



November 2023

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The Script

Daylight Savings Ends *Check Your Batteries*

Daylight Savings Time ends November 5th 2023 at 2:00 a.m. on Sunday. We will move our clocks back 1 hour to 1:00 a.m. You may want to move your clocks back on Saturday night before you go to bed, so that on Sunday morning your clocks will already reflect the correct time. The change is automatic for most smartphones, computers, tablets and other digital devices such as the clock on cable or satellite boxes. Also don't forget to change the time on watches wall clocks and clocks in vehicles, which most may need to be set manually. It is a good time to check batteries in smoke alarms too.



HOA Condo Insurance Coverage Summary *Insurance Info for HO-6 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) policies to avoid costly repairs.

VDM has renewed hazard and liability insurance coverage through The Mahony Group. Homeowners may receive letters from mortgage lenders regarding proof of insurance. Contact our acct. manager directly if this happens.

Stephanie Young at (520) 784-7761 or Lindsey Grimes at (520) 784-6688. Homeowners will receive a Summary of the VDM Insurance Coverage and a general description of what is covered in your End-of-Year paperwork. 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 per occurrence.

At the risk of the association losing insurance coverage all together due to too many claims, 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. **Contact your insurance agent regarding loss assessment.**

Prepare for Winter *Gutters and Patio Drains*

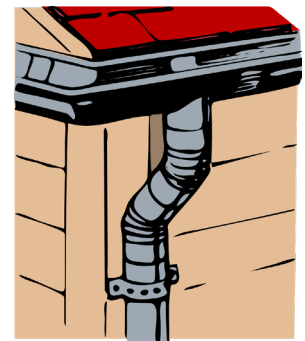
Patio drains in every patio are for the purpose of preventing your unit from being flooded. It is the responsibility of each unit to keep patio drains clear of plants & roots, dirt, pots, debris and patio items.

Most patio drains are located on each side of the cement entry from the gate about 18 inches to 24 inches from the cement walkway edge. The Association maintains the main storm drain line for your building. It is your responsibility to keep your drain and the connector line feeding from your patio into the main building line clear and unplugged.

Starting in November, as a preventative measure the VDM crew will start cleaning gutters and flat rooftop areas where pine needle and leaves collect.

We will be looking for missing and damaged gutters that need repair. Also, all downspouts and drainpipes will be checked as well.

If you have difficulty locating your patio storm drains or have trouble with gutters and downspouts, please call the VDM office at (805) 684-7430.



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 **November 15, 2023**. 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: There will not be a General Board Meeting in November.

Important Days in November: National Bison Day-November 4th. Veteran's Day - November 11th. Thanksgiving - November 23rd.

