



South Gulf Cove Homeowners Association

Welcome Booklet

A Deed-Restricted Community

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For more information, or if you have questions about anything in this booklet email HOA@southgulfcovefl.org

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SGC HOA Introduction



2025 Officers and Directors

President	Dave Cormier	president@southgulfcovefl.org
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Director	Geoff Norton	directornorton@southgulfcovefl.org
Director	Sheryl Blocklin	directorblocklin@southgulfcovefl.org
Director	Brian Wakeley	directorwakeley@southgulfcovefl.org

Congratulations on the purchase of your new home! The Membership and Welcome Committee and the HOA want to welcome you to South Gulf Cove (SGC)! We know you will find SGC a wonderful place to live, and we encourage your participation in our activities and functions.

Your new community is a deed-restricted, waterfront community in Charlotte County Florida, part of the Charlotte Harbor Estuary. SGC encompasses 30 square miles/6,200 acres, with 15,000 platted lots and 55 miles of navigable waterways, which connects to the Charlotte Harbor through a tender manned lock, with manual operation after hours, and leads to the Gulf. SGC is a designated Bird Sanctuary. The natural foliage, diversity of wildlife, beautiful sunrises and sunsets, and an abundance of water-accessible lots make SGC a desirable place to live. There are 3 developed parks plus the Learning Garden, children's play areas, multi-purpose pickleball/basketball courts, kayak launch and boat ramp. However, our most important asset is the people who make up our fine community.

SGC History

SGC was initially developed by General Development Corporation (GDC). The SGC HOA was founded as a social organization and a means of representing the interests of the community with the developer, GDC. The SGC HOA met for the first time in November 1978. Seven of the eight families in SGC attended, electing Bud Crowley as President. Membership was limited to homeowners in SGC. The focus of the HOA was to work with GDC to fulfill the promises made when marketing the SGC waterfront community.

In February of 1982, the SGC HOA Articles of Incorporation were approved by the State of Florida and business meetings were held every other month. By 1986, eighty homes had been built in SGC. By 1989, the social aspect of SGC started to blossom. Meetings were held every month, and a card club, boat club (now the SGC Yacht Club), and a craft group (now the SGC Crafty Girls) were thriving.

In the early 1990s, GDC declared bankruptcy and the SGC development was turned over to Atlantic Gulf Communities. In May 1994, the Atlantic Gulf Communities gave the SGC HOA the right to enforce the deed restrictions established by GDC. In the late 1990s, the SGC HOA amended the deed restrictions to prevent pre-fabricated and manufactured homes and to increase the required square footage for new construction, which were approved by a majority of property owners and were filed with Charlotte County in 2001.

SGC needed a place to gather so the Crafty Girls jumped into action. They found the perfect location and raised most of the funds needed to purchase the property through their flea markets, clam and lobster bakes, picnics, etc. They would

set up on Gasparilla and sell their items and have picnics at the old Palm Point ramp. At this time the SGC HOA established a building fund to provide for facilities outlined in the Articles of Incorporation. With funds in hand and a building fund established, in November 1999, the SGC HOA purchased a 14-acre parcel on Ingraham Boulevard and received a special exception to develop the property for community use. SGC HOA members proceeded to build a pavilion with a ribbon cutting ceremony in September 2003.

In 2003 the Conservancy & Community Trust of SGC (CCT), a 501(c)(3) non-profit corporation, was established in the community. The CCT's goal is to sponsor, support, and incorporate community and charitable programs. (For more information, see the CCT website, www.southgulfcovecct.org.)

In 2011, we preserved the SGC Declaration of Covenants to guarantee they would be in place for the next 30 years.

In 2012 and 2013, the SGC HOA, the SGC Crafty Girls, and the SGC Yacht Club joined forces to raise funds for restrooms and a storage addition. In 2020 and 2021, the Pavilion, now known as the Clubhouse, was enclosed and air-conditioned and a patio, lights and tiki huts were added. Another ribbon cutting was held in May 2021. Since then, the SGC HOA has improved the parking areas and added lights. In 2024 and 2025 a roof was added to the patio area and the firepit changed to gas, and the walkways improved and expanded.

The HOA has also been instrumental in stopping tax increases for beach re-sanding, got early installation of multi-use sidewalks and lock tender, and worked with FPL on extending electric to all areas for a reduced rate. They also brought in fast and reliable Blue Stream fiber optic internet, which has recently been followed by Xfinity, giving the community two more providers to choose from in addition to existing CenturyLink.

SGC has been challenged by five hurricanes, Charley in 2004, Irma in 2019, Ian in 2022, and Helene and Milton in 2024. In the aftermath of Ian, the HOA opened the clubhouse, as soon as electricity was restored to the building, to provide the community with a place to go to cool off and access the internet. They provided snacks, and along with the Yacht Club also provided free meals.

About the SGC HOA

SOUTH GULF COVE HOMEOWNERS' ASSOCIATION, INC. is a Florida not-for-profit corporation covering sections of Port Charlotte, known as South Gulf Cove, as described in the Charlotte County, Florida public records and the "South Gulf Cove Declaration Restrictions, Reservations, Easements and Covenants of SGC, Port Charlotte, FL."

The SGC HOA is a 501(c)(4) organization operated to promote the social welfare of the community. This means that the IRS has recognized SGCHOA as a tax-exempt organization, for which no federal income taxes are levied or need to be paid. It doesn't mean, however, that individuals or other entities may make tax-deductible contributions to us. That can only be done with 501(c)(3) charitable or educational association. A 501(c)(4) organization is one that is recognized as a social welfare association or corporation. It must not be organized for profit and must be operated exclusively to promote social welfare. The profits may not inure to the benefit of any individual, which is why all board members and committee chairs are asked to sign a Conflict-of-Interest Statement. Board members, committee chairs and volunteers may not accept any form of payment for their services to the community. The purpose of the SGC HOA is to:

- Promote the health, safety, and welfare of homeowners, residents and registered voters of South Gulf Cove.
- Own, acquire, build, operate, or maintain recreation facilities for the benefit of the homeowners, including but not limited to parks, playgrounds, commons, open spaces, streets, bicycle paths, footways, and meeting halls.
- Do other things that in the opinion of the majority of the members will promote the common benefit and enjoyment by the homeowners.

