

VILLAS VOICE

NEIGHBORHOOD NEWS

Starting to see more activity in the Villas as more of our snowbird homeowners return. We are also seeing activity from villa sales.

2023 will be a challenging year for cost control of our expenses. Inflation has a direct impact to our operating costs. Contractor costs have been growing due to wage increases, lack of employees, and material costs. Your Board is aware of the rising costs and is working to control these costs where practical.

VOLUNTEERISM

We have been quite fortunate to have many volunteers over the years to manage our Association. These volunteers have enabled our Association to maintain our villas and control costs. While we have hired a professional management company, Cadden Management, to perform a number of functions, the majority of the management of the day to day operations is done by volunteers. The Board and all committee members are non-paid volunteers. Thanks to all of you who have helped over the years.

We do have a committee, Association Support Committee (ASC), who works with interested volunteers and the committees to match experience and /or willingness to help. Kathleen Kontos is chair of this committee.

The ASC is currently looking for interested volunteers for all committees. If you have time, a little or more, please contact Kathleen. In particular, she is currently looking for volunteers for the Landscaping Committee. This committee is responsible for working with the Board to establish goals and direction for our thousands of plantings and trees and to keep our landscaping looking good. It will also be overseeing the five year irrigation replacement plan.

Please contact Kathleen at 520-829-9709 or alpinefl@gmail.com if you are interested in any committee. Volunteering is also a great way to meet fellow homeowners.

BOARD COMMENTS

CADDEN MANAGEMENT

During the past year we have been experiencing some issues with Cadden. Two Board members, Jerry Hollingsworth and Greg Morgan, have been looking at our relationship and meeting with Cadden management to discuss issues. One issue, work requests, was identified as a priority. Working together, a possible cause was identified and a new process at Cadden was implemented. We believe that their new processes will make the Work Request entry form work on Cadden.com, as documented in the Villas Voice. Cadden is also developing a list of WR's that may have been mis-routed before the new processing started.

Other issues related to vendor payments and communications are also being discussed with Cadden.

The Board is looking at alternative management options. We expect that between the Work Request fix and other changes that Cadden is undertaking, their performance should improve, but we are holding them accountable to see tangible improvements while we consider our options.

If you have specific examples of issues you have experienced with Cadden, please send the information to Jerry or Greg. Please, no hearsay or he said, she said, only specific examples: issue, date(s) of communication (please identify email or conversation or voicemail and who at Cadden), expected action and any responses. The more specific we can get, the better we can hold Cadden accountable.

ROOF UNDERLAYMENT REPLACEMENT PROJECT

Roof underlayment replacement was identified as a priority issue for 2022 and ensuing years. The Board approved the formation of a roofing replacement committee to manage the process. The committee was comprised of Sue Ryan, John Ryan, Daniel Craig, Brian Gallup, Keith Vinje, and Russ Soderberg.

The committee developed an implementation plan and budget which was approved by the Board. The implementation plan will serve as the basis for future years work

Two items proposed by committee members have proven to be very successful. Keith Vinje developed a contract providing protection for the Association and specified what was expected from the contractor. Brian Gallup suggested an independent roof inspector be hired to inspect the work as it was being performed. This has been proven to be very beneficial.

The 2022 project is completed. There were 24 villas completed. This is four more than originally planned. The actual costs came in below the original estimates and the Board approved the extra completions to take advantage of a favorable price being offered by the contractor.

A job well done!

BOARD COMMENTS

IRRIGATION REPLACEMENT

This project is being spearheaded by Rich Weber and Al Cunningham. Unfortunately, the original bids came in at a price significantly larger than previous replacement projects. We anticipated an increase in costs, just not to the level proposed. Rich and Al have reviewed the bids with each vendor to understand the increases. Irrigation replacement will be reviewed for 2023.

