



Pool Opens June 1st - The Pool Volunteers & Kirk Appreciate Your Cooperation!

Newly elected board member, **Susie Price** is head of the volunteer pool committee. Please be courteous to this committee by following the rules to make this an enjoyable year for everyone:

- Past problem: If your family or friends visit our pool, you must always accompany them.
- Please return furniture if you move it. Pool volunteers who lock up each evening will appreciate it!
- No smoking or alcohol allowed.
- Only service animals allowed in pool. Be prepared to provide paperwork if asked.
- Babies must wear protective pool diapers, (not regular diapers).
- Please tie back long hair.
- Take home soiled diapers. (Pool volunteers do not empty trash.)
- Keep noise to a minimum. We understand that kids want to have fun. It's one thing to play 'Marco Polo', but please curtail unnecessary screaming.
- Another past problem: Trespassers. If you are at the pool and a resident asks if you live here, please don't be offended. You might even thank them for keeping an eye out, because this is one way to deter trespassers from neighboring homes and apartments if they know residents are paying attention. (Also, it's a really good way to meet your neighbor!)
- Pool may be closed on days when the weather forecast calls for heavy rain.

"How are our dues dollars spent?"

One answer: Insurance Premiums

Many people stop and ask Kirk where their dues dollars go. One of our largest budget line items expenses is insurance. The high cost of insurance should be no surprise to anyone who has received their policy renewal for their car and home. In recent years insurance companies are taking a hit because of increasing mudslides, tornados, hurricanes, windstorms, floods, fires, thefts, and stolen cars used to ram into businesses.

Community Underwriters Association of America (CAU) is our longtime company, and our policy renews every June with the same coverage we have had for many years. (By the way, our coverage does include earthquake insurance for structural building damage and also covers the HOA for MVV volunteers in case they get injured.)

So, to answer the question Kirk gets often: Part of your dues covers insurance, which now makes up nearly 24% of our total annual budget. Here is a comparison from our policy increase in just two years.

Insurance premiums comparing

MVV's 2024 with 2022 premiums:

2024 Total annual cost: \$113,520

2022 Total annual cost: \$ 78,311

Our insurance increased 45% (\$35,209)

What folks also need to know is that insurance companies are not clamoring to take on large, aging condominium communities like ours. Board member **Anne Fritschy**, (HOA Insurance chair), recently requested bids from three other companies to compare costs. Two companies never even responded, and State Farm sent an annual premium estimate totaling \$143,080 with a monthly premium at \$11,923.

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The MVV Reserve Study is Underway!

After receiving and vetting four bids, the Board is confident in hiring Reserve Data Analyst (RDA). We discussed reserve studies at the September 2023 and March 2024 general membership meetings. As a reminder, Mt. Vernon Village is required by law under RCW 64.90.095 to have an outside professional perform this study, which is beneficial to both the HOA Board and the residents of our community. The study addresses the HOA's responsibility of maintaining our condo community in a good state of repair, thereby protecting our property values. The study also addresses our annual budget and reviews our reserve funds (savings) to be sure they are adequate for a condominium community of our age and size.

Kirk Gist, and Board member **Brian Benedetti**, (Maintenance chair), have already met with Joel Tax from RDA, who was here for two days for an on-site inspection. Kirk and Brian provided Joel with the required information he needs for this study. The final study is expected to be very detailed and many pages long and will likely be submitted to the HOA board in June or July. Stay tuned for more updates.

Join Kirk and Brian on a Maintenance Walk-About!

We have done this before. Kirk and Brian will lead residents around our properties and will show what the most pressing maintenance priorities are and will answer your questions. We have three dates set. Hopefully one of these dates works for you. Dates will be posted on reader board. Meet at the Clubhouse:

1. Saturday, June 8 - 10 a.m.
2. Wednesday, July 17 - 5:30 p.m.
3. Saturday, August 24 - 10 a.m.

Update on Mailboxes!

It has taken longer than we expected, but our new sturdier and more secure locking mailboxes are finally installed. We are still waiting on the Post Office to finish what they need to do. Kirk will remove the old ones when we get the word.

New keys were handed out last December so doublecheck to be sure you know where you put them. Mailbox keys are like house keys! If you have lost or misplaced them, you need to contact the mailbox company yourself for a replacement at 360-455-9078 or www.florencemailboxes.com.

Other Stuff!

- **Welcome Juan Rodriguez!**

Kirk is very happy for his help. Juan was hired last



March and is working part-time Mondays, Wednesdays and Fridays and has already proved to be a hard and congenial worker.

Juan & Kirk

- **Flag Volunteers needed:** You may have noticed that Memorial Day flags were not displayed this year. We apologize for this oversight. Many thanks to **Paul Storaasli** for bringing this to our attention and agreeing to volunteer to take this over. If you are willing to assist Paul, please attach a note with your HOA dues payment and your name and contact information. The dates for flags are: Memorial Day, Flag Day, Fourth of July, Veterans Day and President's Day.



- **No Dumping:** At Kirk's request: PLEASE, do not leave bags of garbage outside the maintenance gate. This has been an ongoing problem.

- **Welcome New Residents!** If you have recently moved to MVV, **Maggie Hayden** is our new HOA Welcome Chair. If you have not yet received a packet, she can bring one to you. Please attach a note to your HOA dues about this with your name and address in the mail slot at the clubhouse. **over ->**