

The Mutual 19 BEE

September 2021

Leisure World Insurance Update

The Leisure World Board has recently announced changes to the insurance master plan that applies to that part of a residence building that is not covered by the occupant's insurance. The changes will increase to \$10,000 the amount that homeowners could be assessed for damage to original walls, windows, permanent floor coverings and cabinets. Insurance coverage for any improvements/changes to the original structure are the owner's responsibility.

Homeowners are urged to contact their insurance agents to make sure their policies cover the increased assessment.

Check Out Our Website

For information about owning homes and living in Mutual 19-B, visit our website: <http://www.lwm19b.com>. For help with maintenance issues, contact our mutual assistant, Alicia Drummond, telephone (301) 598-1031, or your building representative.



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Marcia Fletcher, editors.



Restoration Work Continues

Nine months have passed since a destructive fire ravaged Building 91 last November. While the rebuilding process seems slow at times, we have come a long way since the first responders left the scene and the Minkoff restoration workforce and equipment moved in. A new roof is in place, work on the interior has begun, and Minkoff has secured permits to move forward as quickly as possible to return the building to displaced homeowners. That means the pace and volume of the work have increased and you will probably see more activity on the site in the coming weeks.

See page 2 of *The Bee* for a more detailed report on the status of the restoration. For more information, call Melissa Lindsey, 240-876-3855.

Our Mutual's Finances Are In Good Order

The Mutual 19-B Board approved a clean audit at its April 28 meeting. Our surplus at the end of 2020 was reduced by \$16,260, but that figure is less than the amount built into the 2020 budget.

For the 2020 and 2021 budget years, the average increases to our operating budgets reflected only the amount of the Leisure World Community Facilities assessment. The average increase for 2021 was \$3.55 per month per unit.

Our cash and reserve accounts are still healthy and totaled more than \$2 million at the end of March. Our net operating expenses were \$14,137 over budget for the same period. Our delinquencies are at a high level, \$52,292, as of April 16, 2021. We still have two significant delinquencies accounting for more than \$27,000 of the total. We anticipate closure on those accounts this year.

Shortly after the annual meeting on October 28, 2020, a tragic fire did extensive damage to Building 91 at 15210 Elkridge Way. Since then, the building's 30 units have not been occupied. At this time, we're not sure when residents can move back, but we are seeing progress with the rebuilding project. Our insurance covers the reconstruction of Building 91.

The rebuilding of fire-damaged Building 91 is of highest importance. Our focus in 2021 is inspecting and doing necessary repairs to the plumbing and fire safety systems in all our buildings while maintaining attractive landscaping and grounds. ~ *John Gervais, Treasurer*

The Road Home to Building 91

Progress on the restoration of Building 91 took a major step forward in August when Montgomery County issued permits for the proposed work on the entire project to continue to completion.

“That means we can request inspections when we finish the work,” said Melissa Lindsey, regional operations manager for Minkoff.

“The permits give us a green light to continue, according to the plans we have developed and submitted, until the job is complete,” she said.

At this time, all the framing is done, Melissa said. The rough-in work is underway for HVAC, plumbing, electrical and sprinkler work behind the walls in the left side of the building, which was heavily damaged in the 2020 fire. That work should be completed by late September.

In addition, the sprinkler rough-in is



Rough-in work for plumbing, electricity and other utilities is currently underway in Building 91. Construction photos courtesy of Minkoff

underway in the right side units, and the underground water line work is about to begin.

The right side of the building was not extensively affected by the fire, but the county decreed that the entire building must be fitted out with a new sprinkler system before occupants can return to the structure.

While the new sprinkler installation in the right side of the building will

be in place by October, Melisa said, “It will be the county fire marshal who decides when residents can return to their units.”

Melissa said she will contact homeowners for a walk-through in late September or early October before insulation and drywall is installed.

“We’re on track for a late February or early March completion of the entire restoration,” she said.

Looking Forward to Better Times



Mike Benefiel

I would like to find lots of good news and reasons for celebration to share with my neighbors and friends in Mutual 19B. Instead, I will start with what you already know: our insurance premiums will rise in next year’s budget. And, with the necessary permits from Montgomery County in hand, the Minkoff company is working to restore the homes of our neighbors in Building 91.

The COVID-19 virus continues to change the way we work, gather with others and live our lives. Most of us have chosen to get vaccinated and protect ourselves, our families and friends this year.

Amendments to our mutual’s bylaws, first proposed in 2020, could not be presented at our 2021 annual meeting because we did not receive a sufficient number of owner proxies. The board is looking at ways to offer these amendments more successfully in 2022.

At the board’s organizational meeting, I agreed to serve as president and Jack Dunn will take on the duties of

vice president. I want to thank Jack, our immediate past president, with gratitude and admiration, for his talented and resourceful leadership. Despite all the challenges, he carried us through the worst months of our emergency and continues to serve us as our representative to the Leisure World Community Corporation. Thank you, Jack!

I hope we can find safe and healthy ways to emerge from the worst months of the 2020 pandemic, and I invite you to join our holiday celebration and our 2022 annual meeting. ~ Mike Benefiel, President