VILLAS ELECTIONS

There will be two Board seats subject to election in March 2023. The Nominating and Elections Committee, chaired by Kathy Schoenwetter, will be actively working to obtain candidates for the posts. Please watch for information from the Committee and consider volunteering.

BUDGET

The budget process has started, with Committee chairs and other areas using funding, working on their 2023 needs. The budget is anticipated to be approved at the November Board Meeting.

BOARD OF DIRECTOR MEETINGS

While the Board Meetings are intended as a time for the Board to formally take actions, the meeting is open to all Association homeowners. There is a time for homeowners to express their questions or concerns. You are all invited to attend.

OCTOBER 26 BOARD MEETING

At the meeting Treasurer, Greg Morgan, identified some irregularities in our financial reports. Greg, working with others and Cadden accounting, has identified and corrected the major issues. He continues to work on expense allocation issues.

A homeowner has requested a permit to install solar panels on their roof. The Board is working with our attorney to protect the Association responsibilities related to roof maintenance/replacement.

Due to the extreme estimates received for irrigation replacement, the Board is considering options related to irrigation replacement.

Your Board of Directors

REMINDERS

Did you know? Our Villas' website (sbvillas2.com) has extensive information regarding your Association. Our webmaster and Villas homeowner, Phil Hafvenstein, does a great job of keeping the site current. If you think there are additional Villas' topics which might be of interest to most homeowners, please submit a comment through the website.

Satellite dishes require a Villas permit prior to installation. Installation is limited to certain areas in the yard or on the villas. No installation is allowed on rooftops. Based on HOA 2 and Villas' guidelines dishes are **required** to be painted (at homeowners expense). If your are planning a dish installation please look at the information article included in this issue to obtain a permit. If you installed a dish without a permit, please obtain a permit. A dish installed without a permit may require removal and reinstall. The cost to remove, reinstall or repair any damage done to a villa will be the homeowners responsibility.

The U.S. Postal Service has regulations regarding street access mailboxes. In addition, both HOA 2 and the Villas' Association have standards relating to the mailboxes and stands the boxes are located on. Homeowners are responsible for maintaining their mailboxes and stands. Please inspect your mailbox to see if it is up to the standards.

Do not put your garbage or recycling bins on the street the night before pickup. There have been a number of recent incidents where the javelinas have knocked the bins over and strewn the contents over the road. Waste Management will not pickup the spillage, it is the homeowners responsibility to cleanup the mess.

HOA 2 has regulations regarding open garage doors. Following the regulations is recommended, not just because it is a regulation, but is also a safety issue. An open door is an invitation to pack rats, snakes and other creatures to take up residence. Be on the safe side, close your door when being open is not needed.

Snow must be removed from your sidewalks within 24 hours after snowfall. (Just a reminder for the snowbirds so they are even happier to be in Saddlebrooke!)

Both HOA 2 and the Villas 35/35A have rules and guidelines regarding what you can and can't do related to your property. Please make yourself familiar with the rules and guidelines. YOU are responsible for any actions taken. The Villas' rules and guidelines may be found on the Villas' website. sbvillas2.com

REMINDERS

The HOA2 Patrol reminds us to be on the lookout for packages scheduled to be delivered to our homes. In addition, they have suggested using mailboxes at the Administrative office and the Desert View complex for outgoing mail rather than using your own box with the red flag up. While there is limited theft in Saddlebrooke, the holiday season does seem to attract unwanted events. Also, there is a USPS Contract Station in the Convenience Center on Saddlebrooke Blvd. which can help you with your postal needs.

PLANT REMOVAL

We are trying to reduce the number of plants in order to reduce costs related to maintenance and water usage. If you have plants you think could be removed please submit a work order through Cadden. The Landscaping Committee will review your request.

INSURANCE

The Villas' insurance coverage has been renewed for 2022-2023 with some changes.

- The aggregate coverage for property coverage has been increased to \$50 million, with a replacement cost clause.
- The aggregate coverage from earthquake insurance has been capped at \$25 million.