Some of the things the SGC HOA does:

- Maintain an active Architectural Review Committee (ARC) to ensure that homes are constructed in compliance with our Deed Restrictions and ARC guidelines. The HOA does not have or enforce any rules for day-to-day living like there are in most mandatory HOAs.
- Represent our community to the Board of County Commissioners (BCC) and other government officials when necessary. Support community groups involved with monitoring new development in the area that might affect SGC residents.
- Engage with the County-appointed SGC Municipal Service Benefit Unit (MSBU) Advisory Committees (Streets & Drainage, Waterways, West Charlotte County Stormwater,) and the Metropolitan Planning Organization.
- Welcome new members into the Association.
- Enhance and maintain all HOA property, such as the Clubhouse and patio, and county property, such as the Learning Garden.
- Provide a Neighborhood Watch program and support a Marine Watch program to increase community security.
- Provide social events to foster a community where you can meet neighbors and make new friends.
- Hold association meetings, publish a monthly newsletter, create social media posts and maintain a community website, www.southgulfcovefl.org and calendar, to keep everyone informed.
- Support other organizations and groups within the community such as the SGC Yacht Club, Conservancy and Community Trust (CCT) of SGC, Crafty Girls, Art Club of SGC, the SGC Sophisticated Ladies (Red Hat Ladies Society), and the Coast Guard Auxiliary Flotilla 99.

As you read through this booklet, you will see many of the things that the hard work our HOA, its members and partners, have done and continue to do, to meet the HOA's mission.

Maintaining an active and strong association has numerous important benefits for our community. Membership is open to all property owners. Our membership has grown from our seven original members to over 600 member households. We encourage you to participate in your community by becoming a SGC HOA member. As an active participant you can have your voice heard on the issues that affect your property and community. In addition, you will receive access to the "Member Portal" of the SGC website www.southgulfcovefl.org. You will also be invited to enjoy the numerous SGC social functions and receive a substantial discount on HOA events that charge a fee and on Clubhouse rental. Annual renewals are in January at a nominal fee of \$120 per household. For new members only, annual dues are pro-rated based on the month you join.

The SGC community website, www.southgulfcovefl.org, published by the HOA, houses a plethora of useful information and links. Please take a few minutes to visit and familiarize yourself with its resources. If you do not find the information that you are looking for, send an email inquiry to HOA@southgulfcovefl.org.



We invite you to attend our HOA meetings. They are held on the 3rd Wednesday of each month (except July and August) at 7:00 pm at the HOA Clubhouse at 14859 Ingraham Blvd. Some meetings include a social hour with treats for the attendees, keep an eye out for announcements. We hope you will join the HOA and get to know your neighbors. All residents are welcome but only HOA members can speak at the business portion of the meeting and vote.

Governance

SGC HOA is governed by a volunteer Board of Directors (BOD). The membership elects the BOD to oversee the daily functions and financial responsibilities of the HOA.

Membership in the HOA is voluntary but deed restrictions are mandatory. As a deed-restricted community all properties located within SGC are required to follow the governing documents such as Deed Restrictions and ARC guidelines, see website, www.southgulfcove.org/architectural-review-info/forms/

Although copies of the governing documents may be found on our website, the copies are NOT meant to be used to satisfy any legal requirements. A certified copy can be obtained from the Charlotte County Clerk of Circuit Court.

SGC HOA Roles & Organizations

The SGC HOA is run entirely by volunteers who perform a variety of different jobs. If you can spare a few hours a month to help the SGC HOA, please email the HOA at HOA@southgulfcovefl.org or contact a board member or committee chairperson listed in every issue of the of our monthly community newsletter, *News and Views*, and posted on bulletin boards. A summary of volunteer responsibilities is below. More information is found in our Bylaws.

SGC HOA Board

board@southgulfcovefl.org

The SGC HOA Board key responsibilities are to maintain deed restrictions and to maintain the HOA for the benefit of the members. The board consists of Officers and Directors at Large. The Board meets monthly. Special meetings may be called to address new opportunities and challenges. Board positions must be filled by members in good standing. Their two-year terms are staggered so approximately one-half of the Board is newly elected each year. Elections are held in February. Board members are asked to serve on at least one Standing Committee.

All SGC HOA Board meetings are open to HOA members. Meeting dates are published on the website and in *News and Views*.

SGC HOA officers include the President, 1st and 2nd Vice Presidents, Secretary, and Treasurer. The HOA has five Directors at Large as of March 1, 2025 and six as of March 1, 2026. Additional duties may be assigned at the discretion of the President.

SGC HOA Standing and Other Committees

Each Standing Committee consists of a chairperson and a minimum of two additional members. The Chairperson is appointed by the President annually in March and approved by the Board. Committee chairs provide input to the annual budget process. Chairpersons and members of all Standing Committees must be HOA SGC members in good standing. Meetings are in person and/or virtual.

Architectural Review Committee (ARC)

arc@southgulfcovefl.org

The SGC HOA Architectural Review Committee (ARC) acts in accordance with the Deed Restrictions and ARC Guidelines. If you are planning on building or making changes to an existing residential, commercial building or property in SGC, the plans and changes must be approved by the ARC. Please view the specific rules for construction on the website. The SGC Deed Restrictions and ARC Guidelines may supplement or be more stringent than county requirements to ensure that SGC maintains property values.

The ARC responsibilities include review of plans for new construction, additions to a residence, fences, and accessory structures for compliance to the ARC Guidelines, County Code, and the SGC Deed Restrictions. The ARC may also issue stop work orders to contractors and recommend legal action against builders and residents for non-compliance.

The ARC is represented at Board meetings to review and recommend approval of the monthly ARC report (which shows applications, approvals, denials, and rationales).

The ARC meets at least monthly. Additional meetings may be called by the Committee Chairperson if the workload is high. Meeting dates are published on the website and in the monthly *News and Views*.

