

KLOVERLEAF



*Spring,
Happy Spring!*

KHA Scheduled Holidays & Upcoming Events

4/27: Semi-Annual Community Yard Sale

5/27: Association Office Closed – Memorial Day

7/4 - 7/5: Association Office Closed – Independence Day

Apply for tree removals, exterior alterations
and report property issues

 **894-3085** 

compliancecoordinator@killearn.org

Killearn Estates Residents:

Do we have your email address?

Special, member-only portal instructions will be available
first to those for whom we have email addresses.

Your secure place.

Sign up at www.Killearn.org or call in your email
address to KHA office 850.893.3468.



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Killearn Homes Association

2705 Killamey Way

Tallahassee, FL 32309

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KILLEARN ESTATES
COMMUNITY
YARD SALE

SATURDAY, APRIL 27TH **8 AM - 12 PM**

A ONE-DAY ONLY, COMMUNITY-WIDE
 YARD SALE HAPPENING THROUGHOUT
 KILLEARN ESTATES!

**To be placed on the map,
 please call association office
 at (850) 893-3468**

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Association Manager Message

Spring offers the perfect backdrop for fostering deeper connections within our neighborhood. From community gatherings to volunteer initiatives, there are countless ways to engage with your fellow residents and strengthen the bonds that unite us.

The Events Committee has been hard at work planning activities for 2024, and our recent Spring Egg Hunt was a resounding success with over 70 children and their families attending! We couldn't have done it without the active involvement of HOA volunteers within the community and KHA staff. Next event is the Community Yard Sale on April 27th, an excellent opportunity to declutter and connect with neighbors.

For those keen on staying updated with association happenings, we encourage you to explore TownSq. Exclusively available to KHA members, this online platform is a hub for all things community related. From announcing board meetings to posting agendas and meeting minutes, TownSq is your go-to resource. Additionally, you can manage your account, send requests to the KHA office, and participate in the homeowner forum. With over 2000 of our 3700 residents onboard, TownSq continues to grow as a vital tool for community engagement. If you haven't already done so, reach out to us for your account number and join the conversation today.

We're excited to welcome back Leslie Phillips-Fisher as our full-time administrative assistant, who has brought valuable experience to our team. Leslie previously worked for KHA as a part-time receptionist from 2021 to 2022. We are thrilled to have her rejoin the KHA team!

As the temperature rises, so does anticipation for the 2024 Swim Club season. With plans to open on May 1st, now is the perfect time to secure your spot. Only 150 spots are available, and applications will be processed on a first-come, first-served basis. Don't miss out by making plans to reserve your spot today and dive into a summer of fun and relaxation.

In conclusion, let's embrace the spirit of spring by coming together as a community. Whether attending events, engaging online, or making a splash at the Swim Club, let's seize the season to forge lasting connections and create cherished memories within our neighborhood. 🍀

Judy Sedwick



This is your sign to bundle & save

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Just past Northampton Center off Kerry Forest Pkwy

Availability and amount of discounts and savings vary by state.





President's Message

The KHA Board has been busy through the fourth quarter of 2023 and the momentum has carried into the first quarter of 2024.

LONG RANGE PLANNING

The Long Range Planning Committee, and Chair Susan Dickerson developed and distributed a survey to residents giving you the opportunity to offer feedback to the Board your interests as we proceed through the planning process of improving our community. We received 450 responses (representing 12.1% of our estimated population in Killlearn Estates).

Residents were prompted to prioritize 5 major areas of concern previously identified in an earlier survey. The priorities identified were as follows:

1. Restore Water Levels in the Lakes
2. Expand Legal Budget to Continue to Protect Killlearn from Traffic
3. Update Playgrounds
4. Revitalize the Community Tennis Courts for Other Sports
5. Renovate/Update Entrances to Killlearn Estates
6. Expand Seasonal Mowing of Lakes

The Board has already begun the process of identifying the feasibility and associated costs of these projects identified by our residents.

LAKES

Our office has received a multitude of calls from residents commenting on the current water levels in our lakes. We all are experiencing the pleasure of having full and healthy lakes thanks to mother nature. Unfortunately, long time residents of Killlearn recognize that when the rain subsides and temperatures increase, the lake levels are likely to fall again putting the health of the lakes in peril. As such, the Board has continued our pursuit of a means to maintain consistent water levels and preserve this valuable amenity.

I reported to you last year that the Board was conducting a series of conversations with representatives from the City of Tallahassee relative to restoring our lake levels. While COT have been very supportive of our efforts they consistently identified our ability to obtain a consumptive use pumping permit (a permit to pump groundwater to maintain water levels) from the Northwest Florida Water Management District.