The Certificate of insurance can be found on the Villas' website under Homeowner Documents, Insurance. The coverage document below is also available on the website. Suggest you take a copy of both when discussing your insurance coverage with your agent.

There are deductibles which you should discuss with your insurance agent for coverage, as well as coverage for those things not covered by the Villas' policy.



Saddlebrooke Villas Association Nos. 35, 35A, Inc.

Your Association is insured through LaBarre/Oksnee Insurance

The Association maintains a master insurance policy to insure the buildings and is for **BARE WALLS** only per the association's CC&R'S. An example of the Perils you are insured for are; wind, hail, lightening, fire, vandalism, malicious mischief, explosion, earthquake, and sudden and accidental water damage. There are certain **exclusions such as finished flooring, wall coverings, fixtures and cabinets, your personal property, standard maintenance items, theft inside of your unit, insect or animal damage, satellite dishes, patio enclosures, service lines, settling or cracking of foundations, items damaged by normal wear and tear or pest (vermin) damage and subsidence.** The Association policy carries a Property Deductible of \$5,000 for all perils EXCEPT earthquake which has a separate 5% deductible, and depending on the circumstances of the loss, could be your responsibility as the homeowner.

What Insurance Coverage does a Unit Owner Need?

- **Personal Property** coverage WITH replacement cost covering your personal belongings as the master association policy does not cover for Unit Owner's personal property.
- **Building Additions and Alterations** can be covered on your personal policy when the association's policy does not pick up coverage for Betterments and Improvements. Improvements or Upgrades to your Unit should be covered by you as an owner to cover any gaps in coverage in the event of loss. **Please be sure to inform your personal insurance agent that the HOA policy excludes coverage for finished flooring, wall coverings, fixtures and cabinets.** Also, please be sure to notify your personal insurance agent that this association carries a \$5,000 Property Deductible and a 5% Earthquake deductible so that you are covered in the event you are responsible for that Deductible or loss sustained within your Unit that is less than the Deductible.
- **Loss of Use** will pay the unit owners living expense while the unit is not inhabitable due to an insured loss. If your condo is rented out, this coverage will be replaced with Loss of Rents coverage.
- **Loss Assessment** will pay the owners share of a special assessment levied due to an insured loss exceeding the associations master policy limits.



- **Personal Liability** pays for bodily injuries to other people or damage to their property if you are liable resulting from unintentional acts committed by qualified family members including sporting activities and acts of your pets.

Need to file a claim?

- If you have a claim notify your HOA management company or the board of directors as well as your own personal insurance carrier. Claims that involve your personal property, furniture, and interior finishes must be placed with your homeowners insurance carrier. Claim payments for this policy are issued to the HOA/board of directors as insurance trustee.

Need a certificate of insurance?

- Send your request to proof@hoa-insurance.com or call 800-698-0711

Be sure to review this with your personal insurance agent today or call our Personal Lines Expert, **Tina Terrell**, direct at **949-215-9803** or **(800) 698-0711 Ext. 203**. Thank you!

NOMINATING AND ELECTIONS COMMITTEE

Our Villas are a great place to live, and the success of the community is because of the many wonderful volunteers we have working on our behalf. Because of this, it is important that each of us consider helping out in some manner.

Serving on the Nominating and Elections Committee (NEC) provides just such an opportunity! The role of the committee is to coordinate the election process and most importantly to encourage homeowners who have both the interest and the necessary skills to run for a position on the Villas Board of Directors. The committee is active from late October through the Villas Board Annual Meeting in March.

If you would be willing to join us in this effort or would like more information regarding the commitment, please contact me by email or phone.

Kathy Schoenwetter, NEC Chair

k.schoenwetter@comcast.net, 847-724-3831

Pest Control Issues

Your Association provides termite treatment, bee/wasp treatment, and pack rat treatment. Treatment services are contracted through **Northwest Exterminating**.

You may report issues by calling or sending an email to Northwest.

