

The Village Voice

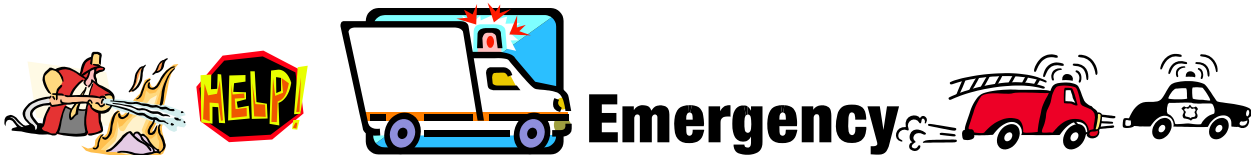
Winter 2011

Volume 14, Issue 1



SNOW REMOVAL

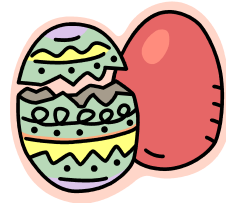
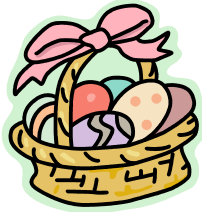
Hutch Concrete & Excavation Contracting has been contracted to clear snow from the parking areas, sidewalks and the walkways. The VABCA's snow removal policy is: Clearing or plowing will not start until the storm is finished and it has stopped snowing. Snow will be cleared from the walkways and sidewalks only if **two (2) inches or more accumulate** on these areas. Please be patient and understand that all of the walkways and sidewalks will be shoveled as quickly as possible. The streets will also be plowed if two (2) inches or more accumulates. Sidewalks will be treated with ice melt (Calcium) when necessary. Should you have any questions or complaints during the clearing process, you may contact the office at 415-1330 at any time because we check voice mail periodically throughout the snowstorm. All complaints will be forwarded to the contractor. **Ice melt is located at all the trash sheds for residents to use at any time.** If you purchase ice melt on your own please use only Calcium to prevent damage to the sidewalk concrete.



Emergency

For emergencies, call 911 to notify the proper authorities. For true maintenance emergencies concerning the **common elements**, please contact the VABCA Office. The VABCA is responsible for the maintenance of the common elements. The inside maintenance/repairs such as appliances, water heater, plumbing, electrical, etc. are the homeowner's responsibility. For common element maintenance emergencies that can't wait until normal office hours, please call the **Emergency Number (856 439-4304)**. The VABCA is **charged** for all calls to this number whether an emergency or not. Here is a list of additional numbers that you may find helpful. VABCA Office hours are Monday, Tuesday, Wednesday and Friday between 10 a.m. and 2 p.m. Thursday hours are 3 p.m. to 7 p.m.

Mantua Township.....468-1500	South Jersey Gas..... 561-9000
MUA- water & sewer. 468-1111	Underwood Hospital..... 845-0100
Police Dept..... 468-1920	Post Office..... 468-1600
Fire Dept.....468-9810	Public Works..... 468-1502
Atlantic City Electric..... 1-800-642-3780	



HOPPIN EASTER

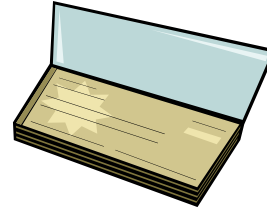
Our tots to tweens Easter Egg Hunt will take place on Sunday April 17, 2011 from 1:00pm to 3:00pm. It will be held at the Villages at Berkley Club House. There will be games, prizes and refreshments. So hop on down and join the fun. Attention parents: If you have any ideas for future activities or simply would like to help with the egg hunt, Please call Penny Ford @ 609-970-0040.



Associa Mamco Homeowner Access

All homeowners are now provided with access to real-time account balance information, as well as full payment history. As soon as an adjustment is made to an account, the current balance is immediately available to be viewed online.

