



# At Dockside

BBTA Newsletter

January, 1990

"All the new that fits, we print"

NEW YEAR GREETINGS!!

## HIGHLIGHTS OF THE JANUARY 11TH BOARD MEETING

Question was raised why the new assessment was billed as \$450 for the full quarter, when it was to be a monthly assessment of \$150. Andy Hall explained that the billing is made quarterly to save paperwork, but the payments are really due monthly and may be paid as such starting immediately. This will be made clear on future bills, starting in April.

Manager Rich Noble, with input from Jim Neil, will call for bids this month on replacement of 30 critically eroded pilings. Work should start in February.

Jim Neil and Archie Stone have surveyed all the docks and marked with paint the sections to be replaced (with an X) or repaired (with a 0). Work will have to await completion of dredging, which is awaiting permits (Terry Klaus is expediting these). All landings have been surveyed. Repair work will start soon.

Marty Gross reported that bids will be obtained in the next week or two for work on trees which are damaging homes or walkways. Sundance, the landscaping maintenance company, will be asked to repair the vehicle tracks in the common area at the East corner of Tideway and Ballena Boulevard.

Archie Stone reported on the estimates for rehabilitation and repainting of older homes (as was done for the 8 homes on Cola Ballena in 1989). Estimates indicate that there will be adequate funds to do 32 homes in 1990 and the remaining 32 homes in 1991. Priorities were recommended, and approved by the Board, based on estimated cost of rehabilitation, in descending order — blocks of 4 to 12 homes that need work the most will be getting first attention. The approved sequence:

1990 - 459-465 Cola Ballena	1991 - 320-326 Tideway
340-354 Tideway	441-455 Cola Ballena
400-422 Tideway	1223-1237 Ballena Blvd
300-314 Tideway	401-415 Cola Ballena
328-334 Tideway	1201-1215 Ballena Blvd

## ADDRESSES AND TELEPHONE DIRECTORY

The directory was produced by a joint effort of Beverly Partridge and Marcia Gerin. It was distributed to all residences and home owners. If anyone wishes another copy please contact Marcia Gerin at 521-6261 or 531-9545.

There were some typos and omissions:

Under Administration and Committees: Marcia Gerin's alternate phone number should be 531-9545.

Under Ballena Bay Townhouse Residents add :  
James Oliver, 1203 Ballena Blvd., 865-2999  
James and Audrey Ehrlich, 412 Tideway, 523-2955

Under Owner's Roster - 400 Tideway, cross out Ehrlich's Ballena Blvd. address.

Please note that the Addresses and Telephone Directory is for the exclusive use of homeowners and tenants. Please do not pass the directory to others.

**NEW NEIGHBORS** — Let's welcome to our neighborhood:

Russell Lewis, the new owner and resident of 300 Tideway (865-74299). Former owners John and Nancy Russell now live at Rossmore;

Paul and Marge Ekstrom, who have moved in to 322 Tideway (522-1973). They bought from Don and Beverly Brunette, who have moved to Colorado Springs;

Steve and Anne Bergstrom, new owners and residents of 465 Cola Ballena, the former home of Nola De Meuse.

Welcome also to new residents Gordon and Linda Brimhall at 310 Tideway.

**OUR SYMPATHIES**

This past month we lost a neighbor and good friend, Jim McGrew. Our sympathies to his wife Phyllis at 421 Cola Ballena.

**SECURITY**

Please make arrangements for paper and mail to be picked up when you are away from home. Accumulation of either or both is a sure sign that no one is home. Garbage cans left out overnight after Friday pickup also suggest you are away.

**GOT SOMETHING TO SAY, OR TO SELL?**

Association members are welcome to submit news items, comments, gripes, or announcements for the DOCKSIDE newsletter to Phil Braverman or Marcia Gerin. Keep them short and pithy, and identify yourself. Deadline for newsletter items is the monthly board meeting. The newsletter will be distributed the following week.

Homeowners who rent their townhouses, please keep Phil or Marcia current on the names and phone numbers of your tenants. This is essential for communications, security, and neighborliness.

**PARKING**

Members at the Board Meeting brought up the problem of guest parking. Guest parking spaces are being abused and misused. The Board agreed to study the question and establish or reaffirm parking policy.

**STORAGE CONTAINER**

The placement of the container next to 401 Coal Ballena has been an eyesore and a subject of controversy since its inception. Marty Gross, Jim Neil, and Archie Stone, representing the three maintenance committees, will study the question and recommend a solution at the next board meeting.

