

JUNE 2023

Lifestyles at
Grand Hampton 
MAGAZINE

10 Grilling Tips For A

Happy Father's Day

And Things to Do

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Gate Access System

Please take the time to set your profile and guest list so the guards at the gate can get your family, friends, and preferred vendors in to see you as fast as possible.

Website: www.egrandhampton.com

Log onto www.gateaccess.net/login to get started. Your community code is GH. Your username is the primary phone number in our system. If you don't know or have forgotten your Resident Access 4-digit security code, you would need to contact our office to obtain it at 813-973-8368.

Information on the website includes GH Events, Amenities & Rental Info., Forms and Documents for exterior alternations, list of Board of Directors, Board Meeting Minutes, Monthly Newsletter, Association Announcements. And more.

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LIFESTYLES at GRAND HAMPTON | JUNE 2023



Grand Hampton

**JOIN US FOR A
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SATURDAY, JUNE 10TH

RESORT POOL

6:30PM

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LASTING MEMORIES.**

BE SURE TO RSVP TODAY

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SAFETY



Transportation safety is vital to the overall health and well-being of the residents of Grand Hampton. Here are some tips for safety on bikes, golfcarts and pedestrians:



Bike Safety:

- Obey and follow all traffic rules
- Ride bicycles with the flow of traffic
- If you must ride in the dark wear reflective clothing or accents, especially on your ankles, wrists, back, and helmet. If a carrier is added, make sure the rear reflector remains visible
- Add the brightest lights you can find to the front and rear of your bicycle
- Always assume you are not seen by a driver

Golf Cart Safety:

- Obey and follow all traffic rules
- Make sure the direction selector is in the correct position before accelerating
- Always bring the golf cart to a full stop before shifting direction
- Slow down before and during turn
- Check behind you before operating in reverse
- Always yield to pedestrians
- Use seatbelts, if available
- Do not text and drive the golf cart
- Do not allow anyone to stand in a moving golf cart
- Do not drive the cart while intoxicated
- When Driving in the dark be sure your golf cart lights are on

Pedestrian Safety:

- Be predictable. Follow the rules of the road and obey signs and signals. Walk on sidewalks whenever they are available. If there is no sidewalk, walk facing traffic and as far from traffic as possible
- Keep alert at all times; don't be distracted by electronic devices that take your eyes (and ears) off the road
- Never assume a driver sees you. Make eye contact with drivers as they approach to make sure you are seen
- Be visible at all times. Wear bright clothing during the day and wear reflective materials or use a flashlight at night
- Watch for cars entering or exiting driveways or backing up in parking lots



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Father's Day Craft

Join us for a fun-filled afternoon of creativity and bonding as we make heartfelt crafts for the beloved men in our lives. Express your love and gratitude through a unique handmade coffee mug that will leave lasting impressions.

When: Thursday, June 8th

Where: GH Clubhouse

Time: 3:00pm- 4:30pm

Please be sure to RSVP for this event.



Love Your Life

By Laurie Ferguson/Lifestyle Manager



Summer is here and the kids are done with school. How time flies! I continue to enjoy writing articles that reflect on living your best life, and creating a lifestyle that provides you happiness and harmony. The wonderful thing about having a Lifestyle Director in your community is the ability to provide opportunities to meet your neighbors, enjoy moments with your friends and family, and create lasting memories. What better way to do that than in your own backyard! The Lifestyle Committee and I look to provide opportunities to meet everyone's needs from children, adults to families. As we enter into the summer season, the resort pool will definitely be busier. The pools offer a great way to relax, have fun and meet new people. There are so many great events coming up to look forward to. Be sure not to miss the Hawaiian Luau by the pool on Saturday, June 10th!

Welcome Summer!



