

# CYPRESS HOME OWNERS ASSOCIATION (CHOA)

C/O ACCELL PROPERTY MANAGEMENT, 23046 AVENIDA DE LA CARLOTA, STE 700, LAGUNA HILLS, CA 92653  
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[WWW.CYPRESSHOA.ORG](http://WWW.CYPRESSHOA.ORG)



SEPTEMBER 2013

## Board Meetings

**Clubhouse #2, 7:15pm**  
**Thursday, September 26**  
**Thursday, October 24**

Homeowner Open Forum follows the Board meeting. Agenda are posted four days in advance at both clubhouses and on the CHOA website.

## Clubhouse Reservations

**Maria Delvaux**  
[clubhouse@cypresshoa.org](mailto:clubhouse@cypresshoa.org)  
714-914-7844 between 6-10pm

For only \$20 (plus \$100 deposit), CHOA residents can rent one of two CHOA clubhouses for a special event. NO pool parties; NO outdoor BBQs; NO alcohol; NO bounce houses. Clubhouse rental forms can be downloaded from CHOA's website: [www.cypresshoa.org](http://www.cypresshoa.org)

Homeowners are responsible for any and all damage to the clubhouse and restrooms that may occur during their use. The deposit will not be refunded if clubhouse rules are not followed per the clubhouse agreement. If the violations are extreme, the right to use the clubhouse will be denied for six (6) months.

## Board of Directors

**John Russell**, President  
[john@cypresshoa.org](mailto:john@cypresshoa.org)  
**Tamara Honegan**, Vice-President  
[tamara@cypresshoa.org](mailto:tamara@cypresshoa.org)  
**Carl Kroll**, Secretary  
[carl@cypresshoa.org](mailto:carl@cypresshoa.org)  
**Judith Fischer**, Treasurer  
[judith@cypresshoa.org](mailto:judith@cypresshoa.org)  
**Diane Woodman**, Director-at-Large  
[diane@cypresshoa.org](mailto:diane@cypresshoa.org)

**Accell Property Management**  
**24-hour Emergency Service**  
**949-361-3290**

## California Shake-Out Emergency Preparedness

**Robert Kaplinsky**,  
[robert@cypresshoa.org](mailto:robert@cypresshoa.org)

The Emergency Preparedness Committee will be conducting a drill on Saturday, October 19, at 12:00pm next to Clubhouse #2. This drill is being conducted in conjunction with the Great California Shakeout ([www.shakeout.org/California](http://www.shakeout.org/California)) earthquake drill on Thursday, October 17, at 10:17am. The goals of the drill are to practice setting up the Emergency Command Center and to showcase the preparations that have been made by the committee. Volunteers are needed to help with the drill that will revolve around a mock earthquake. They will be given instructions about how to assess damage to the complex and assist with an orderly disaster response. The more volunteers, the better prepared CHOA will be in the event of an actual disaster. If you are interested in volunteering during the drill, please come to Clubhouse #2 on the day of the drill. If you are interested in joining the Emergency Preparedness Committee, please contact me at the email address above.

For a complete list of emergency preparedness tips, go to CHOA's website, <http://www.cypresshoa.org/>.

## Halloween Decorating Contest

Next month is October and CHOA's First Annual Halloween Decorating Contest! CHOA has some very creative homeowners who enjoy decorating the fronts of their units for Halloween. Stay tuned for details but start planning now. Prizes will be awarded.

## Landscaping

Yes, the grass does not look very good. It is due to the way certain types of grass have grown thick this summer so that it is not level, and the mower cannot adjust to cutting different levels. The heat wave early in the month did further damage. Soon it will be time to thatch the grass, sow winter seed, and wait for the winter rains.

## Common Area in Front of Units

Please be aware that the front of your unit is not your property - it is common area property belonging to the entire HOA. Too many homeowners have been using the front of their units for storage areas, laundry drying areas, BBQ space, etc. Thank you for keeping your unit front clean and tidy.

## Trash Pickups

Each time a homeowner dumps a large item in the trash area, it costs CHOA extra, which means **YOU**. Each homeowner is entitled to **TWO** free large item pickups per year. Please take the time to call Betty Carmain, 949-581-4988, ext. 208, or email [betty@accellpm.com](mailto:betty@accellpm.com) so that she can schedule a pickup with Consolidated Services. And remember to put a sign on the large item that says "Consolidated Pickup." The Board really doesn't want to levy a special assessment for trash pickups due to lazy homeowners. Your cooperation is appreciated.

## Lights OUT!

Recently the lightpoles in one entire courtyard were not functioning, and it took much nagging from individual homeowners as well as the management company to repair them. Whenever **any** light is out in the complex, please try to get the number or letter on the pole and the number of the closest unit and report it immediately to Betty Carmain at Accell, [betty@accellpm.com](mailto:betty@accellpm.com), or call 949-581-4988, ext. 208. She will get in touch with Southern California Edison. Thank you!

## Screen Door Replacement

Many screen/security doors throughout the complex are in need of replacement. Homeowners are advised to inspect their doors and either repaint or replace them. An architectural application must be submitted and approved in writing prior to installation. The forms are available from the property manager or online at [www.cypresshoa.org](http://www.cypresshoa.org). An improved look to these doors can help to maintain our property values.

## **Earthquake Insurance: What You Need To Know**

Patrick Prendiville, CIRMS, Prendiville Insurance Agency  
[patrick@prendivilleagency.com](mailto:patrick@prendivilleagency.com), 800-482-4467

The Board of Directors renewed CHOA's earthquake insurance policy at the August meeting. CHOA has carried earthquake insurance for its homeowners' protection since 1994.

CHOA's earthquake policy includes the residential units of the complex. It does not include interior repairs, personal property, loss of use, or loss assessment.

Homeowners should be aware that their personal property insurance policies do not cover earthquake damage. A separate policy with the California Earthquake Authority (CEA) is necessary.

The CEA is a privately-financed, publicly-managed entity that offers residential earthquake policies through many participating insurance companies, including State Farm, Automobile Club, Mercury Insurance, USAA, Farmers, etc.

It is recommended that homeowners purchase a policy through CEA that includes:

- **Real Property:** Up to \$25,000 to repair structural components, such as interior grades, cabinetry, plumbing, and electrical fixtures. 15% deductible.
- **Personal property:** Up to \$100,000 in coverage for personal belongings, such as furniture, clothing, and electronics. \$750 deductible.
- **Loss of use:** Up to \$25,000 for alternative housing and extra expenses after a claim. No deductible.
- **Loss assessment:** Up to \$75,000 to cover assessments by CHOA for earthquake-related damage. Even if only one building is damaged, EACH homeowner is responsible for paying their share of the loss. 15% deductible. Under CHOA's current master earthquake policy, there is a 20% deductible per building that may be assessed to all homeowners following a claim. Loss assessment coverage of \$50,000 should be a reasonable and sufficient level of protection for CHOA homeowners.

The cost of a CEA policy varies with the coverage, but should range between \$300 and \$600. A good value when you consider the cost of a hotel room for two weeks (or more) OR the cost of replacing all your belongings OR paying a special assessment in the amount of thousands of dollars. Policies solely for loss assessment protection average about \$300.

The CEA policy will not replace the Association's master policy. It is meant to complement the master policy and fill in the gaps between homeowner and association responsibilities.

For more information, contact your personal insurance agent or go to [www.earthquakeauthority.com](http://www.earthquakeauthority.com).