



February Newsletter
Volume LXIX Issue 2

The Fiesta Garden Bee

A Monthly Newsletter for the Fiesta Gardens Homes Association, San Mateo, CA
PO Box 5288, San Mateo CA 94402

www.FiestaGardensHoa.com
editor@fiestagardenshoa.com

President's Message

By Paul McCann

February in Fiesta Gardens. Rain, Rain and more Rain.
We sure need it and usually February delivers.

Be sure to keep an eye out for the pet walkers and kids riding around in the inclement weather.

The numbers of neighbors attending the monthly meetings is increasing and it's fun to see the community return. Come join us in the Cabana for the Fiesta Garden's Home Owner's Association on the first Wednesday of the month.

Inside This Issue

President's Message	1
Pool Operations	1
No more ManageCasa	2
Financials	3-5
Calendar of Events	5
Board Meeting Minutes	6-8
Board Meeting Agenda	9

Pool Operations

By Steve Stanovcak

When renting the cabana please read through the contract carefully. There is important information that you are responsible for: the do's and don'ts.



Your requested event time that you put in the contract *includes setting up and cleaning up*. That is right, you are responsible for cleaning up after your party. Please do your very best to be on time. A Board Member or volunteer will be there to close up the cabana. Your time management is important so Board Members or volunteers are not inconvenienced. There is a checklist in the contract as well as posted in the cabana.

The process on how to rent the cabana is on our [website](http://www.fiestagardenshoa.com). If you have any issues please bring it to our attention rather than hide behind your keyboard and post inaccurate information on social media. We host our association meetings the first Wednesday of the month, in person, at the cabana.

Find past issues of the Bee, Financials, FGHA documents, announcements and more at the FGHA webpage

www.FiestaGardensHoa.com



The next Board meeting will be
Wednesday, February 5
7PM at the Cabana

FGHA Board of Directors

President
Paul McCann
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Vice President
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The HOA have been moving away from ManageCasa due to issues with their platform. The Dues have been increased to \$518.40 Per Unit. Upon request, the HOA can accept monthly payments of \$47.50 Per Unit. Payments can be paid:

1. Electronically with a debit or credit card via a QuickBooks invoice. Please reach out to treasurer@fiestagardenshoa.com to pay electronically.

2. Via a check payable to Fiesta Gardens Homes Association and mailed to:

FGHA
PO Box 5288
San Mateo, CA 94402

If you've paid via ManageCasa, thank you for the prompt payment. The payment will be applied to the Quickbooks Invoice, and the QuickBooks invoice will reflect the payment and the new amount due.

You can fill out the Roster Update form on the website: <https://www.fiestagardenshoa.com/register.html> if your information has changed. Don't forget to indicate the number of adults and children who will need pool wristbands.

A LATE CHARGE OF 10% WILL BE CHARGED STARTING FEBRUARY 1, 2025

Sincerely,
The Board of Directors,
Fiesta Gardens Homes Association

FARMER'S MARKETS

Check out the local farmer's markets that are still open and offering fabulous produce and other delicacies.

San Mateo Farmers' Market
Saturdays: 9:00 AM - 1:00 PM | Year Round
Location: College of San Mateo, 700 West Hillsdale Boulevard

Foster City Certified Farmers' Market
Saturdays: 9:00 AM - 1:00 PM
Wednesdays 3:00 PM - 7:00 PM | Open Year Round
Location: 1010 Metro Center Boulevard

Belmont Certified Farmers' Market
Sundays: 9:00 AM - 1:00 PM | Year Round
Location: El Camino Real and O'Neill Avenue

Fruits in Season
Clementines
Grapefruit
Kiwifruits
Oranges
Pomelos



Fiesta Gardens Homes Association Inc.
Income & Expense Statement
Operating Fund
December 2024