Laurie Ferguson

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The Art of GRILLING

Backyard Style



Grilling outside is a popular and enjoyable way to cook delicious meals while enjoying the great outdoors. Here are some tips and techniques to enhance your skills in the art of grilling:

- 1. Choose the Right Grill:** There are various types of grills available, such as charcoal, gas, and electric grills. Each has its advantages and cooking styles. Consider factors like flavor preference, convenience, and budget to choose the grill that suits your needs.
- 2. Preheat the Grill:** Preheating the grill is essential to ensure even cooking and to prevent food from sticking. For charcoal grills, light the charcoal and let it burn until it turns gray with a layer of ash. For gas grills, preheat with the lid closed for 10-15 minutes on high heat.
- 3. Clean and Oil the Grates:** Before placing food on the grill, clean the grates using a wire brush to remove any residue from previous grilling sessions. After cleaning, lightly oil the grates using a high smoke-point oil like canola or vegetable oil. This helps prevent sticking.
- 4. Marinate and Season:** Marinating meats, poultry, and vegetables prior to grilling can enhance their flavor and tenderness. Use your favorite marinades, rubs, or spice blends to add a delicious twist. Remember to pat the food dry before grilling to avoid excessive flare-ups.
- 5. Direct and Indirect Heat:** Grilling involves both direct and indirect heat. Direct heat is ideal for searing and cooking thin cuts of meat, while indirect heat is suitable for larger cuts and delicate foods that require slower cooking. Learn to create different heat zones on your grill for versatile cooking.
- 6. Monitor and Control Heat:** Keep an eye on the temperature of your grill. Invest in a good-quality thermometer to accurately measure the internal temperature of the food you're grilling. This helps prevent undercooking or overcooking. Adjust the heat by adjusting the grill's vents or burner controls.
- 7. Timing and Turning:** Pay attention to the cooking time and flip the food at the right moment. Avoid constantly flipping or poking the food, as it can lead to moisture loss. Let the food cook undisturbed for a few minutes to develop a nice sear or grill marks before flipping.
- 8. Use Grill Baskets and Tools:** Grill baskets are great for grilling smaller or delicate foods like vegetables, shrimp, or fish, preventing them from falling through the grates. Invest in long-handled grilling tools like tongs, spatula, and basting brush for ease and safety while handling food on the grill.
- 9. Rest and Serve:** Once the food is cooked to your desired level of doneness, remove it from the grill and let it rest for a few minutes before serving. Resting allows the juices to redistribute, resulting in juicier and more flavorful meat.
- 10. Experiment and Have Fun:** Grilling is an art that allows for creativity and experimentation. Try new recipes, flavors, and techniques. Don't be afraid to step out of your comfort zone and explore different grilling methods to discover your favorite flavors.

Remember, grilling requires attention and practice. With time and experience, you'll develop your own style and become more confident in mastering the art of grilling outside. Enjoy the process, embrace the flavors, and savor the delicious results!

Father's Day To Do

Father's Day is a wonderful opportunity to show your appreciation and make your dad, or someone you know who is a dad, feel special. Here are some ideas for things you can do to celebrate Father's Day:

1. **Plan a Special Meal:** Prepare your dad's favorite breakfast, lunch, or dinner. You can cook his favorite dishes or even organize a backyard barbecue if weather permits. Consider involving other family members or close friends to make it a memorable gathering.

2. **Create a Homemade Gift:** Put your creativity to work and make a heartfelt homemade gift for your dad. It could be a personalized card, a photo album, a scrapbook, or a handcrafted item that holds significance. Your effort and thoughtfulness will make it extra special.

3. **Plan an Outing or Activity:** Organize an outing or activity based on your dad's interests. It could be a hike, a fishing trip, a bike ride, a game of golf, or any other activity he enjoys. Spending quality time together will make the day memorable.

4. **Write a Letter:** Write a heartfelt letter expressing your love, appreciation, and gratitude for your dad. Share your favorite memories, lessons you've learned from him, and how he has positively influenced your life. It's a sentimental gesture that will mean a lot to him.

5. **Take Care of Chores:** Give your dad a break from his usual responsibilities by taking care of the chores around the house. Clean the house, mow the lawn, wash the car, or tackle any other tasks he usually handles. This small gesture will show him how much you value and care for him.

6. **Watch His Favorite Movie or Sports Event:** Spend some quality time together by watching your dad's favorite movie or tuning in to watch his preferred sports event. Make it an enjoyable and relaxing experience by preparing snacks and drinks.

7. **Give the Gift of Relaxation:** Treat your dad to a day of relaxation and pampering. You can book a spa day, a massage session, or create a DIY spa experience at home with soothing music, scented candles, and a foot massage. Help him unwind and rejuvenate.

8. **Support His Hobbies:** Encourage and support your dad's hobbies and passions. If he loves reading, get him a book by his favorite author. If he enjoys cooking, gift him a new cookbook or kitchen gadget. Show that you value his interests and want to nurture them.

