, I just want people to see me there in that casket with a fork in my hand and I want them to wonder 'What's with the fork?' Then I want you to tell them: 'Keep your fork... the best is yet to come.'

The Pastor hugged the young woman good-bye. He knew this would be one of the last times he would see her before her death. But he also knew that the young woman had a better grasp of heaven than he did. She had a better grasp of what heaven would be like than many people twice her age, with twice as much experience and knowledge. She KNEW that something better was coming.

At the funeral people were walking by the young woman's casket and they saw the cloak she was wearing and the fork placed in her right hand. Over and over, the Pastor heard the question, 'What's with the fork?' And over and over he smiled.

During his message, the Pastor told the people of the conversation he had with the young woman shortly before she died. He also told them about The fork and about what it symbolized to her. He told the people how he could not stop thinking about the fork and told them that they probably would not be able to stop thinking about it either.

He was right. So, the next time you reach down for your fork let it remind you, ever so gently, that the best is yet to come. Friends are very rare jewels indeed. They make you smile and encourage you to succeed. Cherish the time you have, and the memories you share. Being friends with someone is not an opportunity, but a sweet responsibility.

I'll bet you will remember this story every time you pick up a fork! So just remember…keep your fork because the BEST is yet to come!

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I invite you to consider my Hillcrest listings on the next page. Your South Florida Real Estate Expert — Mari Saka

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









Cindy Abraham Brian Gaiefsky

The 2026 market started out flat, showings have picked up and we are seeing our listings sell. The momentum is still leaning toward buyers. Slower sales and more listings mean they have more choices and more negotiating power. Inventory keeps climbing and selling times are longer, but Keller Williams A Team Florida continues to be the leader in Hillcrest sales.

Sellers who align with the market (realistic pricing, good presentation) can still do well, but patience may be necessary. Hillcrest has the perfect location, but price and condition are still major considerations for buyers. One of A Team Florida's key advantages is knowing exactly what matters most to today's buyers, so we can guide our sellers on how to make every showing count. Another is that we have been selling Hillcrest since 2005, and we know the buyer agents who shop here regularly. With our in depth knowledge of Hillcrest, we make the process from contract to close smooth and stress-free.

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BUYERS ARE LOOKING AGAIN: BUYING VS. RENTING

- by Brian Gaiefsky, Keller Williams Realty Professionals A Team Florida



After a quieter stretch, we are seeing buyers coming out again in Hillcrest. For some, the question is no longer just which condominium to choose, but if buying makes more sense than renting.

The latest national average for a 30-year fixed mortgage is 7.18%, according to Freddie Mac's November 5, 2026, report—down from 7.24%.

Look Beyond the Monthly Payment. Renting offers flexibility and generally leaves major property repairs to the owner. It can be a practical choice for someone exploring the community or planning a shorter stay or simply relocating to a new area.

Buying offers greater control over your home and the opportunity to build equity. However, the cost extends beyond the purchase price or mortgage payment. Buyers should include maintenance fees, property taxes, insurance, repairs, and potential assessments when comparing their options. An all-cash purchase eliminates the mortgage payment, but those other expenses remain.

How Long Will You Stay? The longer you expect to stay, the more worthwhile it becomes to evaluate purchasing. Buying and later selling involve transaction costs, so a short stay may favor renting. Ownership can offer stability, although property values and association expenses can change.

Before deciding, compare an actual rental with a comparable condominium for sale. Review the building's finances, rules, and planned projects alongside your own budget.

What This Means for Sellers: Renewed buyer interest is encouraging, but buyers still need a reason to choose your property. Make showings convenient and have accurate information ready about monthly expenses and the association.

For buyers and sellers alike, renewed activity is an opportunity to make a thoughtful move—not a reason to rush.

