



SOCIAL NEWS

[NPT Social Committee](#) (Rosemary, Chairperson)

Cul-De-Sac Socials-3rd Sat, 6:30 PM to 8:30 PM

You will be reminded via email. 10/19, 11/16, 12/21

EVERYONE IS INVITED TO JOIN US!

Please bring your chairs, drinks, and bug spray!

HAPPY HOLIDAYS!



[to our Newest Neighbors!](#)

No new neighbors but 2 houses for sale.



[NPT Community News & Events](#)

[PSL ACTIVITIES EVENTS CALENDAR-CLICK HERE](#)

[MID FLORIDA CENTER EVENTS -CLICK HERE](#)

[TRADITION EVENTS CALENDAR-CLICK HERE](#)

[TREASURE COAST AREA EVENTS-CLICK HERE](#)

[TREASURE COAST & PSL NEWS-CLICK HERE](#)



ANNOUNCEMENTS



**BEWARE!!! WE HAVE ALLIGATORS
IN THE LAKE AND ON THE BANKS! WATCH
YOUR KIDS & PETS! DO NOT FEED THEM!!!**



JOKE OF THE DAY

Why don't seagulls fly over the bay?

Because then they'd be "bagels".



NPT SOCIAL MEDIA



PLEASE JOIN US FOR UPDATES!

[NPT Facebook Page-CLICK HERE](#)

Another great website for our
neighborhood and the general area is:
nextdoor [CLICK ON THE PIC](#)

Please read all of the e-mails & docs sent
by the HOA. Please save this as a contact:
customersupport@watsonrealtycorp.com



FEATURED WEBSITES

PSL Public Works [FACEBOOK PAGE FOR PSL
CONSTRUCTION NEWS-CLICK HERE](#)

Bi-Weekly City Manager's Report-[CLICK
HERE-PSL NEWS, VERY INFORMATIVE](#)

Access to City Hall-[1PSL-CLICK HERE-24/7-
WEB & APP-772-871-1775-CHECK THIS OUT!](#)

Alert St. Lucie Public Safety Alert Program
[SIGN UP-CLICK HERE](#)

Coming soon to PSL! [GOOD INFO-CLICK HERE!](#)

PSL TV-[CITY COUNCIL MEETINGS](#)-Bluestream
[CHANNEL 20-CLICK HERE](#)



NPT-Watson HOA and Vantaca Websites

HOA documents including meeting notices, ARB requests, NPT policies and guidelines, are on our website at: <https://www.watsonassociationmanagement.com/communities/north-panther-trace/>. To see the VANTACA password-protected page with your account info, HOA docs and Financials, use the "Community Portal" link at the top of the page. Contact Watson if you do not know or have your user name and password.



Please be neighborly

Our Covenants specifically state **NO PARKING on the grass, at any time.**

Please remind your guests and vendors.



Meeting Minutes & Financials

You can find the NPT & Master HOA meeting minutes & confidential documents on the password protected Watson website



Front Gate

Please program your phone with the Gate #.

"FRONT GATE" 772-408-0054

Every home has a Vendor/Guest code, please use it and keep your 4-digit code confidential.

QUESTIONS TO: bobshonce@yahoo.com



Master Board News

All residents are welcome to attend the Master Board meetings. The notice is posted on the bulletin board and emailed.



Neighborhood Security

PLEASE call 911 on any suspicious activity & cars, kids acting unruly, solicitors, etc. "See something, say something!" The police encourage us to do this.



FRIENDLY REMINDERS

Quarterly Dues

Our dues remained **\$495/quarter for 2024** & **are DUE the 1st day of each quarter:**

There will be a small increase for 2025.

Our HOA is funded by our dues. It is imperative your HOA Dues get paid on time so we can operate the HOA financially. **Please try to pay your dues on time.** The best way to do that is set up Auto Draft with Watson or Auto Pay at your bank to be paid on the 1st of each quarter.

Our dues include: Common areas and front yard lawn maintenance, front gate, utilities, limited neighborhood maintenance, standard Bluestream TV channels with HBO & Showtime and 400 MBPS Internet

NOTE: You must be current on your dues to receive the Bluestream Services.



