

MOUNTAIN VILLAS VOICE

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MANAGER'S MESSAGE

Happy Fall Y'all!

The HOA meeting invitations were sent out weeks ago. Your RSVP and proxies (if you are not coming or attending by Zoom) are due by November 1st. Zoom information will be sent out closer to the meeting date. If you have any questions, feel free to reach out to me.

With the cooler weather, people will want to be building fires. Just a regular reminder that renters are not permitted to use the fireplaces- wood or gas.

Firewood for fireplaces will be delivered in the coming weeks.

Fire rings and open fires outside are not permitted. Chimney inspections are set to begin this week.

Don't forget to turn your clocks back an hour on November 7th.



We welcome and acknowledge that we have 21 new owners at Mountain Villas.

We also want to ensure everyone is on the same page with their information stream. Council has compiled a list of accomplishments of all the work undertaken in the past several years. It is part of this newsletter and on our web site.

The office will be closed on Thanksgiving Day. The Staff and Council would like to wish everyone a safe and Happy Thanksgiving.

We will also be collecting food items to donate to the Humane society and the food pantry again this year. Every little bit helps. Items can be dropped off at the office. Thank you in advance for your support.

COMMON COURTESY

- No double parking
- Pick up after your pets
- Break down boxes and no building material in dumpsters
- No loud noises
- Do not litter

MAINTENANCE MINUTE

With the seasons changing, it is once again time to get back into the habit of turning your water off. Especially the townhouses. As we always say, an ounce of prevention goes a long way. Also, make sure you put

away sweets and snacks that would draw in critters looking for a meal and a warm winter home. Recommend that any "bagged" food be kept in tight sealed containers.



*Seven Springs Resort
Mountain Villas Association*

Actions Taken by Council and the Community Manager to Improve our Community

November 2016 – November 2021

Prologue:

Over the last several years, there have been significant changes made to the Mountain Villas Resort. These changes include both visible changes to our property and those changes made “behind the scenes” to better serve all homeowners. Also, since 2017, over 21 units have been sold whereby we have many new neighbors/homeowners. We thought an overview for these new owners would be helpful at this time.

Noted below are a few of the most crucial changes. These are being highlighted as there may be some homeowners who feel Council is just the “same old-same old”. That could not be further from the truth. While working toward a goal for common structure, stability, and consistency, we met those goals with mutual respect and teamwork. We appreciate the opportunity to serve on behalf of the Mountain Villas Association and hope all homeowners are aware of all the challenges that were met and overcome over the last several years.

Council members involved in these changes include: Paul Rizzo, Dave Zielasko, Babette Guballa, Janet Skurnick, and Gary Fike. We also want to acknowledge Dennis Tafi, who served as Vice President. Dennis passed away in August 2017 and is truly missed. His wife, Yolanda graciously agreed to fulfill the remainder of his term through November 2018. At that time, Gary Fike was then elected to Council.

Financials:

- . Initiated a robust process of checks and balances to improve our financial oversight and mitigate our fiduciary responsibility to the Association.
- . Various discrepancies and basic errors in the accounting process were addressed and corrected. This took a great deal of work to review and reconcile the financial reporting structure. A few of the items requiring reconciliation include, but are not limited to: retained earnings and financial depreciation did not agree with tax return; reporting accounts payable; reporting on an accrual basis and not cash basis, updating the reserve fund, etc.
- . Contracted Acri Community Realty, Inc. to provide accounting services for the Mt. Villas. Acri Community Realty, Inc. was chosen as the service provider best suited to provide our accounting needs at the most economical cost to the Mt. Villas. Acri, along with our Community Manager and our Treasurer, work together to ensure we have the appropriate oversight for our financial obligations. In addition, this provided us the means to our goal of moving forward with a more systematic approach to our work structure.