- **Where can homeowners go to log in to their Associa Homeowner Access account?**
 - By going to www.mamcomgmt.com and clicking the “owner login” link at the top right of the page.
- **What do homeowners need in order to register their Associa Homeowner Access account?**
 - Homeowners will need to enter their e-mail address, C3 account number from your coupon booklet, and either their last name/company name or street number as it appears on the coupon booklet.
- **I have a homeowner who says they tried to register, but never received an initial activation e-mail once they submitted their information on the registration page. Why not?**
 - Some e-mail providers will block e-mails from unknown senders or will filter the e-mail to a Junk Mail folder. If homeowners are sure they did not receive the e-mail (from support@eunifycentral.com), please direct them to e-mail access@associaonline.com with their name, Association, and account number and we will provide them with a temporary login that will allow them to register.
- **What information will homeowners see when they log in to their Associa Homeowner Access account?**
 - All homeowners will see their current payment status, last payment date & amount, as well as current amount due. They will also be able to see their full payment history by choosing to “View Account Detail”.
- **How accurate and up-to-date is this account information?**
 - Associa Homeowner Access reflects homeowner account information in real time based on what appears in management software system C3.



VABCA Delinquencies and Foreclosures

Attached to the back of this page are two delinquency charts that have been updated as of 01/31/2011 for units that owe the VABCA any money. These charts outline which streets/buildings that are not paying their assessments, fines, legal fees and special assessments.

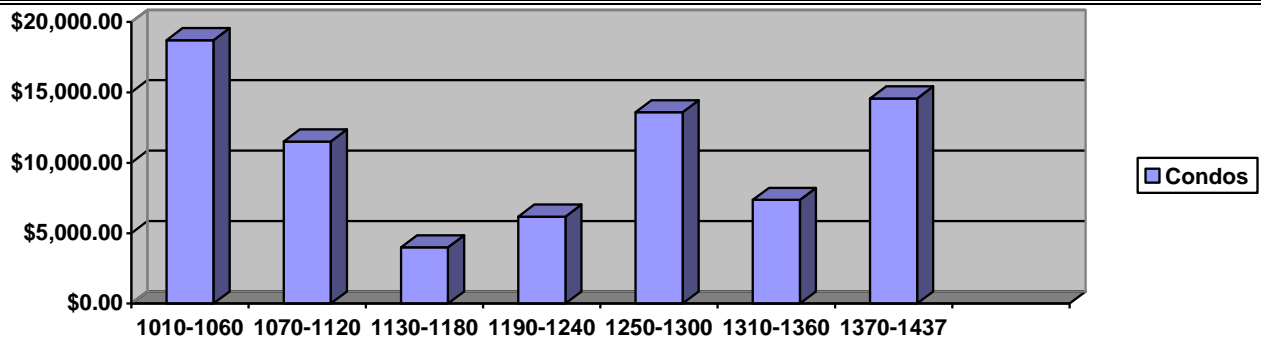
The VABCA Board of Trustees and Management have given each owner the opportunity to make payment arrangements. If you have not contacted Management to make payment arrangements or you have defaulted on your payment plan, foreclosure proceedings will be initiated on those affected units. That's right, if you don't pay your assessments, the VABCA will foreclose on your unit.

The VABCA cannot continue to operate with a resident receivable at \$ 95,244. It is not fair to the owners who pay their assessments. The Board and Management are taking an aggressive approach because the situation has become critical. If you are late with your assessment payment for three months, you will be turned over to the VABCA's attorney *and* you will be responsible for attorney fees and late fees. The attorney, at that time, will file a lien on your property and then file a judgment against you for the unpaid assessments.

If you want to save yourself a lot of money and bad credit, call the VABCA/Management office at once to set up a payment plan. Some late fees can be waived - but you need to take the first step and start paying your assessment immediately or risk losing your unit.