HOA Meetings-NEW DAY

2rd Thursday each month

Meetings are held at the **Watson offices** and on ZOOM. (<https://www.zoom.us/join>).

Email notices are sent each month.

ZOOM Meeting ID: 715 3604 2014
Passcode: iNB77a



If you plan to dig in your yard for any reason, **CALL 811 to get your underground utility lines marked**, for free. **Beware of the Bluestream Lines**



Yard Waste pick-up info:

PSL YARD WASTE INFO-CLICK HERE

FCC ENVIRONMENTAL SERVICES
WEBSITE-CLICK HERE



To comment on and to contribute

to our newsletter, please email Bob at:
bobshonce@yahoo.com



KEEP AN EYE ON THE WEATHER for NAMED STORMS. (Please, no pruning during a named storm)
SHUTTER RULES: They must be off your windows 2 weeks after the storm passes. Shutters may stay on **during hurricane season**, only if home is **100% unoccupied**.



HOA Rule violations, complaints, ALL ARB and SERVICE Requests & Dues
Please email any issues to Ryan at:
ryaninness@watsonrealtycorp.com
and please copy the entire HOA board.

PSL CODE ENFORCEMENT:

772-871-5010. Better yet, use the 1PSL app or website

Just a reminder, NPT & SPT are separate HOA's. There is also a Master Board HOA for all of Sawgrass Lakes. (Bob is the VP)



Ryan Inness is our HOA property manager at Watson Association Management. Contact him at: ryaninness@WatsonRealtyCorp.com (Preferred) or by phone 772-871-0004. You should send Ryan an email on all HOA issues. **If you are not getting the HOA emails, please check your SPAM folder, and verify Watson has your correct email.** ***RV LOT: NEW** Please contact Jennifer at Signature, 772-219-4474, the Manager for the Master Board. Lots are available, **ONLY \$300 ANNUAL** storage fee, for Sawgrass residents ONLY!



2024-25 North Panther Trace Board of Directors. If you need to contact the board for anything, please include all Board members and Ryan on your email.

Bob Shonce, President	734-787-9841	bobshonce@yahoo.com
Larry Tonjes, Vice-President	772-985-4004	ltonjes@gmail.com
Chris Knight, Treasurer	954-913-9829	christopherdknight@proton.me
Nic Polanco, Secretary	772-812-6280	npolanco@usabg.com
Frank Bono, Director	313-300-4708	fpipe16@yahoo.com

This form was emailed to you twice in the past 2 months. A good many of you filled it out and returned it, THANK YOU! However, we would like every homeowner/tenant to have this on file at Watson for safety and emergency reasons. **If you have not done this, please do so today.**

NORTH PANTHER TRACE-Owner/Tenant/Occupant Information

Please return to Watson or any Board member via US Mail or email.

ryaninniss@watsonrealtycorp.com

OWNER(S) INFORMATION:

DATE:

Owner Name(s)

Telephone #(s)

Address

City

Email Address for HOA emails and emergencies. PROVIDE AT LEAST ONE EMAIL ADDRESS PLEASE.

TENANT(S) INFORMATION (IF ANY):

Tenant Name(s)

Telephone #(s)

Email Address for HOA emails and emergencies. PROVIDE AT LEAST ONE EMAIL ADDRESS PLEASE.

OCCUPANT(S) INFORMATION: (Please list all other people living in the home, include all children.)

Name

Age

Name

Age

Name

Age

Name

Age

VEHICLE INFORMATION: (Please list all vehicles that belong to occupants.)

Automobile Make

Model

Year

License Plate #

State Issued

1.

2.

3.

EMERGENCY INFORMATION:

Emergency Contact Name(s)

Phone #

Relationship

If OWNER'S ADDRESS IS DIFFERENT, PLEASE PROVIDE THIS MAILING ADDRESS

Address

City

State

Zip

This information is Confidential and only for Watson's files.



2024 | INFORMATIONAL SUPPLEMENT TO Notice of Proposed Property Taxes



Letter from Saint Lucie County Property Appraiser
Michelle Franklin, CFA

Dear Neighbor,

As your Property Appraiser, my commitment is to guarantee your property valuation is fair and equitable while ensuring you receive your eligible tax-saving benefits.