Call Northwest Exterminating at **520-888-2847**. When prompted, touch 1 for Existing Customer.

When calling, identify yourself as a Saddlebrooke Villas homeowner and ask to speak to someone regarding pest issues at your Villa.

If sending an email, use this address: **nwcommercial@nwest.net**. Identify yourself as a Saddlebrooke Villas homeowner and describe your issue.

DO NOT call **CADDEN** Management regarding pest issues.

If you have any questions, please call Dwight Cox (317) 251-3741, our volunteer chairperson for the Villas Pest Committee

Paint & Exterior Maintenance Committee

ROOF ISSUES

The Maintenance Committee is very grateful to Greg Morgan, and his cohort Allan Cunningham, for the handling of the contracting and payments to Jimenez Roofing during this summer while the other Committee members are luxuriating in their summer abodes out of AZ. Brian Gallup oversees the interaction with the roofing inspector, whose comments have been very reassuring. Without the help of these dedicated Villas board members and committee chair, this roofing project would cost the Villas homeowners a lot of money.

The contract was for 10 buildings/duplexes this year, but due to the excellent per/building price by the contractor, 12 buildings were completed. Work on the remainder of the buildings (one duplex/two villas = one building) will be done over the next seven years working from the oldest to the newest. Any buildings that have experienced excessive roof issues will be completed sooner rather than later.

The re-roofing process includes removing and storing the tiles, removing any existing underlayment and battens, replacing any water damaged decking and fascia, installing new Polyglas underlayment and new battens and replacing the tiles including any broken tiles.

ANNUAL INSPECTION

The annual inspection by the Maintenance Committee will be conducted during the first two weeks of November. Committee members, wearing yellow safety vests, will be looking for any obvious repair needs and, to help the Pest Control committee, any pack rat or termite tubes on the outside of each villa. We also check that TV dishes are properly installed and painted.

Work Orders

Please remember that you must put in a work order with Cadden for any exterior work to your Villa. This is how we keep account of all the work that is done on your Villa and how our budget is expensed.

Sue Ryan, Committee Chair 708-602-8202 or m.sueryan@att.net

SOCIAL COMMITTEE

In September, the Social Committee met for the first time in several months.

There was recently a ladies' luncheon held at the Preserve, with a great capacity turnout.

Plans for our Holiday Brunch are in full swing; SEE BELOW

The gals continue to meet on Wednesdays at 7:00 a.m. for breakfast at the Mesquite; while the guys meet at 7:00 a.m. at HOA1 on Saturdays.

Happy Hours for the Villas are held Wednesdays, 4:30 p.m. at the Bistro. Come join us to meet your neighbors!!

Your Social Committee members are: Arlene Housmyer, Sharon Ingle, Genie Reardon, Phoebe Bax, Sandy Bailey, Kathy Kontos, Debbie Keefer, Fran Meckler, Angie Ruble, Donna Webber, Linda Davis and Roberta Hafvenstein.

Respectfully submitted,
Arlene Housmyer
Publicity Chair

The Villas Happy Hour is at the MountainView Bar and Grill every Wednesday at 4:30 PM

Make plans now to join your neighbors each Wednesday for good friendship, great food, and your favorite beverage. Seating has been arranged for all who attend.

Come celebrate the most wonderful time of the year with your friends and neighbors while enjoying the Villas'

HOLIDAY POTLUCK BRUNCH

Sunday, December 11, 10 A.M.

HOA1 Activity Center

(NO Street Parking at Activity Center)

Attendees are asked to bring one of the following sufficient to serve 8 to 10:

Potatoes, Breakfast Casserole, Meat, Pastries, Breads, or Fruit

Due to space constraints, attendance is limited to only 80 on a "first come, first serve" basis.

We may have a Wait List, so please cancel immediately if your plans change.

Secure your spot by contacting Sharon Ingle

by email: sharon21044@gmail.com

or by phone, 701-388-1395

Make your reservation by December 8, 2022

When you RSVP, please let Sharon know who will be attending and what dish you will be bringing.

