

del Lago Newsletter

Prepared by the del Lago District Advisory Committee

Vol. 25, No. 1 – March 2025



Quarterly del Lago Residents' Town Hall Wednesday, May 7, 2025 at 6:30 p.m. 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

To our del Lago residents,
I want to apologize for canceling our town hall meeting last month. We had planned a presentation on how to obtain rooftop solar with no money upfront. We were hoping to have a pilot program in del Lago which could then be a template for anyone in The Villages to install solar. Our ABOD and General Manager are also interested. However, when additional information was presented to our DAC members, they felt it was premature to make the presentation, especially since our management was not ready to change any rules regarding rooftop solar. As a result, our DAC decided we did not want to make the presentation at this time. Since it was too late to change course for the town hall, it was canceled.

I personally believe solar power can be an asset to our residents and we should continue to seek a convenient and more affordable way to allow those interested residents to obtain rooftop solar.

This newsletter will be used to present some of the other items that would have been presented at the town hall. Among other things, please look for the following articles: update on re-roofing, the latest on insurance and our social calendar for this year.

Your DAC Chair,
Emil Pisarri
Chairman, del Lago DAC

del Lago Roof Replacement Update

Your DAC recently met with Ryan Bell, Asst. GM Public Works, concerning the re-roofing of del Lago. Ryan presented his current plan to your DAC. In turn, your DAC presented some lower cost suggestions for Ryan to consider. Ryan is receptive to the suggestions made and is pursuing these alternatives. There will be more on this subject as things move along, with Newsletter articles and discussions at the quarterly Town Hall meetings. Stay tuned.



Insurance Update

Here is a summary of the Town Hall update presented by Dave Dimmick, ABOD and Insurance Committee member:

Each of us has two policies for property insurance (also known as fire insurance). The first is the Master Policy that is managed by the Villages that covers all of the ABOD overseen properties, including all of our condos. The second is our personal H06 policies that each of us maintains with our private insurance carriers. The Master policy pays for the rebuilding of losses caused by fires and a few other calamities. Our H06 covers the other pieces such as our personal liability (if we cause the fire), personal property, our deductibles for the Master policy, and a few other things. The challenge we all face with insurance is the steep

rise in rates driven by climatic events such as wild fires and hurricanes, which by all counts are increasing in number. Insurance rates have climbed so much that they are now the single largest expense in our monthly HOA fees. Here are some numbers for reference. A few years ago, our Master property insurance bill was around 1 million dollars. That is about \$35 a month for each of us. This year the bill is 5 million dollars, or \$180 a month. Unfortunately, these rates are heading even higher due to increasing calamities, rising costs, and higher valuation of our properties (we must keep our property valuations up to date to be able to present to the insurance providers so they will offer proper insurance coverage).

Do we need to insure every single penny of valuation (currently \$889,000,000 for all Association properties)? Could all of it burn down at one time? Not likely, but our CC&Rs require that we have 100% coverage. So, could we, should we, insure for a more reasonable loss? Perhaps 50% or even less? We could if we change the CC&Rs (requires vote of all condo owners). But there is a consequence; home loans are typically sold to government backed Fannie Mae or Freddie Mac institutions. These institutions require 100% valuation coverage and without that coverage Fannie Mae and Freddie Mac would not currently acquire loans from The Villages future condo buyers (we are hoping and lobbying for change in that policy), the consequence of which is that new buyers would have to pay all cash (which many do today), or find alternate financing which is available but at a premium, and not all new buyers would qualify for these loans.

As our valuations go higher and rates climb, in order to afford insurance, we may find ourselves in the position of having to change the CC&Rs (yes, another vote), and insure less than 100% of our asset values. Rossmoor (Walnut Creek) and Laguna Woods (SoCal) both larger than The Villages have already dropped their coverage to far less than 100% valuation. The insurance committee

is in touch with these communities and they have been helpful in sharing how this has affected them.

Stay tuned as this moves forward. Our renewal was March 1, 2025.

Turf Reduction

The Beta Project is complete and should give all of us an idea of what turf reduction will look like around our condos. Turf



reduction in each village is a function of the money available for that item. In del Lago, because of the roof replacement project cost, there is little money available for other projects for the next few years. If there is any turf reduction, it will most likely be a small project. However, for anyone who is anxious to re-landscape the turf around your condo at your own expense, you can turn in a plan to the Architectural Committee for approval. To minimize delay, it should follow the plant palette for del Lago and could cost roughly \$8 to \$10 per square foot.

del Lago Landscaping

Now that Bella Vista is the Villages new landscaping contractor, you are probably beginning to notice changes in trees being trimmed, weeds disappearing and lawns turning green. When ‘catching up’ with gardening that needed to be taken care of months back, del Lago will start to look like it did when many of us moved in several years ago. We are fortunate that the Beta Project started with us and is now complete. Some of the plants are quite small but will begin growing as the weather warms.

Water Use

You can help lower HOA’s costs for del Lago! Water usage is one of the three highest line items in your HOA costs. You can help to save money by following some simple tips.

Please refrain from watering in front of or behind your home or hosing the sidewalk!

If, at the end of the fiscal year we come in below budget, del Lago gets a credit which reduces our overall HOA fees:

1. Check for leaks. The average leak in a household wastes an average of 10,000 gallons of water per year! A dripping faucet can waste around 12 gallons per day, while a running toilet can waste up to 1,440 gallons per day. **Helpful Hint:** Put 5 or 6 drops of dark food coloring into a toilet tank, if colored water appears in the bowl after 20-30 minutes, there is a leak in the flapper valve.
2. Turn off the water when brushing your teeth. Try to take showers under five minutes and possibly turn off the water when soaping up.
3. Only run the washing machine and dishwasher when you have a full load. Did you know the typical dishwasher uses around 3-4 gallons per cycle, while hand washing can use up to 27 gallons due to the tendency to let the water run continuously while scrubbing?
4. Please do not water plants in the ground or grass outside your unit. If a plant is not getting enough water, put in a work order request with The Villages maintenance at <https://member.thevillagesgcc.com/dashboard>. No computer? Call 408-223-4670.