OCTOBER STATE OF THE MARKET

– by Cindy Abraham,
Keller Williams Realty Professionals, A Team Florida

Something we haven't seen in quite a while is finally happening: multiple showings every week! After a prolonged period of hesitation, buyers are starting to re-engage. There's a noticeable shift in the overall mood, with many people feeling more optimistic about the country's direction and more comfortable making major financial decisions. Whatever your personal perspective, renewed confidence is good news for real estate. And we're seeing signs of that right here in Hillcrest.

Actvie Hillcrest condo listings are down to **75**. Historically, the median inventory has been around 60–80 units, so back in that familiar range.

Here's what happened in our condo market:

- 7 condos went under contract, and **2 were our listings!**
- 5 condos closed.
- Among those closed sales, we sold a one-bedroom condo at the **second-highest price we've seen all year!**

Continued on Pg. 9

Continued from Pg. 8

That's a pretty good reminder that well-positioned properties can still command excellent prices.

PARKVIEW AT HILLCREST currently has 15 active listings, ranging from a $528,900 three-bedroom, two-bath townhome to a $1.2 million five-bedroom, three-bath single-family home.

October activity included:

- One single-family home went under contract after 224 days on the market and a $99,000 price reduction.
- One single-family home closed.
- One townhome closed.

The takeaway? Buyers are watching, but they're selective. Pricing and presentation matter.

THE RENTAL MARKET: If you're a landlord, you'll want to pay attention to this.

There are currently **22 rental listings** in Hillcrest and Parkview:

- 2 single-family homes
- 5 townhomes
- 9 two-bedroom condos
- 6 one-bedroom condos

October activity:

- 1 townhome and 2 condos went under contract.
- 5 rentals closed.

With this much competition, simply putting a property on the market isn't enough. Pricing is critical, as are attractive photographs, an accurate and compelling description, and a marketing strategy that reaches the right prospective tenants. The goal isn't just to get your property listed. It's to position it competitively, attract qualified prospects, and minimize costly vacancy.

GETTING TO THE CLOSING TABLE IS AN ART. AND A LOT OF WORK!

Here's something many sellers don't realize until they're in the middle of a transaction: Selling a condo or a home in an HOA community involves a lot more than finding a buyer and signing a contract. From inspections and appraisals to association applications, approvals, disclosures, lender requirements, and deadlines, there are plenty of opportunities for a deal to go sideways.

Disclosure is everything. Preparation is everything. And follow-through is everything.

In our experience, avoidable mistakes and unrealistic expectations are among the biggest reasons transactions run into trouble. Deals fall apart more often than most people realize. Our track record? 99% of our transactions make it to the closing table the first time around. How do we do it?

1. We start with realistic pricing.
Of course, we understand the occasional "let's just take a shot" approach when a property first comes on the market. We get it! But if a property hasn't sold within the first month or two, and our seller is willing to adjust to market value, we put another important part of our strategy into action.

2. We go directly to the buyer agents.
We maintain a contact list of approximately 130 buyer agents who regularly work with buyers looking in Hillcrest and the surrounding communities. When a property is priced appropriately, we reach out directly to this network. These agents appreciate working with us because they know that once they bring us an offer, we take an active role in managing the transaction and handling the paperwork on our seller's behalf. We make their job easier, and that creates a real advantage for our sellers.

3. We don't leave the transaction to chance.
Brian is an exceptional negotiator, but negotiating the contract is just the beginning. From carefully vetting the buyer and staying in close contact with lenders to monitoring every deadline, coordinating requirements, and anticipating potential problems, he is involved every step of the way. We also proactively provide buyer agents all the riders and addendums needed for THEIR BUYER, helping streamline the process and keep everyone moving toward closing.

Our listings are a marketing strategy, not just an online posting. Today's buyers are property surfing online long before they ever schedule a showing. Their agents send them properties that meet their criteria, and buyers decide which ones are worth seeing.

That's why presentation matters so much. Our listings feature professional, attractive photography and descriptions designed to capture attention and highlight what makes each property special.

