

Cypress Home Owners Association (CHOA)

April 2012 www.cypresshoa.org

Board Meetings

Clubhouse #2, 7:15pm
Thursday, April 26
Thursday, May 24

Homeowner Open Forum follows the Board meeting. Agendas are posted four (4) days in advance at both clubhouses and on the CHOA website.

Clubhouse Reservations

Maria Delvaux
714-914-7844 (6pm - 10pm)
clubhouse@cypresshoa.org
For only \$20 (plus \$100 deposit), CHOA residents can rent one of two CHOA clubhouses for a birthday party, anniversary celebration, baby shower, or other special occasion. Clubhouse rental forms can be downloaded from CHOA's website: www.cypresshoa.org

Board of Directors

John Russell, President
john@cypresshoa.org
Betsy-Ann Toffler,
Vice-President
betsyann@cypresshoa.org
Judith Fischer,
Secretary/Treasurer
judith@cypresshoa.org
Diane Woodman,
Director-At-Large
diane@cypresshoa.org

Management Company

Accell Property Management
Yamy Criblez, CCAM
949-581-4988 ext.275
yamy@accellpm.com
23046 Ave. de la Carlota
Suite 700,
Laguna Hills, CA 92653

Noisy Car Alarms

Are you aware that you might have a car with an alarm that is overly-sensitive and waking people up during the night? Homeowners in alley #13 report a car alarm going off repeatedly in the middle of the night and disturbing their sleep. Please check your car and see if the alarm can be reset. Thanks for your cooperation.

Emergency Preparedness Committee

Robert Kaplinsky
robert@cypresshoa.org

Survey reminder. If you are a homeowner who might need help during an emergency, please fill out the survey from the Emergency Preparedness Committee so that they can know how to help you. Go to <http://tinyurl.com/cypresshoa> to complete the survey.

If you do not use email, you can contact Yamy Criblez at Accell, 949-581-4988, yamy@accellpm.com, to request a paper copy or better yet, come to a Board meeting and pick up one there. (Surveys can be returned in the mail slot at Clubhouse #1.)

Water Rate Hike

At a recent hearing, the city of Cypress pushed back against the Golden State Water Company's proposed rate hike beginning in 2013. The average residential water bill would increase 24%, as would CHOA's, wreaking havoc on everyone's budgets. A decision from the Public Utilities Commission is expected this summer.

Architectural Applications

Remember to file an architectural application form for new OR replacement patio fences and covers, windows, doors, solar panels, and satellite dishes. The applications are considered and either approved or rejected at Board meetings. The forms can be downloaded from www.cypresshoa.org or requested from Yamy Criblez, Accell, 949-581-4988, ext. 275, yamy@accellpm.com.

Financial Report

Judith Fischer, Secretary-Treasurer

Hooray! The painting project, begun in 2009, is complete. The Board will be conducting a final inspection and providing information on availability of touch-up paint to all homeowners within the next thirty days.

The draft audit by Schonwit & Co. was approved at the March Board meeting and is being mailed to homeowners, as required by law.

*Happy
Mother's
Day*

May 13

The Cypress Home Owners Board of Directors, Committees, and Accell Property Management wish all mothers a Happy Mother's Day!

Buying Homeowner Insurance

Patrick Prendiville, CIRMS, Prendiville Insurance Agency
www.prendivilleagency.com, 1-800-482-4467

An important part of owning a unit in CHOA is to ensure that you have adequate insurance coverage through a Condominium Owners' Policy that supplement's CHOA's coverage.

CHOA has a policy that covers "Interior Structures," with a \$10,000 deductible. This means that CHOA's insurance policy covers the structure, standard bathroom and kitchen fixtures, standard kitchen cabinetry and countertops, standard permanently installed appliances, and standard floor, ceiling and wall coverings, e.g. paint and carpeting, located in any residential unit.

The following should be considered when it comes to your personal homeowner policy:

- **Personal Property** coverage with replacement cost will cover your contents and possessions such as clothing, furniture, and electronics. Consider getting extra coverage for jewelry, computer equipment, art, and more.
- **Building Additions and Alterations** to the original structure need to be covered, such as granite countertops, hardwood flooring, additional cabinetry, upgraded tile, and the like. As an absolute minimum, you should carry \$10,000 in order to cover the Association's deductible.
- **Loss of Use** will pay additional living expense while your home is unfit to live in due to a covered loss. If your home is rented out, this coverage will be replaced with Loss of Rents coverage.
- **Loss Assessment** will pay your share of a special assessment levied by the Association due to an insured loss. You may want to consider a high amount since coverage is inexpensive.
- **Personal Liability** coverage pays for bodily injuries to other people or damage to their property, as a result of an unintentional act committed by residents of your household. This coverage is vital in protecting your assets.
- **Earthquake Insurance** is available for your individual unit from the California Earthquake Authority. Coverage can also address any possible "loss assessment" levied by the Association for earthquake-related assessments. Ask your personal insurance agent, or log on to www.earthquakeauthority.com.