



November 2021

Inside this Issue

Pg. 1 *Return Electronic Consent Forms*

Pg. 1 *Condo Insurance Coverage Explained*

Pg. 2 *Trespass At the Pool*

Pg. 2 *Monthly Reminders*

Pg. 2 *Important Days in November*

Villa Del Mar Homeowners Assoc.
1055 Palmetto Way
Carpinteria, CA 93013
(805) 684-7430
Email: villadelmar@verizon.net
Website: villadelmarhoa.com
Rebecca Barnhardt, CMCA, AMS:
Manager

Villa Del Mar Homeowners Association

The Script

Return Electronic Consent Forms

Document Notification

Please return any paperwork included with your End-Of-Year packet to the office as soon as possible. The mailing should arrive around the first week of December.

The Electronic Consent Form needs to be filled out and signed which will allow the association to email you notices and information that would otherwise have to be sent by mail. If you are unsure if we have a form on file for you, either call or email the office or complete the form and send it back in the return envelope.



We are in the process of putting together email lists to send you the latest information that has been posted on the website in an effort to help save on time, postage and printing. Include the email address that you would like to receive email notices to so we may send information to the correct accounts. Thank you for your help.

HOA Condo Insurance Coverage

Check Your Insurance policies

Although VDM has Hazard, General Liability and Earthquake insurance

coverage, it is for catastrophic events such as major fires and earthquake claims and does not cover most individual unit issues. Homeowners are required to have individual condo insurance (HO-6) to avoid costly repairs.

VDM has renewed insurance coverage through Farmers Insurance. Homeowners may receive letters from mortgage lenders regarding proof of insurance. Contact our agent directly if this happens. Farmers Insurance at (805) 525-1386.

Homeowners will receive a Summary of the VDM Insurance Coverage and a general description of what is covered. It is important each owner understands their individual liabilities as a homeowner and obtain Personal Condo Insurance and pet insurance to cover *YOUR* Personal Liability, your Personal Property such as appliances, fixtures, electrical, plumbing, flooring, countertops and/or cabinetry, and your Loss Assessments; (Coverage for your portion of the deductible of the VDM Hazard and General Liability Insurance coverage). Earthquake loss assessment coverage is separate and is available through the California Earthquake Authority.

Fire: In the event of a major fire event or total building loss from fire the Association's insurance would rebuild the structure to bare walls. You would need building coverage

for items such as, but not limited to, your unit interior; appliances, fixtures, electrical, plumbing, cabinets, counter tops, carpeting, tiling or hardwood flooring as well as coverage for your personal property, personal injury, loss of use, HOA assessment payments etc. The Association's property deductible is \$25,000.

At the risk of the association losing insurance coverage all together the association may choose to pay for damages through reserves or special assessments.

Earthquake: Earthquake and Condo Unit coverage are two separate policies and you should call your agent to make sure you are covered. As homeowner you each own 1/230 of all structures & amenities in the complex. In the event of an earthquake, you each collectively own all buildings and

will be responsible for one / two hundred and thirtieth of the deductible to repair or replace the buildings to their original design including current building code upgrades.



The earthquake insurance deductible is 15% with a minimum loss of \$25,000. That means each owner will have to pay 1/230 for the 15% value of the building that is a loss. If a building replacement is valued at \$1,500,000. That is \$225,000 divided by 230 units = \$978.26 per homeowner.

In the event of a major loss each owner's responsibility could be: 15% (the deductible) of \$40,000,000 (our limit) = \$6,000,000 divided by 230 units would mean owners would have to pay \$26,086 per unit for the deductible.

Loss assessment insurance is available for your deductibles, call insurance agent for pricing.

Contact our Farmers Insurance Agent for more information: Ronnette Cortez (805) 525-1386 **Email:rcortez@farmersagent.com**

Trespass at the Pool

Protect Your Property

Lately we have had some groups of teens trespassing into the pool area. Some have climbed over the fence. They have made a mess of the pool area and bathrooms and have vandalized the pool furniture. They have been seen riding bikes around the pool and throwing furniture and items into the pool.

Some residents have told us that there might be one of the teens who lives here, however, ultimately residents and homeowners are responsible for damage or the mess guests may cause.

We do have pictures and videos of the teens and have kicked them out of the pool area a couple of times already.

They tend to come to the pool area after the staff has left. If you see suspicious or destructive behavior, it is best to call the sheriff and have them come out. (805) 683-2724.



Monthly Reminders

Street Sweeping Day: REMINDER: **NO PARKING** in the alleys and Driveways at VDM during this time. Street sweeping day is the **3rd Wednesday of every month.** This month it is **Wednesday, November 17, 2021.** Please do not park on the city streets between 8:00am - 10:00am. The City will issue parking tickets which are about \$45.

General Board Meeting: We will have a hybrid Zoom General Board meeting on November 12, 2021 at 12 p.m. Zoom instructions and Agenda will be posted at the pool gate.

Important Days in November: November 3rd – Sandwich Day, November 17th – Take a Hike Day, November 25th- Thanksgiving.

