

Voice of Villamare

FEBRUARY 2017

Management Info

Atlantic States Management
 Mon thru Fri 8am-4pm
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Mailing:

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In Person:

4 Pensacola Place
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Tyler Hash
 Front Office Manager - ext 1014
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Stacy Kaeding
 Property Manager - ext 1003
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Caitlin Lee
 Property Assistant - ext 1006
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Kerri Cogen
 Property Assistant - ext 2012
KCogen@atlanticstatesmanagement.com

Anna Ellis
 Owner Accounts - ext 1009
AEllis@atlanticstatesmanagement.com

Important Numbers:

Palmetto Dunes DPOA: (843) 785-1109

PD Security & Pass Office: (843) 785-1125

Beaufort County Sheriff's Office
 Non-Emergency Dispatch: (843) 524-2777

Emergencies: 9-1-1

Upcoming Board Meetings:

Please notify ASM if you plan to attend
 February 24, 2017 2:30pm
 March 24, 2017 2:30pm

President's Report

by Rod Mohammadi

As we find ourselves at the start of 2017, I am pleased to report that Villamare is on the road to a full recovery. Your Board, Villamare staff and management company have done a tremendous job in recovery from Hurricane Matthew. We all have been impacted in some way by this event and we appreciate the continued efforts by everyone over the last three months. As we are working our way out of this massive undertaking, we would like to thank each of you for your individual efforts in getting your condos back to normal as quickly as you have.



As previously mentioned, the damages from Hurricane Matthew were extensive to the island, and many of our neighbors. Villamare was fortunate in comparison to many other condominiums within Palmetto Dunes. Presently our damages are expected to approach \$400,000. Fortunately, due to foresight, budgeting, and planning of your board, these costs will be absorbed by the Villamare Insurance Reserves, therefore, homeowners will not be assessed for these expenditures.

For the last few years, Hilton Head Island has been experiencing a significant shortage in qualified contractors (i.e. licensed and properly insured). This has been mentioned in previous communications and discussed at the Annual Meeting. Due to this shortage, repairing and addressing maintenance issues with licensed contractors has become an enormous challenge for the Board and our management company and has become increasingly difficult since the storm. We appreciate your patience during this extremely busy and challenging time.

In response to owner feedback regarding the pool chairs, your Board has approved to phase in the old style chairs that have the softer bottom and back. This will give options to owners and guest. These chairs have been ordered and are tentatively scheduled to arrive in late April.

As a reminder, if you want to receive the emails, please contact Kerri Cogen to be added to the email list. Second, the Board of Directors, has a long standing policy of encouraging owners to attend the Board Meetings as they wish, to discuss any issues with the board at the beginning of each Board meeting. Please contact Kerri to be added to the date and Board agenda. The Villamare Board typically meets the 4th Friday of each month at 2:30pm.

Your Board is looking forward to a safe and prosperous season.

Meet Your Board Members

Rod Mohammadi, President: Rod graduated from the University of Missouri with a degree in electrical engineering and is certified in project management in South Carolina and Georgia and has over thirty years of experience in design, construction and project management at various nuclear facilities in the United States. Rod holds a program manager position with Washington International Company at the Savannah River Site (department of energy nuclear installation) in Aiken, South Carolina. Rod and his wife Michele are residents of Augusta during the week and Villamare during the weekend.

Eugene Marshall, Vice President: Gene grew up just across the river in Savannah, Georgia. After graduating from The Virginia Military Institute, Gene served in the US Army during the Vietnam era. Upon returning to Savannah, he went to work for the Mass Mutual Life Insurance Company where he was appointed General Manager in 1975. Gene retired after 30 years of service and concentrated on golf, fishing, and traveling. He is also involved with several organizations, including industry groups, and his favorite, over 20 years with the YMCA of Coastal Georgia. Gene was invited to join the Board in 1996 by past President, Stanford Makover, and have enjoyed it ever since. Gene and his wife bought their unit, 3431, in 1989, and were one of the first owners in building 3.