- . Employee contracts and the Employee handbook were updated. Forms were either revised or newly created, as needed. The Mt. Villas office was updated to make it more welcoming to the homeowners, visitors, contractors, and for Council meetings.
- . Review and update the bid process for contract placements. Solicited more bids for upcoming work and competitive pricing.
- . Introduced various cost saving initiatives including updates to healthcare coverage, telephone contract, office expenses, et al. In 2017, there were over \$46,000 of cost savings identified under expenses. We continue to look at any potential cost savings that would have little to no impact to services provided to our homeowners.
- . Put into place a plan to build up our reserves fund. This includes, but not limited to:
 - . In 2017, initiated an Initial Contribution Fee as one way to improve our financial situation and build up our Reserve Fund. This is a one-time, non-refundable fee collected from the Buyer at closing.
 - . Adjust the assessment discounts and place that savings into the reserves.
 - . Assessment discount is an operating expense. Minimizing that expense is a positive adjustment to our reserves.
 - . Address issues that may arise for mortgage lenders. Some lenders assess for indications of financial health when reviewing mortgage applications and an association with inadequate reserves may be at risk for mortgage denials.
 - . Provide the confidence to mortgage lenders on applications received for mortgages for Mt. Villas property.
- . When Babette took over the accounting in 2016, Mt. Villas had \$38,096 in the Reserve Fund. Our fiscal report of October 31, 2021, including all the improved operations and project work that Tom accomplished with Council, we now have \$242,343 in the Reserve Fund and have a very healthy balance with total assets of over \$413,000.
- . Contracted for an independent Reserve Study to be performed to provide us with their recommendation on our work priorities and subsequent budget adjustments. The Reserve Study was done in 2018 and provided us with Project Prioritization through the Year 2048. The study also provided recommendations to achieve a stable and equitable funding plan. We have been following that plan with success – and we continue to both meet and exceed those goals.

Project Work:

- . Overall, we are always in need of both preventive and structural repairs. Community Manager oversight, work projections, and the guidelines from the Reserve Study have assisted us in prioritizing the work. Although priorities change as situations change, significant progress is being made to mitigate and improve our buildings and overall property. Although we can only do so much at a time and remain within our budget, we strive for the overall benefit to the Association.

- . At the pool, concrete was resurfaced for safety purposes. The new cabana was built to provide a more comfortable (shady) way to enjoy the pool with family and friends. Also, the bathrooms were completely remodeled and a storage area was “repurposed” into a pool house. The pool house offers another way for sun lovers to enjoy the pool area, provide more shade, play some cards, or borrow a book. The soda vending machine was also re-instated. New fencing was installed around the pool and new umbrellas were purchased. A new pool heater was also installed. Donated furniture was “repurposed” and placed at the cabana.
- . For additional safety, a new sidewalk was poured at Building 4 and new steps installed at Building 5. Rotted boards were replaced on several decks.
- . Various brickwork repairs have been underway. Some are on priority work where the need is the greatest.
- . Roofs have been repaired that were under warranty. Persistence in ensuring the contractors adhere to their warranted work was a time-consuming job over the last two years.
- . New metal roofs were installed on the townhouses. The townhouse roofs were over 20-22 years old and needed replaced. We made an economic decision to move forward with having metal roofs installed. Other Associations are also planning to do the same.
- . New shed roofs are being installed at the egress doors behind the condo units. This work will help displace water on the concrete paths and on the property behind the buildings and will offer a clearer exit pathway in the winter.

Preventive Maintenance:

- . Tom has structured a more robust preventive maintenance schedule for the Mt. Villas. This includes re-implementing the unit inspections. The goal is for both safety as well as loss prevention.
- . Various preventive measures have been initiated and are addressed below under Insurance.
- . Council members conduct walk-around inspections to review work that needs addressed and areas that need attention, including both structural and cosmetic work. Tom follows up with Council on a frequent basis on all the actions taken, work in progress, and work completed.

