

Park Land of Monterey

May/June 2021

Board of Directors Meeting

The next Board of Directors Meeting is scheduled for:

**July 6, 2021, at 10:00am
Via Zoom.**

Please contact Management by 3pm on Friday July 3rd for zoom information if you wish to participate (Monday July 5th we are closed for 4th of July Holiday)

Exciting News

Common Interest Management is excited to announce the launch of our new cloud-based, HOA management software solution from Vantaca. This change will include Online Homeowner Portals: Easy access for payments, account information, governing documents, homeowner directory and community calendars. Keep your eye out for the communication that will be mailed to you with more details and instructions for signing in/up on the portal.

Call for Candidates

The annual membership meeting is coming up; there are 5 positions for a one year term. If you are interested in serving on the board, please complete the candidate nomination form and have it returned by end of business day June 22, 2021. You can mail or email form to ndillonlee@commoninterest.com

Monterey One Water – Rate Increase

Monterey One Water has proposed doubling the monthly sewer rates, with the majority of the increase effective July 1, 2021. An increase to the sewer rate would

significantly impact Homeowners in Planned Unit Developments and Condominium HOAs, including Tenants. Please see follow this link for additional information on the notice that was provided: <https://www.montereyonewater.org/315/Proposed-Rate-Increase>

If you wish to protest the increase, all customers can protest the proposed rate increase the following ways:

- Online: Submit Prop 218 Online Vote Form at <https://montereyonewater.org/FormCenter/Customer-Service-12/Proposed-Rate-Increase-Online-Vote-2021-56>
- Email: Customer Service at prop218@my1water.org
- Mail: P.O. Box 2109, Monterey, CA 93942
- Drop-Off: 5 Harris Ct, Bldg D, Monterey, CA 93940
- During Public Hearing: Visit the Virtual Meeting Access Page for more information on the June 7, 2021 meeting at 6 a.m at <https://montereyonewater.org/331/Virtual-Meeting-Access>

Complaints must be received before June 7th at 4PM.

Cover yourself...Inside and Out!

Avoid the unfortunate experience of finding out you did not have the proper insurance to provide coverage for your condominium's improvements. This includes such items as carpet upgrades, wallpaper, tile flooring, ceiling fans, and cabinet upgrades. It is a very costly mistake.

If you own or hold your condominium unit as a rental, you need to purchase a Condominium Owner's Policy (known as an HO6 Policy). The Association's Master Fire Policy usually only covers your interior for the original permanent fixtures of your condominium. Another way to look at it is, if it was not part of the original construction, it is NOT covered. A Condominium Owner's Policy will pick up where the Master Policy leaves off. It provides coverage for your contents, your personal liability, loss of use/rents, upgrades and improvements. Proper insurance will also give you the necessary protection when damage is done to another unit or the common area as a result of something that happened in your unit. A good example of this would be if your bathtub overflowed causing damage to a neighboring unit.

Losses are settled based on the Master Policy's exclusions and the provisions in your CC&R's. the sections in your CC&R's that apply when a claim is made, are the Owner's Responsibility to Repair and the Damage & Destruction clause.

• Onsite Owners – HO6 or Condominium-Owner's Policy with a Loss Assessment Rider. This gives you the broadest coverage available. This policy will provide contents coverage for an owner's personal belongings. Most insurance companies recommend a minimum of \$10,000 of building coverage for owner's improvements to the unit, and very

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often-higher limits if the unit has been significantly upgraded from the original builder's standard. An onsite owner will receive loss of use coverage, in case you must vacate your property due to a covered loss. The loss assessment rider enables the owner to have coverage for a special assessment resulting from a covered loss. Since earthquakes may not be a covered peril under the Master Policy, earthquake policies and/or loss assessment coverage is available through the CEA (California Earthquake Authority). A Renter's Policy will not give you the proper coverage for potential claims.

•Offsite Owners – Condominium or HO6 Policy, with a limited contents coverage, and Loss Assessment Rider. This policy will protect your interior building coverage and extend liability coverage to you as the owner. It will also provide for loss of rental income resulting from a covered loss. If you carry a personal umbrella, liability coverage of that umbrella will NOT apply to your condominium until you have satisfied the underlying insurance limit required for that property.

•Renters – Renter's Policy to cover contents, personal liability and loss of use. There is NO coverage in the Master Policy for personal belongings.

These condominium owner and renter policies are relatively inexpensive. Please check with your agent to make sure you not only have insurance, but that you carry the correct type of policy.

Your Association distributes an annual insurance disclosure informing you of what type of policies and coverage the Association carries.

Current Project Status

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- Deck inspections- under California SB326 have been completed and a bid for repairs is being prepared. Deck repairs should begin within the next couple of months and will be prioritized over the next couple of years based on severity. **NO HEALTH OR SAFETY ISSUES WERE FOUND DURING THE INSPECTION.**
- Roof Replacements- The current round of roof replacements has been completed. Three additional roofs need to be completed over the next couple of years.

Pool Deck Opening / Pool Closure

- The pool has been closed over the last several months by order of the Monterey Health Department Covid rules. As the Covid situation improves the deck will be opened consistent with any remaining rules from the County. The pool will remain closed to swimming until it can be resurfaced. Bids for resurfacing the pool are currently being evaluated.

Deck Expansions

- A request for permission to expand decks slightly from their original width has been brought to the board. If

homeowners are interested, it will take a vote from the membership as these decks extend over association property. Legal council will also be required for appropriate agreements to be written as the association will need to require additional money from interested owners to maintain the expanded decks. In addition, there will be a limit imposed on what decks can be expanded and how far. Deck expansion that would impact views, walkways, or the current traffic lanes would not be allowed. Even with these limitations and expenses, some homeowners may be interested. Please contact Johnny Khamis at johnny@johnnykhamis.com if you are interested in expanding your deck.

Here are some rules for handling garbage:

- All garbage must be put in sealed plastic bags.
- All large objects such as boxes, etc. should be broken down and flattened for recycling.
- Dumpster must not be overloaded.
- Make sure no debris remains outside the dumpster after you have deposited your trash.
- Large objects such as couches, mattresses, etc., are the responsibility of the owner to dispose of. Do not leave them for someone else to handle.
- Recycle whatever items you can.

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