M. Gerin

# At Dockside

BBBA Newsletter

April 1990

## STEM = SECOND THURSDAY EVERY MONTH, BOARD MEETING

(Perhaps if the date for the next Board meeting is at the start of the newsletter it will be given more attention.) So, here it is, Thursday, May 11, at 7:30 p.m., Ballena Bay Yacht Club. Refreshments at 7:00. On the subject of refreshments, hostesses/hosts are needed. Anyone willing to bring cake or cookies, please call Marcia at 464-3134 or 531-9545. Shep Gallup has been providing coffee at each meeting and she needs some assistance. Thank you, Shep, for your timely and faithful support. Let's see some new faces at the next meeting along with our regulars, of course.

"..people trying to improve.."

On April 7, members of the three homeowner associations in Ballena Bay had an "On-the-Lawn" sale on Cola Ballena. It was a success, \$480+ was turned over to our Landscape Committee to return the area where our container has been located on Cola Ballena to an attractive and safer landscaped area. Thanks to all who donated and made purchases and worked on this project for all our eventual enjoyment.

In addition, \$461+ was derived from the sale of materials that had been stored in the container and would be of no further use to our Association's maintenance committees. The container itself will be sold shortly and the renewal of the area should start soon after.

## HOME MAINTENANCE: REPAIR, REPLACEMENT AND PAINTING

Phase II of the scheduled home repair and painting project began April 1. Homes 459-465 Cola Ballena are now undergoing repair and painting. Phase III will be the 12 homes on the 400 block of Tideway.

## HOMEOWNER ASSOCIATION PUBLICATIONS

There are at least three publications relating to homeowner associations; California Homeowners Association's LEGAL DIGEST, Community Associations Institutes' LAW REPORTER and CAI NEWS. We may better understand our association's operations, finances and legal issues by reading about other associations and laws affecting governance and management of homeowner associations. For example, regarding parking issues, Law Reporter's March and April 1990 editions cited decisions supporting an association when it took action prohibiting the storage of vehicles and another upholding parking restrictions.

CAI News announces a CAI produced videotape entitled, "Smart Decision-Living in a Community Association", which has been airing on public access and cable TV stations nationwide since December. The video is an educational film for homeowners and discusses various aspects of living in a community association. Since "Smart Decisions" has been aired, a viewing audience of over 3 million has seen the film on 105 stations. Individuals can request a copy of this tape from T.V. Access, 641 North Avenue, Glendale Heights, Illinois 60139,

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reference, Consumer Access #6014.

Shep Gallup subscribes to these publications and would be glad to give you more information regarding them.

**EARTHQUAKE ISSUES: INSURANCE AND PREPAREDNESS**

Attached to this newsletter is an announcement of great importance regarding earthquake insurance. The Board wants your input. Please read the statement and return the survey form at the bottom of the page, by May 4.

The Alaska Fire Department produced the preparedness information for Earthquake Preparedness Month in April. (In the interest of duplicating costs, the material was reduced in size.)

See you at the next Board meeting.....

M. Gerin

# At Dockside

BBND Newsletter

July 1990

"All the news that fits, we print..."

Here we are again, sorry for the absence of this 'official' h/o association report', but like Herb Caen, I was on vacation - and I suspect some of you were too! A reminder - while you are away, make arrangements with the post office and newspaper to hold their deliveries to your house. There are some 'drop-offs' that apparently just can't be held off, so ask a neighbor or friend to gather these off your driveway. Nothing says "nobody's home" better than several yellowed folded papers on your driveway.

## BARBEQUE EXTRAVAGANZA

Kudos to Mary Neil and her committee for the Homeowner's Barbeque last month. It was enjoyed by 75 of our neighbors and was called "the best ever..!" Those who missed out are going to make sure they don't next time. Unofficial plans are for two such gatherings a year. If you are interested in being one of the organizers next time give Mary a call.

## HAMMER HAMMER, BOOM BOOM.....

Yes, repairs are going on constantly and will be for a long time, so lets learn to enjoy it. (Apologies to anyone working graveyard shifts.) Home maintenance repairs are currently underway, Monday through Friday, from 400 to 422 Tideway and pilings are being repaired weekends on the west channel. Meanwhile, on the quieter side, improvements and renewal of common area landscaping are on-going. The plans for the area where the container was located are being finalized and that corner will soon be a visual treat.

## ATTENTION, BE AWARE

Word is that several of our residents are receiving obscene phone calls. If you do have this experience, remember: hang up at the first obscene word or if the caller remains silent after the second time you say hello; don't talk to the caller; don't give any information. This statement is intended to let those of you who have received calls know that you are not being singled out, you are not alone.

## GET WELL, SOON

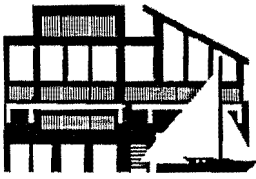
Our wishes for a speedy recovery to Shep Gallup who had cataract surgery last week. She is concerned that things may be amiss around her house for awhile. (Not to worry, Shep.)



BOARD MEETING 5.T.E.M.