But there's a fine line between making a property look beautiful and overselling it. We want buyers to walk through the door and say, "Wow, this is even better than I expected!" We never want to hear, "It looked much better in the pictures." And we always save a few of the property's best features to share during the showing. There's nothing like seeing something special in person!

A QUESTION WORTH ASKING YOURSELF...
If your agent's entire marketing strategy consists of putting a lockbox on the door, posting a few pictures online, and expecting you to show your own property, ask yourself what exactly you're paying them to do. Your property deserves more than that. So does your investment.

THINKING ABOUT SELLING OR RENTING?
The market is moving, but buyers and renters have choices. The properties that stand out are the ones that are priced strategically, presented professionally, and marketed with a plan. Whether you're considering selling, renting, or simply wondering what your Hillcrest property is worth in today's market, we'd love to talk.

Your property. Your investment. Our local expertise. Brian Gaiefsky & Cindy Abraham, A Team Florida | Keller Williams Realty Professionals **CALL 8-HILLCREST** to schedule your complimentary, no-obligation Hillcrest pricing and marketing review.

CLOSED SALES DURING OCTOBER 2026

(R-Rental building, C- Corner unit, T – Townhome, S – Single Family

Building	Address	SF	B/B	$ ORIG LIST	SOLD	DOM
S	1487 Pongam Terr	2,501	4/3/0	1,050,000	972,000	13
T	4046 Long Leaf Lane	1,561	3/2/1	580,000	530,000	397
25	3800 Hillcrest Dr 422	1,344	2/2	270,000	261,000	66
27`	3850 Washington 1010	1,164	2/2	197,000	180,000	130
27	3850 Washington 215	844	1/1/1	165,000	165,000	8
27	3850 Washington 409	844	1/1/1	137,900	95,000	137
26	4001 Hillcrest Dr 509	844	1/1/1	115,000	90,000	232

HILLCREST/PARKVIEW OCTOBER 2026 RENTALS

Building	Address	SF	B/B	$ ORIG LIST	RENT	DOM
S	4022 Long Leaf Lane	1,421	3/2/1	3,900	3,450	119
T	1240 Eucalyptus Dr	1,421	3/2/1	3,400	3,200	33
10	981Hillcrest Ct 115	744	1/1/1	1,700	1,900	43
24	4200 Hillcrest Dr 809	844	1/1/1	1,790	1,750	42
17	4700 Washington 507	775	1/1/1	1,500	1,500	21

November Kitchen Korner - by Cindy Abraham

Yes, I get it. It's autumn. But honestly, I am SO over pumpkin and cinnamon everything. Maple syrup, on the other hand, remains a favorite. Bill and Dennis bring me maple syrup from Vermont, and my wonderful Canadian friends make sure I have a supply from Canada. So, the big question: Which one is the best? This space intentionally left blank.

ALL THINGS MAPLE!

Here are some of my favorite recipes featuring maple syrup. And the best part? **ALL ARE EASY TO MAKE!** For those of you who judge a recipe by the number of ingredients (you know who you are!), if you already have everything on hand, consider this recipe calling your name. Go for it!

This particular recipe is a new favorite of mine. It's also perfect for those of you cooking for one. It makes four patties, so you can enjoy a couple now and save the rest for later or can be cut in half if you don't want leftovers. Except the last one, of course - time to share.

BREAKFAST SAUSAGE



1 pound ground chicken
2 tablespoons maple syrup
1 teaspoon kosher salt
1 teaspoon dried sage
½ teaspoon garlic powder
½ teaspoon onion powder, ½ teaspoon dried thyme
½ teaspoon ground black pepper, ¼ teaspoon nutmeg
1 tablespoon extra-virgin olive oil

In a large bowl, use your hands to mix the ground chicken, maple syrup, salt, dried sage, garlic powder, onion powder, dried thyme, black pepper, and nutmeg, until well combined. Make four sausage patties. At this point, you should can refrigerate them for at least an hour and of course you can freeze them for another day.

