



**THE VILLAS AT SHREWSBURY**  
**Association Annual Meeting Minutes**  
**September 15, 2022**

**Call to Order:** Toni Averbach, Board President, opened the meeting at 7:03 p.m.  
Due to the COVID 19 virus, the Annual Meeting is again being held via ZOOM conference call in.

**Welcome:** Toni Averbach, President introduced herself and the other board members present: George Trocki, Vice President; Jackie Wilson, Secretary; Gary Holley, Treasurer; and Roland Carrington, Technical Support for the website and Host for tonight's Zoom meeting. Also online are Darla Robinson, Property Management Coordinator with Bennett Williams and guest Jeff Nelson, General Manager for State Farm Insurance.

Welcome to four new residents: Mark and Mary Bodmann; James and Ebony Wilson; David and Donna Neff; and Caroline Wingert.

**Meeting Guidelines:**

1. *This meeting is being recorded -even the questions in the chat section.*
2. *You will be muted and unmuted by Roland.*
3. *Residents will present their topic unmuted while the audience is muted. The presenter will be given a time of 3 minutes to present their topic.*
4. *Questions concerning the topic will be written in the chat box to EVERYONE. We will allow 3 questions per topic after each presentation (not by the same person).*
5. *Roland will read the question.*
6. *The person presenting the topic will speak for clarification*
7. *Questions for the Board will be read by Roland and answered by the Board.*
8. *If we don't have the answer to your question, either Darla or the Board will respond at a later date.*
9. *You may leave the meeting at any time but may not be able to re-enter.*
10. *Under "New Business" each individual will be given a chance to speak on 1 subject for 3 minutes. That person will not be able to speak again until all others have been heard.*
11. *Under "New Business" motions made may be discussed, amended, and seconded if we have a quorum. No voting will occur at this meeting. Voting on a seconded motion, if necessary, will be by a mail out ballot to all residents.*
12. *Roland will end the meeting.*

**President's Comments:**

*Welcome to the Annual Meeting by Zoom for the third year in a row. This is our 18<sup>th</sup> year for annual meetings. We appreciate your attendance, although, it is not the same as meeting in person. Hearing that the positivity rate of covid case was increasing for PA, we thought it best to be safe one more year for those residents wishing to attend but were still being cautious out in public. Hopefully, we will be able to meet in person next year.*

*By-Law 2.2, Annual Meeting, states that the annual meeting of the Association shall be held the third Thursday of September, if possible. This does not mean that community meetings cannot be held during other times of the year. However, it is important that you make an effort to attend the meetings. It gives you a chance to find out what's going on in the community, listen to presented topics, ask questions, or express your suggestions or concerns. This helps the Board to set their agenda for the coming year.*

## *RULES & REGULATIONS*

*The Villas are a work in progress. We began 2022 with the condensation and incorporation of all the revised rules since 2016. This is our 6<sup>th</sup> edition. The purpose of each update is to provide modification and clarification of the rules. The booklets were mailed to you in March. If you have not received a booklet, please let Darla know.*

*Unit owners agreed to abide by the Association rules when they purchased their homes. We are requesting that you understand that we are just enforcing the community rules and ask for your agreement and correction of the violation in a timely manner.*

## *INFRASTRUCTURE*

*I believe the road paving went as smoothly as could be expected. The Foreman assigned to the job relayed their daily schedule early each morning which I then informed you of what to expect. I truly think in the beginning they had in mind a three-day project but as work progressed it slowly changed and so did information to you. When they saw we had only one entrance and what a busy community we are, they began to readjust their plan. It was done in 2 days much to our relief. With a 20-year estimated life expectancy of the road paving, it should not happen again until the year 2042.*

*I know this project had to be stressful for some, especially those who worked, who had grandchildren to pick up, and especially who had doctor and health commitments. I did my best to see that those with special needs were accommodated in terms of a way out and in of the community. With much rearrangement, I am so thankful that through joint effort all worked out for the group of residents who were able make it to doctor appointments, planned health treatments and even planned surgery.*

*The halogen bulbs in the street lights along the large parking lot were replaced with LED bulbs to cover more area with a brighter light at less yearly cost.*

*Unfortunately, one of the street lights was damaged. At first, we had no idea who did it. But thanks to the watchful eyes of our residents, the mystery was solved. Reports came in, such as, a resident saw a black truck on the lot; at 7:08 am a resident saw a black trash truck do a complete turnaround on the lot near the light; at 7:30 a resident saw the driver on the truck using his phone. Photos of the pole showed black marks close to the base. I called Penn Waste to report this information. Using the mentioned times, the truck was seen at the Villas, the manager viewed the cameras on this truck, and the driver, unaware, did indeed hit the pole. Penn Waste will pay for the damage. Repair of the street light is scheduled for Friday, September 23<sup>rd</sup>.*

*This resolution came about due to the residents' vigilance. If you see any suspicious activity, let the Board know.*

*Moving on, eighty-two roofs have now been replaced to an architectural shingle.*