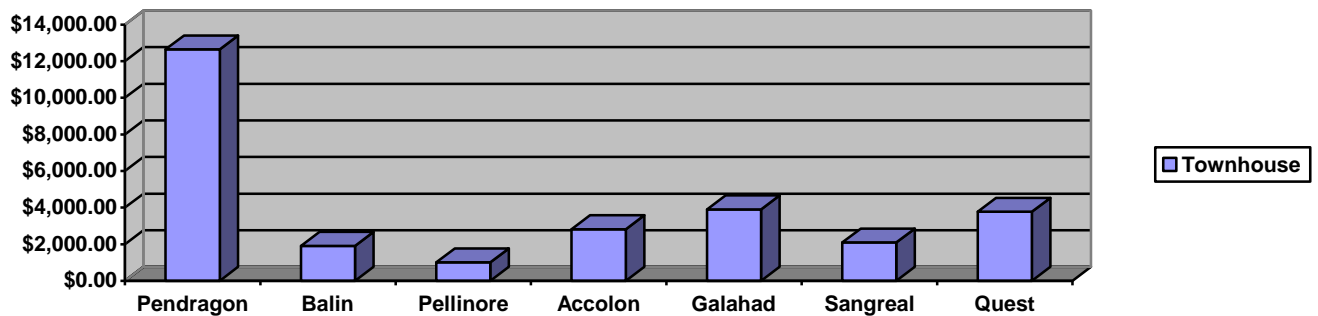
As an added note, some homeowners are under the misconception that your VABCA assessments come out of your mortgage payments. That is **not** true. **Your mortgage company does not pay your assessment!**

DELINQUENCIES CHARTS



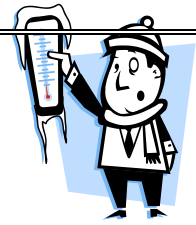
Condos - As of 1/31/2011

1. 1010 -1060	number of units 50..	number of units on delinquency list	21
2. 1070 -1120	number of units 50..	number of units on delinquency list	17
3. 1130 -1180	number of units 50..	number of units on delinquency list	10
4. 1190 -1240	number of units 50..	number of units on delinquency list	15
5. 1250 -1300	number of units 50..	number of units on delinquency list	17
6. 1310 -1360	number of units 50..	number of units on delinquency list	16
7. 1370 -1437	number of units 50 ..	number of units on delinquency list	17



Townhouses - As of 1/31/2011

1. Pendragon	number of units 63..	number of units on delinquency list	23
2. Balin	number of units 18..	number of units on delinquency list	5
3. Pellinore	number of units 16..	number of units on delinquency list	5
4. Accolon	number of units 19..	number of units on delinquency list	5
5. Galahad	number of units 16..	number of units on delinquency list	5
6. Sangreal	number of units 35..	number of units on delinquency list	8
7. Quest	number of units 33..	number of units on delinquency list	11



HEATING OF UNITS IN COLDER MONTHS

In order to prevent breakage of water pipes during the colder parts of the year, thermostats within the units should be set to "on" at a minimum temperature of 55° F any time the outside temperature is forecasted to or does reach 32° F or below. Exceptions to this rule are allowable only during power outages or periods when heating equipment is broken. **Owners/residents should inspect their water pipes in the outside storage closet. We had several reports of pipes freezing in the storage closets.** Also each owner/resident should know where their **main water shut off valve** is located. This could make the difference in your unit having minor damage to major damage where you could not live in the unit. If you need help locating your shut off valve please call the office at 856-415-1330 (please read no frozen pipes article attached)

VILLAGES AT BERKLEY **VABCA MEETING SCHEDULE** **2011**

VABCA MEETINGS ARE HELD ON THE LAST WEDNESDAY OF THE MONTH STARTING AT 7:00PM AT THE CLUBHOUSE

FEBRUARY 23, 2011

APRIL 27, 2011

JUNE 29, 2011

AUGUST 31, 2011 (Budget)

**NOVEMBER 16, 2011 - ANNUAL ELECTION
OPEN MEETING**

NO FROZEN PIPES

(Information provided by State Farm)

Your carpets soaked. Your furniture's ruined. You have to walk through six inches of water to get across your kitchen. You've fallen victim to a catastrophe, but it wasn't a flood or hurricane. You could have avoided this disaster. **You can prevent frozen pipes.**

Frozen pipes aren't just an inconvenience. An average of a quarter-million families have their homes ruined and their lives disrupted each winter...all because of water pipes that freeze, burst and destroy.