Insurance:

- . Insurance is one of our largest line items in our operating budget. We have been very pro-active in completing various risk management steps to help lower our insurance costs and ensure the well being and safety of our homeowners. These actions are to put ourselves in the position to be able to negotiate with insurance companies in order to get the best possible insurance at the most economical cost to the Association. Some of these actions were recommended by the insurance companies to help us as they work with their underwriters. These actions included, but are not limited to:

- . Complete installation of Federal Pacific Electrical (FPE) Breakers.
- . Building 2 - replaced the interior hallways stairs that were hazardous.
- . Various repairs to sidewalks eliminating tripping hazards.
- . Dryer vents cleaned.
- . Homeowners required to provide the Association with their homeowners "proof of insurance" forms. Provide their insurance Declaration Page.
- . Added mulch on the playground.
- . Fire extinguishers inspected.
- . Mt. Villas strictly requires that **only homeowners** are permitted to use **ANY** fireplace.
- . Furnace and gas fireplace inspections - preventive maintenance.
- . Chimney inspection/cleaning to wood-burning fireplaces - Association subcontracted a professional chimney-cleaning service to inspect all units with wood-burning fireplaces. The Association covers the cost of the inspections. If cleaning is needed, the chimney professional will then perform that work. The cost of the cleaning is the responsibility of the homeowner.
- . Recently, our proximity to the fire department had been reclassified. They no longer recognize Seven Springs Fire Dept. as being the closest fire department to respond. This was an unusual bit of circumstances as it was never considered an issue in prior insurance requirements.
- . Most recently, had our fire hydrant tested. Passed inspection and information was forwarded to our insurance company.
UPDATE: After Tom had the hydrant flow test done, the Insurance Service Office changed our protection class from 10 to 6, which was a positive adjustment in our favor. (May 2020)
- . Pool safety: Replaced/updated fencing surrounding the pool and updated all signage noting all safety rules and regulations.
- . For health safety and in response to COVID-19 concerns, more rigorous cleaning of the common areas is being performed. Increased our regular cleaning routines and sanitizing procedures on handrails, door handles, etc., within the common areas.
- . **2020:** New Metal Roofs installed (work completed) on all Townhouses (Units 4-7). Units 6-7 were completed in 2020. Included additional snow bars on all Townhouse roofs to mitigate snow slides.
- . Installed new handrails along the new steps along Townhouse Unit 6.
- . Installed new exit back doors on Buildings 2 and 3.
- . Installed all new townhouse lamp lights.
- . 2020-2021: Began installation of Board & Batten siding and new gutters on all Townhouses. Work started with Building 4.
- . Undergo extensive negotiations annually with various Insurance agencies in order to get our Association the best price possible without compromising our coverage. In June 2021, we were successful in getting a very responsive bid at the best competitive price.

Gas Contract:

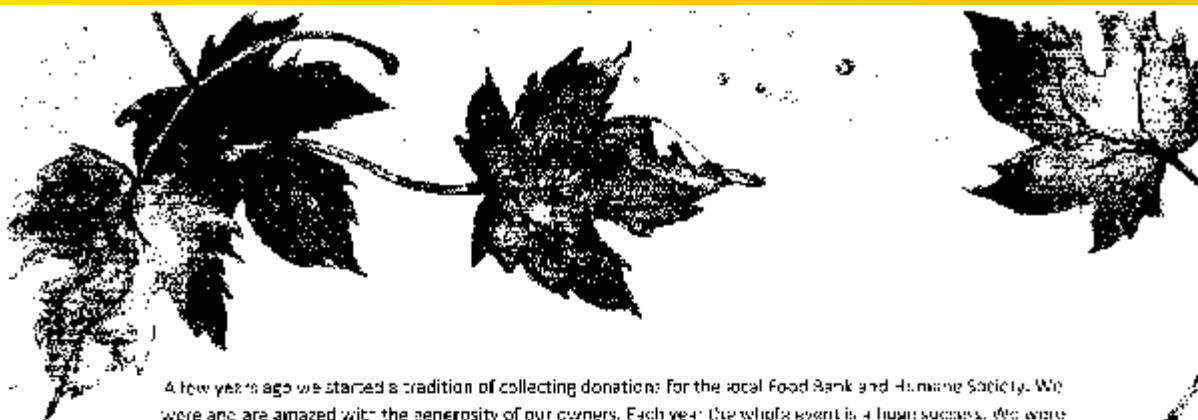
- . Mt. Villas buys our natural gas wholesale and negotiates a price of delivery by the supplier. Dave Zielasko has been working with an energy consultant who provided recommendations for when the market is best for negotiating a new contract. Dave was able to get very competitive quotes for Mt. Villas at a significant cost savings. Our current contract is through October 2023. Ongoing review of the market will provide us with information as to whether we can extend our current contract at the same, or comparable, price.