After further study, the Board retained an environmental attorney to help KHA navigate the application process with NFWFMD. The application process through our attorney is well underway. Most recently our attorney met informally with NFWFMD to review our initial application. In response NFWFMD responded with a list of additional requirements necessary for our application to be complete. The information requested in response was largely very technical measurements of things such as estimated seepage rates, evaporation rates, and a groundwater flow study. The COT has collected much of this data in their studies of our lakes and is providing their data to our attorney. We are awaiting word from our attorney as to whether the COT data will meet NFWFMD criteria. This entire process/negotiation is a slow process but is moving forward.

MAINTENANCE

Our Maintenance Committee and Chair Herb Harmon have been extremely busy overseeing the repairs of long standing damaged electrical and irrigation equipment at our entrances. He is working with the Long Range Planning Committee in the development of new landscape designs for the entrances as well. A water line burst at the community swimming pool facility over the winter and has recently been repaired. The facility will receive several cosmetic improvements prior to the club opening in May.

ANNUAL MEETING OF KHA MEMBERS

You will begin to hear plans in the near future to execute a meeting of the KHA membership (all dues paying residents). The purpose of this meeting will be for residents to vote on critically important matters. We have not been able to attract a quorum for one of these meetings in recent years. It is critical to establish a quorum of the membership and vote on several items of business, most notably several of our covenants that are no longer consistent with Florida statutes. For obvious reasons these covenants need to be addressed as soon as possible.

The KHA board continues to work diligently to improve the condition of our neighborhood. I encourage you to get involved in the decision-making process by attending the annual meeting and participate in future surveys. Together we can keep Killlearn Estates a great place to live. 🍀

Steve Givens,
President

Briefs

Planning for the Future

Luke Brown, KHA Secretary



ESSENTIALS OF MANAGED CARE

First, a disclaimer. I don't sell insurance, nor am I representing the board in this article. My purpose is to explain what can be a complex topic so you can better understand an element of health insurance and have a working knowledge of it. Get specific guidance from a licensed health insurance agent or broker or through your employer's employee benefits department.

Dedication

For the most part, colleges and universities let out soon. Trade schools and high schools will also have graduation. Many young people may have chosen not to go to college or trade school but get jobs instead. This article is directed primarily to the young(er) people themselves and secondarily to their parents, who may be asked for help in making health insurance choices.

A first common denominator among those to whom the article is addressed is that many young(er) people have started or are about to start what may be their first career. The second one is that some will, at 26 and for the first time, come off their parent's health insurance. While perhaps not a universal common denominator, the third is that many do not have a clue as to what to do about the insurance part of adulthood. In fact, for those who get jobs with benefits, navigating the health benefit options may seem more daunting than the job itself.

I want to discuss "managed care," which sometimes gets a bad rap. You can decide whether it is deserved, but you should first understand it because many available healthcare choices use the model to provide comprehensive health insurance coverage. The main exception is "voluntary benefits" (think: the Aflac duck), which are frequently offered by employers and can be purchased separately to augment comprehensive health insurance.

Among the main goals of managed care is to control the cost of care by giving members and providers incentives to use more effective care methods.

History

Times have changed since your parents started their careers. Then, managed care may have been the new kid on the healthcare delivery block (if it was offered at all). Now, it is pervasive. You have to understand it because it is the main model now used, and there are variations of it. Most variations are related to the degree of choice you have in the providers and facilities used for care. There is also a correlation between the cost of the coverage and the degree of choice.

I'm old enough to remember a group called *The Mamas and the Papas*. One of its biggest hits contained the lyric: *Go where you want to go, do what you want to do, with whomever you want to do it with.* Despite the dangling participle, that sums up the relative freedom of healthcare consumers to exercise choice before the greater restrictions of managed care became prevalent. One could pretty much go to a provider of one's choice, get treated, and a bill would be submitted and paid subject to the policy deductible.

That's Nostalgic, but What is Managed Care?

A managed care plan negotiates payment rates with networks of care providers, usually organized by geographic areas. The patient (sometimes called a "member") uses providers in that network. Sometimes, the member can use an "out-of-network" provider, but the reimbursement rate may differ, and the member has to contribute more money (a higher co-payment) to the cost of care.