Terry Wigglesworth, Secretary/Treasurer: Terry Wigglesworth is a lobbyist, chemical engineer, and management consultant with over 30 years of experience. She has worked in industries as a bulldozer operator, a sewer inspector, a chemist, a union supervisor, a chemical engineer, a technical expert for litigation, an environmental manager, a fuels expert, a strategic planner, a federal and state lobbyist, and as Executive Director of an international trade association. In May 2000, she started **TWC The Wigglesworth Company**, a public affairs and management consulting firm that specializes in federal and state advocacy, market development, facilitating groups to develop strategic plans, and emergency preparedness planning for terrorist attacks and natural disasters. In April 2014, she and her husband started a ministry at Allendale prison in Fairfax, SC. She also speaks at Women's conferences across the US with a focus on helping abused women and teaching women how to succeed in business, personal relationships and lead a balanced life. She and her husband have three adult children and six grandchildren.

Thomas Finan, Member: Dr. Thomas J. Finan is a recently retired administrator from Pennsylvania who now resides in Summit, New Jersey. Dr. Finan is a graduate of East Stroudsburg University, the University of Scranton and Fordham University. Tom spent forty years in education as a teacher, principal, coach, and central office assistant superintendent. As a principal and assistant superintendent in the eleventh fastest growing school district east of the Mississippi with an \$80 million budget, Dr. Finan served on the board's facilities committee helping to design new facilities, redesign existing facilities, and repair and reorganize facilities to meet current needs. As an active member of the Milford-Matamoras Rotary Club, Tom was honored as a prestigious Paul Harris Fellow for his service and support of charitable community organizations. Dr. Finan along with his wife Dr. Candis Finan have been owners in building 2 of Villamare since 1992. Having spent their family vacations at Villamare with their children Christopher and Kara since 1992, they continue to gather with their children's families including four grandchildren every August. Dr. Finan along with his wife now spend the months of February and March at Villamare enjoying the warm weather of Hilton Head Island.

Kevin Price, Member: Kevin Price earned his BA in Business Management from West Georgia College in 1976 and began his career in construction. During his career Kevin has operated in all positions of the construction industry. He started Kevin Price General Contractors working from his home in 1982 and incorporated in 1989. Kevin has more than 31 years of experience within the industry in all aspects of the projects including preconstruction, planning, and overseeing and directing the future of KPGC, Inc. His experience comprises over \$175 million in constructed projects. Kevin also has served on the Executive Committee for the President's Advisory Board for Varco-Pruden Buildings; he is a past President of the Newton County Chamber of Commerce; past President of the Covington Rotary Club and active member for over 20 years; past Board of Directors Member for the Association of General Contractors of Georgia, former board member of the First Nation Bank and former advisory Board Member to Bank of North Georgia. Kevin has also served as a board member of The Gatewood School, and the Lake Oconee Area Development Authority. Kevin is a member of Athens First Baptist Church, and serves on numerous committees within the church.

Vice President's Report by Gene Marshall



Villamare was very fortunate to have sustained a modest amount of damage from Hurricane Matthew. I am sure all of you were as concerned as I was last October as we watched The Weather Channel's reporting of Hurricane Matthew's path up the coast. Well it finally happened; Hilton Head got a near direct hit by a named storm for the first time in over 6 decades. Damage to the island was tremendous! Our neighbors at Windsor Court (pictured below) and Captain's Walk (pictured on left) were so badly damaged that owners were asked to vacate their units, and not rent them until repairs are completed, which are estimated to be completed in late May 2017. Costs are expected to exceed \$2.5 million for repairs at each property. One regime in Sea Pines was assessed approximately \$5000 per unit in addition to the Sea Pines Hurricane Clean Up assessment of \$2046.

So far, expenses at Villamare are just over \$73,203 with the total being estimated to be around \$400,000. Many of you are probably wondering how Villamare will pay for this. The regime's insurance has a 2% wind deductible. With our buildings valued at \$32.9 million, the damages would have to exceed \$658,000 to meet the deductible. In other words, we must pay out-of-pocket for all wind related damage up to the deductible of \$658,000.

Your board has been very concerned for many years about how Villamare would best be able to pay for an event like Matthew. I am happy to report that our "non-covered insurance fund" has a balance of \$252,000. The Board is looking for ways to replenish the "non-covered insurance fund" which will be depleted by costs from Hurricane Matthew.

Please email me at emarshall02@comcast.net if you have any questions concerning this issue.



Treasurer's Report by Terry Wigglesworth

VILLAMARE REMAINS FISCALLY STRONG

With only three months to go in Villamare's budget current cycle, which is 4/1/16 to 3/31/17, Villamare is under budget by \$25,000 in variable expenses and under budget by \$1300 in fixed expenses. This is due to careful monitoring of all expenditures and continued review of all contractor services to obtain the best value for Villamare dollar spent.