Heat the oil in a non-stick pan over medium heat. Add the sausage patties Cook the patties for 2 to 3 minutes on each side. I even brush on a little maple syrup on each side for a nice crust.

When done, you can transfer to a plate and enjoy or make a sausage/scrambled egg/cheese muffin. Either way, enjoy!*

We love salmon. Fast cooking and delicious in so many ways. Whenever I make anything, I go big so that we have leftovers to make salmon patties. They freeze nicely so they are a great last minute lunch (or dinner) go-to. Here is our favorite maple version:

MISO MAPLE GLAZED SALMON



1 ½ TBS white miso
1 ½ TBS seasoned rice vinegar
1/½ TBS maple syrup
1 tsp sriracha
4 center cut skin on salmon fillets, 1 ½" thick

Preheat oven to 450. Line a 10 by15 inch baking sheet with foil. Arrange salmon fillets skin-side down. Whisk together the miso, vinegar, maple syrup, and sriracha in a small bowl. Brush salmon with miso glaze.

Bake 12-18 minutes or until salmon flakes easily with a fork and instant-read thermometer inserted into the thickest part registers 145. Remove the fillets from pan, separate fillets from skin and serve.

MAPLE BALSAMIC GLAZED PORK CHOPS



¼ cup maple syrup
3 tablespoons balsamic vinegar
2 teaspoons Dijon mustard
4 pork chops
2 teaspoons olive oil
Salt and pepper to taste

Combine syrup and vinegar in a small saucepan; bring to a boil. Cook until reduced to 1/3 cup (about 3 minutes), stirring occasionally. Remove from heat; stir in mustard.

Place each pork chop between 2 sheets of heavy-duty plastic wrap; pound to 1/4-inch thickness using a meat mallet or small heavy skillet. Heat oil in a large nonstick skillet over medium-high heat. Sprinkle pork evenly with salt and pepper.

Add pork to pan; cook 3 minutes on each side. Add vinegar mixture; cook 1 minute or until desired degree of doneness, turning pork to coat. Place 1 pork chop on each plate; drizzle about 1 tablespoon syrup mixture over each serving.

OK, I get it. Not many people like Brussel sprouts but what if I said there is bacon involved?

MAPLE ROASTED BRUSSEL SPROUTS - with Toasted Walnuts and/or Bacon Bits



1 lb. Brussel sprouts trimmed and halved lengthwise
1TBS olive oil, ½ tsp kosher salt
½ tsp black pepper, ½ tsp garlic powder
¼ tsp paprika, 1 TBS maple syrup
1 TBS unsalted butter
¼ cup toasted walnuts, coarsely chopped or bacon pieces OR 2 TBS each

Preheat air fryer to 375 degrees for about 5 minutes. Toss Brussel sprouts, olive oil, salt, pepper, garlic powder, and paprika. Arrange in even layer in fry basket. Cook at 370 degrees until brown on the outside with crispy leaves, 12-13 minutes - shake basket halfway through.

Meanwhile, combine syrup and butter in microwave safe bowl and microwave on high until melted, about 30 seconds. Drizzle over sprouts and sprinkle with walnuts or toss with bacon bits.

WELL OF COURSE THERE'S DESSERT! And you get to learn from my mistake. The recipe was supposed to be made in an 8 x 8 square pan. Not a good idea. Too thin and chewy to cut SO I changed it up to make it easier to remove from the pan. I used a large 6-cup muffin pan.

MAPLE PECAN SHORTBREAD CIRCLES



1 1/4 cup flour
1 cup packed light brown sugar - DIVIDED
2/3 cup softened butter, 1 egg
1/4 cup maple syrup plus more for serving
1/3 cup chopped pecans or walnuts

Preheat oven to 350 degrees. Stir together flour and 1/2 cup brown sugar in a medium bowl. Blend in butter with an electric mixer at low speed. Spray the muffin pan cups well with butter flavored non-stick spray. Divide mixture between the 6 cups and press evenly to form a crust and bake for 20 minutes until golden brown.