The Chairperson and members of this committee are appointed by the Board of Directors. Volunteers interested in serving on the ARC should request to attend at least one ARC meeting to better understand committee functions. To serve, you should be able to read blueprints and be familiar with the SGC HOA Deed Restrictions, ARC guidelines, and the relevant County Codes.

Bylaws Committee

bylaws@southgulfcovefl.org

The Bylaws Committee suggests, edits, reviews against governing documents and appropriate Florida statutes, and accepts proposed Bylaws changes. HOA members in good standing are invited to suggest changes. The Chairperson reviews the proposed changes, with our attorney as required and with the Board, and publishes in the monthly *News and Views* and/or website for consideration at least 30 days before seeking membership approval. The Chairperson calls meetings as necessary to consider proposed changes.

Clean-up Committee

The Clean-up Committee sponsors, plans, organizes, and supports the neighborhood clean-ups in and around SGC. There is the SGC Community Clean-up, where volunteers team up with Charlotte County's Keep Charlotte Beautiful. There is also the "The Adopt-A-Road" Gasparilla Road clean-up where volunteers clean both sides of Gasparilla from Ingraham to Appleton. The clean-up committee usually holds 4 clean-ups per year with lunch provided afterwards for volunteers.

A big part of the Clean-up Committee's responsibilities include education on preventing litter and recycling. The Committee offers the following advice to keep SGC clean and pristine:

- Do not dump anything on vacant lots. It will not be picked up and is illegal.
- The green-lidded trash cans are for bagged household trash, so it does not blow out.
- The yellow-lidded trash cans are for unbagged recyclables (except for shredded paper).
- Yard waste should not be placed in the cans and may be placed curbside weekly, up to 10 filled paper bags or containers in addition to a 4 x 4-yard waste pile.
- A transfer station (Gulfstream Blvd.) is open to residents; 10 drop-offs per year.



Anyone interested in a clean and green SGC is encouraged to join this Committee. Contact the Clean-up Committee chairperson, HOA@southgulfcovefl.org, to learn more or volunteer. Detailed information about each clean-up may be found in the *News and Views* and calendar. For more information on the Charlotte County's Waste Management visit their website.

Communication Committee

The Communications Committee oversees HOA communications (other than those notifications and reports that are required by Florida law and HOA Bylaws). The responsibilities include maintaining the HOA's website, managing social media for the HOA, developing and publishing the monthly newsletter, sending out weekly news blasts to members, and maintaining the Association's public relations. Meetings are called at the discretion of the Chairperson. For information contact HOA@southgulfcovefl.org.

Finance Committee

The Finance Committee reviews the HOA's financial records and provides a written report to the membership. The Committee works with the HOA Treasurer to prepare and submit the annual budget for approval by the membership. Additionally, the Finance Committee reviews the records of the Secretary and Treasurer when they leave their office; the results of which are presented at the next scheduled membership meeting. The Finance Committee consists of at least three members appointed by the Board.

Fundraising Committee

The fundraising Committee, at the discretion of the Board and when need arises outside of the budget, raises money for projects to benefit the membership.

HOA Store Committee

The HOA Store Committee purchases and stocks the HOA Store with SGC HOA merchandise. The store is a "pop-up" store available at membership meetings and other HOA-sponsored events. The store offers a great collection of T-shirts, sweatshirts, caps, hats, and other SGC-branded items.

Learning Garden Committee

Located at: 13577 Blake Drive



The SGC Learning Garden is a community park for the enjoyment of our community. The focus of the Garden is to provide Florida horticultural education and general beautification of our community. All work is provided by fellow neighbors for the love of plants and the betterment of our community. The Committee meets at least weekly to maintain the Garden. Please contact the Committee Chair, HOA@southgulfcovefl.org, to get involved or drop by any Saturday morning to join them and to learn more about the Garden!

- Come Join the Weekly Gardening Sessions, Saturdays at 8 a.m.

We also hold special events for the garden or our community which are posted on the calendar.

- Guest Lecturers
- Garden Clean up Days

Membership and Welcome Committee

The Membership and Welcome Committee informs new SGC residents about the HOA, develops and implements plans for membership retention, and leads the membership drive. Responsibilities include contacting new SGC property owners by distributing welcome postcards, developing and maintaining the Welcome Booklet (working with the Communications Committee), and other mailings, and sponsoring the "Meet and Greet."

Neighborhood Watch



The Neighborhood Watch Committee oversees safety concerns in SGC and is designed to have someone "watching the SGC neighborhoods." The Neighborhood Watch does NOT eliminate the need for home security systems, nor for contacting the Charlotte County Sheriff's Office (CCSO).

The Committee's responsibilities include organizing and conducting the neighborhood watch, designating street watch representatives and providing the membership with monthly reports on crime in SGC. SGC is divided into over 30 sub-areas, volunteers are responsible for 1 or more of the these. Substitute volunteers fill in for the primary volunteers. Roaming volunteers conduct patrols over their assigned area(s). Volunteers place magnetic signs on their car doors and wear vests supplied by the CCSO to identify them as the Neighborhood Watch. The Neighborhood Watch Committee

meets regularly with the CCSO and holds monthly meetings where you can ask our CCSO officer your questions. Anyone interested in the Neighborhood Watch is welcome to attend.

The Neighborhood Watch Program was started over 25 years ago by Joe and Gloria Lee when SGC had fewer than 100 houses. As the community expands, the need for the Neighborhood Watch Program and volunteers grows. Volunteers are the BACKBONE of the Neighborhood Watch! If you are interested in volunteering or finding out more information, contact the Committee Chair at HOA@southgulfcovefl.org.

Nominating Committee

The Nominating Committee is responsible for preparing a slate of nominees for all Officers and Directors at Large for the upcoming election. The Committee obtains a signed affirmation form and conflict of interest form from each candidate and then presents the nominees to the members by publishing nominee biographies in the monthly newsletter and presenting the nominees at a membership meeting. The Nominating Committee consists of at least three members; one appointed by the Board and the rest selected by the Committee Chair.