Please review your enclosed annual TRIM -Truth in Millage notice which displays exemption(s) and value along with the proposed millage rates set by each taxing authority.

I encourage you to scan the QR code below to watch a short video with an explanation of all the information included on your TRIM notice and more details about a proposed constitutional amendment. Amendment 5 - Annual Adjustment to Homestead Exemption Value will be on the 2024 general election ballot in November for your vote.

Should you have any questions related to value or exemptions, the professionals of the Property Appraiser's Office and I are here to serve you, and we look forward to doing so.

Respectfully,

Michelle Franklin, CFA
Saint Lucie County Property Appraiser



SCAN TO LEARN MORE

NOTICE OF PROPOSED PROPERTY TAXES AND
PROPOSED ADJUSTMENTS TO HOME VALUES
SANTA LUCIE COUNTY TRIM NOTICE

FORM ID: 2024-001-0017-2024

JOSHUA BATH, JAMES A BATH
533 WINDY HOLLOW
PORT SAINT LUCIE, FL 34953-0003
PLUTO@stluciepa.com

Tax rate and taxes (if approved)

Taxing Authority	2024 Proposed Rate	2023 Rate	2024 Proposed Tax	2023 Tax	2024 Proposed Tax	2023 Tax
St. Lucie County	4.7001	3.9600	2,300.00	1,900.00	3,800.00	3,100.00
St. Lucie County	1.0000	1.0000	500.00	500.00	500.00	500.00
City of Port Saint Lucie	0.7500	0.7500	375.00	375.00	375.00	375.00
Port Saint Lucie	0.0000	0.0000	0.00	0.00	0.00	0.00
Port Saint Lucie	4.7001	3.9600	2,300.00	1,900.00	3,800.00	3,100.00

Your taxable value

Market Value	Assessed Value	Exemptions	Taxable Value
\$1,000,000	\$1,000,000	\$1,000,000	\$0
\$500,000	\$500,000	\$500,000	\$0
\$250,000	\$250,000	\$250,000	\$0
\$100,000	\$100,000	\$100,000	\$0
\$50,000	\$50,000	\$50,000	\$0
\$25,000	\$25,000	\$25,000	\$0
\$10,000	\$10,000	\$10,000	\$0
\$5,000	\$5,000	\$5,000	\$0
\$2,500	\$2,500	\$2,500	\$0
\$1,250	\$1,250	\$1,250	\$0

Applied exemptions

MAKE AN APPOINTMENT TO VISIT OUR AWARD-WINNING OFFICE



Visit
www.paslc.gov



Call
772.462.1000



Office Locations

- Fort Pierce Office
2300 Virginia Avenue
Fort Pierce, FL 34982
- Saint Lucie West Office
250 NW Country Club Drive
Port Saint Lucie, FL 34986

Para obtener información en Español, por favor llamar al 772.462.1000.

Our Promise to You... Superior Service, Trusted Results

APPRAISAL

Our office determines the value of your property based on the real estate market as of January 1. The Property Appraiser does not create value; buyers generate value through their transactions in the marketplace. The Appraiser's Office has the legal responsibility to study those transactions and value the property accordingly.

HOW TAXES ARE DETERMINED

Yearly, taxing authorities decide how much tax money their budgets require to operate and provide public services. Public hearings are held, allowing taxpayers to participate in the process. The taxable value of your home (total assessed value less any applicable exemptions) is divided by 1,000 and multiplied by the millage rate to arrive at the amount of tax due.

HAVE YOU MOVED?

Your Homestead Exemption does not automatically follow you to your new home. However, once you purchase and occupy your new property you can file for Homestead Exemption and Portability. These would be additional tax-saving benefits on your new property.

IMPORTANT!

You may need to re-apply for an exemption if you:

- Change the title of your property by assigning it to a trust or by adding/removing a spouse or additional party.
- Purchase or move to a new residence.
- Change your address.

FREQUENTLY ASKED QUESTIONS

Why Are My Property Taxes Higher This Year?

Properties are reassessed annually on January 1. If you purchased your property in 2023, it has been reassessed. All exemptions and property cap(s) from the prior owner have been removed, which may result in an increased property tax bill. You can find the assessed value of your property and the exemptions applied to it on Page 2 of your TRIM notice. You may also visit paslc.gov to view the information on your Record Card.