Remember, the most important thing is to spend quality time with your dad and make him feel loved and appreciated. Tailor your plans to his preferences and interests, and create a meaningful and memorable Father's Day experience.



MOVIE UNDER THE STARS

**Friday, June 30th
8:00pm
GH Field
(Weather Permitting)**





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DOORS OPEN: 6:30PM

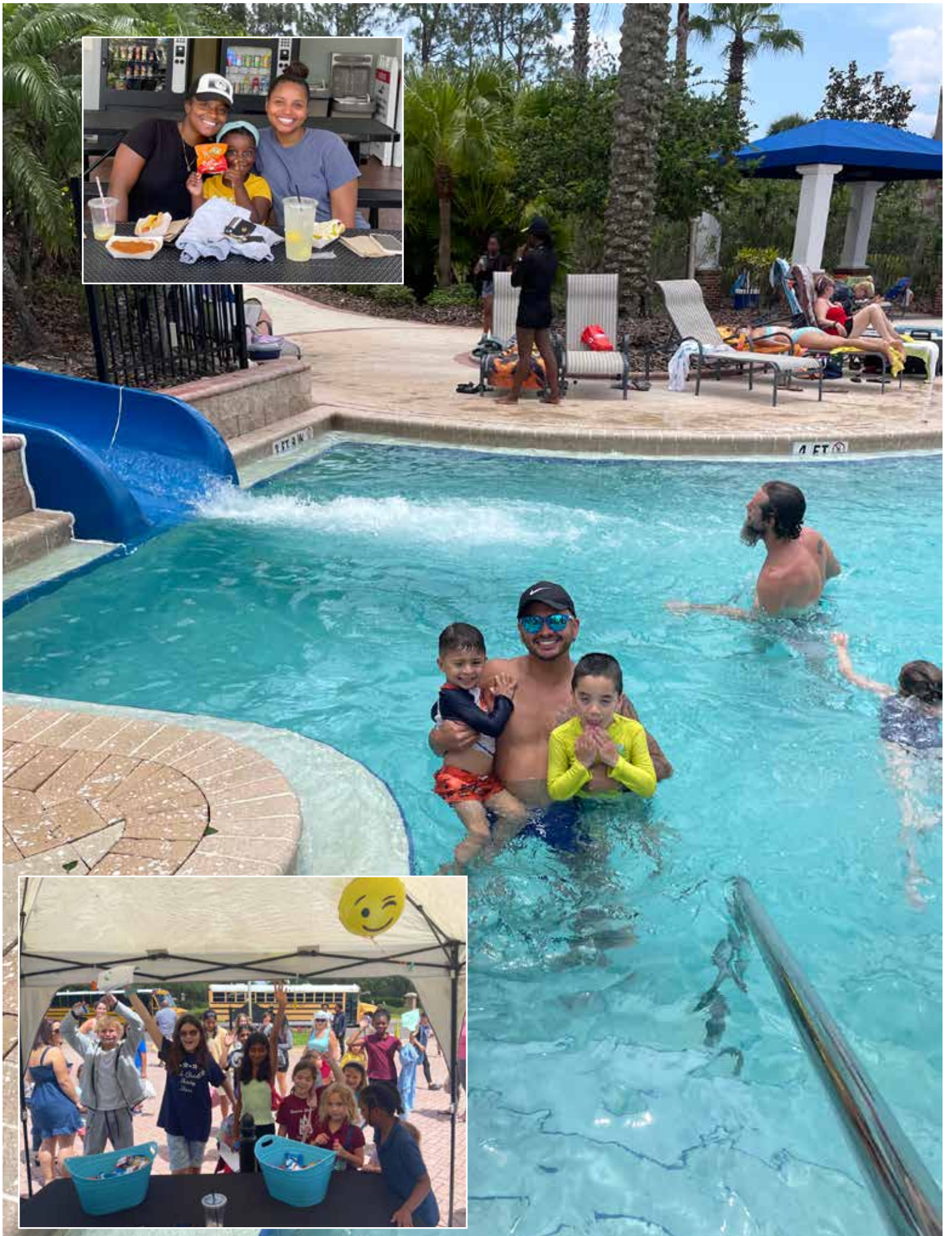
GAMES BEGIN: 7PM

8301 DUNHAM STATION DRIVE



Memorial Day Celebration











Pool Party Procedures

Grand Hampton's Management Staff would like to remind our residents of the pool rules and pool party procedures to make everyone's time at the pool safe and enjoyable.