Property Committee

The Property Committee manages, maintains, builds, or operates all properties owned by the HOA. The responsibilities include accepting reservations and scheduling the Clubhouse, developing and maintaining the policies and forms pertaining to Clubhouse use (working with the Communications Committee), and publishing a schedule of Clubhouse reservations. The committee oversees the part-time property manager. The manager is responsible for ensuring the facilities are safe and functional at the Clubhouse and Learning Garden. They negotiate contracts when work needs to be done, supervise cleaning crews, complete set up and break down of furniture and supplies for clubhouse events, oversee operation of cameras and building systems, perform maintenance and minor repairs, and work with the board on budget and capital improvements.

Social Committee

social@southgulfcovefl.org

The Social Committee plans HOA social events to provide a sense of community to members and potential members. The committee members plan and publicize events, decorate, provide refreshments and entertainment at these events, and cleanup afterwards. The Social Committee meets monthly and holds many events such as:

Special Events

- Valentines Day
- Variety of Game Nights
- Chili Cook-offs
- Memorial Day
- 4th of July
- Ice Cream Socials
- Adult Prom
- SGC Small Business Expo
- Falloween
- Veteran's Day
- Annual Car Show
- Wine Tastings



Monthly Events

- Food Trucks at Clubhouse – October – May



- Bingo – every month year-round



The Social Committee Sponsors a Variety of Different Groups

Groups are geared towards specific interests. They usually meet at the clubhouse regularly and hold additional events for their group and sometimes for the community. Each group has its own leadership that can give you further information about them. Our groups welcome new members; check the calendar for meeting times and dates, drop by to learn more or to join.

- **Mah Jong** - Meets weekly for game play
- **Tripoley** – Meets twice a month for game play
- **SGC Music Society** Weekly meetings, music and talent shows, open mic nights for performers of all kinds
- **No Spouse in the House (NSITH)**
 - No Spouse in the House is a group for anyone that is a solo homeowner or might have a partner that doesn't particularly like to participate in group events/outings. Our membership is free-there is only a cost for the group member's own expenses for activities. Meetings usually include a little something to munch on.
 - Planning Meetings – Second Monday, Lunch/dinner outings twice a month, Quarterly events
- **ROMEIO**
 - The original meaning of ROMEIO is Retired Old Men Eating Out. Now mind you, we do eat, but that is not the group focus. You don't have to be retired or old to enjoy our group! The group provides community service, fraternity and unadulterated fun! You'll find the discussions are good and the information and knowledge shared is valuable.
 - Meetings include planning and fun activities such as: Football, air hockey, darts, cards, horseshoes
 - Trips include: charter fishing, professional ball games, local lunches, bowling at Treasure Lanes, Top Golf – Ft. Myers.
 - ROMEIOS run some community events and at times assist other groups with theirs. Some of their events have included: Community Cornhole Tournament, Horseshoe Tournaments, Game Nights. You'll see them working on projects around the clubhouse.



Kids' Connection Committee



Working under the Social Committee's umbrella the Kids' Connection Committee plans and sponsors events for SGC children and teens. Committee members plan and publicize events, decorate, provide refreshments and entertainment at the events, and cleanup after the events. At times they partner with the Social Committee to bring kid friendly activities to our community's social events. The Chairperson calls discretionary meetings to plan events. The committee holds children's events for:

- Easter
- Halloween
- Christmas

Kids Connection would love to provide more events and activities, but we need your help. You don't have to volunteer for every event. If you have children in your household year-round or only for visits and would like to help with some events you can do that. To get involved or for more information please contact the Kids Connection Chair, HOA@southgulfcovefl.org.

For more information on the Social Committee's work, see Facebook, South Gulf Cove Social Connection as well as the SGC Calendar since events are constantly added. If you would like to volunteer reach out to the chairperson.

Technology & Infrastructure Committee

tech@southgulfcovefl.org

The Technology and Infrastructure Committee researches and documents SGC technology and infrastructure needs to improve the options and service for SGC residents. Responsibilities include liaison with the utilities and other service providers and assisting homeowners receiving unfavorable service. The committee is authorized to negotiate with service providers and present options to the Board. Additionally, the Committee prepares and presents to the Board a report summarizing the committee's efforts and detailing the technology and infrastructure available, homeowner costs, and contact information for service providers. The Committee provides education as required.

Tellers and Election Committee

The Tellers and Election Committee signs in and verifies member meeting attendance to determine if a quorum is present, verifies the voting eligibility of the membership, and conducts and reports ballot voting. The Committee conducts the annual election of officers and directors. The Committee meets at the Chairperson's discretion. Committee members must be present at the membership meetings to assist with member sign-in and the counting of attendees.

SGC HOA Community-based Organizations

Art Club of SGC

The Art Club was founded in 2016 with 7 members. Back then the weekly meetings took place at the Pavillion, often in the small storage room with AC. The accommodations have improved and they are still promoting creativity in the arts. Anyone can join and there are no fees. Just bring the creative artistry you are working on to a meeting and join the fun.

- They meet at the clubhouse on Thursdays from 9:30 to 12:30, excluding holidays. The Art Club also holds two Fine Art Shows each year, in early spring and early December, and sometimes gets involved with special projects.
- The art club offers classes twice a year on alcohol ink artistry which is open to the community so keep an eye out for announcements.



Conservancy and Community Trust (CCT) of South Gulf Cove, Inc.

The Conservancy and Community Trust of South Gulf Cove, Inc. (CCT) is a dedicated non-profit organization, established in 2003, with a mission to support and improve the South Gulf Cove neighborhood and its surrounding communities. Governed by a passionate board of eight directors, the CCT sponsors, supports, and integrates community improvement programs that make a meaningful impact.

The CCT secures funding through grants, fundraising events, and donations, which allow us to manage several projects under our umbrella. These initiatives benefit local charities, enhance community resources, and foster neighborhood spirit.