Among the main goals of managed care is to control the cost of care by giving members and providers incentives to use more effective care methods. That's where the "bad rap" comes in—sometimes it is thought that the managed care entities may cut corners or deny care to

save money. However, among the hallmarks of managed care is an emphasis on preventative care, such as paying for more frequent physicals, tests, and screenings.

Managed care also uses "utilization review" to control costs. That term refers to a process by which a procedure or a hospitalization is reviewed as being "medically necessary" or not. It can also involve the requirement for "pre-authorization." Medical necessity broadly involves evaluating whether there is another way to effectively treat a patient, usually at a lower cost, to get as good a medical outcome. That is another area where managed care sometimes gets a bad rap. Managed care plans are subject to grievance or appeal processes for decisions believed to be wrong. As they are regulated by Departments of Insurance or similar regulatory entities, recourse for suspected wrongdoing is also available through that means.

What Kinds Are There and Considerations for Selecting One

Whether you "age off" of your parent's plan or qualify for an employer plan, you are on your own and will have to decide between or among various potentially available plans.

- ☘ Indemnity plans. These impose no real restrictions on use and, as such, do not really constitute managed care plans. They are no longer frequently available,

but when they are, they are generally more costly than other forms of health insurance.

- ☘ Preferred Provider Organizations (PPOs). These are managed care structures that allow less choice than an indemnity plan but do allow substantial flexibility. They have networks of providers, so it is important to make sure that your providers are part of the network to obtain the full benefit of the discounts given. The PPO is not itself a caregiver but is a conduit between the provider and you. Utilization review is used, and there are deductibles and copayments. Premiums differ between and among PPOs. One form, a "gatekeeper" PPO requires the selection of a primary care provider (PCP) who usually handles routine care and authorizes referrals to specialists if needed.

- ☘ Health Maintenance Organizations (HMOs). These are at the other end of the flexibility and freedom of choice spectrum from PPOs as they often furnish a broad range of services frequently at a more modest cost than other healthcare delivery systems. They are sometimes independent organizations (like Capital Health Plan) but can be an arm of a commercial insurer. There are several organizational models of HMOs, but they all provide a comprehensive menu of healthcare services for a fixed fee and emphasize preventative care. Persons who belong to HMOs are often called members or subscribers.



Are you hurricane ready?

850-224-LAND

Briefs

Maintenance Committee

Maintaining Our Community









Your Maintenance Committee advises the Board of Directors and professional staff on repairs and improvements to our common properties and facilities. As your community approaches sixty years of age, our management team faces a daunting task. Please consider the following:

- ☘ Killlearn Estates encompasses around 4,000 acres of homes, businesses, churches, and offices.
- ☘ In addition to the maintenance along our numerous roadways, we have common areas that includes eleven parks, four with playground equipment.
- ☘ We maintain close to 160 acres of lakes and 25 acres of bridle trails.
- ☘ Five entrances to Killlearn are lighted and landscaped.
- ☘ We maintain six irrigation systems with over forty sprinkler zones that average six sprinkler heads per zone.
- ☘ Our Association office and Swim Club require ongoing attention.

Your Long Range Planning Committee focuses on capital improvement projects, soliciting input from residents and determining funding priorities.

As we work to meet the challenges of an aging infrastructure, we are determined to provide the highest possible standard in maintaining our community. Share with us your suggestions and ideas, and please get involved. ☘

811 Flag Color Codes *What do they mean?*

	ELECTRIC CABLE & CONDUIT		DRINKABLE WATER
	GAS, OIL, OR PETROLEUM		SEWERS AND DRAINAGE
	COMMUNICATIONS & TELECOMM		PROPOSED EXCAVATION SITE
	IRRIGATION OR RECLAIMED WATER		TEMPORARY SURVEY MARKS



City of Tallahassee
Your Own Utilities™

Beneath the ground, there are miles of underground utility service lines, like natural gas, water, electricity, and stormwater, that play a vital role in our everyday life. Protect yourself and others from unintentionally hitting underground utility lines by calling 811 before you dig.

Safe digging is everyone's responsibility. Sunshine 811's customer service call center is available weekdays from 7 a.m. to 5 p.m. at 1-800-432-4770. Sunshine 811 also offers safety guidelines at Sunshine811.com.



Useful Resources for our Community

Here are a few resources that have been provided to KHA staff to help address key issues that are not currently covered under our covenants and restrictions.

COT Code Enforcement Department

(Inoperable vehicles on private property, dead trees, trash/debris, etc.)

850-891-7007

Code.enforcement@talgov.com

Tallahassee Police Department

(Inoperable Vehicles in Right-Of-Way, invalid tags, etc.)