What About New Construction?

If your property was newly constructed and built in 2023, your 2023 tax bill was based solely on land value. 2024 will be the first tax year that the value of the new construction is added to the tax roll, as properties are assessed annually on January 1.

You may see a significantly higher property tax bill for 2024 with the additional value from the new construction.

Where To View Portability/Assessment Reductions?

View your Portability/Assessment Reductions benefit on Page 2 of your TRIM notice.

The value will be highlighted in purple.

Considering A Move Within Florida?

Portability in Florida refers to the capability of a property owner to transfer some or all of their Save Our Homes benefit from a previous homestead to a newly established homestead. The Save Our Homes benefit is the difference between the market value and the assessed value.

The amount is transferred either in its entirety or as a percentage, depending on the value of the new property. The maximum transfer amount is \$500,000.

To transfer your assessment difference, you must have established a new homestead on or before the third January 1 after abandoning your previous homestead.





THIS NOTICE WAS EMAILED TO YOU ON 1/30/24

NPT residents,

Please be aware all of Sawgrass Lakes, including North Panther Trace, has alligators in the lake. They have been here forever and will continue to be here.

The city does remove them if they get big enough. Not sure what they do with them, maybe relocate them. Otherwise, we are told to leave them alone and **DO NOT FEED THEM!**

You need to take precautions with your children and animals to prevent an attack or tragedy. We have never had something happen like that but we do not want to start now.

If you do see an alligator and want to report it, please call Florida Alligator Control at: 866-392-4286.

We have signs posted at the front of the neighborhood and by the boat launch up front. Every newsletter has this warning and we have sent warning emails before.

FYI, the HOA's has no say if or when to remove any alligator.



Did you know North Panther Trace has their own website?

NPT-Watson HOA and Vantaca Websites

This is where you can find HOA documents & forms including meeting notices, ARB requests, NPT policies and guidelines, NPT newsletters and more!

<https://www.watsonassociationmanagement.com/communities/north-panther-trace/>.

To see the VANTACA password-protected page with your account info, HOA Dues payment portal, Confidential HOA docs and Financials, etc; please use the “Community Portal” link at the top of the page. This page is Password Protected.

Please contact Watson if you do not know or have your user’s name and password. Any info needed and not here, please let us know as well any suggestions you may have for our website.

Please send your requests to: hleide@WatsonRealtyCorp.com

COMMUNITY PORTAL-**PASSWORD PROTECTED, YOU MUST LOG-IN** HINTS ON CONTENT AND USAGE

1. **Dashboard>MY CONTACT INFO-Update preferences, contact info & Password**
2. **Billing**-Make a payment, view and download account history
3. **My Items**-Recent emails to neighborhood
4. **Calendar**-Scheduled Board meetings
5. **Documents**-Confidential NPT HOA documents, **Complete menu**
6. **Documents**-Board Certifications
7. **Documents**-HOA Budget
8. **Documents**-Contracts-Vendors-Add approved contracts
9. **Documents**-Insurance Policies
10. **Documents**-Minutes-Meeting minutes for 1 year
11. **Documents**-Newsletters-NPT Newsletters, 1 year
12. **Documents**-Tax returns-2020, 2021, 2022 and 2023 (when done)
13. **Documents**-Welcome to NPT
14. **Documents**-Homeowner How To video



Hurricane Season started June 1, 2024

The hurricane season is from **June 1 through November 30** every year. Residents should be **prepared before the hurricane season** begins. The information on this webpage will help you learn how to prepare for a storm, what to do during the storm and what to be aware of after the storm has passed.

This was e-mailed to you on May 13, 2024

PSL Hurricane webpage-Click here

Please bookmark this page for future reference

A promotional banner for text alerts. On the left is the City of Port St. Lucie logo, featuring a blue and white heron and the text "City of PORT ST. LUCIE HEART OF THE TREASURE COAST". In the center, a hand holds a smartphone displaying a text message icon. To the right, the text "Sign up for" is in a light blue box, followed by "TEXT ALERTS!" in large, bold, dark blue letters. Below this, it says "City communication at your fingertips!" in a dark blue box.