Our Projects Include:

- Angel Wish Program
- Santa Sacks
- Collections for the Homeless Coalition
- Chairing Blood Drives
- Eyeglasses for the Lions Club
- Toy and Food Drives

- **Community Emergency Response Team (CERT)**



- The South Gulf Cove Community Emergency Response Team (SGC CERT), operating under CCT, is a volunteer-driven group of trained residents committed to supporting our community during emergencies. Built on the principle of “Neighbors Helping Neighbors,” SGC CERT is entirely self-funded—no tax dollars are used. While the county provides initial training, local efforts depend on donations to maintain equipment, stock supplies, and provide emergency go-bags for volunteers.
- We’re always looking for new “Friends of SGC CERT”—whether you’re waiting for training, already have emergency response experience, or own equipment that could help. Our team regularly participates in HAM radio drills through CCFLARES and stays connected with local radio clubs. When disasters knock out cell service and Wi-Fi, our licensed HAM operators use WINLINK to send 25-word messages to a pre-designated out-of-area contact, keeping your loved ones informed. For questions or to get involved, email: cert@southgulfcovecct.org.

Fundraising Events We Host:

- Annual Scavenger Hunt (Benefits the Scholarship Program)
- Annual SGC CCT Furry Scurry (Supports local animal shelters and rescues)
- Annual First Responder Fundraiser (Supports families of first responders)
- Annual 2.0 Poker Run (Benefits the Scholarship Program)
- Annual Freaky Tiki Fundraiser (Benefits Trade School Scholarship Program)
- Annual Golf Tournament (Benefits the Scholarship Program)
- Annual Fishing Tournament (Benefits our Veterans)
- 2.0 Christmas Parade Party (Supports local toy drives)
- CERT Charitable Bingos (Supports CERT’s supplies)



Additional items we take pride in:

- Decorating the four entrances to South Gulf Cove at Christmas
- Maintaining and expanding our two lending libraries
- Providing annual scholarships for local students
- Donating to the Learning Garden Annually
- Publishing the SGC CCT Neighborhood Newsletter twice a year, sent directly to every residence

To learn more about our non-profit, upcoming fundraisers, volunteering opportunities, or how to donate, please email us at Info@southgulfcovecct.org, follow us on Facebook, or visit our website at www.southgulfcovecct.org.

Together, we can continue building a stronger, more vibrant community!

Crafty Girls



The Crafty Girls is a woman's group that works on craft projects, helps introduce new members to the community, and raises funds for Clubhouse improvements and local charities. Founded as one of the first groups in SGC we have donated a lot of time and money to our community. Starting with the purchase of land for the original pavilion, which is now the enclosed clubhouse, and later for added storage and rest rooms. We have also donated \$10,000.00, for a generator or other large project.

The members work hard on their crafts to sell at our shows, hold garage sales, Girls Night Out and other events. Money raised by Girls Night Out is distributed to three different charities each year. You don't need to be crafty to join the Crafty Girls. New members are always welcome and all that is required is a willingness to participate in the betterment of our community.

Crafty Girls also sponsor Bunco. All ladies are welcome to play bunco. You do not need to know how to play. Just bring your beverage of choice and \$6.00, which goes for prize money.

Community Events and Fundraisers

- Craft Shows, Garage Sale
- Girls Night Out
- Bunco: 1st and 3rd Wednesdays at 12:30



Crafty Girls Member Events

- Crafty Girls meet: 2nd and 4th Wednesdays at 12:30
- Lunches and Trips -often monthly
- Christmas Party

If you have any questions, check out our Facebook page, South Gulf Cove Crafty Girls, or just stop by and see us.

Sophisticated Ladies – The Red Hats Society of SGC



The goal of the woman's group, the Red Hat Society, is fun after fifty (and before). The Red Hats are a social group, out to have fun, lunch, chat, and meet with ladies of our neighborhood. No rules, and no politics. We believe silliness is the comedy relief of life and, since we are all in it together, we might as well put on our red hats and purple outfits and go for the gusto together. Underneath the frivolity, we share a bond of affection, forged by common life experiences and a genuine enthusiasm for life.

Luncheons: held monthly on the second Friday. Themes and locations vary

Rotonda West Woman's Club

Many women in SGC belong to the Rotonda West Woman's Club. The woman's club is very active and supports numerous causes that are important to the members and the community. They meet every third Thursday of the month from September through May. Social hour begins at 9:30 a.m. followed by the membership meeting at 10:30. Meetings are held at the Rotonda West Community Center located at 646 Rotonda Circle, Rotonda West, FL 33947. At times the Woman's Club has also hosted events at the SGC clubhouse.

To learn about all the things the Woman's Club does visit their website, <https://www.gfwcrotondawest.org/>

U.S. Coast Guard Auxiliary Flotilla 99

USCG Flotilla 99 meets at the SGC Clubhouse the third Thursday of the month at 7p.m. and often offers boating related courses at our clubhouse as well. See the events calendar for dates and time.

You must be 17 and older to join the USCG Auxiliary. For more information see their website: <https://www.uscgaux.info/about.php?unit=070-09-09>



SGC HOA Affiliated Organizations

SGC Yacht Club (SGCYC)

The South Gulf Cove Yacht Club was established via the Florida article of incorporation under chapter 617 of the Florida Statutes as a non-profit social club, 501(c)(7), in June 1998. The club was founded by 5 SGC families and has grown to over 500 families. We welcome new members via membership application. New membership applications can be found online on the South Gulf Cove Yacht Club website SGCYC.com. There is a one-time initiation fee of \$50, and an annual fee of \$50. The SGCYC hosts monthly meetings on the first Tuesday of each month except for the month of July, when we take a summer break. The meetings are held at 7:30 pm at the American Legion post 113, 3436 Indiana Road, Rotonda West, FL 33947 and usually last about an hour. We also encourage members to stay after the meetings for a social hour. The Yacht Club typically hosts 1 land event and 1 water event per month. Some of the land events are held at the SGC HOA Clubhouse. Please see below for some examples of our events:

- Raft-ups in the Interceptor Lagoon
- Lunch trips by boat
- Music Bingo at the HOA
- An overnight boat trips all around Florida
- Annual Lighted Boat Parade in the Canals
- Trick or Treat by Boat
- Glow Bowl, Golf, Polo, Sporting events
- Themed dinner dances
- Poker Runs and after party
- Lobster and Clam Bakes
- Car Shows
- Comedy and Hypnotist Shows



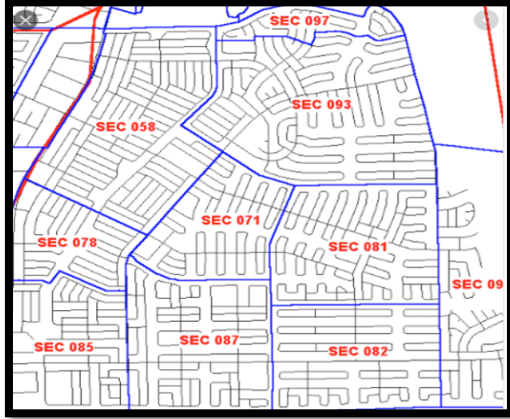
South Gulf Cove Gallery



Frequently Asked Questions

How do I know which section my property is in?