Current Period			Description	Year To Date			2024 Budget
Actual	Budget	Variance		Actual	Budget	Variance	
INCOME							
			<u>Operating Revenue</u>				
0.00	0.00	0.00	Regular Assessments	244,080.00	242,352.00	1,728.00	242,352.00
60.00	60.00	0.00	Bee Ads	810.00	660.00	150.00	720.00
0.00	0.00	0.00	Swim School	15,910.00	17,000.00	(1,090.00)	17,000.00
1,191.80	0.00	1,191.80	Guest Passes	1,191.80	900.00	291.80	900.00
2,140.00	1,562.50	577.50	Clubhouse Rental (Pool Party)	11,830.00	12,500.00	(670.00)	12,500.00
3,391.80	1,622.50	1,769.30	Subtotal	273,821.80	273,412.00	409.80	273,472.00
			<u>Interest, Late Charges, Collection Fees</u>				
0.00	8.33	(8.33)	Interest Inc - Operating Fund	154.17	91.67	62.50	100.00
24.12	83.33	(59.21)	Interest Inc - Repl. Res. Fund	1,731.65	916.67	814.98	1,000.00
0.00	83.33	(83.33)	Late Charges	465.60	916.67	(451.07)	1,000.00
0.00	0.00	0.00	Collection Charges	262.20		262.20	
24.12	175.00	(150.88)	Subtotal	2,613.62	1,925.00	688.62	2,100.00
			Special Assessment Cabana Rebuild	200.00			
0.00	0.00	0.00	Emergency Assessment	92,565.00	0.00	92,565.00	0.00
\$ 3,415.92	\$ 1,797.50	\$ 1,618.42	Total Income	\$ 369,200.42	\$ 275,337.00	\$ 1,098.42	\$ 275,572.00
EXPENSES							
			<u>Lifeguard Expense</u>				
0.00	0.00	0.00	Lifeguards	55,541.85	55,000.00	(541.85)	55,000.00
	441.67	441.67	Insurance Exp - W/C	3,042.11	5,300.00	2,257.89	5,300.00
0.00	0.00	0.00	Payroll Taxes	5,715.60	6,000.00	284.40	6,000.00
85.00	145.83	60.83	Payroll Service	1,904.00	1,750.00	(154.00)	1,750.00
85.00	587.50	502.50	Subtotal	66,203.56	68,050.00	1,846.44	68,050.00
			<u>Pool Expense</u>				
1,482.85	1,100.00	(382.85)	Pool & Spa - Monthly Service	15,872.02	13,200.00	(2,672.02)	13,200.00
280.00	416.67	136.67	Pool & Spa - Chemicals	2,813.75	5,000.00	2,186.25	5,000.00
0.00	375.00	375.00	Pool & Spa - Repairs	13,044.03	4,500.00	(8,544.03)	4,500.00
1,607.70	333.33	(1,274.37)	Pool & Spa - Supplies & Other	5,446.38	4,000.00	(1,446.38)	4,000.00
3,370.55	2,225.00	(1,145.55)	Subtotal	37,836.14	27,550.00	(10,286.14)	27,550.00
			<u>Park Expense</u>				
650.00	650.00	0.00	Landscape-Contract	7,800.00	7,800.00	0.00	7,800.00
0.00	500.00	500.00	Common Area - Maintenance	17,660.08	6,000.00	(11,660.08)	6,000.00
0.00	55.00	55.00	Pest Control	722.96	660.00	(62.96)	660.00
0.00	833.33	833.33	Cabana Supplies and Equipment	12,805.47	10,000.00	(2,805.47)	10,000.00
0.00	83.33	83.33	Tennis Court- Service & Repair	870.47	1,000.00	129.53	1,000.00
650.00	2,121.67	1,471.67	Subtotal	39,858.98	25,460.00	(14,398.98)	25,460.00
			<u>Utilities</u>				
83.25	625.00	541.75	Gas	7,925.87	7,500.00	(425.87)	7,500.00
3,329.58	1,000.00	(2,329.58)	Electricity	16,307.51	12,000.00	(4,307.51)	12,000.00
192.93	208.33	15.40	Refuse	2,520.66	2,500.00	(20.66)	2,500.00
272.40	275.00	2.60	Telephone & Internet	3,266.28	3,300.00	33.72	3,300.00
1,554.58	1,833.33	278.75	Water	23,371.93	22,000.00	(1,371.93)	22,000.00
110.00		(110.00)	Clubhouse Facilities	2,015.28	0.00	(2,015.28)	0.00
5,542.74	3,941.67	(1,601.07)	Subtotal	55,407.53	47,300.00	(8,107.53)	47,300.00

Fiesta Gardens Homes Association Inc.
Income & Expense Statement
Operating Fund
December 2024

