

del Lago Newsletter

Prepared by the del Lago District Advisory Committee

Vol. 21, No. 8 – September 2022



Next Scheduled del Lago DAC Meeting Thursday, November 10, 2022 at 9:45 a.m. at Montgomery Center



"The content presented within this newsletter, unless it is an actual Association document, is the views of the authors and not to be interpreted as the official positions of the Association Board." Apo: Apr202

Chairman's Message

Greetings to all our residents.

Note: Not enough ballots were received by the deadline for a valid election on the CC&Rs' changes, so the date to turn in your ballots has been extended to 8AM September 29. Our Association Board is considering a townhall meeting to explain the confusing items on the ballot. If you have not voted, please attend the townhall when it is announced. If you no longer have a ballot, you can get a replacement ballot from the general manager's office in Building A.

We ask that you continue to find ways to save water at home and report leaks as soon as they are discovered. We as a Village have reduced our water usage about 20% compared to two years ago. GREAT JOB! Keep up the good work. We are providing you with water reports, so you know the water usage in your building in comparison to everyone else in del Lago. If it seems high, there is a chance one of the condos in your building has a hidden leak. If you need help diagnosing a leak, put in a work order or call me.

Our lakes continue to use potable water to keep filled. This will stop if the State declares a Stage 3 drought, and our lakes will go dry. The Association Board is working on a plan to preserve our lakebeds if this becomes a reality.

Emil Pisarri
DAC Chairman

Fire Hazard

Recently a del Lago resident disclosed that there was a fire in del Lago that luckily was extinguished by the resident but started in a similar manner to the fire that ravaged three of four condos on Bolsena Court a few years ago. Both fires started the same way. A plumber was replacing/repairing the water valve behind the refrigerator, which required soldering. The heat from the soldering traveled inside the wall on the copper pipe coming through the wall. Copper pipes conduct heat. Paper enclosing the insulation in the wall with the copper pipe caught fire, even though the plumber used a shield to protect against fire.



If you hire a plumber/contractor (who is licensed by the State and has proper liability insurance) to solder pipes that go into the wall, please be sure they are aware that the wall may have paper covered insulation inside the wall. They might consider removing enough wallboard so they can be sure that a fire has not started in the wall.

Highlights from del Lago Quarterly DAC Meeting 8/11/2022

David Cook, ABOD President, was the guest speaker at the August 11th Quarterly DAC Meeting which was attended via teleconference. The following captures significant points from David's remarks.

Insurance: The biggest policy carried by The Villages is property insurance which used to include earthquake insurance; but earthquake insurance is no longer part of property insurance. Property insurance for The Villages does cover fire and water damage. David explained that insurance coverage

costs have been going up dramatically due to wildfires and other natural disasters. The reason for the change of earthquake coverage was cost. Last year we had \$2.5M in coverage. The premium costs for The Villages' insurance went from \$1M to \$4M. Adjustments to cost can only be made by adjusting how much coverage to take and by increasing risk. The estimated cost of completely rebuilding The Villages, if there was total destruction, would be \$889M. The \$2.5M remittance we would receive would not have much impact on repairs in the case of a catastrophic event. The CBOD decided the cost would not be worth the coverage. In the event of a major damage issue, the reserve funds will be used. After that, if needed, there would be a special assessment on all condo owners; as every village shares in the repair to any other village. Residents have the option to purchase their own earthquake insurance through the California Earthquake Authority (CEA) or through their own broker. This insurance generally covers home contents and enhancements. The ABOD is vetting a new kind of insurance called MOTUS. It has more options than the CEA policy through the state. The ABOD would have to enroll in MOTUS as an endorsement.

CC&Rs Amendment: The last CC&Rs' amendment was in 2014. Many of the changes to the CC&Rs as proposed on the current ballot are designed to put The Villages' CC&Rs in alignment with state law. Other changes were proposed to clean up, clarify, or improve wording, typos, or definitions. An example given was the definition of pipelines and hoses. Pipelines means rigid plumbing interconnections located inside the residence. These are the owner's responsibility. Pipes within the wall or outside the residence are the Association's responsibility. Anything from the wall in (like underneath the sink) is the owner's responsibility. Twenty changes are being proposed as follows: 9-state law alignment; 9-typos; 1-updates and thresholds for catastrophic events; 1-fewer number of neighbors for approval for change to common areas (from 75% to a simple majority). Regarding the phrase "Power of Attorney," this is not a new phrase. It has always been in the CC&Rs and refers to the authority of the Association to carry out the policies under the CC&Rs. David encouraged

everyone to vote.

Stephen Gilbert, ABOD Director and Liaison to del Lago DAC, the other guest speaker, covered the following topics:

Roofs: In October, the ABOD will host a townhall with Facilities, a roofing contractor(s), and the Browning Reserve Group (an analysis company) to explain costs and give options. Del Lago residents will be invited to attend and ask questions. Steve explained that a reserve analyst looks at big ticket items which includes roofs, roads, sewer lines, and recoating of residences. Reserve analysis is now being outsourced whereas previously the analyses have been done in-house.