*A new color was added to rule #7b (Storm Doors). In addition to the preferred full-view almond color storm door, the color **sandtone**, a slightly darker shade of almond, which is found at Home Depot, blends nicely into the exterior appearance of our front storm doors. When shopping for a storm door and you are unsure of the color, please consult with the Architectural Committee for guidance.*

*An update on Rules 31 and 37, on-street parking and parking lots. In the beginning we had to send out some letters to residents who needed a reminder of the revised rules. For the most part, cars are not hoarding the streets or lots but moving the cars daily. Thank you. You may have noticed some cars parked on the lot longer than allowed. These residents were granted temporary approval due to extenuating circumstances. Remember, if you have extenuating circumstances regarding rules 31 and 37, please contact the Board for resolution.*

*The small parking lot was seal coated.*

## **LANDSCAPING**

*Jose and crew, of Deer Ridge Lawn Care, did a very good job on spring clean-up, mowing and landscape work with no residents' complaints. They will continue as our contractor for next year with no price increase.*

*However, due to the busy schedule of Deer Ridge, we hired G & M Lawn Care & Maintenance to do extra landscaping work. They cut down 2 trees, trimmed bushes at the small lot, tidied the entrance sign bed, and removed the suckers from many trees. Call Mike Gladfelter, the owner of G & M, for individual trimming and weeding of your mulch beds. You can find his phone number in the Handyman section on our website, [tvillas.org](http://tvillas.org).*

*We have signed the snow removal contract with Deer Ridge for the 2022-23 season. The pricing is comparable to Jordan's price last year.*

*The Annual Summer Inspection was completed with 85 homes in compliance at inspection time.*

*Heritage treated our trees to decrease the spotted lanternflies population for next year.*

*Information on the fall clean-up will be send out later in the year.*

## **VOLUNTEERS**

*We have a terrific group of volunteers on committees and some who work individually in our community. Some volunteers have been with us for years. I want to thank each and every one of them.*

*Nancy Knaub, Phyllis Hundley, Linda Weber, Steve Benson, Leonard Averbach - Architectural Committee*

*Al Grau, Neva and Wayne Bryant – Landscaping Committee*

*Paul Weber, Lamp posts maintenance*

*Steve Benson, Maintains entrance sign; Painted around all hydrants*

*Tom Tellier – Flag Committee*

*Vernetta Chapman – Social Committee; Decorates entrance sign for holidays*

*Debbie & Randy Holter - Organizers of Christmas Caroling; Chairpersons for April's Community Clean-up; Started the Villas Facebook; Chairpersons for the 20<sup>th</sup> Anniversary Bash; Social Committee; Volunteered to weed the entrance mulch bed.*

*We would love to see your name on this Volunteer list. Please consider joining especially the Landscaping Committee.*

*In closing, I want to thank Wayne Bryant who served on the Board for 10 ½ years. Thank you to George Trocki, who had Board experience, was appointed, and he accepted to fulfill Wayne's remaining term.*

**QUORUM** was met with 25 residences represented initially with two residents arriving later for a total of 27 units represented. Min

**MINUTES FROM SEPTEMBER 16, 2021** –Minutes stand as presented to the community by the Fall 2021 mailing. One objection to the 2021 minutes had been raised but the minutes were confirmed correct after the recording of the minutes was heard. Any further discussion with the homeowner will be held offline.

**PROPERTY MANAGEMENT REPORT** - Darla Robinson of Bennett Williams, shared with the group what a pleasure it was to work with the community another year. She stated what a great community the Villas is and acknowledged her thanks to the Board and Committees for their work.

**TREASURER'S REPORT** - George Trocki expressed his thanks for the support in him coming back on the Board. He briefly reviewed the Miscellaneous Income on the report previously sent out to the community. Miscellaneous Income Account, \$3,502, consists of Administrative Landlord Fees, Legal Fees, Street Parking during Snow, Violations for work uncompleted, reimbursement for work in common areas. To date in 2022, \$3,502.00 is in this account. Of this amount \$3,061.00 will cover the costs of lantern fly spray which was not included in the budget.

A homeowner expressed concern about being targeted with multiple mailings requiring approval for a party. This item is a personal matter and was tabled for discussion offline with the homeowner and the Board.

No further questions were presented on treasurer's report.

## **PRESENTATION AND DISCUSSION OF TOPICS**

**INSURANCE PRESENTATION** – Jeff Nelson from State Farm, Guest Presenter

Mr. Nelson presented information on homeowner's insurance, utility insurance and loss assessment insurance. Event insurance information is still being investigated and will be shared with the community when available.

*Homeowner's Insurance Introduction by Toni Averbach*

*This topic came about when we found out that recently a resident didn't have the correct insurance. Although this topic has been discussed in the past, we felt it would be worthwhile reviewing the difference between HOA insurance versus Condominium insurance especially for residents who moved to the Villas after 2019.*

*The Villas are legally classified as a Condominium Association, but our documents are written as a Homeowners' Association. Each individual unit owners are entirely responsible for their units. That means, your insurance policy should cover both the inside and outside walls of your unit.*

*The policy you should purchase is called Homeowner's HO3 Insurance because it covers the inside and outside of your Villas' home. Condominium HO6 Insurance only covers the inside of your home, not the complete dwelling.*

Mr. Jeff Nelson elaborated that each individual unit owner is responsible for their own insurance. A homeowner's policy is required for units in the Villas. A condo policy does not cover the full unit.. While State Farm does not hold the Villas master policy it does cover some of the homeowners in the community. Mr. Nelson suggested if you have a question on your policy to contact your agent.