Beat egg, maple syrup and remaining 1/2 cup brown sugar until combined. Pour about 2 TBS over each of the six cups and spread evenly. Bake another 10-12 minutes until edges are golden. Run a knife around inside edge of pan so it doesn't stick. Drizzle with more maple syrup and dust with flaky salt if desired.

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REAL CURRENCY OF THE NEW WORLD

by Aruna Ladva, BK London, England, Revised and submitted by BK Etta Stevens, Miami/Hollywood, Florida

It is indeed a profound and beautiful idea.

Most human systems are built on things that are external, like capital, money, property, status and influence. These things can create comfort and opportunity, but they are unstable, subject to fluctuation and constantly changing. Markets rise and fall. Wealth changes hands. Power shifts. When it is time for the soul to transition, everything belonging to the material world is lost and left here.

A world built on virtues rests on a different kind of foundation. This inner wealth cannot be lost in times of economic turbulence or in a financial crash. "**Be sure you put your feet in the right place, then stand firm."— Abraham Lincoln**

If we think spiritually, the true assets of the soul are:
Peace
Love
Purity
Wisdom
Truth
Compassion
Courage
Humility
Happiness
Trust



These qualities generate trust, harmony and co-operation. In this sense, virtues are a form of spiritual capital; they represent the inner power of the soul. A person **rich in peace** can calm others. A person rich in love can heal relationships. A person **rich in truth** inspires confidence. A person rich in courage helps others go beyond fear. A person **rich in wisdom** can lead through times of uncertainty.

This type of wealth multiplies when shared; it can never diminish. **"Money talks, wealth whispers."— Popular modern proverb**

Why Is This Vision So Powerful?

The modern world often measures value by net worth, money, property, assets and investments. But history shows that money alone does not guarantee happiness, justice or stability. Many of the people who helped transform humanity, such as Mahatma Gandhi and Nelson Mandela, are remembered not for their financial wealth, but for their moral and spiritual wealth. These were souls with integrity and spiritual stature. Their inner virtues and qualities became their enduring legacy to the world.

A Spiritual Perspective

Many spiritual traditions teach that the world changes when human consciousness changes. When enough individuals opt to change themselves and choose co-operation over competition, service over selfishness, truth over convenience and faith over fear, these virtues create the foundation for a new, happy and thriving civilization. The transformation begins internally, then expresses itself outwardly and influences the community. Just look at the "100th Monkey Effect", where, almost by osmosis, a change in the behavior of one monkey affected the behavior of others in that community. Then, on a faraway Japanese island, monkeys there also began to change and developed the same behavior. All without mobile phones or email!

"Ethics without virtue is an illusion. What is the highest purpose of ethics? It is to make a person good—that is, virtuous."— Peter Kreeft

Virtues as Invisible Infrastructure

Money builds roads and transportation systems, schools and education centers, business enterprises, buildings and institutions. Virtues build trust, ethical leadership, social cohesion and meaningful relationships. Without virtues, even wealthy societies can become fragmented and eventually corrupt when their leaders have no moral integrity. With virtues, communities can flourish even with modest material resources. One such example is Lee Kuan Yew, who helped build Singapore into one of the world's most prosperous economies, starting from a small domestic market.

The Law of Spiritual Economics

In the material world, when you give something away, you have less of it. For example, if you give your apple to someone, you no longer have an apple in your hand. In the spiritual world, when you give peace, love and kindness, both you and others have more. There is no reduction, only an increase in these high-frequency energies. This is why spiritual virtues are an inexhaustible source of wealth, and there can never be any sense of lack.