And if you think recovering from frozen pipes is as simple as calling a plumber, think again.

An eighth-inch (three millimeter) crack in a pipe can spew up to 250 gallons (946 liters) of water a day, wrecking floors, furniture and keepsakes. Both plastic (PVC) and copper pipes may burst.

Imagine if your pipes were to freeze and break while you were away on vacation: Your homecoming would be a soggy one and your fix-it plea to a plumber would have to be accompanied by calls to a contractor, carpet-layer, painter and furniture store. Damage might be so severe that you and your family would have to move out of your home while repairs are made.

By taking a few simple precautions, you can save yourself the mess, money and aggravation frozen pipes cause. Here are a few simple steps to protect your home or apartment:

Before the Cold Hits

Insulate pipes in your home's crawl spaces and attic. These exposed pipes are most susceptible to freezing. Remember: The more insulation you use, the better protected your pipes will be.

Heat tape or thermostatically-controlled heat cables can be used to wrap pipes. Be sure to use products approved by an independent testing organization, such as Underwriters Laboratories Inc., and only for the use intended (exterior or interior). Closely follow all manufacturers' installation and operation instructions.

Seal leaks that allow cold air inside, near where pipes are located. Look for air leaks around electrical wiring, dryer vents and pipes. Use caulk or insulation to keep the cold out and the heat in. With severe cold, a tiny opening can let in enough cold air to cause a pipe to freeze.

Disconnect garden hoses and, if practical, use an indoor valve to shut off and drain water from pipes leading to outside faucets. This reduces the chance of freezing in the short span of pipe just inside the house.

When the Mercury Drops

A trickle of hot and cold water might be all it takes to keep your pipes from freezing. Let warm water drip overnight, preferably from a faucet on an outside wall.

Open cabinet doors to allow heat to get to un-insulated pipes under sinks and appliances near exterior walls.

If You're Away

Set the thermostat in your house no lower than 55 degrees (12 degrees Celsius).

Ask a friend or neighbor to check your house daily to make sure it's warm enough to prevent freezing, or...

Shut off and drain the water system. Be aware that if you have a fire protection sprinkler system in your house, it will be deactivated when you shut off the water.

If Your Pipes Freeze

Don't take chances. If you turn on your faucets and nothing comes out, leave the faucets turned on and call a plumber. If you detect that your water pipes have frozen and burst, turn off the water at the main shut-off valve in the house; leave the water faucets turned on. (Make sure everyone in your family knows where the water shut-off valve is and how to open and close it.)

Never try to thaw a pipe with a torch or other open flame. Water damage is preferable to burning down your house. You may be able to thaw a frozen pipe with the warm air from a hair dryer. Start by warming the pipe as close to the faucet as possible, working toward the coldest section of pipe.

Do not use electrical appliances in areas of standing water because you could be electrocuted

2011 BOARD OF TRUSTEES

RODNEY HUNT, JR., PRESIDENT

PARK HITCHINS, VICE-PRESIDENT

KENNETH KUNZ, TREASURER

LYNN SBARAGLIA, SECRETARY

KEVIN HALE, TRUSTEE

MICHAELENA LYDON, TRUSTEE

RICH McCREA, TRUSTEE



WINTERIZE YOUR CAR

Driving in the winter means snow, sleet and ice that can lead to slower traffic, hazardous road conditions, hot tempers and unforeseen dangers. To help you make it safely through winter, here are some suggestions from the National Safety Council to make sure that you and your vehicle are prepared.

