

Mahogany Run Condo Association

NOTICE #29 – Tuesday, March 4, 2019

Dear Residents,

Our hearts still go out to the entire VI community including Mahogany Run! Especially the total loss “13” and the Roof & structure repair “28”. For the “13” you have been the most affected and extremely patient; **THANK YOU!** Know that **“we are getting there”** as safe, as strong, and as fast as we can. We ask that you extend a little bit more patience as we try to get the best rebuild job that we can for you. The “28” is just getting started and we ask that you be as patient as the “13”. We are pushing forward and so are the contractors. They work even on Sundays and Holidays, in order to expedite these vast projects. We want to get everyone back in their homes. For those of you that are living on property during the construction, we apologize for any inconvenience that you are incurring. However, we cannot forget that some owners have been dislocated since September 6, 2017. You must know that the residents that have had their homes destroyed are the most inconvenienced and have and are suffering the most. Mahogany Run is a community that prides itself for operating like a family. We also ask you to be a little bit more patient and tolerant. Every time you hear a hammer a drill or heavy equipment on a Sunday or a holiday, remember it is one more step to making this family whole again! Mahogany Run Condominium Association’s projects are your projects. It does not matter that it is not your building or your condo. You, as an owner also own the association’s projects and any association business! Besides, the whole island is under construction and there is just no getting around it.

Important Message from the MRCA Board Secretary

Dear Fellow Owners,

Recently, the MRCA Board have been discussing the feasibility of online voting.

Section 6. Majority Vote of the By-Laws of the Mahogany Run Condominium Association reads as follows:

The vote of a majority of unit owners “at a meeting” at which an owner shall be present shall be binding upon all unit owners for all purposes except where in the Declaration of these By-Laws or for law, a higher percentage vote is required.

Quorums are not achieved without a majority of owners being present, in person or via proxy at annual meetings. This requirement for physical presence or proxy has resulted in annual meetings conducted without a majority of owners, limiting options and the ability of owners to truly impact their community.

In order to increase owner participation at meetings, ensuring all have a true say in the actions of the Board of Directors and the community, we would like to propose the Association move to online voting. This, of course, requires most owners support such a change.

Your attendance is required in order to make this change. If you cannot attend the 2019 meeting, please email your completed proxy to boardsecretary@mahoganyruncoa.com

Thank you,

Sharlene Harris, MRCA 2018-19 Board Secretary

Property Insurance

This year we sent out requests for bids to three different brokers and received two competitive bids. In the end we selected Theodore Tunick Insurance Company as this was the best fit for MRCA's needs. We are now bound for a 25 million wind storm limit, 10 million more than last year when we were unsuccessful in getting back up to 25 mil and had to settle for a policy with a 15 million WS limit. The new policy covers all buildings except for the thirteen total loss buildings which are covered under our builder's risk policy. As the buildings begin to come back on line, we will roll them back into the master policy. Evidence of Renewal was sent to First Bank and Banco Popular on St. Thomas based on the list of customers they provided to us. If you have a mortgage and need an EPI, please contact the MRCA office.

Status – Repair of 13 – Buildings with total loss top floors

The project consists of the alteration and repair of 13 – existing residential condominium buildings damaged during Hurricane Irma.

All roof metal (Galvalume) is on island and installation is scheduled to begin on building 26 on Tuesday February 5th.

All exterior windows and doors for this project have been ordered and paid for and are on island. Windows & doors for 23 & 24 are approximately 90% installed and gorgeous. Windows & doors for 26 are being started and 30 will begin shortly.

23 & 24 roofing up to galvalume and guttering is installed and flashing is being installed. 90% of the interior plastering is done.

26 Interior wall framing electrical & plumbing roughing done, roof rafters & sheathing complete, metal begins 2/5

30 Interior wall framing, on-going, roof rafters & sheathing complete and ready for metal

23, 24, 26 roughing for electrical and plumbing almost complete.

Currently work on 30 includes roughing for electrical and plumbing

31, 32, 46, 61 All rafters & sheathing is installed and working on purlins.