Pool Party Procedures:

- There is a limit of 10 guests for any household for a pool party. You must let the Amenity staff know of your party and your guests within 2 business days of your party.
- Each resident is allowed 4 non-paying guests. Each guest after that is \$3.00 for ages 4-11 and \$5.00 for ages 12 and up.
- Cabana areas are on a first come, first served basis. You may not reserve seating by placing personal items and leaving the area. You must stay with your items.
- **You may never use more than 2 of the upper deck cabana tables.**
- **You may never use more than 1 of the covered areas around the pool.**

- **The use of balloons is not permitted in the pool deck/cabana area. Any decorations used must be safely removed before leaving the pool area.**
- **Food and drink consumption is only permitted on the pool deck area at the upper level or under covered cabanas.**
- **Food and drinks are only permitted in NON-BREAKABLE containers.**

NO GLASS!

The staff at Grand Hampton appreciates your cooperation as we work to keep our pool area a safe environment for everyone. For a complete list of pool rules, please refer to the sign posted near the entrance of the pool area. Also, be sure to check out the Grand Hampton website: www.egrandhampton.com.

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Where Barry's today???

Barry is out there every day trying to keep ALL of the Grand Hampton family's.....
SAFE !!!!!



Barry has a twin Today?

Pasco County Parks Announces Summer Day Camp Registration

~~2023 online camp registration began April 22 at select sites~~

Summer is right around the corner, and this year could be the best one yet for your kids! Pasco County Parks, Recreation and Natural Resources is excited to announce our 2023 Summer Day Camp – seven weeks of summer fun with games, arts and crafts, movies, guest speakers, field trips and much more. Registration begins April 22!

WHAT: Pasco Parks 2023 Summer Day Camp
WHEN: Monday to Friday | June 12 to July 28, 2023
8:30 a.m. to 5:30 p.m. daily
WHO: Kids ages 5 to 13 | Various locations
HOW: Register ONLINE only | Space is limited

Pasco County residents can register for the full, seven-week program Saturday, April 22 at 10 a.m. Register for full and partial programs Monday, April 24 at 10 a.m. Those who registered for all seven weeks can sign-up for before and after care Friday, April 28 at 10 a.m.

For easy enrollment, create an account here:
mypas.co/PascoCreateAccount.

Pasco County also offers an inclusive Exceptional Play in Camp (EPIC) for children who may excel with additional support.

For more 2023 Summer Day Camp information, including a list of locations, EPIC Camp details, camp capacities, costs and financial assistance, please visit: mypas.co/PascoSummerCamp

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Sip & Paint 2023



AREA EVENTS

June 2023

East Coast Wine Tasting
6/1
6072 Van Dyke Road, Lutz
1pm-7pm



The Sommelier Hideaway will be showcasing everything the East Coast has to offer! Most people don't know how delicious wines from Virginia and New York are, which gives them phenomenal value! Small plates will be available to purchase to enjoy with the tasting and bottles will be available to-go. Tickets are available at www.eventbrite.com.

2nd Annual Summer Rum & Seafood Festival
6/3
2300 Grand Cypress Drive, Lutz
4pm-10pm



This is the perfect festival for anyone who loves seafood, rum, and spending time with family! Indulge in free rum sampling from local and national distilleries and enjoy a selection of signature rum cocktails at the exclusive rum cocktail bar. Fun sea themed games, pirate ship photo stops, and live performances from some of the best local bands! All adult beverage sales benefit the North Tampa Chamber of Commerce

Fantasy & The Familiar with the Carrollwood Winds
6/4
4537 Lowell Road, Tampa
4pm-5pm



The Carrollwood Winds will be performing a set of classical music inspired by fanciful daydreams and woodland elements. Spend an afternoon transported to a calmer world with the Carrollwood Winds while listening to their selection of musical pieces pulled from realms of dreams along with the familiar tunes we have grown to love. Purchase your tickets at www.carrollwoodcenter.org

Night at the Museum
6/10
Pioneer Florida Museum & Village
6pm-9pm



Experience what it would be like to spend a night at a museum and learn about the history the museum holds! To make the magic feel real, the museum will be filled with living historians, musicians and demonstrators that will "come to life" when night descends on the museum. www.pioneerfloridamuseum.org.