Sgt. Jonathan Schulze, 850-891-4200

FOR ALL IMMEDIATE EMERGENCIES

PLEASE CONTACT 911

COT Animal Control

(Local Animal + Wildlife Issues)

850-891-2958

For After-Hours Emergencies, please contact:

850-606-5800

COT Traffic Engineering Department

(Street Repairs, No Dumping Signs, Plants/Bushed Prohibiting Street View)

Ed Gomez, 850-891-8265

Additionally, Killlearn Homes Association would like to thank the City of Tallahassee Code Enforcement department for providing us with these great resources for our community. 🍀

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TO BUY OR SELL

A HOME?

I AM A TALLAHASSEE NATIVE & GREW UP
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KILLEARN HOMES ASSOCIATION 2024 SWIM CLUB SEASON

POOL SEASON STARTS: WEDNESDAY, MAY 1ST TO MONDAY, SEPTEMBER 30TH
POOL OPEN DAILY FROM 11 AM - 9 PM

2024 RATES:

RESIDENTS:		NON- RESIDENTS:	
MAY 1ST - SEPTEMBER 30TH	\$500	MAY 1ST - SEPTEMBER 30TH	\$550
JUNE 1ST - SEPTEMBER 30TH	\$475	JUNE 1ST - SEPTEMBER 30TH	\$525
JULY 1ST - SEPTEMBER 30TH	\$425	JULY 1ST - SEPTEMBER 30TH	\$475
AUGUST 1ST - SEPTEMBER 30TH	\$350	AUGUST 1ST - SEPTEMBER 30TH	\$400
SEPTEMBER 1ST - SEPTEMBER 30TH	\$300	SEPTEMBER 1ST - SEPTEMBER 30TH	\$350

850-893-3468 www.killlearn.org

FOR INFORMATION REGARDING SWIMMING LESSONS, PLEASE CONTACT:

850-668-2636



Secure Your Spot at Killlearn Estates Swim Club for Summer 2024!

With the promise of warmer weather and longer days, it's time to start planning for a summer filled with fun and relaxation. What better way to enjoy the season than at the Killlearn Estates Swim Club?

Located conveniently at 2300 Killarney Way, the Killlearn Estates Swim Club has been a beloved staple for residents, offering a blend of convenience, history, and affordability. As we gear up for another exciting season, we're thrilled to announce that our Swim Club will open its doors on Wednesday, May 1, 2024, and welcome swimmers until Monday, September 30, 2024.

Here are some key details to note:

- Operating Hours: Enjoy the pool from 11:00 AM to 9:00 PM daily
- Membership Availability: With the Country Club still closed, our Swim Club memberships are in high demand. We offer a limited 150 memberships on a first-come-first-served basis
- Membership Fees:
 - Killlearn Estates Residents: \$500 for the entire season
 - Non-Residents: \$550 for the entire season
- Guest Policy: Bring along friends and family for just \$5.00 per guest, per day

Act Fast to Secure Your Membership!

Given the limited availability, we urge you to act quickly to secure your membership and ensure your spot for the summer. Applications are now available online and at the KHA office. Simply fill out the form and submit it along with your payment (check/money order) to reserve your spot today! 🍀

Violations Process Breakdown

Hello neighbors!

As we settle into the new year, we thought it would be helpful to briefly recap the violations process within the community to provide some clarity regarding timelines, fines, and remediation processes.

As we all know, nobody likes to receive a violation letter. The letters include lots of information, directions, and instructions that can cause some additional stress for homeowners, especially those that are receiving a letter for the first time. Ultimately, these letters are sent for a very good reason.

The violations process and associated letters help us regulate aesthetic issues that oftentimes devalue the property and the immediate surrounding area. In doing so, the inherent value of your home is maintained and oftentimes increased because of the aesthetic value of the area.

Reporting Process:

The association asks residents to communicate with the office if they notice something that they believe falls outside of the rules established in the covenants and restrictions. While residents are welcome to submit their reports, each report is independently verified by association staff. Once verified, the violation is documented with a date and time stamp, as well as a photo reference to be used in the violation letter.

Upon receipt of a complaint, the association also surveys the immediate neighborhood where the violation was first reported to ensure that there are no other instances of said violation. This is done to ensure that everyone is being treated fairly and held to the same standards.

In the end, while a violation may have been reported by a passerby, it is ultimately the association who has inspected the issue and determined whether it's a violation.

The Violation Letter Process:

Our violation letters are separated into 2 main categories, a Courtesy Notice of Violation and a Formal Notice of Violation.