Weather

At any temperature -- 20° Fahrenheit below zero or 90° Fahrenheit above -- weather affects road and driving conditions and can pose serious problems. It is important to monitor forecasts on the Web, radio, TV, cable weather channel, or in the daily papers.

Your Car

Prepare your car for winter. Start with a checkup that includes:

- Checking the ignition, brakes, wiring, hoses and fan belts.
- Check wipers & fill up wiper fluid.
- Checking the air, fuel and emission filters, and the PCV valve.
- Inspecting the distributor.
- Checking the battery.
- Checking the tires for air, sidewall wear and tread depth.
- Checking antifreeze levels and the freeze line.

Your car should have a tune-up (check the owner's manual for the recommended interval) to ensure better gas mileage, quicker starts and faster response on pick-up and passing power.

Necessary Equipment

An emergency situation on the road can arise at any time and you must be prepared. In addition to making sure you have the tune-up, a full tank of gas, and fresh anti-freeze, you should carry the following items in your trunk:

- Properly inflated spare tire, wheel wrench and tripod-type jack
- Shovel
- Jumper cables
- Tow and tire chains
- Bag of salt or cat litter (to use as added traction for a spinning tire)
- Tool kit

Emergency Kit

Be prepared with a "survival kit" that should always remain in the car. Replenish after use. Essential supplies include:

- Working flashlight and extra batteries
- Reflective triangles and brightly-colored cloth
- First aid kit
- Exterior windshield cleaner
- Ice scraper and snow brush
- Wooden stick matches in a waterproof container
- Scissors and string/cord
- Extra food & water (non-perishable, high-energy foods like unsalted canned nuts, dried fruits, and hard candy)

In addition, if you are driving long distances under cold, snowy, and icy conditions, you should also carry supplies to keep you warm such as heavy woolen mittens, socks, a cap and blankets.

If You Become Stranded ...

- Do not leave your car unless you know exactly where you are, how far it is to possible help, and are certain you will improve your situation.
- To attract attention, light two flares and place one at each end of the car a safe distance away. Hang a brightly colored cloth from your antenna.
- If you are sure the car's exhaust pipe is not blocked, run the engine and heater for about 10 minutes every hour or so depending upon the amount of gas in the tank.
- To protect yourself from frostbite and hypothermia use the woolen items and blankets to keep warm.
- Keep at least one window open slightly. Heavy snow and ice can seal a car shut.
- Eat a hard candy to keep your mouth moist.

HOMEOWNERS INSURANCE

Dear Unit Owners:

The Villages at Berkley Condominium Association has purchased insurance through Philadelphia Insurance. This provides coverage for the building and the Association liability. However, since the building coverage is limited under the Association policy, each unit owner should have a Unit Owners (HO-6) insurance policy to cover their unit and their liability. Following is a description of what is covered by the Association policy and what should be covered by your HO-6 insurance policy.

Association Master Insurance Policy:

The Association master insurance policy provides property coverage for the building on a guaranteed replacement cost basis with a "special" cause-of-loss coverage form. The Association property policy has a \$5,000 per occurrence property deductible for all covered claims except for ice dam claims which is a \$5,000 per unit deductible. The Association master policy will not respond with coverage until the damage exceeds the deductible. Each unit owner is responsible for this deductible, (discussed under Unit Owners, HO-6 section).

The building coverage of the master insurance policy includes coverage for originally installed fixtures and equipment in the units. This includes: drywall, paint, carpets, flooring, cabinets, etc., but only those items that were originally installed by the builder, (builder grade items). All upgrades and improvements & betterments are the unit owners responsibility, (discussed under Unit Owners, HO-6 section).

Liability coverage for the Association common area is provided in the Association policy with a limit of \$2,000,000 per occurrence. Because this coverage only applies to the Association common area, each unit owner needs to have their own liability coverage, (discussed under Unit Owners, HO-6 section).