Sign up for

TEXT ALERTS!

City communication at your fingertips!

CLICK THE PICTURE TO SIGN UP!

PSL BOTANICAL GARDENS



ADDRESS: 2410 S.E. Westmoreland Blvd.

Port St. Lucie, FL 34952

PHONE: 772-337-1959

AMENITIES:

- Fishing Permitted
- Garden Area
- Meeting Room
- Nature Trail
- Open-space
- Reception Meeting Hall
- Restroom (ADA)
- Wi-Fi

CATEGORIES:

- Center
- Garden
- Park

Overview

The Port St. Lucie Botanical Gardens is a welcome oasis of greenery in the heart of the City. The Gardens is located on 20 acres of property on the west side of Westmoreland Boulevard, just south of Port St. Lucie Blvd. on the banks of the North Fork of the St. Lucie River. The property was acquired through the joint efforts of the City of Port St. Lucie, St. Lucie County, and the Florida Trust for Public Lands.

The site boasts a lake with a fountain, paved public paths, beautiful gardens, a pavilion, a gift shop and a special place for weddings, as well as ample public parking. This beautiful sanctuary includes a butterfly garden, orchid room and rose garden. The Gardens also hosts a variety of children's programs, plant sales and live entertainment.

The Gardens is operated by the Friends of the Port St. Lucie Botanical Gardens, a non-profit organization that was founded to help support the daily operations of The Gardens. This organization provides an on-site presence to answer questions and give tours. They operate the website, The Pavilion, Gift Shop and help with the daily maintenance of The Gardens.

For more information, visit www.pslbg.org.



Everyone is doing a great job on trash and recycle! THANK YOU!

REMINDERS:

Thursday is our regular trash, recycle and yard waste pickup days. **Please put your trash cans out on the grass near the street and not in the street. Putting them in the street impedes traffic sometimes.**

The 4th Thursday of every month is our Bulk Garbage pickup day.

REMAINING DATES FOR 2024: 10/24, 11/29, 12/27 and 2025: 1/23, 2/27, 3/27

If you have items that will not fit in your garbage can and FCC will not pick up on a regular trash day, **the BULK DAY is the day to put it out. After 6 PM the night before for ALL items and pick-ups. No other day or time is acceptable. We are trying to keep NPT beautiful at all times.**

You can also call for a special pickup anytime. **However, there will be a fee from FCC or the city for special pickups.** To schedule a special pickup for bulk waste or yard waste, use the 1PSL app at:

[1PSL | Port St. Lucie](#) or call 772-871-1775. **You should also use this contact information if you have any issues with the FCC services.**

Trash & recycle cans and yard waste should not be put out before 6 PM Wednesday nights. **DO NOT put out yard waste early.** Cans should be 3 feet apart to give the truck lift enough room to pick up your cans. The only exception is when you schedule a special pickup, they will give you a 3-day window for pick-up. If it is out for more than a few days, please call again and request your pick up again. **We do not want trash or yard waste out at the curbs every day of the week or all week/month long.** PLEASE, DO NOT BLOCK THE DRAINS WITH ANYTHING.

Trash and recycle cans should be stored inside your garage. If that is not possible, please store them behind your house. **All garbage must be in the cans and the lids must be closed at all times, even in the backyard, to avoid rodent infestation, for you and your neighbors.**

MORE INFO: www.CityofPSL.com/SolidWaste

PSL CITY TRASH & RECYCLE ORDINANCE, [CLICK HERE](#)



CLICK ON PICTURE FOR THE 1PSL LINK. This link has a wealth of information on how to contact the city for just about anything, including FCC. Download the mobile app at your App store

Pro Tip #1

Help us eliminate unsightly piles of large items in our neighborhoods.

Large items such as discarded furniture, mattresses, carpets and small appliances are collected curbside once a month on residents' same designated collection day as garbage, recycling and yard waste. Scan the QR code at the top to find your specific bulk day. These piles must be limited to 2 cubic yards, about the size of a standard size refrigerator.

To ensure the garbage and recycling carts can still be collected, the bulk waste pile should have a clearance of 3 feet on each side and also from any obstructions (i.e., trees, mailboxes, automobiles, powerlines, etc.).