65 Ready for plywood Sheathing installation TBA

310, 311, 312, 315 All masonry blocks complete

310 & 311 Columns and beams have been poured

312 Rebar cages being installed this week. Scheduling for pouring in process

Some Changes - Balconies on the rebuild units will be higher for safety & to meet the code requirements
 Louver windows will be changed to a 2ft fixed **glass** and a casement window above
 Windows will no longer accommodate window unit ACs
 Doors in Hallways leading to 2nd bedroom will be replaced with a 3ft wall and window
 Upper floor kitchen swing door will be replaced with a 1ft wall and casement window
 All windows and framing will be hurricane impact rated
 Side doors on 2nd bath balcony side, will be replaced with wall and small window
 Enclosed 2nd bedroom units will not have a window to the bathroom, but a vent will be installed.
 Balconies with opening on the right with pipes, will be enclosed with concrete
 Front door will be a solid mahogany colored door with a clear varnish sealer to protect the stain

Status – Repair of 28 – Buildings with roof and structural damage(Updated 2/1/18)

Repair Schedule on 28 buildings

**** possible schedule change - TBA**

Location	Scheduled start	Status	Location	Scheduled start	Status
25 Upper	Jan 7, 2019	Scheduled for pour Friday March 8, 2019	29 Upper	Jan 21, 2019	Scheduled for pour Friday March 8, 2019
64 Upper	Feb 4, 2019	Started 2/4/19	62 Upper	Feb 18, 2019	Started 2/18/19
66/67 Upper	March 4, 2019	Started on 66 3/4/19	43/44 Upper	April 1, 2019	Scheduled to begin on 4/1/19
45 Upper	April 15, 2019		49 Upper	April 29, 2019	**
309 Upper	May 13, 2019	**	68 Upper	May 27, 2019	
60 Upper	June 10, 2019	**	69 Upper	June 24, 2019	
71 Upper	July 8, 2019		Catch up	July 22, 2019	
47 Upper	August 5, 2019		48 Upper	August 19, 2019	
56 Upper	Sept 2, 2019	**	59 Upper	Sept 17, 2019	**
53 Upper	September 30		313 Upper	Oct 14, 2019	
314 Upper	October 29, 2019	**	316 Upper	Nov 11, 2019	
323 Upper	Nov 25, 2019		324 Upper	Dec 9, 2019	
322 Upper	Dec 23, 2019		16 Upper	January 7, 2020	**
510 Upper	Jan 22, 2020				

Note – The contractors want to discuss expediting this project by taking on more aggressive schedule some owners have reached out about this indicating interest in moving up. If we move some up, ultimately all will move up so be aware that there is a strong possibility some schedules will change. We will be in touch about this and walk throughs.

REMINDER - All upper floors are required to be vacated and all personal items, appliances and furnishings removed and stored.

Most buildings are different, and owner designed cabinets and baths are not as-built. In many instances, some or all of the kitchen cabinets are having to be removed. This is also an owner responsibility. If your cabinets need to be removed and you want to keep them, you must have them removed by your carpenter. If you do not want them, the contractor will demolish and discard them at no cost to you.

All storm shutters must be removed. You may engage your installer to remove the shutters at your expense. However, MRCA have arranged to pay Custom Builders to remove your shutters and place them in the carport. Custom Builders will exercise every precaution to remove safely and to not damage them. However, they cannot guarantee that they will not be damaged nor that they will fit once the repairs are complete. If you want your shutters stored elsewhere, you must make those arrangements. Custom Builders nor MRCA will

We will be scheduling walk throughs with the contractors and the owners in advance of your start date, so that you are aware of what needs to be removed. MRCA office staff will be contacting you to arrange same.

Please contact us at MRCA regarding storage facilities (20ft Storage containers will be made available)

During the construction, the carports will be unavailable due to the scaffolding around the property and the intrusive repairs.

If you need help with the removal of your fixtures, ceiling fans, artwork, etc. call us at the MRCA office. Based on availability of our staff, we may be able to offer some assistance.