Lakes: The Villages gets no flexibility from the water district on water usage and must follow the same policies as the rest of the City/County and as set by the state legislature; no exceptions are allowed. The County is now in Stage 2. We can now water twice a week. If and when it goes to Stage 3, we will be forbidden to fill our lakes. Non-functional turf will not be allowed to be watered, except for trees and bushes. As to using non-potable water, if there is no infrastructure to deliver it, we won't be able to get it. Even if it could be delivered, we might not be able to get it because of scarcity. The Villages will bring out an expert on water features to help us with the plan for maintaining the lakebeds in the event that they go dry. California Waterscape and Juan Heredia, Landscape Manager, are creating a contingency plan for the lakes which will be published.



del Lago Financials

FY23 Report from July 1, 2022 to July 31, 2022 (1 month)

Operating Details (1 month): Total July Revenue \$87,002; on budget. Total July Expenditures \$97,263; \$10,260 over Revenue due to planned operating deficit. Carryover from last year, \$9,215. Net deficit \$1,045.

Reserve Budget (1 month): Total July Reserves Contributed: \$57,022. Total July Reserves Expended: \$6,002. Net contribution to Reserves: \$51,020. Carryover from last year: \$2,055,586.

Current Reserves Balance: **\$2,106,606.** Note: Our large lake feature reserve, as well as electrical and landscape (totaling \$228,100) from last year is part of the carryover.

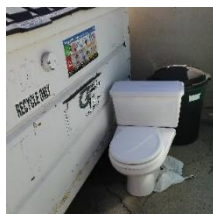
del Lago Enhancement Fund

Thank you to all the del Lago neighbors that have contributed to the del Lago Enhancement Fund. Thus far we have collected \$555.00. Expenditures are \$38.77 for bank checks and \$64.40 for printer ink for the printed copies of the del Lago Newsletters. As of 9-5-22 the balance in the account is \$461.83. This fund helps with communications and with performing small projects around our neighborhood. Thank you again for your generosity.



Latest del Lago Reading Room

We recently had someone leave an old toilet in a trash enclosure (see photo). Modern version of an outhouse? Residents using this trash enclosure were not happy. The owner/contractor should have called the City of San Jose’s Green Team at 1 (408) 282-4400 to schedule a pickup. If you or anyone



else in your neighborhood is doing remodeling or replacing appliances, etc., please call the Green Team for pickup of these items.

VMA Fund Raiser

Please join us for the VMA Home Tour being held on Saturday, October 8, which benefits the Villages Medical Auxiliary (VMA). The mission of the VMA is to assist residents to live independent, active, healthy lives as long as possible. The VMA helps residents and their families with referral services for individual care needs and concerns. Purchase your VMA “Inside the Gates” Home Tour Tickets Now by visiting <https://www.v mavillages.org/>. We have seven amazing homes for you to visit, as well as a wonderful boutique in the Clubhouse with nine very special vendors. Both Home Tour Tickets and Lunch Tickets are \$30.00 each.

Save the Date

The annual Sonata/del Lago Potluck Picnic at Gazebo Park is scheduled for September 24 from 11:00 AM to 2:00 PM. The amazing Island Wave Duo will entertain. Did you see the invitations in your tube that went out on August 24? For additional information, please contact the event organizer, Irene Estelle of Sonata Village, at (408) 238-5434 or ireneestelle@yahoo.com.

Highlights of ABOD Meeting, August 30, 2022

(Based on summary by ABOD Secretary Richard Holmboe)

From the President

Association Board President David Cook’s entire message can be found in the September 1 Villager.

CC&Rs Vote: If anyone has questions about this issue, please address them to David or to any other Board director. There are some incorrect ideas about the CC&Rs’ changes floating about. The CC&Rs’ changes do not increase your assessments;

they do not make you responsible for sewer pipes; they do not make you responsible for door jambs; and they do not give away your rights through power of attorney. The CC&Rs' changes are needed, and they benefit all members. So, please vote.

Water Conservation: New regulations only allow us to water landscape two days a week and only for a very limited amount of time. This applies to "Non-Functional Turf" (ornamental mowed grass that is not used for recreational purposes). New state regulations do not allow watering of non-functional turf unless it is incidental to the watering of trees or other landscaping. Areas of non-functional turf will become prime candidates of DACs' and Water Conservation Committee plans for turf conversion

General Manager's Report

Acting GM Julia Meadows reported that because of the drought, Santa Clara Valley Water District has set regulations on non-functional (ornamental) turf and some of their points don't apply to the unique circumstances of The Villages. Julia has sent to them suggestions for changes. Juan Heredia, Landscape Manager, is mapping non-functional turf areas within The Villages with intent to shut off water to those areas. Both Valley Water and San Jose Municipal Water continue to suggest that more rebate programs to support turf reduction are in the future.

For more of the GM report, log on to the Resident Portal and read "The General Manager's Office."

Next Regular Association Board Meeting: Tuesday, September 27, 2022 at 9:30 AM, via Teleconference.



The del Lago District Advisory Committee (DAC) voting members are: Emil Pisarri, Chairperson, (408-781-4216); Valerie Dimmick, Secretary and Newsletter, (408-813-3985); Melinda Dobbs (408-666-9713); Anahid Gregg (732-742-4874); Margaret Spatafore (408-603-7544).

Associate members: Cheryl Allmen (408-307-3979); Judy Bushey (408-930-2985); Gary Lohr (408-912-5124); David Dimmick (650-804-9378).

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DAC=District Advisory Committee, ABOD=Association Board of Directors, CBOD=Club Board of Directors, AC=Architectural Committee