As of 12/31/16, Villamare has spent \$73,203 on issues caused by Hurricane Matthew. These monies were paid using Villamare's non-covered insurance reserves, which is an account that Villamare maintains to pay for expenditures not covered by insurance, such as insurance deductibles. Villamare will be paying for Hurricane Matthew damages for the next couple of months. The Board estimates that Villamare will spend approximately \$400,000 for Hurricane Matthew expenses. Once all the bills are in, it is estimated that all the non-covered insurance reserves will be depleted. The Board will keep you updated as to how non-covered insurance reserves will be replenished as we go forward.

Recently, Villamare's building consultant and engineer, Ling Graves, updated a life cycle analysis for years 2017 through 2026. Plans are in place to continue to maintain Villamare's roofs, elevators, hallway floor, garages, health club, exterior painting, and all other projects necessary for Villamare to remain an excellent business investment, whether you use it as a rental property, a residence or a vacation home.

Manager's Report - Back to Basics

The condominium ownership concept is quite different than owning a single-family home. This concept offers many advantages as far as cost, concern and involvement in the property.

By combining ownership and services, substantial cost savings on pest control, landscape, pool, building repairs and many other services are realized. For instance, pest control is about $\frac{1}{4}$ of what a similar sized single-family home would pay.

As a condo owner, one may leave the property confident that the grass will be mowed, the pool will be crystal clear and if the shakes slide off of the roof, repairs will begin. These things happen regardless if an owner decides to be away for a month or six months. Doing that with a single-family home would be nearly impossible.

As with most things in life, a balance exists and there are disadvantages to condominium ownership also. What readily comes to mind is loss of control. When a building is painted, what one does with the landscape, and what can and cannot be done to one's property no longer is the individual's choice, but becomes the decision of a collective group. A group deciding what looks good and the inability to put one's personal touches on one's property does tend to fly in the face of the old adage, "A man's home is his castle."

As a condominium association, your community has a board to help your Regime run smoothly. The board consists of volunteers who execute a wide variety of tasks you may not be aware of; however, their work affects every single resident.

One of the most important things the board does is create and enforce the association rules. While some residents may not like being told what they can and can't do, ultimately the board is looking out for the greater good. By enforcing the rules, the board is doing its best to keep property value up and conflicts down. Of course, the board wants to make sure the rules are beneficial for the majority—and hopefully all—residents.

The board acts on behalf of the association by hiring managers, attorneys, contractors and other professionals who help better the association. Board members also help conceive and lead many of the projects that will improve the property.

The fact that the association is a not-for-profit corporation, or that the members of the board are volunteers and unpaid, does not relieve them from the high standards of trust and responsibility that the fiduciary relationship requires. When a member accepts a position on the board of directors, he or she is presumed to have knowledge of the duties and responsibilities of a board member. While it's a big job, board members are happy to serve the residents and make the community a great place to call home, or home-away-from-home.

Save the Date



Mark your calendars, the 2017 Annual Meeting is scheduled for Friday, May 5th at 10am (venue TBA).

The regime's annual meeting is the best opportunity for you to learn about this year's events and get caught up on everything happening in your community. Here are a few meeting activities you won't want to miss:

- ◆ Meet board members and the manager.
- ◆ Get an update on all current and future scheduled projects.
- ◆ Review the proposed budget, and hear how your regime fees are being used.

Be an active community resident and attend the annual meeting. Come introduce yourself to the board, the manager and your neighbors and find a wealth of information about your community!

Health Club Hours of Operation

As you know there has been some talk recently regarding the hours of operation at the Indoor Pool and Health Club. Although you may not have heard anything, the Board has been discussing this at length, speaking with the regime's insurance agent and attorney.



If access to the Health Club building is granted with no attendant on duty, the regime's liability is greatly increased. What if someone passes out in the hot tub or sauna? What if someone falls in the pool and drowns? What if someone falls off a treadmill or elliptical machine? There are a number of scenarios that can open the regime to lawsuits. Yes, we could hang signs, however signs and waivers still would not prevent a lawsuit.

Our insurance agent and attorney have both advised against opening the building up without an attendant. A lawsuit brought upon due to an injury or death in an unattended area such as the Health Club would also have a negative effect on the regime's insurance rates going forward.

Another concern is vandalism. Because Villamare has always had an attendant on duty, there has been little to no vandalism to the equipment. Even with security measures such a code entry and camera systems, it's not always a guarantee a vandal will be caught and prosecuted.