Current Period			Description	Year To Date			2024 Budget
Actual	Budget	Variance		Actual	Budget	Variance	
			<u>Administrative Expenses</u>				
0.00	2,590.00	2,590.00	Audit & Tax Preparation	2,645.00	1,500.00	(1,145.00)	1,500.00
0.00	16.67	16.67	Civic Expenses	99.00	200.00	101.00	200.00
0.00	83.33	83.33	Collection Expenses	0.00	1,000.00	1,000.00	1,000.00
299.66	333.33	33.67	D & O Ins. Expense	3,595.98	4,000.00	404.02	4,000.00
1,298.92	1,458.33	159.41	Insurance Expense	14,618.69	17,500.00	2,881.31	17,500.00
0.00	41.67	41.67	Mailings, Postage & Copies	145.53	500.00	354.47	500.00
1,275.73	416.67	(859.06)	Meeting Expenses/Social Functions	4,216.57	5,000.00	783.43	5,000.00
425.00	425.00	0.00	Newsletter Editor	5,100.00	5,100.00	0.00	5,100.00
39.73	25.00	(14.73)	Newsletter Postage/ Printing	742.23	300.00	(442.23)	300.00
416.75	208.33	(208.42)	Office Supplies	3,740.52	2,500.00	(1,240.52)	2,500.00
56.03	158.33	102.30	Payment Processing Fees	5,317.24	1,900.00	(3,417.24)	1,900.00
0.00	83.33	83.33	Permits & License	40.00	1,000.00	960.00	1,000.00
11,115.86	0.00	(11,115.86)	Professional Services	127,732.45	30,000.00	(97,732.45)	30,000.00
0.00	833.33	833.33	Reserve Study	1,495.00	10,000.00	8,505.00	10,000.00
300.00	300.00	0.00	Secretary	3,600.00	3,600.00	0.00	3,600.00
0.00	125.00	125.00	Taxes - Income	0.00	1,500.00	1,500.00	1,500.00
14,788.07	1,250.00	(13,538.07)	Taxes - Property	23,508.93	15,000.00	(8,508.93)	15,000.00
2,000.00	1,000.00	(1,000.00)	Treasurer	23,000.00	12,000.00	(11,000.00)	12,000.00
0.00	25.00	25.00	Web Site	275.88	300.00	24.12	300.00
32,015.75	9,373.33	(22,642.42)	Subtotal	219,873.02	112,900.00	(106,973.02)	112,900.00
\$ 41,664.04	\$ 18,249.17	\$ (23,414.87)	Total Expenses	\$ 419,179.23	\$ 281,260.00	\$ (137,919.23)	\$ 281,260.00
\$ (38,248.12)	\$ (16,451.67)	\$ (21,796.45)	Net Income (Loss)	\$ (49,978.81)	\$ (5,923.00)	\$ (44,055.81)	\$ (5,688.00)

Income & Expense Statement

Current Period				Year To Date			
Actual	Budget	Variance	Description	Actual	Budget	Variance	Budget
INCOME							
0.00		0.00	Special Assessments	1,368,750.00	1,300,000.00	68,750.00	1,300,000.00
0.00		0.00	Brick Fundraiser	27,175.00		27,175.00	
\$ 0.00	\$ 0.00	\$ 0.00	Total Income	\$ 1,395,925.00	\$ 1,300,000.00	\$ 95,925.00	\$ 1,300,000.00
\$ 0.00	\$ 0.00	\$ 0.00	Gross Profit	\$ 1,395,925.00	\$ 1,300,000.00	\$ 95,925.00	\$ 1,300,000.00
EXPENSES							
0.00		0.00	Cabana Rebuild - Contract	1,491,511.51	1,502,547.00	11,035.49	1,502,547.00
0.00		0.00	Cabana Rebuild - Allowance Items	134,421.40	70,000.00	(64,421.40)	70,000.00
0.00		0.00	Cabana Rebuild - Other Expenses	129,297.77	60,250.00	(69,047.77)	60,250.00
0.00		0.00	Permits and Fees	30,272.07	30,000.00	(272.07)	30,000.00
0.00		0.00	Payment Processing Fees	12,542.54	13,000.00	457.46	13,000.00
0.00	0.00	0.00	Brick Fundraiser Expenses	4,514.31	0.00	(4,514.31)	
\$ -	\$ -	\$ -	Total Expenses	\$1,802,559.60	\$ 1,675,797.00	\$ (126,762.60)	\$1,675,797.00
\$ -	\$ -	\$ -	Net Income	\$ (406,634.60)	\$ (375,797.00)	\$ (30,837.60)	\$ (375,797.00)