Coffee and Mimosas will be served!

Board of Directors

Russ Soderberg, President:
414-940-0040
soderberg076@aol.com

Jerry Hollingsworth, Vice Pres.:
636-262-0999
huntducks48@gmail.com

Greg Morgan, Treasurer:
408-483-2309
gregmorgangm@hotmail.com

Allan Cunningham, Secretary:
303-358-0624
alc.hoa2villas@gmail.com

John Ryan, Director:
708-917-3579
roadstarjohn2@gmail.com

Community Association Manager
Cadden Community Management
1870 W Prince Rd, #47 Tucson,
AZ 85705

Manager: Jose Becerra
Assistant:

Telephone: 520-297-0797 Fax:
520-742-2618

E-Mail:
josejbecerra@cadden.com

BOARD MEETING DATES

WEDNESDAY, NOVEMBER 30, 2022
CATALINA ROOM (next to Mesquite Grill)
2-4 PM

ROOMS TBD 2-4 PM
WEDNESDAY, JANUARY 25, 2023
WEDNESDAY, FEBRUARY 22, 2023 (Meet the candidates)
WEDNESDAY, MARCH 22, 2023
WEDNESDAY, APRIL 26 (Annual meeting and Board Meeting)



Important Satellite Dish Information

Satellite dish installation in the Villas does not follow the same guidelines as in the single family homes. Because the Villas Association covers the cost of most exterior maintenance and repair, installation on the roof is not allowed. Securing the dish on a metal sled is also prohibited.

The Villas Satellite Dish Permit form has been revised. If you are planning to have a dish installed or are changing providers, please contact me and I will email the new form to you.

I will always try to meet the installer at your villa to be sure he plans to follow our rules. If the dish is not installed properly and it has to be changed, the company charges you \$50 or more to move it. We try our best to avoid this.

If you have questions, please contact me at teddy1putt@gmail.com or 825-5746.

Thanks for your cooperation,
Ted Johnson

Website Reference Guide for Villa Residents

If you are looking for:	You will find it here:	Access:
Villas Certificate of Insurance	sbhoa2.org	password ⁽¹⁾
Villas Work Order Form	sbvillas2.com	public
Villas Governing Documents	sbhoa2.org	password
Villas Site Manager	cadden.com	public
Villas Board Roster	sbvillas2.com	password
Villas Social Calendar	sbvillas2.com	public
Villas Satellite Dish Form	sbvillas2.com	public
Villas Voice Newsletter	sbvillas2.com	public
Villas Owners Roster	sbvillas2.com	password ⁽²⁾
HOA2 Owners Roster	sbhoa2.org	password

⁽¹⁾You created a password for the sbhoa2.org website the first time you **logged in**.

If you have forgotten it, you can request a new one from the login screen.

If you have not yet created a profile on sbhoa2.org, follow these website directions.

⁽²⁾ The Villas roster password was updated 2/1/2022. If you have forgotten your password for the SBVillas2.com roster, click on "FORGOT YOUR PASSWORD" and request it be emailed to you.

 <p>SaddleBrooke TWO SADDLEBROOKE HOMEOWNERS' ASSOCIATION #2</p>	<p style="text-align: center;">Welcome to the HOA2 Website</p> <p>If this is your first time logging in, please use your member number for both fields. If you do not know your member number, please refer to your member ID card. Type this number into the field, but omit the last character, which should be an alphabetic character.</p> <p>For Example: if your member number on your ID card is 10550010817A1A, you will type 10550010817A1 in both fields. Alphabetic characters are case sensitive so please use upper case letters in your password.</p>
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From the SBVillas2.com website you can also:

Access a variety of useful forms

Submit new or changed contact and interests information

Submit suggestions about any aspect of the Villas operations

View upcoming events and meeting dates, and view a Map of the Villas

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