Tampa Bay Planners Meet Up
6/10
3902 Meadow Pointe Boulevard,
Wesley Chapel
10:30am-5:30pm



The Tampa Bay Planners meetup for this month will be Lisa Frank Themed! Lisa Frank has always brought something special to the art of planning with her colorful designs and bright fantasy animals. Take this opportunity to channel her energy into your own planning! All you need to bring will be anything you want to use to create the perfect planner. If you choose to bring a printer or cutting machine, please be mindful of the spacing of others. Snacks, refreshments, and ice will be provided. Tickets are available at www.eventbrite.com.

Homegrown Stand-Up Comedy
6/10
4537 Lowell Road, Tampa
8pm-10pm



The Homegrown Stand-Up Comedy Show has a lineup of some of the funniest stand-up comedians in the country. All of the comedians performing were born and raised here in Tampa and bring a unique perspective that locals will relate to. For more information visit www.carrollwoodcenter.org.

Walmart Health 5K Fun Run & Community Expo
6/10
7am-1pm
28500 Florida 54, Wesley Chapel

This is fun family event with something for all ages! The 5K Fun Run is to encourage the community to get active and be excited about healthy exercise. For anyone not participating in the race, there will be vendors, crafts, and food trucks to explore. Please bring an item to be donated to the Pasco County Animal Services. For example; unopened pet food, litter, or throw blankets. For more information to register for the race contact Janice Whaley 813-294-0302

Creating a Butterfly Garden
6/10
5401 Land O lakes Blvd
9am-10am



Learn about all the best ways to attract butterflies to your garden. Location, time, and maintenance are the most important factors to achieving the perfect garden for the butterflies you wish to see. During this seminar you will have the opportunity to see what plants work the best and how to care for them. Register for free at www.eventbrite.com.

Hockey Heals 22
6/10-6/11
3173 Cypress Ridge Blvd, Wesley Chapel



The Tampa Warriors Hockey Program is hosting this is free, family friendly event. This event is a 22 hour long event where disabled veterans from the bay area as well as other hockey players will gather to play ice hockey for 22 hours in remembrance of those we have lost to the invisible war of mental health and bring awareness to suicide prevention. There

will be Gold Star families in attendance as well as local leaders from the bay area. Find more information at www.northtampabaychamber.com.

Summer Workout Series 6/13
28211 Paseo Drive Wesley Chapel
9:30am-10am

Get ready to get active with Club Pilates! This is a free yoga mat based workout class being held at The Shops at Wiregrass! It is asked that you bring your own yoga mat to use, and a water bottle. Pilates can be even better with friends! This can be great opportunity to meet new people and connect with those you are close to. Reserve your spot at www.eventbrite.com

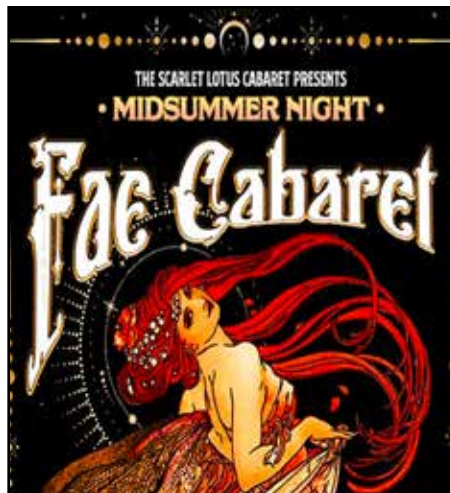
TAMPA BAY JUNETEENTH FESTIVAL
6/17

201 N Dale Mabry Hwy, Tampa
3pm-9pm



Join your community for the 3rd Annual Cultural Experience: Tampa Bay Juneteenth Festival! Enjoy a block party atmosphere of live music from DJs, delicious food truck options, and local retail shopping. Career fair and health clinic booths will also be a part of the festival to include all parts of the community! For more information visit <https://www.ROCTheBlock.com/>. Tickets are also available at www.eventbrite.com

Midsummer Night Fae Cabaret
6/24
1450 Skipper Road Tampa
9pm-3am



For one night only, come see the Brass Mug transformed into an ethereal realm! This full length show will feature a wide range of burlesque, dance, circus, and comedy. Before the show browse fae wares from local artists,

get a tarot reading, and take photos with friends. After the show, drink and dance the night away to wide variety of music genres! Tickets are available at www.eventbrite.com.