We have posted the water report on our website – <http://dellago.vgcc.club>. This will allow you to see comparisons to other Villages, and see the water usage for your own condos.

If you see high water usage, The Villages can check your unit for leaks or running toilets, both of which can use large amounts of water without your realizing it. The landscape is now able to be

watered, but please refrain from personally watering around your house, and with the cooler weather cut back on watering patio plants.

Firewise Certificate may reduce your Homeowners Insurance!

The Villages received its Firewise Certificate of Recognition from the National Firewise Protection Association on January 7, 2025. [You can download a copy of the certificate here.](#) Check with your insurance company, this may lead to a reduction in your personal insurance cost! Documents are also available in Building A.

del Lago Financials

FY24 Report from July 1, 2024 to December 31, 2024 (6 months)

Operating Details:

Total Revenue: \$635,241

Total Expenditures: \$ 474,538

Transfers to Club: \$101,965

Total Outgo: \$576,504

Net operating surplus: \$58,738

Reserve Budget:

Total Reserves Contributed \$428,780

Total Reserves Expended: \$29,014

Reserve Interest Income After Taxes: \$39,438

Net contribution to Reserves: \$439,204

Carryover from last year: \$3,164,976

Current Reserves Balance \$3,604,180

del Lago Village Social Fund

(formerly del Lago Village Enhancement Fund)

Previous balance del Lago/Sonata \$4,034.53

Expense /Christmas decorations: 405.96

Current balance: \$3,628.57

del Lago Fund: \$185.00

Delivery of Villages Association Documents Electronically

The Villages sends annual reports to all residents. The cost of printing, paper, envelopes, and, in some cases, postage is over \$3.00 per packet. You can help to reduce our HOA costs by electing to receive these documents electronically! There is a form on the member portal that can be [downloaded at this link](#). Documents are also available in Building A.

Still Receiving your Villages Statements via Mail?

Another way to help save money is by reducing the HOA costs of printing, paper, envelopes, delivery, and, in some cases, postage is to receive your HOA bills via email or through the Villages Portal. [There is a form on the del Lago website that can be downloaded at this link](#). Documents are also available in Building A.

Have you signed up yet for the Villager Online and the Villages Member Portal?

Need assistance accessing it? No problem! VMA's *Making Friends with Technology* program is here to help. Call 408-238-4230 to schedule an in-home visit with an instructor who will guide you through the new features and ensure you're connected to our Villages community in every way. In addition, you can download your HOA bill through the portal.

Are you happy with the online Villager?

You can fill in an online feedback form by visiting this link – <https://news.thevillagesgcc.com/feedback-form/>. No computer? Respond to this email for assistance or call 732-742-4874.



Order Your 4 Free At-home COVID-19 Tests

Every U.S. household is eligible to order 4 free at-home tests if you have not ordered any free COVID-19 tests since September 24, 2024. Completely free – no shipping cost! This program may be halted, order now! Visit <https://covidtests.gov/>. No computer? Respond to this email for assistance or call 732-742-4874.

Don DeVincenzi

Sadly, on February 4, del Lago lost long-time resident Don DeVincenzi. For over 60 years, Don and his wife, Lois, played key roles in the leadership and social activities of del Lago. On behalf of the DAC and the del Lago community, we send our sincere sympathy to Lois and the DeVincenzi family.



Save the Dates!

- The **annual del Lago/Sonata Luncheon** will be held on Sunday, April 27@ 11:30. We're having a pre-Cinco de Mayo lunch. Everyone last year had such fun, we promise it will be just as good this year!
- Our **annual Brunch** will be held on Saturday, October 18 @ 10:30 am. Mark it on your calendar now.
- Enjoy the start of summer at the **annual del Lago Ice Cream Social** is scheduled for Wednesday, July 25.
- A great opportunity to enjoy socializing with your neighbors and make new friends is at the **del Lago Bring-Your-Own-Chair socials** beginning April 23. Weather permitting, we will be meeting every fourth Wednesday of the month @6 pm on the Maggiore lawn. A reminder will be sent out one week before.

All of our activities are listed on our website-
<https://dellago.vgcc.club/>.

Welcome New Residents!

- Laura & Kevin Evans
3346 Lake Albano Circle
- Barbara Keiker
3324 Lake Albano Circle



Cubby and his poppa, Guy Juarez,
on a walk around del Lago

The del Lago District Advisory Committee (DAC)

Voting members: Emil Pisarri, Chairperson, (669-609 -0461); Melinda Dobbs, Vice Chair (408-666-9713); Anahid Gregg, IT (732-742-4874); Valerie Dimmick, Secretary (408-813-3985); Tim Robinson (512-964-3989); Cheryl Allmen (408-307-3979); Gary Lohr; (408-912-5124).

Non-voting Associate members: Monona Tang (914-262-7266); Margaret Spatafore (408-532-1966).

Newsletter produced by Valerie Dimmick, valerie.dimmick@gmail.com; Editor, Emil Pisarri

To receive these Newsletters via Email, contact: Anahid Gregg at anahid.villages@gmail.com or by phone at 1-732-742-4874
DAC=District Advisory Committee, ABOD=Association Board of Directors, CBOD=Club Board of Directors, AC=Architectural Committee