

Vista del Cañon Newsletter

May 2003

INSURANCE

As reported in the last newsletter, Farmers Insurance Company cancelled both our property and liability insurance due to “loss history,” effective April 19. From checking with several different independent agents, we have found that Farmers is legally able to cancel based on claims paid within the last three years. The only significant payouts on our policy over the past three years have been for legal costs to defend the association against three homeowner lawsuits for water intrusion. Since insurance is mandatory under our CC&R’s and state law, and must take effect the moment the Farmers policy cancels, there was no choice but to seek new coverage in a very short period of time.

We were extraordinarily fortunate that more than one agent provided us some very competitive insurance quotes at the last minute. Typically, following cancellation for loss history, premiums with new carriers are 300% to 500% of what former premiums were. Our new premiums are much higher than before, and have forced an increase in dues, but fortunately they are not 300% higher. It is possible for premiums to also decrease in the future, based on many factors, especially from competition in the market.

LEND A HAND

There are many things we can all do to help maintain Vista del Cañon and keep costs from rising further. Even such simple things as doing a little cleanup around your own building can be a big help. The landscaping crew being employed here is the minimum possible for a property of this size. During the fall and winter months, there is only a staff of two and a foreman to oversee them. The property is huge for so small a crew.

Some areas of Vista del Cañon have actually developed into unique “neighborhoods” of their own, where neighbors sweep and clean up around their buildings every weekend. We would all do well to follow their example. The landscapers cannot possibly keep up with every piece of litter that blows across the property every day. Rather than spending more on landscapers to keep the common areas clean, we can make a huge difference ourselves if we would each make it a habit to do a little cleanup ourselves. Although we can’t individually claim any of the common area as our own, these are still our homes, which we own and can be proud of.

CONSTRUCTION RESERVES

As one would expect, our HOA bank accounts have decreased as our construction repairs have progressed and been completed. For those of you who are new to the complex, the source of our construction funds was a settlement with our insurance carrier over damage from the 1994 Northridge earthquake. The settlement was received in 1999, after years of litigation. Unlike most nearby complexes with earthquake damage, Vista del Cañon never levied any assessment for the deductible it was supposed to absorb under its insurance policy. So the available funds were short the amount of the deductible from the beginning. The focus of the project for the funds from the settlement was earthquake retrofit, flat roof replacement and related interior drywall repair, stucco refinishing and drainage improvements. We can happily report that these objectives were accomplished.

Unfortunately, with each heavy rain that has fallen this year we have had reports of tile roof leaks. Complete tile roof replacement was never within the scope of the project, and was not undertaken. The plan was simply to do limited repairs as needed out of current maintenance funds. Under normal conditions, tile roofs should last 20 or more years.

Due to past experience with water intrusion, the Association's position is that any leaks must be repaired as soon as possible to avoid further damage. We are in the process of consulting with independent forensic roofing experts regarding the tile roof issues. So far, they have indicated that various, site-specific repairs can solve the problems. Although complete replacement of all tile roofs would provide warranties, it has not been demonstrated that this would be cost-effective. We would welcome any further input on this topic from homeowners.

From this point forward, major repairs will have to be balanced against the regular operation and maintenance of the property. Such things as insurance, landscaping, sprinkler repair, trash removal, lighting, water, pool service and gate maintenance are regular expenses, which have to be planned for and add up to thousands of dollars each month.

GARBAGE CANS

Garbage day (Tuesday) is often a real hassle for many residents. With all 362 garages in the complex facing each other and each one with two sets of trashcans, it's a wonder we are all able to back out of our garages in the morning and get to the street without hitting several of them. Unfortunately, the HOA has received a growing number of complaints from residents about neighbors who feel it is okay to let their trashcans air out for two or three days at a time. Per the Rules and Regulations, garbage cans are to be put back into garages no later than Tuesday evening.

It is very inconvenient for residents who put their trashcans away in a timely manner to have to carefully maneuver their cars around cans left out for days and days by other residents. Cars have sustained very costly damage from backing into cans. Wanting to air out trashcans is understandable, but not acceptable in an area like ours with such limited space. Trashcans left out beyond Tuesday are subject to being confiscated and returned to the disposal company at the offending resident's expense.

SHERIFF'S ADVICE

The Association has received a number of reports recently about various incidents of vandalism to the property. Homeowners are wondering what they can do to help prevent these incidents or help recover the costs from those responsible. We are all feeling the pinch of rising costs of insurance, trash removal and repairs. We hate to see money going "down the drain" from vandalism. Often, even when a homeowner sees "who done it," their statement becomes just their word against the other person's. Or the homeowner has no idea who the other person is, of if they even live here.

The HOA discussed these problems with the Sheriff's Department. The sheriff suggested establishing a Neighborhood Watch program at Vista del Cañon. Further contacts will be made with the specific deputies who coordinate that program to get information on how to establish it here. The sheriff did advise, in the meantime, regarding the incidents of vandalism, that it would be a good idea to catch them on camera.

People often object to having their picture taken without permission, especially when caught doing something wrong. But the sheriff and the Association's legal counsel both told us that the HOA's common areas are "public" in terms of privacy. No one has any right to prohibit someone else from snapping pictures in the common area, especially if an act of vandalism is occurring in the background of the picture.

Parents may worry that the sheriff is granting permission for neighbors to frighten their children by snapping their pictures. The parents, or other adults, however, should supervise children who would be frightened to have their picture taken while committing vandalism, so that they don't get into such trouble in the first place. If parents are not supervising their children, and the children are destroying property, the photographs will only be used to help the Association identify and contact the parents, and let them know, so that they can explain to their children themselves. Parents who never want other adults telling their own children how to behave should really prefer this.

Treasurer's Trove

As of March 31, 2003, the following amounts were in the Association's funds:

<i>Cash Operating:</i>	\$ 23,113.80
<i>Cash Reserves:</i>	\$185,761.88
<i>Defect/Earthquake Accounts:</i>	\$137,206.83
<i>Total Cash:</i>	\$346,082.51

Board of Directors



Ken Greaves, President
Jim Reedy, Vice President
Jim Allaire, Treasurer
Marla Adams, Secretary
Muri Cooper, Member-at-Large

HELPFUL CONTACTS

Property Management

Tiffany Barron, Managing Agent
818-907-6622
800-843-8727
818-907-0749 (Fax)

Ross Morgan & Company, Inc.
15315 Magnolia Blvd, Suite 212
Sherman Oaks, CA 91403
tbarron.rmc@covad.net

Ext. 201 (Tiffany)
Most questions, comments and concerns

Ext. 811 (Emergency Line) After-hours
emergencies, including damaged utilities,
plumbing, safety hazards, etc.

Website - www.vistadelcanon.com

Security

Maxwell Security Services, Inc.
661-254-6910
800-277-4827
For reporting disturbances, vandalism,
parking enforcement, etc.

Landscaper

Landco Maintenance - 818-891-0398

Construction Hotline – 661-251-3302

For all construction-related questions

Construction Manager- Professional Services

David McLeroy, Project Manager
Office (949) 635-6700

Emergency Services

Dial 911 for all emergencies, including fire and medical.