Mr. Nelson reiterated that there are items that may not be covered under a homeowner's policy and may require endorsements if coverage is desired. Service lines coming into the property may not be covered under your policy, but an endorsement can be added to your policy to cover repair costs. This could be for any type services lines coming into your home. Check with your agent to see if you are covered under your policy. Utility companies may offer service for their lines while an insurance endorsement would cover All lines.

A second endorsement is a Loss Assessment Endorsement. In the event of a direct physical loss to Association property, the Association can assess unit owners to cover the cost. This could also be for a lawsuit against the Association and the Association would then assess the costs back to the unit owners. Insurance companies offer this endorsement as an inexpensive coverage.

Flood water is not covered under any homeowner's policy and a policy of that nature would have to go through FEMA or the government. However, water seepage can be covered by an endorsement. This includes water damage seeping into a unit from the outside. Backup of sewer drain; sump pump failure or sewer line backs up or toilet or tub overflowing could be covered by this endorsement. Mr. Nelson stated if you have a sump pump this is a good endorsement to have.

### **Rule 26 Topic Presentation**

Homeowner was advised he had three minutes to present his topic. In lieu of presenting his topic on Rule 26 he opted to dispute the three-minute time limit and thereby his topic was dismissed.

### **GENERAL QUESTIONS AND ANSWERS/COMMENTS**

#### **Parties on common ground**

Homeowners' discussion and questions were presented on parties held on common ground. It was noted that Rule 44 came into existence because common area was destroyed several years ago, and repairs had to be made to the grass after an event. This rule brought the requirement for prior approval by the Board for use of common grounds. Fireworks were also banned in accordance with county rules. Parking for large groups is an issue also. Event insurance to protect the Association may be required if homeowners are holding an event on common ground. This insurance is under review.

Homeowner stated they were requested to sign a contract for use of the common ground and another resident requested that any contract be applied to all homeowners. The Board advised there was no formal contract just a request for a homeowner to sign that they agreed to abide by the rules for an event. Any further discussion with the homeowner was requested to be offline.

Thanks were extended to the Villas 20<sup>th</sup> Anniversary committee for their work on the picnic. Name tags will be provided.

### **NEW BUSINESS**

Homeowner noted rabbits are nesting in the front lawn area.

Homeowner stated that lantern flies are numerous in the cemetery area adjacent to the Villas.

### **ADDITIONAL QUESTIONS AND COMMENTS**

- Cigarette butts on the pavement are numerous. Residents are reminded to pick up.
- Pet waste continues to be seen and residents should be reminded to pickup.  
Purchase of doggie waste stations was suggested.

### **Township News**

Art Rutledge, Township Supervisor Reports:

- Preliminary plans for the development across the street is for 154 single family and duplex homes. First phase for 23 homes with development perhaps a year away. A traffic study to be completed for determination on stop signs/lights.  
The storm drain system from the Villas that is under Mt. Airy and exits on the other property across the street will be taken over by the new development for pond maintenance.

- Royal Farms is going where Tom's was located and is pending government approvals. Tom's is still for sale.
- A huge 650,000 sq. ft. warehouse is proposed off Elm Drive.
- Temporary road by the elementary school is for a development of 4 or 5 houses. Plan approved by the Township and PennDOT but appears to be on hold by builder.

Township was contacted to investigate the fence behind 238 Fairmount Court to determine its safety.

## **ANNOUNCEMENTS**

*Bylaw 3.3 states the annual election of Executive Board members is announced at our annual meeting. We have two (2) open Board positions for the year 2023. Nomination forms were mailed with the meeting packet at the beginning of the month.*

*Sadly, Robert Schult passed away this year. Our community sends a donation to a charity in memory of the deceased.*

*November 11<sup>th</sup>, Veteran's Day, is our next holiday. Flags will be placed around the community by our flag committee. If you are a veteran, please consider flying the flag of the service you were in on this day. If you need help, please let the flag committee know.*

*A reminder that Rule 42 states littering is prohibited at all times in all common areas and limited common areas. Please have consideration for your neighbors, do not leave cigarette butts on the streets after smoking.*

*A reminder that Rule 35 states any animal droppings on common areas must be **immediately** removed. Common area includes the lawn in front of a resident's home.*

*Continue to direct your questions or concerns to Darla rather than calling the Board.*

*Call Mike Gladfelter at G & M Lawncare & Maintenance for individual trimming and weeding of your mulch bed. #717-495-3915.*

## **ADJOURNMENT**

Meeting adjourned at 8:43 p.m.

Respectfully submitted,

Darla Robinson, Acting Secretary  
Bennett Williams Realty, Inc.