Locate your street on the thumbnail map below. There are several other ways to locate your section: on the website <https://www.ccappraiser.com/>, look it up on your real estate tax statement, or you can come to a membership meeting, and we will locate your street on our section map.



Where can I find information on my flood zone and evacuation route?

You can enter your address on the CC government site to determine your flood zone and evacuation route, <https://www.charlottecountyfl.gov/departments/public-safety/emergency-management/know-your-zone.shtml>. Your insurance company will also have the information. SGC stop signs, and street signs that are on a stop sign post, have a color-coded band on the post to tell you which zone you are in. We also have a map in the Clubhouse. There are five Evacuation Zones but SGC has only red or orange zones:

A - Red B - Orange C - Yellow D - Green E - Purple

You can find a map of the evacuation routes here:

https://www.charlottecountyfl.gov/core/fileparse.php/480/urlt/evacuation_routes_charlotte.pdf

Sign up for "Alert Charlotte" notifications. Provides you with information you need in a variety of situations.

<https://www.charlottecountyfl.gov/departments/public-safety/emergency-management/alert-charlotte.shtml>

Is there public transportation in Charlotte County?

There are no bus routes in SGC, but Charlotte County offers a call for a ride transit bus. If you are over 65 or have other disability issues, there is reduced pricing. The rates are typically less than \$5 depending on where in the county you are going. (See Contact List for the phone number.)

When is trash pickup in SGC?

Curbside waste, recycling, and yard trimmings are picked up on Mondays. This service is paid for by Charlotte County from your taxes. There is also a mini transfer & recycling facility nearby at 7070 Environmental Way, Englewood.

What is the difference between Deed Restrictions and County Codes?

Deed restrictions are requirements for building, renovation and other items you might install on your property beyond the county's regulations that are specific to this neighborhood and can be viewed on our website. The county has many regulations homeowners and businesses must follow. Deed Restriction non-compliance should be reported to the HOA.

If you see things that are out of compliance with county regulations, contact the county's compliance office listed in the directory. The HOA board, at times, contacts the county as well, when complaints to the county go unanswered.

How can I get help with mosquitos or drainage?

Contact Public Works, information is in the directory. For mosquitos call the number listed, for issues with drainage in your swale or blockages in the swales and culverts in the area, submit a request online via the website listed or call.

Why is the HOA voluntary and not mandatory?

The developer of a subdivision decides if there is going to be an HOA and if that HOA is going to be mandatory. It is not clear as to why the now defunct General Development chose to establish the SGC HOA as a voluntary HOA. What we do know is that Florida law makes it virtually impossible to change from a voluntary to a mandatory HOA.

SGC HOA Benefits Summary -Why You Should Join

I live in SGC and love the SGC lifestyle, so why should I join the HOA? The answer is simple!

Without the HOA and its members and volunteers, much of which you read in this booklet, and even this booklet itself, would not be available! When you join you improve your community where you live, volunteer and work on projects that keeps the neighborhood feel that we all love. There's something for everyone. Without members and membership dues, none of the improvements and or activities you've read about would be possible. The HOA Clubhouse is a hub of activity, not just for HOA sponsored events and groups, but for events sponsored by other community organizations. Without the clubhouse many events would not exist or be harder to hold. We need everyone to join and keep the HOA and community going.

Here are a few of the HOA membership's benefits:

- The HOA provides a clubhouse for social, educational and health events and activities.
- The HOA supports community-based activities, social programs, and charitable organizations.
- The HOA provides the most accurate and current SGC information through meetings, website, monthly newsletter, welcome booklet, emails, calendar.
- HOA members receive discounts on events that charge a fee and clubhouse rental.
- The HOA enforces the SGC Deed Restrictions and ARC Guidelines, which maintain your property values. The HOA does not intrude into your day-to-day living.
- The HOA helps keep SGC beautiful by sponsoring Neighborhood Watch, Clean-up Committee, Learning Garden.
- The HOA represents SGC with the county and other government agencies and supports groups that monitor development and other issues that affect us.
- The HOA works to keep up with the infrastructure needs of our rapidly growing community.
- As an HOA member you can speak out at meetings and vote on important matters that affect your community, such as election of HOA officers and the budget. Make your voice count by joining the HOA.

The SGC HOA leadership continues to collaborate with its members, the SGC community, and Charlotte County to find ways to improve our wonderful community. Making things available encourages neighbors to interact and makes a community a better place to live. There is so much more to accomplish! What would you like to see next? Join the HOA to make it happen.

GREAT VALUE - \$120 ANNUAL -- JOIN TODAY

Charlotte County Government Organizations

Municipal Services Benefit Units (MSBU)

The MSBUs operate under the Florida Sunshine Law. An Ordinance defines the territory included within the unit. A MSBU generates revenue from special assessments (non-ad valorem). Money collected in this manner is used exclusively for projects within the MSBU. The annual budget is based on the cost of the adopted work program developed by the units' Advisory Board in cooperation with Public Works (which manages the MSBUs) and adopted by the Charlotte County Board of Commissioners. Each MSBU has an Advisory Board consisting of several members.

There are three MSBUs serving SGC: Street & Drainage (S&D) Unit, Waterway Unit, and the West Charlotte Storm Water Unit (WCSWU).