Unit Owners, (HO-6), Insurance Policy:

Each unit owner should purchase a Condominium Unit Owners Policy, (HO-6 Policy). This policy provides coverage for the building, your own personal contents, liability, loss of use, etc.

The Association policy only provides coverage for damage to the building and unit that is in excess of the Association property deductible. Therefore, each unit owner needs to have enough building coverage on their own HO-6 insurance policy to cover at least \$5,000 of damage to their building/ unit. In addition, each unit owner should have coverage for upgrades and improvements & betterments made to their unit.

We strongly recommend that your HO-6 agent provide you with a written letter stating that your HO-6 policy will cover the first \$5,000 of building damage that is attributable to the damage that is less than the \$5,000 Master Insurance Policy deductible.

HOMEOWNERS INSURANCE..... cont

Sewer backup coverage should also be requested.

Unit owners should also ask that the HO-32 endorsement or similar endorsement be added to your policy. This will provide coverage on a “special cause of loss” coverage form for your improvements and betterments.

Personal contents includes your clothes, furniture, stereo, television, etc., (any items that you moved into the unit after you bought your condominium unit). This coverage should be provided on an “all-risk” basis with replacement cost coverage. Certain items such as jewelry, silver, etc. should be discussed with your HO-6 agent and properly scheduled on your policy.

Personal liability coverage is also included in your HO-6 policy. You should make sure that this includes personal injury as well as bodily injury and property damage liability. The limit of liability coverage and a possible umbrella liability policy should be discussed with your agent.

Other coverage that you should review with your HO-6 agent include; loss of use, which provides coverage if you can not live in your unit after a covered loss, and loss assessment.

Unit owners that rent out their unit still need to have property and liability coverage for their unit. Property coverage to cover the building items mentioned above along with coverage for any contents you may have in the unit. This coverage can be obtained by purchasing a fire policy. Liability coverage can be extended from your homeowners insurance policy by adding this unit location to your homeowners policy.

You also need to consider loss of rents coverage in the event the unit is not habitable after a covered loss and loss assessment coverage.

Unit owners that rent out their unit should also require that their tenants purchase a Tenants Policy, (HO-4) to cover their contents, liability and loss of use. The unit owner should be named as landlord, (additional insured), on the tenant’s policy. This will help protect the unit owner as landlord in the event the tenant is the cause of a loss.

This is a brief insurance description of coverage provided by the master insurance policy and coverage that should be reviewed by unit owners with their condominium unit owners policy, (HO-6), insurance agent. This is not intended as a substitute of the actual terms and conditions of the master insurance policy. You must refer to the actual policy(s) for the specific terms and conditions. In addition, since every HO-6 company is different, you must discuss your insurance situation with your particular agent.

PROPOSED RULES AND REGULATIONS CHANGES 2011- A1 & B1

The Villages at Berkley Board of Trustees will be holding a hearing on April 27, 2011. To discuss the attached proposed rule changes amendments and addition 2011 –A1 & B1.

The proposed rule changes can be approved by 2/3 vote of the Board.
2011- A1 is proposed amendments 2, 6a, 12, 17, 28, 35 & 41 and 2011 –B1 is Access Records Policy.

2011 Villages at Berkley Swimming Pool Season

**The 2011 pool passes need new stickers.
(Please read entire letter for pool pass procedure & fill out the form on the back)
Your current pool pass is not valid and needs to be updated.**

Registration

All residents wishing to utilize the pool this year **MUST** receive an updated pool pass in addition to a key fob to enter the pool area. To register for the pool please bring your 2010 pool pass, key fob, pool registration form and ID to the office. Guards will be required to inspect pool passes before entering pool area.

Swimming Pool Passes

Any resident or owner in good standing can receive a pool pass. Passes should be obtained for anyone residing in the unit that may wish to use the pool. Children under 2 are not required to have a pass. Owners or occupants of units with delinquent assessments or ARB violations will not be issued a pool pass or permitted in the pool area.