Pro Tip #2

Cardboard, how to do it right:

Dented, ripped and damaged cardboard can still be recycled. You do not have to remove tape or labels; the recycling process will remove these for you. Milk, juice and cereal boxes can all be recycled, if clean.

Ensure the box is dry and clean. Even if it gets wet, it can still be recycled once dry.

Empty the box to remove packing materials such as Styrofoam or packing peanuts.



Pro Tip #3

All yard waste must be 4 feet or less in length, excluding palm fronds, less than 6 inches in diameter and weigh less than 50 pounds.



Pro Tip #4

Help keep our City clean by making a disposal plan when you have additional waste for collection in between your bulk pickup days.

Residents can:

Bring bulk or yard debris to the City's Voluntary Drop-Off Site at the corner of Cameo Boulevard and Crosstown Parkway.

Get a free estimate for removal. Call 772-871-1775 and press 5.

Pro Tip #5

Bulk waste does not include contractor-generated material. Please make sure disposal is included when you hire a contractor. If not, you will be responsible for removal if the contractor's waste is placed curbside.



Pare leer este documento en español, visite www.CityofPSL.com/SolidWaste | Pou li dokiman sa a an kreyòl, ale nan www.CityofPSL.com/SolidWaste

Office of Solid Waste at 772-871-1775 press #5

CityofPSL.com/SolidWaste

Get the Facts

The City's stormwater system is comprised of:



200
miles of canals



1,200
miles of swales



180+
control structures



6,000+
culverts



1,460
acres of lakes and ponds



3
pump stations



SCAN ME

For more information about stormwater.

Did you know?

The City of Port St. Lucie is working not only to reduce and often eliminate flooding, but to prevent pollution from the elements picked up by stormwater runoff. For more information, visit www.CityofPSL.com/NPDES.

Swale maintenance and the maintenance of driveway culverts are a landowner's responsibility. Property owners are to maintain the portion of the street/road right-of-way from the edge of the pavement to the owner's property line. (Code Ordinance Sec. 41.08)

Pare leer este documento en español, visite www.CityofPSL.com/Stormwater | Pou li dokiman sa a an kreyòl, ale nan www.CityofPSL.com/Stormwater

www.CityofPSL.com/NPDES

772-871-1775 (IPSL)

[More info on tax increases for Waste & Stormwater for 2025, CLICK HERE](#)



Bob Shonce is our contact person for Bluestream. **If you cannot** get a resolution to your issues by calling the Bluestream service department, please send him an email at: **bobshonce@yahoo.com** with: Your name, address, phone #, best time to call and a brief description of your problem.

****NEW! Online learning link:** <https://www.bluestreamfiber.com/learning-resource-hub/>

NEED BLUESTREAM SERVICE? Call 772-242-7017 to schedule your service call. Be sure to ask for a Bluestream tech, not a sub-contractor. If you are on hold for more than a minute or 2, it probably means Bluestream knows there is an issue and they are working on the solution. **You can also contact** Bluestream using this link: <https://www.bluestreamfiber.com/community/sawgrass-lakes/>. **Everyone should have a Gmail address and password associated with Bluestream to log-in to your account.**

FYI! If you are moving, you must return ALL TiVo boxes, remote controls, and plumes to the Bluestream office except for the ONT (modem). The modem stays in the house. If these are not returned, you will be charged for them. **The new homeowner will have to call to get their equipment installed and to activate the HOA and any extra Bluestream services.**

TIPS! Do you miss shows sometimes and forget to record them? Maybe you thought you were taping your show but it ended up being a sporting event or weather reports.

You can download individual station apps to your TV, sign in with your Bluestream info and watch most any show you want, anytime you want.

Check out the Google Play Store under APPS & GAMES on your HOME page using the **SILVER BUTTON ON THE TOP OF YOUR REMOTE CONTROL.**

Most of these apps are free to download and use. Some do have a fee and you will be prompted to subscribe and pay if so. **None of this is mandatory or required.**

FYI, the Showtime (218-226) and HBO (201-207) channels are included with your HOA Dues. To watch all programs from these stations, download their FREE APP and sign in with your Bluestream info. There are lots of good shows on these apps and they are **NO CHARGE** to you!