On Saturday, March 2, the Board & Management met with the owners in this category regarding the project "28". This meeting was so that owners could get a better understanding of the project and the extent of the construction. Invited guests included Thomas Avitabile, the architect and Jerome Boschulte & Francisco Guzman from Custom Builders. After the meeting, all were invited on tours to see a current "on-site "28 in process in order to get a first hand view of the magnitude of the project; as well as a on-site of one of the "13" in order to get a first look at the new sliders and the changes, as they are almost all identical on both projects.

If you need to reopen and insurance claim, we provide documentation relative to the construction and move out requirement, please let us know and we will expedite that for you. Send all requests to our office.

We know this is hard, but necessary! In the long run, we will all be better off for it!

We need everyone's participation and cooperation!

(Category C)

Windows and Door replacement – we are still working on the details of this project. Although the Board has selected a window package that includes impact resistant units, we want to make sure that the areas surrounding them are also impact resistant robust surfaces.

Storm Shutters – Due to high amount of construction being done, the Board has decided to relax the deadline on storm shutters. However, the policy that all windows will have to be shuttered remains. The deadline will be announced as the completion of the major projects are near.

Have a rental available? - Any owners with available condos, please provide us information, such as size, rent, & contact info so that we may assist our owners needing to relocate by referring them to you.

Financials

The Budget for Fiscal Year 2019-2020 has been Finalized and approved by the Board.

1. Basic Dues will remain as set in Fiscal Year 2018-2019 - Key Budget changes this year are:

- reduced Security Income to reflect lower charges to the Golf Course,
- lower Budgeted Sewer Fees and Expenses to reflect lower active Buildings due to construction projects,
- increased Sewer charges from the Golf Course on a per toilet basis from \$31 to \$34 per month and
- higher Insurance charges to reflect increased coverage and increased Premiums. The basic Policy with a \$25 million Sub-limit is budgeted at \$1,001,728.

2. The increases in the Total Monthly Dues because of the increase in Insurance and Sewer Charges range from \$25.08 to \$133 per month or approximately a 9% increase.

3. No Payroll increases and a "Hiring Freeze" has been implemented.

4. Funding was approved for certain Hurricane Recovery Projects including "Project C-Window and Door Replacement for Specifically identified Units", supplies for Exterior lights, signs and Wood Doors, Partitions and Decks to be repaired by MRCA Maintenance Staff, and certain Electrical Projects including Meter Base and Transformer replacements.

5. No Special or Infra structure Assessments are included. Dues as April 1, 2019:

UNIT TYPE	O&M	SBA	INSURANCE	SEWER	TOTAL
1 BR B	396.45	8.30	297.86	34.00	736.62
1 BR B/A	433.09	9.38	342.73	34.00	819.20
1 BR B/B EFF	252.97	4.06	122.16	34.00	413.19
1 BR C	424.16	9.12	331.80	34.00	799.08
1 BR D	398.61	8.36	300.50	34.00	741.47
2 BR A	538.08	12.49	471.30	68.00	1,089.88
2 BR B MIDDLE	532.85	12.33	464.89	68.00	1,078.07
2 BR B UPPER	536.24	12.43	469.04	68.00	1,085.71
2 BR D MIDDLE	536.55	12.44	469.42	68.00	1,086.40
2 BR D UPPER	539.93	12.54	473.57	68.00	1,094.04
BR E	713.59	17.54	686.22	102.00	1,519.34

Audited Financials

Audited financials for the years 2016 & 2017 have been completed. Our former auditor could not keep up with the work load after hurricanes Irma & Maria and dropped MRCA's audit. We searched for a new auditor through a bid process and engaged a new firm. We completed 2016 in December 2018 and completed 2017 in February, 2019 and are now waiting for the final draft copy. We plan to begin 2018 after a short break.

MRCA 2019 Annual Meeting!!!

Scheduled for March 23, 2019 at 10:00 AM at the UVI ACC Building Conference room. Annual meeting info including budget and dues schedule will be furnished soon! Be sure to submit your proxy if you cannot make the meeting. Email to boardsecretary@mahoganyruncoa.com

Board Seats - Four Board seats will be vacant this year and nine owners are on the ballot:

Vera Davis	Michael Fitsimmons	Cassandra Francis
Robert Francis	Michael Lose	Bill Quetel
Fiona Stuart	Rob Upson	Raul Wong

NOTE: *If you sent in a ballot and do not see your name here, please contact the board secretary or the MRCA office immediately.*

The annual meeting packet is almost complete should go out shortly.