- **Streets & Drainage Advisory Board** is responsible for maintaining and improving the infrastructure, including roads, drainage swales, outfalls, traffic and street signs, bridge repair and maintenance, road striping, and brush removal to keep line-of-sight clear.
- **The Waterway Advisory Board** is responsible for maintaining navigable waterways within SGC and the access channel outside the Lock. This includes dredging, vegetation control, and signage for safe navigation and lock enhancements.
- **West Charlotte Storm Water Utility Board** funds storm water maintenance projects across MSBU lines. It provides funds towards the maintenance of the lock, which is considered a storm water facility, and provides for the cleaning of the SGC backyard ditches.

MSBU meetings are held each quarter but may be held more often during special projects. The MSBU Advisory Boards meet with Municipal Services District Representative quarterly and more often based on need. These MSBU meetings are open to the public.

To learn more about the MSBU, visit <https://www.charlottecountyfl.gov/msbu-mstu/>.

Municipal Services Taxing Units (MSTU)

MSTUs were also created by Florida. The only difference between MSBU and MSTU is the source of revenue used to pay for the services. Revenue for services performed in an MSBU comes from non-ad valorem (non-value) assessments. The cost of the annual work program developed by the MSBU Advisory Board is divided by the total number of equivalent residential units (ERUs) resulting in an assessment per ERU. (A single residential lot is often defined as one ERU.) Revenue for MSTU work programs comes from ad valorem (value) property tax. The millage rate is determined by dividing the cost of the annual work program by the taxable value of all properties within the unit.

Volunteering to serve on a MSBU or MSTU

Volunteers wishing to serve on the MSBU or MSTU Advisory Board are appointed by the Charlotte County Board of Commissioners when a vacancy occurs. Board meetings are held each quarter but may be held more often during special projects. Members must be property owners residing within the unit who pay assessment or tax to the unit. Contact Public Works if you are interested in becoming a member of an Advisory Board. Municipal Services District Representatives, employees of the Public Works Division, serve as liaison between the Advisory Board and County departments.

Directory

Medical & Other Emergencies

In an EMERGENCY, call 911

Poison Control	800-222-1222
Charlotte County Sheriff (Non-emergency)	941-639-0013
County Fire and Emergency Services Information	941-833-5600
Charlotte County Emergency Alert Notifications	sign up www.Alertcharlotte.com

Local Hospitals

HCA Florida Englewood Hospital	www.hcafloridahealthcare.com 700 Medical Blvd, Englewood, FL 34223	941-475-6571
HCA Florida Fawcett Hospital	www.hcafloridahealthcare.com 21298 Olean Blvd, Port Charlotte, FL 33949	941-629-1181
Advent Health-Port Charlotte	www.shorepointhealthcharlotte.com 2500 Harbor Blvd, Port Charlotte, FL 33952	941-766-4122

Charlotte County History and Administrative Information

The Florida Legislature established Charlotte County on April 20, 1921, with Punta Gorda as the county seat. The name Charlotte was chosen by a public vote. To learn more about Charlotte County and meeting schedules, visit their web site at www.charlottecountyfl.gov.

In 1985, CC adopted a Home Rule Chapter, giving the Board of County Commissioners (BCC) the authorization to pass laws. Charlotte County has five elected County Commissioners. County Commissioners must reside in the district that they serve and are elected for a 4-year term. SGC is in District #3.

The SGC HOA Board pays close attention to the BCC agendas and attends meetings to represent SGC property owners. SGC HOA members may receive email notices from the SGC Board when attendance is needed at a BCC meeting to show our elected officials a united voice. SGC HOA participation at county meetings is critical to the future of SGC.

CC Government	https://www.charlottecountyfl.gov/	941-743-1200
CC Departments & Offices	https://www.charlottecountyfl.gov/departments/	941-743-1200
CC Administrative Center	https://www.charlottecountyfl.gov/locations/charlotte-county-administration-center.shtml 18500 Murdock Circle, Port Charlotte, FL 33948	941-743-1200
Animal Control	https://www.charlottecountyfl.gov/departments/public-safety/animal-control/	941-833-5690
Board of County Commissioners	www.charlottecountyfl.gov/commission-office	941-743-1300
Building Construction	https://www.charlottecountyfl.gov/departments/community-development/building-construction/ 18400 Murdock Circle, Port Charlotte, FL 33948	941-742-1200

Charlotte County Sheriff Online Crime Report, Non-emergency	CCSO https://ccso.org/ 7474 Utilities Road, Punta Gorda, FL 33982	941-639-2101
Clerk of the Circuit Court	www.charlotteclerk.com	941 637-2329
Code Compliance	https://www.charlottecountyfl.gov/departments/community-development/code-compliance/	941-743-1200
Department of Motor Vehicles, DMV	https://www.dmvflorida.org/ https://www.flhsmv.gov/locations/charlotte/	850-617-2000
Elder Helpline of SW Florida, Area Agency on Aging	https://aaaswfl.org/services/helpline/	866-413-5337
Florida KIDCARE	https://www.floridakidcare.org/	888-540-5437
Health Department (State Agency)	http://charlotte.floridahealth.gov/	941-624-7200
Property Appraiser	https://www.ccapraiser.com/	941-743-1498
CC Communications	https://www.charlottecountyfl.gov/departments/communications/	941-623-1092
Public Transportation, CC Transit	https://www.charlottecountyfl.gov/transit/	941-575-4000
Public Works	https://www.charlottecountyfl.gov/departments/public-works/ Mosquito & Weed Control Solid Waste, Waste Management, Recycling	941-575-3600 941-764-4370 941-743-1200
Office of Emergency Management, Storms & Hurricane Information	https://www.charlottecountyfl.gov/departments/public-safety/emergency-management/	941-833-4000
Supervisor of Elections, Voter Registration	https://www.soecharlottecountyfl.gov/	941-833-5400
Tax Collector	http://taxcollector.charlottecountyfl.gov/ email: taxcollector@charlottecountyfl.gov 18500 Murdock Circle, Port Charlotte, FL	941-743-1350
U.S. Postal Service	19190 Cochran Blvd. Port Charlotte, FL33948	800-275-8777
Veteran Services	https://www.charlottecountyfl.gov/departments/human-services/veteran-services/index.shtml 21500 Gibralter Drive, Port Charlotte, Fl 33952 6868 San Casa Drive, Unit 12, Englewood, FL 34224	941-764-5579
Charlotte County Advisory Boards (Municipal Service Benefit Unit, MSBU Advisory Boards)		
SGC Streets & Drainage (S&D) MSBU	https://www.charlottecountyfl.gov/msbu-mstu/south-gulf-cove-non-urban/	941-575-3600
South Gulf Cove Waterway MSBU	https://www.charlottecountyfl.gov/msbu-mstu/south-gulf-cove-waterway/	941-575-3613