Creating the New World

The "new world" is not only a future event. It is also a way of living now. Each time you choose patience instead of irritation, generosity instead of greed, faith rather than fear, or truth instead of compromise, you are investing in YOU. The transformation may not always be visible immediately, but it shapes the culture around you. "Happiness is an activity of the soul in accordance with virtue."— Aristotle

Final Reflection

A financial system can build an economy where every "thing" has a price put upon it. A virtue-based system can build a civilization where virtues become the natural, free-flowing currency that keeps everything in the community circulating and healthy. When people cultivate inner wealth, they become contributors to a world where dignity, harmony and trust matter more than the accumulation of material wealth.

That is a remarkable vision: a world where the richest people are those with the greatest capacity to bring peace and goodness to others. That wealth is on the inside. You do not have to flaunt it to the world, but everyone will naturally come to see your inner wealth as you express these virtues in your daily life, and they will be the first ones to benefit from these virtues, too.
It's time… to realize that the true currency of our lives is our virtues.

Meditation is the exact way to realize your values and hopes for a better world. We see many very wealthy souls who only want more, want to accumulate better cars, homes, trips and many more narcistic ways of "showing off what they have" without regard to the homeless, the families in deep despair and countries around the world who haven't enough money to buy food for their children. This is a despicable way to live in the present time. Without regard for the other souls who may be suffering.

Remember the Golden Rule: "Do one to others as you would have them do to you"

Let us all embrace this principle, be kind, understanding, loving and helping our brother souls to live their best lives.

With Meditation, you can learn to give love, and other values to all with a simple gesture of helping thoughts, healing and love to fellow beings on this planet. We are all the same, wanting to be our best self with the Power of God in our corner.

Awareness can mean that you realize that you are a soul and you have all the wonderful qualities within you of Peace, Love, Happiness, Wisdom, and Purity. Use these values to find peace and happiness in your own life, and then you can easily share them with others. Meditation can teach you how to be the best "YOU" you can be.

I am conducting a FREE ZOOM meditation class on Tuesday mornings at 10:30 am so that we can all learn to live more positively, with open hearts, awareness, truth, and growth in our minds and souls, all the basis for this New World.

The class runs from 10:30 am to approximately 11:30 am on ZOOM.
ZOOM ID: 852 5673 8420 PASSWORD: 123

WHEN YOUR NEIGHBOR'S CANNABIS SMOKE BECOMES YOUR PROBLEM: WHAT CAN CONDO OWNERS DO?



An owner's right to enjoy their home doesn't necessarily mean their neighbors must put up with unwanted smoke. It's a situation that may sound familiar to some Hillcrest residents.

Imagine you're enjoying your condominium, and you want to spend some time on your balcony. But every time your downstairs neighbor smokes cannabis, the smoke drifts upward, making your balcony unpleasant or even unusable. Perhaps you have young grandchildren visiting, and you don't want them exposed to the smoke. You've politely asked your neighbor to consider smoking somewhere else, but the response is that they don't want their own condominium to smell like cannabis.

So, what can you do? Does the neighbor have the right to smoke, and do you have any rights as the person being affected?

The answer isn't necessarily as simple as you might think. Legal smoking doesn't automatically mean unrestricted smoking.

Florida law permits medical marijuana use by qualified patients under the state's medical marijuana program. However, that doesn't automatically give someone unrestricted permission to smoke wherever they choose or allow smoke to become a nuisance to other residents. There is an important distinction between someone's right to use their condominium and their responsibility not to unreasonably interfere with their neighbors' enjoyment of their homes. And this issue isn't limited to cannabis. Cigarette smoke, cigar smoke, and other airborne odors can create similar disputes.

What about condominium balconies? In many Florida condominiums, **balconies are classified as limited common elements.** That means they are common elements reserved for the exclusive use of the particular unit owner. This distinction matters.