DIY for Donations
6/24
Land O Lakes Library
2pm-3pm

The craft that will be made during this event will be no-sew pet beds for the animals at Animal Services. The animals placed there could always use the extra comfort and the staff will need the extra supplies. They will be bringing a furry friend to hang out with the group and try out some of the beds that you will be creating. For more information visit www.pascolibraries.org.

Jewelry Making Party
6/24
26000 Sierra Center Boulevard Lutz
12pm-2pm



Make your own custom spring and summer jewelry while learning all the tricks of the trade from a real designer! Tenique Designs will be officially launching their jewelry making party due to popular demand. The specialist will guide you through each step to make a jewelry piece that is truly reflective of you. When you are finished you will have a jewelry piece that you can wear as long as you want! Tickets are available at www.eventbrite.com.

Blades of the Caribbean Pirate Presentation
6/26
Land O Lakes Library
4:30pm-5:30pm

Join guest speaker, Jerry Berg, as we learn about swords used by Caribbean pirates. He will be discussing the history, mechanics, and cultural aspects of these pirates and their weapons. Adults and teens alike will be fascinated by the wide variety of detailed artifacts that will be shown during this seminar. For more information and to register for your spot, visit [www.pascolibraries.org!](http://www.pascolibraries.org)



Aluna's Zodiac

By Aluna Michaels

JUNE 2023



Gemini (May 21 – June 20) – Happy birthday Gemini! It's hard to focus your mind, but experiment with affirmations and manifestation in your meditation time. Write out what you want to create in your world – relationship, career, finances, etc! Read the statements often. Look at images that inspire you. "Marinate" your brain in this "desire stew" instead of just having random thoughts. Even if it takes six or nine months, you'll see results!

and squash patterns once and for all. Your dream life will be very active. If you've put aside some sort of creative outlet like art or dance, devote time in your schedule to rekindle that talent! It will be amazing healing.



Cancer (June 21 – July 22) – As Pluto moves back into Capricorn for a few months, stand firm in your needs in relationship. Don't slip back into co-dependent patterns. You deserve more than you usually settle for! Financially you can have amazing breakthroughs. Practice gratitude for whatever money you have and watch it grow, like tending to a garden. Meditate and scan your subconscious for inner criticism or shame. Stand up to those old voices and banish them!

and squash patterns once and for all. Your dream life will be very active. If you've put aside some sort of creative outlet like art or dance, devote time in your schedule to rekindle that talent! It will be amazing healing.



Leo (July 23 – Aug. 22) – Venus and Mars are in your sign for a few months, opening your heart for new love! If partnered, you'll experience a deeper connection. If single, you can start a passionate bond. Either way, you'll feel tremendous self-love and appreciation. Let your heart shine bright and bless everyone around you! Explore creativity, fashion and self-expression. Return to health practices like yoga and organic foods. You're worth it!

and squash patterns once and for all. Your dream life will be very active. If you've put aside some sort of creative outlet like art or dance, devote time in your schedule to rekindle that talent! It will be amazing healing.



Virgo (Aug. 23 – Sept. 22) – Saturn and Pluto move retrograde, asking you not to put up with bad relationships. Meditate and find the inner spark to say "No!" to poor behavior! It's a good time to be in therapy to expose

and squash patterns once and for all. Your dream life will be very active. If you've put aside some sort of creative outlet like art or dance, devote time in your schedule to rekindle that talent! It will be amazing healing.



Libra (Sept. 23 – Oct. 22) – As Pluto moves back into Capricorn, be gentle with yourself about childhood memories. It can be good to heal from trauma, but revisiting too many times can be re-traumatizing. Focus on nurturing yourself instead. Spend time with loving friends. Eat well. Get enough rest. Meditate on gratitude and even small moment of happiness. And have fun! You're not ignoring reality; you're building a foundation of resilience.

and squash patterns once and for all. Your dream life will be very active. If you've put aside some sort of creative outlet like art or dance, devote time in your schedule to rekindle that talent! It will be amazing healing.