Fiesta Gardens Homes Association Inc.
Balance Sheet
 As of December 31, 2024

ASSETS	
CURRENT ASSETS	
Cash - Operating Fund	(1,660.73)
Cash - Reserve Fund	13,567.27
Accounts Receivable (Regular Assessment)	5,113.20
Accounts Receivable (Emergency Assessment)	11,602.10
Accounts In Collection	19,289.60
Construction Refundable Deposit	0.00
Other Current Assets	18,574.89
TOTAL CURRENT ASSETS	\$ 66,486.33
FIXED ASSETS	
New Cabana Costs to Date	1,787,179.04
HOA All in One Property Management System	5,525.00
TOTAL FIXED ASSETS	\$ 1,792,704.04
TOTAL ASSETS	\$ 1,859,190.37
LIABILITIES AND FUND BALANCE	
LIABILITIES	
Accounts Payable	2,346.78
Accrued Expenses	2,846.92
Construction Contract Retention Payable	7,375.00
TOTAL LIABILITIES	\$ 12,568.70
FUND BALANCE	
Current Year Net Income/Loss	(49,978.81)
TOTAL FUND BALANCE	\$ 1,846,621.67
TOTAL LIABILITIES AND EQUITY	\$ 1,859,190.37

MONTHLY CALENDAR

FIESTA GARDENS

February 5
 FGHA Board Meeting
 7 p.m., at the Cabana

February 15
 Deadline to get articles and ads to Bee Editor.

SAN MATEO

City Meetings will be held online via Zoom calls. For more information on these calls, please visit <https://www.cityofsanmateo.org/3971/Agendas-Minutes-Public-Meeting-Portal>

February 3, 18

City Council Special Meeting/Meeting
 Where: Please see [Public Meeting Portal](#) for details.
 When: 5:30 PM - 7:00 PM (Special Meeting)
 7:00 PM - 9:00 PM (regular Meeting)

February 11, 25

Planning Commission Meeting
 Where: Hybrid Meeting: Please see [Public Meeting Portal](#) for details.
 When: 7:00 p.m. - 9:00 p.m.

FGHA BOARD MEETING – December 4, 2024

APPROVED Minutes, Respectfully Submitted, Pam Miller, Secretary

The FGHA Board Meeting was called to order at 7:03pm. Board Members in attendance were, Steve Stanovcak – Pool Operations, Laurel Kent-Social Director, Roland Bardony-Parks Director, Paul McCann-President and Christina Saenz – Vice President. Rich Neve-Civics Director joined the meeting late.

November 6th Minutes– On a motion duly made and seconded and approved by all Board Members, the November 6th minutes were approved.

Financial /Vicky Nguyen

- November operating expenses are \$13,400.
- Cash in operating account is \$23,800.
- Cash in reserve and cabana fund account is \$23,500.
- No dues collected in November. \$239,900 collected thus far. This is 98% of the total.
- We collected \$2,300 in Emergency Assessments in November. We have collected \$79,300 so far, which is 86% of the total. We still need to collect \$13,300 more.
- No Special Assessments were collected in November. Two Members are making monthly payments and 2 are in collections. 485 members have paid in full.
- No brick sales in November.
- Our annual property taxes are \$57,500 this year vs \$13,000 last year. This is primarily from the sewer fees of \$52,000. We are still in dispute over this so property taxes are not yet shown in the financials.

We will need to decide if we are going to send the properties that have not paid the emergency assessment to ASAP Collections. We are still incurring legal fees as we try to collect on the lawsuit.

BOARD REPORTS

Pool Operations/Steve Stanovcak

- Everything is fine regarding the pool.

Civic/Rich Neve – Nothing to report

Social Director/Laurel Kent

- The Turkey Trot was a great success. We had 75-80 people participate.
- On December 21st we will have our Holiday Light Party at the cabana. It will be lots of fun with hayrides, cookie decorating and homes will be judged. If you would like to be a judge or help, please contact Laurel.

Parks Director/Roland Bardony

- Thank you, Laurel, for bringing back the Turkey Trot.
- The park is great.
- This is Rolands' last meeting as a Board Member.

Pool Maintenance/Steve Muller Not in attendance.

Christina Saenz/Vice President – Nothing to report.

Paul McCann /President

- It is so great to see so many homes that have put holiday lights up already.

NEW BUSINESS

2025 Proposed Budget

There will be a 20% increase in our yearly dues this year, which will be \$518.40. We kept most costs the same or flat with a 3% increase for inflation.

On a motion duly made and seconded and approved by all Board Members, the 2025 budget was passed with the lifeguards included for now.