Service not acting properly? Unplug the power to your box, wait 45 seconds, plug it back in. This should reboot the system and your service should work properly. Each TV works independently, so you may have to do each one. If this does not work, call for service. **772-242-7017 Bluestream may have to replace your box(es). They are currently installing updated TiVo boxes as needed.** *** Make sure they check all your TiVo boxes, your Plumes, your HDMI connection on your TV and the Bluestream Fiber connection on the outside of the house. We have had issues with the outside connection not secured properly.



Ten tips for hiring a licensed contractor

It is crucial to protect yourself, your family and your investment when hiring a contractor. The City of Port St. Lucie Building Department would like to remind residents about the dangers of hiring unlicensed workers.

Hiring an unlicensed contractor can have numerous negative consequences.

These workers may lack the necessary qualifications, have a criminal background, and not comply with building codes. Additionally, there is no coverage under the homeowner's policy if something goes wrong.

To avoid these risks, here are ten tips for hiring a licensed professional:

1. Always get a minimum of three proposals for any work. If the contractor cannot provide a proposal, they may not deliver the work on time.
2. Make sure to insist on a written contract that outlines the timelines for each phase of work.
3. Ask to see the contractor's Florida State registered, or Florida State certified contractor's license. Also, conduct a Google search to read reviews or inquire if the contractor has complaints against them at www.MyFloridaLicense.com.
4. Ask the contractor to provide a copy of their current general liability insurance certificate and workers' compensation insurance.
5. Ensure that you have a written contract and wait to sign if there are any blank areas until you fully understand the terms.
6. Avoid paying the contractor cash; only pay a small deposit before the job starts. A good contractor does not need a deposit when the contract is signed.
7. Wait to make the final payment until the permit is closed out and you are satisfied with the work.
8. To ensure that the contractor has paid for all the subcontractors and materials used on the job, ask to obtain a lien release from them after the work is completed.
9. Confirm if a permit is required and ensure that the contractor is applying for it.
10. Understand your insurance policy and seek clarification from your insurer, if necessary. Additionally, you should familiarize yourself with [Florida State Statute 489.147](#), which outlines prohibited property insurance practices.

There are two ways to verify the license's validity of a contractor's license. Residents can contact the Contractor Licensing Office contractorlicensing@cityofpsl.com or visit www.myfloridalicense.com.



This section is designed to make it easier for you to find quality vendors for work you need done or products you may want to buy. Many of these companies have done work for you or your neighbors, are your neighbors or are relatives or friends of them. **You should check out their website and Internet reviews.**

Please retain this list for future use. [Check out our new vendors this issue!](#)

DISCLAIMER: The NPT HOA does not endorse any vendor here nor assumes any liability for any products, services or work done by these individuals or companies. The HOA does not receive any compensation if you use any these services.

POWERWASHING

Magic Bubbles
Ron Mroz
OWNER
772.210.1173
PHONE
Ron@MagicBubblesWash.com
EMAIL
MagicBubblesWash.com
WEBSITE
Unbelievably Clean

LIFE, LONG TERM INSURANCE & INVESTING

Northwestern Mutual
IF YOU LIVE FOR IT, WE'LL HELP YOU PLAN FOR IT
Life Insurance • College & Retirement Planning • Disability & Long Term Care Insurance
Contact your Local Financial Representative
Kimberley Allen
cell: 561.537.0041 • kimberley.allen@nm.com
kimberleyallen.nm.com
FREE Consultations

PROPERTY & VEHICLE INSURANCE

Moberly Insurance Solutions
Dave Moberly
Agency Principal
AUTO ~ BOAT ~ HOME COMMERCIAL
501 SE Port St. Lucie Blvd.
Port St. Lucie, FL 34984
moberlyinsurancesolutions.com
Tel: 772-878-8497 Ext 1
Fax: 772-878-8867
dave@moberlyins.com

DENTAL CARE

Dr. Tawana Sells, DMD — Dr. Lindsay Walker, DMD
Dr. Jason Housh, DMD
Veranda Family Dentistry
501 SE Port St. Lucie Blvd., Port St. Lucie, FL 34984
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