Scorpio (Oct. 23 – Nov. 21) – This can be an amazing career month, opening the door to many months of success! Make sure to balance work with play, since your spouse, kids and even pets could feel neglected. You'll be just as successful by nurturing your personal life as well, so don't worry! Meditate on releasing self-judging and self-persecuting thoughts. Release the internal harshness that feels like "it's just how you are". You can be self-loving and still driven toward your goals.

and squash patterns once and for all. Your dream life will be very active. If you've put aside some sort of creative outlet like art or dance, devote time in your schedule to rekindle that talent! It will be amazing healing.



Sagittarius (Nov. 22 – Dec. 21) – If you struggle with sitting meditation and stilling your mind, get creative!

It's easier if you are out in nature. Allow yourself to observe your surroundings, the sights, sounds and smells. Being present to your senses is healing and grounding. Also moving meditation like yoga, qigong, and even biking, hiking, running or swimming can be spiritually enlightening for you!

Additionally, address money issues that are causing stress so you'll feel more peaceful!



Capricorn (Dec. 22 – Jan. 19) – Pluto moves back into your sign for a few more months, offering you more personal power! Meditate on having healthy boundaries. Set goals that embrace all your potential, even if that threatens others. You might even work with weight training and body strengthening. Don't sell yourself short! Mars and Venus are igniting your sexuality in a profound way that can feel both hot and sacred. Stay true to being you!

and squash patterns once and for all. Your dream life will be very active. If you've put aside some sort of creative outlet like art or dance, devote time in your schedule to rekindle that talent! It will be amazing healing.



Aquarius (Jan. 20 – Feb. 18) – Relationships can heat up with passion! Even longterm

partnerships can revitalize in a surprising way. As Pluto moves back into Capricorn, allow gritty, "unspiritual" thoughts to arise in meditation. Your subconscious is clearing out lots of old tension, anger and frustration. Even bad dreams are good in this respect. See it all as a sacred emptying of the trash! Financially, get back in touch with spiritual abundance concepts and resist "poverty thinking".



Pisces (Feb. 19 – March 20) – Saturn turns retrograde in your sign. Be kind to yourself and meditate on how you criticize and compare yourself with others. Remedy the meanness by praising your body, appearance, skills and talents. You're not denying any flaws, but are giving equal time to the great things about yourself! Pluto moving back into Capricorn might inspire you to get involved in a meaningful volunteer project, where you can meet awesome friends!

and squash patterns once and for all. Your dream life will be very active. If you've put aside some sort of creative outlet like art or dance, devote time in your schedule to rekindle that talent! It will be amazing healing.



Aries (March 21 – April 19) – You can have incredible job offers and career advancement these few months! Even if

you'd given up, things can still happen in your favor. Relationships sizzle with sexiness, and if single, you can meet a new partner! You might also get re-inspired in terms of working out or playing sports, and your body will respond quickly to getting back in shape. If you've been out of the meditation habit, bring back gentle discipline and try ten minutes a day. Your intuition and sense of inner peace will increase right away!



Taurus (April 20 – May 20) – It's a great time to redecorate your

home and make it feel like a comforting haven. You might want to have more parties or even meditation gatherings instead of going out. Pluto moving back into Capricorn strengthens your commitment to yoga or other spiritual studies and practices. Reconnect with old friends. Don't be shy even if you've been out of touch for quite awhile. They'll be grateful to hear from you!

Aluna Michaels is a second-generation astrologer. She also holds a Masters in Spiritual Counseling and has been teaching and consulting for more than three decades. Her book "Spiritual Gifts of the 12 Astrological Signs" is now on Amazon in Kindle version and as an E-book on her website.

Aluna is available for appointments in her home, by phone or Zoom. Call (727) 239-7179 (landline, so no texting!) or call/text (248) 583-1663 or visit www.alunamichaels.com

Reaching a Downturn



By Jen Wiggins

There's no denying that the world is different than three years ago and the "new normal" seems to be ever evolving. That being said, it is always important to review economic insights as well as national, local, and statewide statistics.

As statistics show, the real estate industry has slowed significantly since the pandemic boom. The National Association of Realtors reported that March sales lowered, and year-over-year sales are down by 22%, compared to March of 2022. Back then, houses were on the market for an average of 17 days, but that number increased to 29 days as of March of this year.