Florida condominium law gives associations authority to establish reasonable rules governing the use of common elements. Florida condominium attorneys have also explained that associations may have authority to prohibit smoking on balconies and patios designated as limited common elements. However, the association's declaration and existing rules must be reviewed. The board cannot simply assume it has unlimited authority to impose new restrictions. A rule regulating smoking on a balcony is also different from a rule prohibiting smoking inside someone's privately owned condominium.

There is actually a Broward County condominium case involving smoke. This isn't just a theoretical issue. In 2018, a Florida condominium arbitration case involving Symphony North Condominium Association in Broward County addressed complaints about smoke migrating from one owner's condominium into neighboring units and hallways.

The association took action after receiving repeated complaints from residents. The arbitrator found that the smoke was interfering with neighbors' enjoyment of their homes and negatively affecting their health and well-being. Interestingly, the decision did not simply prohibit the owners from smoking inside their condominium. Instead, the arbitrator addressed the **failure to contain the smoke** and required corrective measures.

The case demonstrates that even when smoking is permitted inside a condominium, the resulting smoke can potentially become an enforceable nuisance. The circumstances in that case were more extensive than smoke affecting an outdoor balcony, so it should not be interpreted as an automatic legal victory in every smoking dispute. But it does establish an important principle.

What should an affected owner do?

If you're experiencing this problem, here are some practical steps:

1. **Document the problem.** Keep a record of when the smoke occurs, how frequently it happens, and how it affects your ability to use your balcony or enjoy your home.

2. Notify management in writing. A verbal complaint can easily get lost. Put the concern in writing so there is a record.

3. Ask the association to review its governing documents. Look for nuisance provisions, restrictions on odors and smoke, and rules governing balconies and limited common elements.

4. Ask the board to consider its options. Depending on the existing documents and its rulemaking authority, the association may be able to regulate or prohibit smoking on balconies.

5. Consult the association's attorney. If the problem continues, the bo ard should obtain legal guidance before taking enforcement action or considering new restrictions.

Florida Statute 718.303 provides enforcement remedies when condominium owners fail to comply with applicable governing documents and reasonable association rules.

Can an association simply ban cannabis smoking? That requires a little more consideration. An association may have authority to prohibit smoking on balconies, but a blanket prohibition on cannabis use throughout an owner's privately owned condominium raises additional legal questions.

For example, an owner who is a qualified medical marijuana patient may raise disability accommodation issues under applicable fair housing laws. Associations should consult their attorneys before adopting broad restrictions that could affect those rights. The goal should be to address the smoke and its impact on neighboring residents, not to make assumptions about someone's medical circumstances.

The bottom line: Everyone has rights, and everyone has responsibilities. Condominium living requires a certain amount of consideration for the people living around us. You may enjoy smoking on your balcony. Your neighbor may enjoy sitting outside with their grandchildren. Both residents should be able to reasonably enjoy their homes without unnecessarily interfering with one another.

If smoke is repeatedly drifting onto another owner's balcony, making it difficult or impossible to use, it shouldn't automatically be dismissed as a neighbor-to-neighbor disagreement.

And if politely asking a neighbor to be considerate doesn't work, there may be steps the condominium association can take. **The best place to start is with your association's governing documents, management, and board of directors.**

Inside Hillcrest is providing this information for general educational purposes. Condominium governing documents vary, and this article is not legal advice. Owners with specific disputes should consult their association or a qualified Florida condominium attorney.

These are useful references behind the article:

1. Symphony North Condominium Association v. Wolverton and Katz (2018) — The actual Broward County arbitration decision.

2. Florida Statute 718.303 — Owner obligations and association enforcement remedies.

3. Florida Condo & HOA Law Blog — June 29, 2026 — Discussion of smoking restrictions on balconies and medical marijuana accommodation issues.



We want to hear from you!

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The letter MUST BE SIGNED and a phone number included so we may verify that you actually sent the letter. In the published edition, only your first initial will be used UNLESS you specifically request that your name be included.



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