A Courtesy Notice delineates the amount of time appropriated to the remedy to the violation. This is typically a 5-day, 14-day, or 45-day period. These timelines are established based on the amount of time one would expect to deal with a violation. (i.e. – 5 days for a yard sign violation, 14-days for a pressure wash, etc.)

A Courtesy Notice does not begin the process of accruing fines. It simply informs the homeowner of the expected resolution time and informs them that a follow up inspection will be conducted after the remedy window has expired.

If the violation is not resolved before the courtesy notice expires, then a formal notice of violation will be issued.

The Formal Notice of Violation begins the clock on fines being accrued. It also informs the homeowner of a hearing date where they can attend the meeting to explain to the Fines Committee why the violation was not cured and why a fine should not be imposed on the property.

Please note that all violations will be sent a courtesy notice, followed by a formal notice of violation once the courtesy period has expired.

The Remediation Process:

Homeowners are afforded time to remedy the violation existing on their property based on the amount of time noted in the letter. This timeline begins upon receipt of the letter and can be extended on a case-by-case basis depending on the circumstances. Additionally, if homeowners have a remedy in mind, but expect it to take place outside of the courtesy window, the association can halt inspection until after the remedy occurs.

The most important thing amount any remediation is communication with the association. The best way to do this is through email at kha@killearn.org OR compliancecoordinator@killearn.org. That way, the conversation is documented and timestamped to ensure that the solution is occurring within the allotted timeslot.

In all, we hope that this provides some insight into the association's violation process. If you have any questions, please feel free to contact us directly. 🍀

Thank you,
Caleb Martinez
Killearn Homes Association

Market Update

Home values are soaring in Killearn Estates ...

Dec 2023-Feb 2024

22 RESIDENTIAL SALES 31 AVERAGE DAYS ON MARKET \$197.15 AVERAGE PRICE PER SQFT \$361,932 AVERAGE SALES PRICE

Closing Date	Address	SQF	BDR	BTHS	SP	DOM	PPSQFT
12/1/23	3406 Killimore Court	1683	3	2	\$364,000	55	\$216.28
12/1/23	5107 Clarecastle Way	2265	3	2	\$375,000	26	\$165.56
12/1/23	3420 Castlebar Circle	2158	4	3	\$550,000	4	\$254.87
12/4/23	2328 Limerick Drive	2268	4	3	\$485,000	14	\$213.84
12/15/23	4006 Tralee Road	1785	3	2	\$211,000	0	\$118.21
12/18/23	3319 Dry Creek Drive	1769	3	2	\$364,500	17	\$206.05
12/20/23	4818 Ballygar Drive	2596	4	3	\$525,000	64	\$202.23
12/22/23	2752 Whitmore Court	1527	3	2	\$298,000	53	\$195.15
12/27/23	3107 Corrib Drive	2018	4	2	\$405,000	4	\$200.69
12/28/23	2806 Bundoran Way	1830	3	2	\$370,000	86	\$202.19

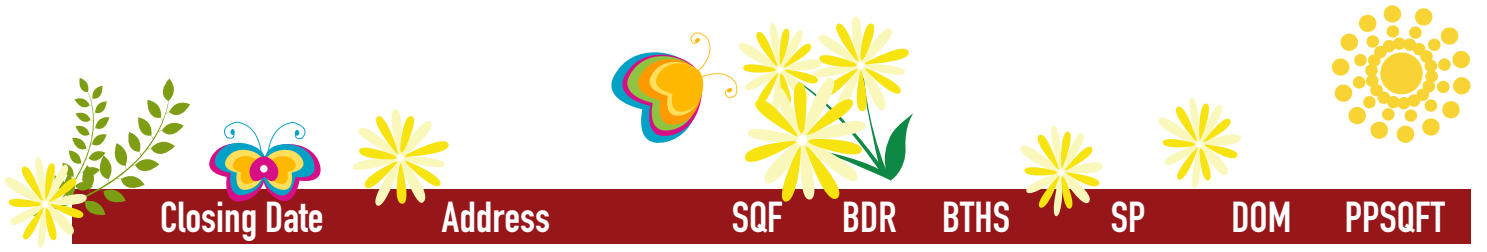
DECEMBER



JANUARY

1/12/24	3213 Storrington Drive	1512	3	2	\$169,500	21	\$112.10
1/12/24	4434 Stratfordshire Court	1174	2	2	\$244,500	9	\$208.26
1/12/24	3236 Shamrock Street E	2584	4	2	\$520,000	15	\$201.24
1/16/24	4014 Delvin Drive	1953	4	2	\$365,000	29	\$186.89
1/18/24	3244 Beaumont Drive	1837	3	2	\$355,000	26	\$193.25
1/24/24	2744 Oakleigh Court	1550	3	3	\$350,000	7	\$225.81
1/26/24	4411 Tree Harbor	1049	2	2	\$245,000	45	\$233.56