Lifeguards Cannot Make Passes

To obtain a pool pass you must bring a 1"x1" color photo and a valid form of identification proving that you reside in Villages at Berkley (example driver's license, car registration, phone bill or electric bill) into the office. Please fill out the form printed on the back and bring to the Association office along with your pictures and proof of residency. Your completed pool passes will be ready after May 21st. Because of the volume of pool passes the office **will not** make up passes while you wait. They must be dropped off in person at the Association office.

Office hours are Monday, Tuesday, Wednesday & Friday 10:00pm to 2:00pm & Thursday 3:00pm to 7:00pm.

Residents are allowed 2 guests free per unit. There is a \$3.00 charge for each additional guest.

Swimming Pool Hours of Operation

**Weekends Only from Memorial Day Weekend (May 28, 29 & 30) to June 19th,
12:00PM to 8:00PM**

Full time (seven days a week) starting June 20th through Labor Day.

Hours are: Monday through Friday 12:00PM to 8:00PM

Saturday and Sunday 12:00PM to 8:00PM

In August and September, the hours will be 11:00AM to 7:00PM

Swimming Pool Rules

It is important that you read and understand the swimming pool rules. Any resident or guest that does not adhere to the regulations may be subject to suspension of privileges.

VABCA POOL PASS FORM
_____ **NEW** _____ **RENEWAL**

PLEASE PRINT LEGIBLY

HEAD OF HOUSEHOLD INFORMATION

First Name: _____ Last Name: _____

Address: _____

Home #: _____ Work/Cell #: _____

LIST ALL IMMEDIATE FAMILY MEMBER PASS HOLDERS

Pass #1 First Name _____ Last Name _____ DOB ___ / ___ / ___ Age _____

Pass #2 First Name _____ Last Name _____ DOB ___ / ___ / ___ Age _____

Pass #3 First Name _____ Last Name _____ DOB ___ / ___ / ___ Age _____

Pass #4 First Name _____ Last Name _____ DOB ___ / ___ / ___ Age _____

Pass #5 First Name _____ Last Name _____ DOB ___ / ___ / ___ Age _____

EMERGENCY CONTACT INFORMATION

Contact Name _____ Phone # _____ Alternate # _____

WAIVER AND RELEASE

In consideration of your permitting me, my child, ward or heir to participate at or in the pool or event(s) pertaining to The Villages at Berkley Condominium Association or its affiliates or subsidiaries, officers, directors, management, agents, or employees (hereinafter "VABCA"), I, the undersigned, or if under 18, my parent or guardian, shall indemnify the VABCA and hold VABCA free and harmless from all claims for personal injuries, including death, and all property damage, including damages alleged to have been caused by VABCA's negligence or gross negligence, my own negligence or gross negligence, the undersigned negligence or gross negligence, or third party's negligence or gross negligence, whether such claims are made by myself, the undersigned, or by third parties. **I understand that I am indemnifying the VABCA from any and all claims arising from myself or third parties.**

Furthermore, the VABCA shall not be liable to the undersigned on any theory of legal liability, including, but not limited to VABCA's sole or concurrent negligence or gross negligence, for any property damage or personal injury, including death.

I hereby consent to the security photograph of myself, child and third party, use of these security photographs and/or recordings singularly or in conjunction with or other security photographs and/or recordings for Association security purposes. I do understand the term "photograph" as used herein encompasses both still and motion video footage, either in film or electronic format.

I verify that the participant is in good physical health and able to participate in and/or complete the following program(s) or event.

Signature _____
(Signature or if under 18, signature of parent or guardian)

** All homeowners must be in good standing with the Association in order to access the pool. **
All members of the pool are required to follow the pool rules.

OFFICE INFORMATION

Condo Association Fees are Paid to Date _____ Initial here if approved _____

Please return this form back to VABCA when completed.