

1600 Hamilton Place Community Association HOA Newsletter

Board of Directors

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Ken Swezey
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Carl Middione
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(Please include 1600 Hamilton or your unit address in the email subject box)

1600 Hamilton Place Security Office:
408-371-1715 (voicemail)

Next Board Meeting/Open Forum

The next Board of Directors meeting is scheduled for **Tuesday, May 11, 2010 in the Clubhouse.**

The Open Forum starts at 6:30 pm and is the time set aside for homeowners to address the Board of Directors. The Board Meeting starts promptly following the Open Forum. An agenda for the meeting is posted by the Clubhouse entry doors and mailboxes four days prior to the meeting date. Come join us!

Landscaping Committee Meeting

Co-Chairs Maryalice Heim/Sheba Solomon

The next Landscaping Committee meeting is scheduled for **Wednesday, May 19, 2010, at 7:00 pm in the Clubhouse.** Please submit any landscaping requests, in writing, for the committee's consideration.

Meet your Board President - Lynn Comer

Lynn, a San Jose native, was born in the old San Jose Hospital which at that time was located downtown on 14th Street. Three months before, Lynn's parents had moved from New York to the Santa Clara Valley (sight unseen) in hopes of a "New Beginning". When she was a little girl, her family often drove to the top of Mt. Hamilton in her Dad's green, antique Model A Ford. The view was spectacular!

San Jose was a small, growing city only discernable by the light on the top of the Bank of America building. The valley was crisscrossed with peach, prune, apricot and cherry orchards, making it look like a large patchwork quilt made up of many shades and textures of green. Hamilton and Bascom Avenues were both two-lane roads and the vacant Ainsley House was still located on this property, surrounded by apricot and prune trees.

Lynn has always worked in the legal field, except for that one high school summer



job cutting cots in the orchard across from her house. The past ten years she has been the Firm Administrator/ Finance Manager at a Menlo Park law firm.

Lynn and her husband Vern moved to Hamilton Place five years ago. Two years later, Lynn volunteered to join the Board as Vice President and is now serving as President.

In her spare time, Lynn enjoys gardening, decorating (particularly when it involves repurposing existing furniture) and helping others with organizational projects. Together, Vern and Lynn enjoy family, especially time with their two grandchildren and four children who live in Campbell, Soquel, Sacramento and Ft. Worth, Texas.

If you are new to Hamilton Place - or not so new - here's to "New Beginnings".

Insurance Coverage - Carl Middione - Treasurer

AH, INSURANCE, WHO NEEDS IT?

Well, all of us need some insurance protection and your Association is no exception. Every year your Board looks around for the best coverage at the lowest cost and we put our two Brokers to a competitive test. The resulting quotes from different companies are then put on a grid -side by side- which allows us to compare coverage and price. We also examine the credit rating of each company to make sure we are not taking undue risks with a weak insurance company.

After calls and emails to clarify some issues, the Board then proceeds to discuss and vote to select both coverage and price prior to March 23, which is the expiration date of our policies. This year our total insurance bill will be over \$108,000, which is an improvement over last year's cost. We also provide a self insurance fund for \$100,000 a year to supplement the high deductible on the earthquake insurance policy. Taken together, insurance is the largest single expense item in your Association budget.

The whole package is provided by 5 major insurance companies with Allstate and Seneca Specialty Insurance in the lead posi-

tion. The actual coverage is explained in more detail in the enclosed Insurance Disclosure form. Our usual deductible of \$10,000 seems high but keeps our premiums low and is based on our experience to date.

Why do we provide such extensive coverage? To protect your investment in our community from a variety of potential losses as the Insurance Disclosure indicates. We also have to update the values each year to make sure we are not under insured and comply with legal requirements. As an example, our Fidelity Insurance coverage was just increased from \$500,000 to \$2 million to comply with a new FHA regulation.

It is important to note that the Association insurance does not cover any damage to the interior of the owner's residence, except for those buildings owned directly by the Association (Club House, Pools, Spa, and Postal Kiosks). This begs the question of what insurance should each homeowner carry to cover their own risk of loss.