Communication:

- . New signage was created throughout the property.
- . The entry to the property at the Mt. Villas sign is now adorned with beautiful seasonal decorations. This is not only a great way to make homeowners, their family, and guests feel welcome, it is also a way to communicate to visitors or those driving by the reason we are referred to as “The Jewel of the Mountain.” Tom had recently solicited input from homeowners on their impressions of the work done on our front entrance. He received overwhelmingly very positive feedback on the creativity and work done on those decorations. Tom was very encouraged that the work has been appreciated by most.
- . A website was created by Janet Skurnick to acknowledge the success of our Community, what is going on in and around our area, and provide on going information to the homeowners.
- . In response to comments that we need more communication, Babette created a newsletter to provide information to the homeowners on upcoming preventive maintenance work, recommendations on safety and security of their units, and friendly reminders of some of the normal “do’s” and “do not’s” that come with living in a Community such as ours. We also like to put in some fun items, pictures of special events and family gatherings, and especially those accomplishments by homeowners and their family members. It does take a great deal of work coming together to make an informative and fun newsletter every month, but the “Staff” (Tom, Janet & Babette) enjoys doing it and are proud of the results and appreciate all the positive feedback.
- . Tom regularly sends out emails on any planned interruptions to utility services to your building(s), issues, concerns, or (again) friendly reminders. Homeowners have provided comments acknowledging that Tom has his “fingers on the pulse” of the community and is very pro-active with keeping the homeowners informed.

The bi-annual time change is almost upon us once more, as daylight savings is weeks away from coming to an end for 2021. With daylight standard time resuming as it does each first Sunday of November, most of the U.S. will have to turn their clocks back an hour beginning 2:00 A.M. on **November 7th**.





A few years ago we started a tradition of collecting donations for the local Food Bank and Humane Society. We were and are amazed with the generosity of our owners. Each year the whole event is a huge success. We were able to drive a truck loads of non perishable food, pet food and supplies to our local agencies where they were quickly put to good use.

We are going to once again be accepting donations in the office. Items needed and accepted are non-perishable food, animal food, toys, treats & supplies. All food is donated to the Somerset Food Pantry and all pet donations will go to the Somerset Humane Society.

You can bring donations anytime during office hours. We will be collecting up until the morning of the 30th of December. No donations will be accepted after noon on that date.

Last year we had a few people ship donations directly to the office for the charity drive via Amazon & Chewy. If you would like to do that, we would gladly accept them. Send any donations to:

Mountain Villas

10 Mountain Villas Drive

Champion, Pa. 15622

Somerset Humane Society Wish List

Dry & Canned Dog Food
 Dry & Canned Cat Food
 Puppy & Kitten Chow
 Dog & Cat Treats
 Dog & Cat Toys
 Peanut butter (Xylitol free)
 Cat Litter
 Baking Soda

Food Pantry Wish List

Canned Fruits & Vegetable
 Canned Meats
 Dried Beans/Rice
 Pasta
 Cereal
 Instant Potatoes / Stuffing Mix
 Soups/Stews
 Peanut Butter & Jelly



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