WHAT'S YOUR HOME'S CURRENT MARKET VALUE? ARE YOU CONSIDERING BUYING OR SELLING YOUR HOME? CALL SUSAN ICE AT 850.545.7015



FEBRUARY

Closing Date	Address	SQF	BDR	BTHS	SP	DOM	PPSQFT
2/1/24	3878 Paddock Drive	1768	3	3	\$415,000	22	\$234.73
2/9/24	3245 Storrington Drive	1850	3	2	\$256,000	7	\$138.38
2/22/24	4441 Stratfordshire Court	1202	2	2	\$250,000	18	\$207.99
2/23/24	4081 McLaughlin Drive	2109	4	3	\$510,000	14	\$241.82
2/28/24	3517 Crosshaven Lane	1880	3	3	\$335,000	144	\$178.19

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Architectural Control Committee Actions for QUARTER 1 2024

The Committee meets every second and fourth Tuesday
at 10 A.M. in the Killearn Homes Association Board Room

December ACC Decisions				
DATE	UNIT	CITATION	PROJECT	ACTIONS
12/12/2023	41	XXII	Fence Installation	APPROVED
	16	XXXIV	Tree Removal	APPROVED
	10	XXXIV	Exterior Painting	APPROVED
	51	XXII	Generator Installation	APPROVED
	50	XXXIV	Roof Replacement	APPROVED
	38	XXXIV	Tree Removal	APPROVED
	42	XXXIV	Tree Removal	APPROVED
	8	XXXIV	Roof Replacement	APPROVED
	28	XXII	Fence Installation	APPROVED
January ACC Decisions				
DATE	UNIT	CITATION	PROJECT	ACTIONS
1/16/2024	8	XXXIV	Fence Painting	APPROVED
	10	XXXIV	Tree Removal	APPROVED
	11	XXXIV	Roof Replacement	APPROVED
	16	XXXIV	Tree Removal	APPROVED
	23	VI	Unauthorized Exterior Modification	APPROVED
	26	XXXIV	Exterior Painting	APPROVED
	26	XXII	Shed Installation	TABLED
	28	VI	Unauthorized Exterior Modification	APPROVED
	32	XXII	Fence Replacement	DISAPPROVED
	15	XXII	Patio Installation	APPROVED
	28	XXXIV	Roof Replacement	APPROVED
	41	XXXIV	Patio Roof Replacement	APPROVED
	5	VI	Remodel	APPROVED
	3	XXXIV	Tree Removal	APPROVED
1/30/2024	32	XXII	Fence Replacement	APPROVED
	3	XXXIV	Exterior Paint	DISAPPROVED
	3	XXXIV	Roof Replacement	APPROVED
	4	XXXIV	Exterior Paint	DISAPPROVED
	10	XXII	Fence/Shed Installation	APPROVED
	12	XXXIV	Exterior Paint	APPROVED
	15	XXII	Fence Installation	APPROVED
	17	XXXIV	Exterior Paint	APPROVED
	18	XXXIV	Tree Removal	APPROVED
	27	XXXIV	Tree Removal	APPROVED
	28	XXXIV	Tree Removal	APPROVED
	38	XXXIV	Tree Removal	APPROVED
	38	VI	Window AC Installation	DISAPPROVED
	42	XXII	Screen Room Installation	APPROVED
February ACC Decisions				
DATE	UNIT	CITATION	PROJECT	ACTIONS
	5	XXXIV	Generator Installation	APPROVED
	11	XXII	Fence installation	APPROVED
	15	XXXIV	Tree Removal	APPROVED
	15	XXXIV	Tree Removal	APPROVED
	38	XXXIV	AC Installation	DISAPPROVED

42 Applications Reviewed During 1st Quarter 2024 (36 APPROVED, 1 TABLED, 5 DISAPPROVED)

ACC Committee: Susan Dickerson, Vicki Long, Winston Lee

**ALL EXTERIOR ADDITIONS OR ALTERATIONS, INCLUDING TREE REMOVAL,
MUST BE APPROVED IN WRITING BY THE ACC PRIOR TO COMMENCEMENT OF WORK.**

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