The answer is an HO-6 insurance policy that insures your contents (furniture, appliances, A/C equipment and personal prop-

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HOA BIZ - What's Happening around 1600 Hamilton Place

- **Parking Allocations** - The parking allocations, changing three Guest Only spaces to Open spaces, have been amended on Greenwich Court as proposed by the Board in March.
- **Bugbusters Service Available** - The Association maintains a contract with Bugbusters to keep our homes free of bugs. Harold from Bugbusters will spray the exterior of your unit at no cost to you. When you see ants and other insects inside or outside, call him at 408-262-1968. It's a good idea to check with your immediate neighbors to see if they are having the same problem and Harold can spray their units at the same time.
- **eBills Available from CMS** - In case you missed last month's announcement that you can receive your monthly billing statement and Newsletter via email, please contact Rosie Bernal at rbernal@communitymanagement.com or 408-559-1977 x137 to obtain an authorization form.
- **Gutter Cleaning** - You have until May 1st to report a clogged downspout to Community Management Customer Service at 559-1977 and provide the exact location of the clog.
- **Emergency Telephone Contacts** - Enclosed with this Newsletter is a magnetic card with useful telephone contacts. Remember, in an emergency, **call 911 first**. When able, call the HOA Security Office and leave a voicemail update. As a reminder, the Community Management Customer Service number is answered 24 hours a day/7 days a week.

Monthly Parking Summary - March 2010

Warning Ticket - Resident in Guest Space - 3
 FINAL Warning Ticket - Resident in Guest Space - 1
 TOW - Resident in Guest Space - 3

Warning Ticket - Resident over 24 hours in Open Space - 1
 FINAL Warning Ticket - Resident over 24 hours in Open Space - 0
 TOW - Resident over 24 hours in Open Space - 0



The cost of a **TOW** is about **\$250** and all homeowners are encouraged to know the Association parking rules and to follow them. All Association parking rules can be found on the mailbox bulletin boards and at www.1600hamiltonplace.org.

Landscaping Committee Report

The Board of Directors provides a budget to the Committee which determines the guidelines that the Committee must adhere to in planning for landscaping maintenance and upgrade projects. Currently, the Committee is working on the following projects:

- **Landscape Renovations** - Work is continuing throughout the complex to replace grass and ivy planting beds with drought tolerant shrubs and plants, mulched and edged. In addition, areas where trees were removed are being renovated as well.
- **Satellite Driven Watering Controls** - New watering controls that receive weather information via satellite have been installed throughout the complex. They will replace aging timers and are eligible for rebates from the Santa Clara Valley Water District.
- **Water Conservation Rebates** - Co-chairs Maryalice and Sheba are pursuing rebates from the Santa Clara Valley Water District for planting of drought tolerant plants and water controls enhancements.
- **Tree Trimming/Removal Plan** - The tree management plan for 2010 is being finalized for work in the Fall.

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Insurance Coverage - Continued from Page 1

erty). In addition, the HO-6 policy provides coverage for damage and re-construction costs of the interior of your dwelling, should a fire occur. Another valuable coverage is Loss Assessment coverage that may occur if and when owners are assessed a special amount to cover losses which the Association is not able to cover. Please make sure Loss Assessment is included.

The cost of an HO-6 policy is a few hundred dollars per year. This cost is kept low because of the fact that your Association carries major overall insurance. Coverage is available through any insurance Broker including your auto insurance company. We highly recommend this policy as an inexpensive way to protect your investment in your own personal property. Most banks now require an HO-6 insurance policy as part of their mortgage requirements, so please make sure you have one and it is periodically updated to reflect current values.

In summary, who needs insurance? We all do. Your Association does its part to protect your overall investment in our beautiful community. It is not cheap, but is necessary and it maintains property values up. You are encouraged to do your part via an inexpensive HO-6 policy to protect your own property. The Board stands ready to answer any questions you might have.

Swimming Pools Open!

The pools are now open. A copy of the Pool and Spa Rules is included with this Newsletter and are available on the website. Here's a few reminders:



- The hours for pool and spa usage are 8am-10pm on weekdays and 8am-11pm on weekends.
- Anyone under the age of 14 must be accompanied by an adult resident.
- Please keep in mind that the pools and the spa are located in close proximity to your neighbor's homes and keep the noise levels to a minimum.
- The spa temperature is set for 102 degrees. Although some may prefer it hotter, California Civil Code sets the maximum temperature in a public spa to 104 degrees.
- Please make sure that the pool gate is closed when you are entering and leaving the pool area. Also, do not prop open the pool gate or the restroom doors, as this could cause a safety problem with unauthorized access to the facilities. This goes for the tennis courts as well.

Balcony BBQ Reminder

Please remember that only propane BBQ grills can be used on second story balconies. Charcoal grills are prohibited. This is a condition of our insurance policy and your compliance is required.



Resident Open Forum at 6:30 pm in Clubhouse

Your Board is working in many areas to maintain and improve our neighborhood. Your input will help us stay focused on what's important. The Open Forum starts at 6:30 pm on the 2nd Tuesday of each month. Regular topics include security, landscaping, parking and maintenance.

Hamilton Place Street Sweeping - 5/20 & 6/17

The 3rd Thursday of every month is the scheduled sweeping date by the City for the Hamilton Place loop (usually between 10-11 am). Signs will be posted on bulletin boards.