

Garden Estates Newsletter

EIGHTH EDITION

NOVEMBER 2015

Welcome to the eighth edition of the 2015 Garden Estates Maintenance Association (GEMA) newsletter. This newsletter is meant to give you the latest and greatest news and information from the recent Homeowner Association meetings. This newsletter contains information from the November Board meeting.

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SECTION 1 STANDARD PARTS OF EACH MONTHLY MEETING

- [November Board Meeting](#) – Directors attending the November 10th meeting were: Katherine Williams (President), Jonathan Burke (Vice President), Steve Corea (Treasurer), and Lee Schneider (Secretary). Fifi Chao (Member at Large) was not able to attend the meeting due to illness. Katherine ran the meeting.
- [Financial Review](#) – Steve Corea, Treasurer, provided the financial update. Below is a summary of the 5 page financial report. The Year to Date surplus is \$18,605.66. Over the last month, Steve completed a "deep dive" into the recent Reserve Study. What he noticed was that some reserve categories were being allocated too much money (i.e. termite tenting & painting of the trim) while other categories were being allocated too little money (i.e. building painting). Steve will document his findings and bring that information to the December 2015 Board meeting for review.

Financials as of 09/30/2015			
Assets		Liabilities & Equity	
Total Operating Assets	\$67,882.73	Total Liabilities	\$17,306.84
Total Reserve Assets	\$636,677.84	Total Reserves	\$642,282.36
Total Other Assets	\$27,015.18	Total Equity	\$71,986.55
Total Assets	\$731,575.75	Total Liabilities & Equity	\$731,575.75
Income			
Total Income	\$323,632.32		
Current Year to Date Surplus	\$18,605.66		

- [Homeowner Forum](#) – A number of homeowners present at the meeting spoke during the forum.
 - ✓ One homeowner mentioned that they had received a violation associated with the trimming of a tree in their backyard. The homeowner made the necessary corrections but felt that they had not received a response from Cardinal Property Management. After a brief discussion, the violation was considered corrected/closed.
 - ✓ A homeowner asked (with the pending El Nino winter weather) if the Association has flood insurance. Since GEMA is not in a flood zone, the Association does not carry flood insurance.
 - ✓ Another homeowner discussed the challenge they were having getting the proper GEMA authorization to temporarily park their RV (i.e. for loading or unloading). The homeowner explained the easy process that they go thru to get a temporary RV parking permit from Woodbridge Village Association (WVA). The Board agreed to review the GEMA process at a future Board meeting.

- ✓ One homeowner discussed a letter that they had received from Cardinal Property Management regarding common area plants and a decorative item on their home.
- ✓ Another homeowner mentioned that since it was budget time, they were hoping that the 2016 Association dues would not be raised (the GEMA 2016 dues will NOT be raised but remain as they are at \$370.00). This homeowner also mentioned that they could see an improvement in the landscaping with the new landscape company (Las Flores).
- ✓ A homeowner mentioned that their garage door (the one you would drive your car under) does not close flat due to the cement floor being uneven. This homeowner was concerned with water intrusion into their garage. The garage floor is not an HOA maintenance item. The Board encourages all homeowners to check the rubber strip on the bottom of their garage door. If the rubber strip needs to be replaced, please contact Cardinal Property Management (714-779-1300). A follow up question was whether GEMA had a solar panel policy. The policy will be published in a future newsletter.
- ✓ A homeowner asked if the HOA maintained their rain gutters. The answer was that rain gutters were homeowner maintained.

SECTION 2 COMMITTEE REPORTS

- Architectural Committee – The Board is asking if anyone in the Association would like to be on the Architectural Committee. Some background in this field would be a requirement. If interested, please contact Cardinal Property Management (714-779-1300).
- Landscape Committee – The board received 2 proposals from our current landscaper, Las Flores. One proposal was for a tree replacement and a second proposal was to remedy the bare areas along the cement/stucco wall (that divides GEMA from other HOAs). Both proposals were approved.
 - ✓ A bid response has not yet been received regarding the landscape water pressure regulators.
 - ✓ The landscape replacement budget is going to be reviewed as some areas might be able to be consolidated.
 - ✓ As mentioned in the October newsletter, the GEMA attorney is in the process of documenting (with pictures) every home and what plants are associated with that home. This is known as the Common Area Covenant. There were a number of items that needed refinement (i.e. Create a catalog of all current plants, grandfathered in perceived deviations from the current plants, define a replacement pallet). It is hoped that this work could be completed around springtime. Las Flores, (the GEMA landscaper), has been asked to help define a plant replacement pallet (i.e. drought tolerant, survives in sun/shade, varied in color).

SECTION 3 OLD BUSINESS

- FHA Certification – As mentioned in the October newsletter, GEMA submitted its paper work for FHA Certification. Having an FHA Certification expands the potential buyer pool to those prospective buyers that may need a lower down payment, available on an FHA mortgage. GEMA has received its FHA Certification as can be found at the following URL: https://entp.hud.gov/idapp/html/f17condo-maint.cfm?key=S010363&phase=001&mode=Q&came_from=oth

SECTION 4 REMINDERS

- The Next Association Meeting – **The Garden Estates Maintenance Association meetings will be held on the second Tuesday of every month. This means that the next association meeting will be held on December 8, 2015 (6:30PM, 31 Creek Road).**
- The GEMA Website – The Garden Estates Maintenance Association website can be found at <http://www.myhoa.com/gardenestates/>