Your board has weighed the possibility of increased liability and costs and firmly believes it is in the best interest of all Villamare owners to have the building open only when an attendant is on duty.

Chain of Communication

With so many things happening around the property it is important for owners to know who to contact to get the quickest answers. Your first point of contact should always be Atlantic States Management (see page 1 for phone/email contact info). In order to better serve you, we have assigned each property assistant specific duties. Caitlin Lee will be your contact for questions regarding major projects, such as the roof replacement, owner renovations and pool issues. Kerri Cogen will be your contact for all other questions or issues.

If you do not receive a response, or you feel the response from ASM is not satisfactory, each building has been assigned a Building Representative from the Board. The Building Reps are as follows:

Blg 1: Kevin Price (770) 855-4001	Blg 2: Tom Finan (570) 656-3339	Blg 3: Terry Wigglesworth or Gene Marshall (703) 785-4212 (912) 355-7326 terrywiggs2@gmail.com emarshall02@comcast.net
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If you still feel like you have not received a satisfactory resolution, please send your concerns in writing to Rod Mohammadi at 988 Windmill Lane, Evans, GA 30809.

As some of you may already know, Atlantic States Management offers an after-hours emergency service. During non-business hours, just call their office and press 1 to be linked to the call center. Their on-call personnel will be paged and you will receive a call back within a reasonable amount of time according to the severity of the situation.



Please make sure this service is used for true emergencies only. Non-emergency maintenance issues should be reported to Kerri or Caitlin at ASM via email or voicemail after hours and you will receive a response the following business day. Lock-outs and trouble with owner-maintained items, like TV, internet, air conditioning, appliances, etc, should be reported to the villa's rental agent, caretaker or owner.

Non-emergency police matters, such as late-night noise complaints should be reported to Palmetto Dunes Security or Beaufort County Sheriff's Department at (843) 524-2777. For medical emergencies, fires, etc., call 9-1-1.

Owner Emails

Atlantic States Management has already collected several owners' email addresses into a distribution list. Sending correspondence via email helps the Regime save copying and mailing costs as well as delivering important notifications quickly. If you would like to receive future correspondence by email, please email Kerri at ASM. Don't forget to include your unit number.



Please note that your email address will never be given out and the Blind Copy function will always be used to protect your privacy!

Proof of Insurance

If you've received a letter from your mortgage company requesting proof of insurance for your condo, you can contact Sherill & Company Insurance Services to have a certificate sent to them. Have the letter handy and call (912) 353-7200 or email a copy to vicki@sherrillandcompany.com.

If you receive a second notice, please call your bank to find out exactly why the second notice was sent. Typically, they will not talk to anyone except you, the mortgage holder. Our agent will include everything they think your bank would want, however sometimes if it's not worded just right, your bank won't accept it.

We also often see second notices sent before a faxed certificate is processed. So even though you received that second notice, they may already have your proof of insurance sitting in a pile somewhere, just waiting to be entered!

Monthly Payments

It is important to Atlantic States Management that we process all of the payments that we receive in a timely and proficient manner. This being said, we do occasionally receive payments from homeowners that are missing important information.



This note is just a reminder to include all of the following information with any payment or correspondence that you send to our office.

- Checks are to be **MADE PAYABLE TO VILLAMARE**. Checks made to Allied or Atlantic States Management may be returned.
 - The **ACCOUNT/UNIT NUMBER** *must* be listed on the check.
 - The **NAME OF THE PROPERTY OWNER** should be *Clearly Listed* on the check, especially if the check is written from a business account.
 - **DO NOT MAIL A CASH PAYMENT.**
 - If you make your payment through an online bill pay, please know that the payment is not received the same day that you authorize the payment. The banking service that you use will still issue a check and mail it to us.
 - Payments are posted on the date that we receive them. We stamp all of the incoming payments on the date received and then post them to your account. We do not use the USPS postmark for determining the payment date.
 - All payments are due on the first of every month – but you have until the **LAST WORKING DAY** of the month to get your payment into our office before you begin accruing late fees.
 - If your account is in collections, you **MUST** speak with Regina Young at 803-996-1217 or RYoung@atlanticstatesmanagement.com.
 - Atlantic States Management offers auto draft service in which your monthly Regime Fees can be withdrawn directly from your bank account. Fees are drafted on or around the 16th of each month so you never have to worry about late payments! If you have any questions or would like to sign up for this service, contact Anna.
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