Trash

- We have resumed trash pick-up on Mondays, Wednesdays and Fridays. However, if you can drop off any items at the Mandahl waste management site (especially on Holidays), it would assist us in keeping the community clean.
- **Please do not place items such as furniture, plumbing, construction debris or appliances at the bins.**
- Only household garbage should be placed in the receptacles, **NO EXCEPTIONS.**

MRCA 2018-2019 Board Members are:

President	Susan Spann
Vice President	Hugh Pete Mabe
Treasurer	John Calnan
Secretary	Sharlene Harris
Co-Secretary	Charlene Jones

Other Board members: Del Hewitt, Ed Shields, Michael Lotterman, Michael Fitzsimmons.

Common Charges/Dues

- Statements are sent by the 3rd business day of each month and payments are due on or before the last business day of the month.
- **Payments – please be sure to include your unit # and your signature on your checks and to make payments by 5:00pm on the last business day of each month. Payments dropped off after the close of day and the last day of the month is considered late.**
- Do not leave checks at the Security Guard gates. Please drop them in the office in the drop box @ 316Middle.
- If your account is delinquent, please contact management about a payment plan to get you back to current.
- For your convenience you may make your payments through ACH Debit. Contact the MRCA office at info@mahoganyruncoa.com for application forms.
- If you are delinquent, please contact us about a payment plan. MRCA is now imposing all penalties if the delinquent policy including water disconnection, liens and small claims suits.
- Persons not paying their dues affect the bottom line, taints the budget and adversely affect the associations ability to perform.

*****Delinquent accounts*****

(liens will be published on the website)

<u>Owner</u>	<u>Condo</u>	<u>Due</u>	<u>Action</u>	<u>Status</u>
Taryn Johnson	40 Lower	\$7,537.14	lien filed	Small claims in process
R Schluessel & Cynthia Conti	40 Upper	\$4,146.93*	Lien filed	payment plan
Cynthia Brandt	41 Upper	\$5,367.21*	lien filed	Small claims in process
Julien Williams (bankruptcy)	44 Middle	\$8,645.19	Lien filed	Small claims in process
Duane Donavon	47 Lower	\$20,365.48*	Consent judgement/preparing to execute	
Dennis & Nancy Kissman	59 Upper	\$13,793.15	lien filed	Small claims in process
George Kendrick	60 Middle	\$10,552.43	lien filed	Small claims in process
CMS Holding LLC	316 Lower	\$9,148.77	lien filed	payment plan
Elizabeth Zimmerman	506 Upper	\$14,731.04*	lien filed	payment plan
Stephen & Lisa Chin	516 Upper	\$3,302.27	Lien T/B/A	over 90

** Indicates one or more payments made since last update*

The delinquent accounts above are at least 90 days past due. If you have not set up a viable payment plan with the MRCA office, please do so now. Failure to do so will lead to collection attempts ranging from water disconnection to liens and lawsuits. As warned in the last update, we have processed liens, scheduled some water disconnections and are preparing small claims paperwork. You still have time to act. All costs involved in collections will be billed to appropriate accounts accordingly.

If you have not yet paid February's fees, you too are now delinquent!

Need to rent space? – Some unit owners have already indicated that they may have rental space available. Please contact the MRCA office at info@mahoganyruncoa.com if you are looking for space to rent. You may also call the office at 340-643-2718.

Our Website is BACK!!!! Visit our recently re-launched website at www.mahoganyruncoa.com

Please continue to be patient. This is a lot and understandably stressful for all. But we are stronger than we think. "Irmaria" didn't break us and neither will the rebuilds. We are VI Strong,MRCA strong..... we can and we will finish strong!



Angela Callwood, Manager

Mahogany Run Condo Association



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******* FREE ESTIMATES ***** SERVICE CHECK ON EXISTING SHUTTERS *******