New Special Assessment

Even with the dues increase we will be falling short on our budget, and we will need to do a special assessment. The Reserve Study pointed out many items that need to be updated as well as the need to beef up our reserve fund. Our pool is out of compliance and will need a lot of work done to bring it up to code. There is a discussion about not having Lifeguards, they are a huge part of our budget, \$66,000 and not having them would help with our shortfall. If we decide not to have lifeguards it will not increase our insurance, and we will need to make sure we have proper signing. People are concerned about this and the liability it may cause the association. Another thought was that we have residents sign a waiver to get their pool wrist bands. We would then need to figure out

how to handle guests swimming at the pool. Maybe we would have someone at the front desk at the pool that would have them sign a waiver. No matter what, there would be someone at the front desk when the pool is open. It will not be a lifeguard. We will check again with our attorney as well and ask if a waiver would protect us. Steve Stanovcak will check with the City and Environmental Health Department to see what their recommendations are. If we were able to start some of the pool repairs, it wouldn't be until next October. We will also be looking into including a cleaning fee in the rental of the cabana.

On a motion duly made and seconded and approved by all Board Members it was decided to proceed with a special assessment.

There will be 3 one-time special assessment options that we will have homeowners vote on. 1. \$205.00 2. \$250.00 or 3. \$300.00. Most Board Members felt they were willing to pay \$300.00. Vicky recommends at least doing number 2 or 3. The three options will be sent out in the future for a vote.

Reserve Study

You can find the results of our Reserve Study on our website. The study considers our funds and if we are well funded. Our last study was in 2013. We have \$7,000 in our reserve fund. They recommend we have \$566,655.

They recommend that we put \$103,500 at the end of each year into our reserve fund. The items that are highlighted in yellow on the Reserve Study need to be done in 2025-2026. Page 17 of the reserve breaks it down; the pool area alone requires \$117,080 in work.

OLD BUSINESS

Cabana and Pool

The final inspection should have happened today, December 4th. We have not heard anything so far.

Miscellaneous Business and Comments

The next Meeting will be Wednesday January 8th, 2025, at 7:00pm on Zoom or join us in the cabana. The meeting was adjourned at 8:18pm.

FGHA BOARD MEETING – January 8, 2025

Unapproved Minutes, Respectfully Submitted, Pam Miller, Secretary

The FGHA Board Meeting was called to order at 7:06pm. Board Members in attendance were, Steve Stanovcak – Pool Operations, Steve Muller -- Pool Maintenance, Laurel Kent -- Social Director, Mike Bratt -- Parks Director, Paul McCann – President, and Christina Saenz – Vice President.

December 4th Minutes– On a motion duly made and seconded and approved by all Board Members, the December 4th minutes were approved.

Financial /Vicky Nguyen

- December operating expenses are \$41,700. This includes legal fees, property taxes, electrical bills and social events.
- Cash in operating account is -\$1,700 in QuickBooks due to legal fees and property taxes. However, our bank account balance is not negative.
- Cash in reserve and cabana fund account is \$13,600.
- No dues collected in December. \$239,900 collected thus far. This is 98% of the total.
- We collected \$1,700 in Emergency Assessments in December. We have collected \$79,300 so far, which is 87% of the total. We still need to collect \$11,600 more.
- No Special Assessments were collected in December. Two Members are making monthly payments and 2 are in collections. 485 members have paid in full.
- No brick sales in December.
- Our annual property taxes are \$57,500 this year vs \$13,000 last year. This is primarily from the sewer fees of \$52,000. The City decided on an equitable adjustment and we now owe \$28,200. The HOA paid half of the property taxes plus the 10% penalty of \$1,300, and we submitted an appeal for the penalty payment because the City would not accept partial payment; the appeal process takes 3-5 weeks, and we will update as needed.
- We should recover most of our legal fees and the legal fees that we are still incurring will be added on as well. Our attorney is putting a lien on the properties and pursuing collections.
- A water leak detector has been installed so that we will not have a problem in the future with leaking water. The water had been leaking since July of 2023. Which intern caused us to have a large sewer fee added to our property taxes. Our property taxes next year should not be anywhere near to what they are this year. The property taxes have been adjusted for our new cabana but it's hard to tell what they will be due to all the other issues involved this year. Property taxes are public so you can see them online to see comparison of last year vs this year.

MINUTES from page 7

New Board Member

On a motion duly made and seconded and approved by all Board Members, Mike Bratt will now be our new Park Director.

We still need a Civics Director.

BOARD REPORTS

Pool Operations/Steve Stanovcak – Nothing to report.

Civic/Rich Neve – Nothing to report

Social Director/Laurel Kent - Not in attendance at the time of her report.