West Charlotte Storm Water Utility MSBU	https://www.charlottecountyfl.gov/msbu-mstu/south-charlotte-stormwater/	941-575-3613
Local Public Education		
CC Public Schools & School Board of CC	https://www.yourcharlotteschools.net/ 1445 Education Way, Port Charlotte, FL 33948	941-255-0808
Myakka River Elementary	https://www.yourcharlotteschools.net/mre 12650 Wilmington Blvd, Port Charlotte, FL 33981	941-697-7111
L. A. Ainger Middle School	https://ainger.yourcharlotteschools.net/ 245 Cougar Way, Rotonda West, Florida 33947	941-697-5800
Lemon Bay High School	https://lbhs.yourcharlotteschools.net/ 2201 Placida Rd, Englewood, FL 34224	941-474-7702
Charlotte County Technical College	https://ctc.yourcharlotteschools.net/ 18150 Murdock Circle, Port Charlotte, FL 33948	941-255-7500
Airports		
Punta Gorda Airport (PGD)	https://www.flypgd.com/ 28000 A-1 Airport Road, Punta Gorda	941-639-1101 x100
Southwest Florida International Airport (RSW)	www.flylcpa.com 11000 Terminal Access Road, S-8671, Fort Myers	239-590-4800
Sarasota-Bradenton International Airport (SRQ)	www.srq-airport.com 6000 Airport Circle, Sarasota	941-359-2770
St. Petersburg-Clearwater Intl Airport (PIE)	www.fly2pie.com 14700 Terminal Blvd, Suite 221, Clearwater	727-453-7800
Tampa International Airport (TPA)	www.tampaairport.com 4100 George J. Bean Pkwy, Tampa	813-870-8700
Local Charlotte County & SGC Recreational Activities		
Park	Amenities	Contact
SGC HOA Clubhouse	14859 Ingraham Blvd Available to rent reservations@southgulfcovefl.org for SGC residents & HOA members. Amenities include meeting facility, horseshoes, restrooms, patio, grills, and firepit. For Clubhouse information, see www.southgulfcovefl.org	
San Domingo Park	14597 San Domingo Blvd. Fitness & nature trails & exercise stations, fishing, benches, covered pavilion with picnic tables, kayak/canoe boat launch.	941-681-3742
South Gulf Cove Park & Boat Ramp	10150 Amicola St Boat launch, kids park, pavilion with tables, grills, fishing, restrooms, basketball court, pickleball court, trails, dog friendly.	941-681-3742

St. Paul Linear Park	9000 St. Paul Dr Nature trails, fishing, benches, dog friendly.	941-681-3742
The Learning Garden	13577 Blake Dr. Available to rent reservations@southgulfcovefl.org for SGC residents & HOA members. Environmental center, nature trails, covered pavilion with picnic table, grills	941-404-8080
Beaches	Port Charlotte Beach Park, 4500 Harbor Blvd., Englewood Beach, Chadwick Park, 2100 North Beach Rd., Englewood Other local beaches: Manasota Beach, Blind Pass Beach, Stump Pass Beach, Boca Grande.	
Charlotte County and SGC Utilities		
Landline Telephone	Century Link Customer Service	866-963-6665
Internet	Blue Stream Fiber, www.bluestreamfiber.com/south-gulf-cove/ Xfinity www.xfinity.com	844-416-1000 855-870-1311
	Century Link Suncoast Broadband https://suncoastbb.com	866-963-6665 800-903-8202
Internet - Satellite	Hughesnet Satellite www.hughesnet.com Starlink www.starlink.com	844-737-2700
Internet Telephone, VOIP	Vonage, www.vonage.com	844-365-9460
	Ooma, www.ooma.com	866-343-7929
Local TV	Antenna (e.g., Clearstream 2V)	
Satellite TV	ATT Direct TV, www.directv.com	844-223-5297
	Dish Network TV, www.infinitydish.com	844-956-8558
Cable TV	Not available	
Electric	Florida Power & Light, www.fpl.com Customer Service Report Outages	888-988-8249 800-468-8243
Natural Gas	Not available, but you can get Propane delivery	
Water, Sewer	Charlotte County Utilities (CCU), https://www.charlottecountyfl.gov/departments/utilities/ Email: CCUSupport@CharlotteCountyFL.gov PO Box 51600, Punta Gorda, FL 33981-6000 25550 Harbor View Rd, Ste 1 Port Charlotte, FL 33980	941-764-4300

SGC Social Media Sites

There are numerous SGC social media sites. Here are just a few. Please note that the HOA is not responsible for the accuracy and content of these sites.

South Gulf Cove, Florida CommUNITY	https://www.facebook./groups/1651779374947134
South Gulf Cove Social Connection	https://www.facebook.com/SGCSocialconnection/
South Gulf Cove, FL Classified Ads	https://www.facebook.com/groups/138728242951117
South Gulf Cove Business Page:	https://www.facebook.com/groups/345757125969940
SGC Fishing	https://www.facebook.com/groups/239057686953266
SGC Plant Exchange	https://www.facebook.com/groups/651509688538783
South Gulf Cove Crafty Girls	https://www.facebook.com/groups/626891337360169/
Next Door South Central Gulf Cove	https://nextdoor.com/neighborhood/southgulfcoveportcharlotte--port-charlotte--fl/



The most recent version of the Welcome Booklet can always be found on the SGCHOA website, www.southgulfcovefl.org. Older versions can be requested from webmaster@southgulfcovefl.org