And while statistics indicate that rates are returning to the pre-pandemic normal, housing prices, the cost of living, and inflation continue to climb. In fact, a study conducted by Forrester Research reveals that U.S. consumer spending increased by \$1.3 trillion on food and services due to price increases. Furthermore, Chief Economist Ted Jones reported that credit card interest rates are at an all-time high. Overall, the average consumer has lost approximately 6% of their spending power and savings are down.

According to U.S. Treasury Secretary Janet Yellen, as of January 19th, America's debt ceiling reached an all-time high of \$31.4 trillion. As a result, the treasury department suspended the option for government employees to make any new investments.

Last year, the Feds raised rates in an effort to level out the supply and demand, which seems to have been successful, a stance shared by Dr. Marci Rossell and many other experts. As such, economists believe we can expect reduced home sales in the next 10-20 years because of the rate increases and they're unlikely to go down this year due to inflation taking its toll. If U.S. Federal Reserve Chair Jerome Powell is correct, we likely have another 25 basis points coming this year.

Meanwhile, Jones expects total home sales to drop up to 12% this year and 30-year mortgage rates to go up by as much as 7%. Already, the Joint Congress Economic Committee states that the average home loan is \$747 more each month than it was last year. The bright side? Economists do not see big foreclosure rates coming, but the chance of a recession this year is almost guaranteed. In order to move homes in this tough market, over 40% of sellers are offering concessions this year.

Now, on to the bright side. For renters and buyers, there's going to be downward pressure on rents and home values across the country, but Florida isn't going to see the same harsh downward push that much of the United States is already bearing. Last year, our state had the highest population growth out of the entire country, coming ahead by a large margin of 5% over any other state. According to the Census Bureau, from July 2021 to July 2022, we gained

over 416,000 new residents. Meanwhile, New York state lost 180,000 residents in that same timeframe.

Tax rates are also more favorable in Florida's market. In order of states with the lowest taxes, Florida is #4 on the list, just behind Alaska, and that softens some of the economic troubles that are dampening markets in other states. We're also on a great trajectory with job growth given that Florida has grown 0.4% in just one month between January and February of this year.

All of that said, the real estate market is reaching a downturn, but Florida — and Tampa Bay in particular — will be better positioned than the rest of the country as we head into a recession and, when it comes to that recession's impact on the US in particular, experts like Dr. Rossell hold firm that it will be much more akin to the months long downturn the market saw in 2000 to 2001 and not nearly as severe as the 2008 crisis. On top of that, recent notes from experts like Dr. Rossell are overall reassuring, with strong anticipation of declining mortgage rates, strong job markets, and a shift in home inventory bringing ease for residential consumers in what has been a very tough market.

I am a local Realtor here in Tampa/St. Pete and can be reached at 813-539-1678 or by searching social media for Let's Talk Tampa.



**JUNE
2023**



For upcoming lifestyle events:
check out the GH website at
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Laurie Ferguson
Lifestyle Manager

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				CDD 3:00pm		
	HOA Board Meeting 6:30pm	Lifestyle Committee Meeting 10:00am		Father's Day Craft 3:00pm		Hawaiian Luau 6:30pm
			Flag Day	Bunco 7:00pm		
Father's Day	Juneteenth DRC 6:00pm				Musical Bingo Doors Open 6:30pm	
	Edward Jones Edu- cational Presenta- tion 7:00pm	Buildings & Grounds 5:30pm		Book Club 7:00pm	Movie on the Lawn 8:00pm	

These events are subject to change. Please check the website for the most current information. Clubhouse: 813-973-8368

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03

JUN

AUNT ANNIE'S FOOD TRUCK

| 12:00 PM

08

JUN

FATHER'S DAY CRAFT

| 3:00 PM

10

JUN

LUAU

LIVE ENTERTAINMENT, POLYNESIAN MUSIC AND DANCERS,
FOOD & MORE | 6:30 PM

14

JUN

MOM'S NIGHT OUT

| 7:30 PM

15

JUN

BUNCO

| 7:00 PM

22

JUN

**REALTOR
LUNCH & LEARN
WITH MY EASY MORTGAGE**

| 11:00 AM

23

JUN

MUSICAL BINGO

| 7:00 PM

26

JUN

EDWARD JONES EDUCATION

| 7:00 PM

29

JUN

BOOK CLUB

| 7:00 PM

30

JUN

MOVIE ON THE FIELD

| 8:00 PM



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