Parks Director/Mike Bratt

- Mike would like to create some park committees to get some work done at the park and save some money. If you're interested let Mike know. This is Mike's 6th time as a Board Member.
- A resident has noticed people using the tennis courts that don't live here. She suggested that maybe we could change the code more often to prevent this from happening. We can definitely do that in the future.

Pool Maintenance/Steve Muller

- The pool is fine and welcome to Mike Bratt.

Christina Saenz/Vice President – Nothing to report.

Paul McCann /President

- It's been a year since I started coming here to the meetings. It's so great to see other people coming to the cabana for meetings as well. I feel we will have some momentum in 2025.

NEW BUSINESS

Cabana Pricing

Right now, we have three different prices to rent the cabana. 2025 will be our first full year of renting the cabana. It may take that much time to figure out an appropriate price. We may not have lifeguards this coming summer, which could affect the price. It might be easier to have a flat rate fee. It was suggested that we may want to have in the contract a check list of things that are expected and the person renting the cabana would need to initial these items. It was also suggested that we have set times for renting the cabana and that within those times it would include set up and clean up. As of now the cabana is already showing the wear and tear after only a short time. The level of cleaning after parties is not consistent. Because of this it was reported that ants and cockroaches have been seen. It was suggested we hire a cleaning service to come in and clean after parties. This would be included in the price of the rental fee or would be a separate cleaning fee. Also, the opening and closing of the cabana before and after the parties has been on the board. There needs to be a better way.

It was decided to form a committee to go over all these suggestions and come up with a price and contract that is fair to everyone.

ManageCasa

There have been some issues with ManageCasa. It can be challenging to work with. An example would be if you need to change the name of an owner it can be a 9-step process. The reports are not reliable, accurate or trustworthy. Because of this we have gone back to QuickBooks so now we have three things to update: ManageCasa, QuickBooks and Constant Contact. We have one more year left of the contract, and we can change to something else after that. In the interest of time, it was agreed that Vicky and Christina would discuss some of these issues offline.

OLD BUSINESS None

Miscellaneous Business and Comments

The next Meeting will be Wednesday February 5th, 2025, at 7:00pm on Zoom or join us in the cabana. Meeting was adjourned at 8:27pm.

**Fiesta Gardens Homes Association
Monthly Board Meeting Agenda
Wednesday, February 5, 2025
7:00 PM**

1. Call to Order
2. Reading and Approval of Minutes
3. Financial Report – Vicky Nguyen
4. Board Reports:
 - a. Civic –
 - b. Social – Laurel Kent
 - c. Parks – Mike Bratt
 - d. Pool Maintenance – Steve Muller
 - e. Pool Operations – Steve Stanovcak
 - f. Vice President – Christina Saenz
 - g. President – Paul McCann
5. New Business
6. Old Business
 - a. Cabana pricing
 - b. Timing of both dues billing and late fee
 - c. Cabana update
7. Questions and Comments
8. Adjournment/Break into Executive Session if needed



REALTOR®, ePRO, SFR, RCS-D ~ Top Listing Agent in Fiesta Gardens!

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HOMEOWNER'S INSURANCE



This past year, my childhood home was nearly destroyed in a fire. While helping my mother rebuild, I discovered her insurance lacked building code upgrade coverage, an essential addition to cover costs for meeting updated standards during reconstruction. Without it, homeowners can face significant expenses for requirements like insulated walls or proper egress windows.

With increasing fire risks, now is the time to review your homeowner's insurance. Many, especially seniors trying to minimize costs, undervalue their homes or neglect to update coverage. Assessing your policy today can prevent financial strain later.

Key Areas to Review for Fire Insurance

- 1. Dwelling Coverage:** Ensure your policy covers full rebuilding costs, not just market value. Extended or guaranteed replacement coverage helps with rising construction costs.
- 2. Personal Property:** Opt for replacement cost value (RCV) to replace items at today's prices. A home inventory helps verify limits.
- 3. Loss of Use:** Confirm temporary housing and living expenses are covered during repairs, with adequate limits.
- 4. Liability Coverage:** Protect against claims for property damage or injuries caused by the fire. Consider raising limits or adding umbrella coverage.
- 5. Wildfire Coverage:** If in a high-risk area, ensure your policy includes wildfire and smoke damage. Clarify any exclusions.

Regularly reviewing your policy with an insurance broker ensures you're prepared for fire risks. Don't wait for disaster to check your coverage.

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