Next Board meeting, Thursday, August 9, at 7:30 p.m., at the Ballena Bay Yacht Club. Refreshments at 7:00. Come to you, Associations' Board meetings.....find out first hand what is happening, be a contributor, get involved in our 'renaissance'! All meetings have designated "Resident's Time" during which the Board encourages questions, issues, contributions from homeowners and/or residents of our townhouses.

M. Gerin



# At Dockside

December, 1990

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BBTA - Protecting property values and the quality of life in Ballena Bay

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## About our Community

While many of our homeowners have lived in Ballena Bay since the community was built, many homes have changed hands in the last three years. For those of you not familiar with how our townhouse association operates, I will cover the basics in the next few issues of At Dockside. My purpose is to further an understanding of how our (very local) government works and to spur participation in the affairs of our community.

Planned Unit Developments (PUDS) like ours are convenient places to live because many of the chores of home ownership such as the maintenance of the exterior of your home is taken care of by the homeowners Association.

The association owns the common properties which here include; docks, ramps, landings and steps, the streets (some owned jointly with other associations), the driveways and the land around our lots.


When you purchased your townhome you automatically became a member of the homeowners association. At that time, you signed a copy of the CC&R's which bind you to the rules and regulations of the association. These rules and regulations are contained within the CC&R's and the bylaws of the association.

The CC&R's and bylaws are something like the charter of a local city government. They

*(Continued on page 4)*


## Recycling

Audrey Ehrlich would like everyone in the community to know that a recycling pickup service is available every Saturday afternoon. This service is operated by a couple who do this to supplement their retirement income. They will pick up aluminum cans and any kind of glass container, they are licensed by the city of Alameda and there is no charge to you.

If you don't feel like hauling cans and bottles down to the recycling center and/or would like to see non-redemption value bottles put back into the system, please leave recyclables at the end of your driveway by Noon on Saturday. 


## Special Financial Meeting

A special financial meeting for all homeowners will be held on Thursday, December 13, 7:30 PM at the Ballena Bay Yacht Club. This meeting is being held to decide whether or not to implement the proposed increase in the dues to \$200 per month. This board feels that this increase is necessary to fund on-going maintenance and to fund the reserve account.

Without an affirmative vote, the board is empowered to and will increase the dues from the current \$136.50 per month to \$163.33 per month. Please make your vote heard. Come to the meeting and vote or give your proxy to a neighbor to vote in your absence. 



## Board Meeting

The December board of directors meeting will be held following the special financial meeting on Thursday December 13, 1990 at the Ballena Bay Yacht Club. 

## Save Energy


Want the security of outside lighting but worry about energy conservation? I did too but I found a pretty good solution. Compact, florescent bulbs that screw in like a regular light bulb. I have found a model small enough to fit into our standard outdoor fixture.

These bulbs, while expensive (\$24.00), have a 10,000 hour life and draw 11 watts of power for 40 watts of light. If you run your outdoor lighting for 10 hours per night, these bulbs will last about three years and will pay for themselves in about 26 months. Each bulb will out-last regular bulbs by a factor of 10. At 10¢ per kilowatt hour of electricity here is how the economics stack up:

Regular bulbs per 10,000 hours: 10 bulbs at 50¢ is \$5. 10,000 hours of 40 watt usage at 10¢ per kilowatt hour is \$40. The total cost is \$45.

Compact florescent bulbs per 10,000 hours: 1 bulb at \$24. 10,000 hours of 11 watt usage at 10¢ per kilowatt hour is \$11. \$35, total.

I've installed four of these bulbs on the exterior of my house at 352 Tideway. Please feel free to stop by and take a look. I'll keep looking for cheaper bulbs. If you're interested in the ones I've described,

they can be purchased from Real Goods Trading, (800) 762-7325. Their stock number is 36-112 for the 11/40 watt unit and 36-111 for the 7/25 watt unit. 

## Insurance

Insuring your home against losses due to the fire, accident and earthquake is a shared responsibility. Article X of the CC&R's mandate that the board of directors maintain adequate insurance on the structures and common properties of community. Proceeds from insurance claims on association funded policies are payable to the association for use in repair or replacement of the damaged home(s). In the case of a claim any deductible amounts are paid by the affected homeowners.

It is the homeowners responsibility to maintain insurance on the contents. This article will present a summary of the insurance coverage currently maintained by the association.

### • Your Home

Blanket, replacement value coverage against loss or partial loss of your home including fences and garages. This is an "all risk" policy which covers many types of risks except those specifically excluded by the policy. Some of the exclusions are; war, nuclear explosion, termites, building defects, wet and/or dry rot. Remember this coverage is for the structure, garage and fences only. It is your responsibility to cover the contents of your home.

The amount of coverage provided by this insurance is \$7,000,000. This means that the insurance company will pay up to seven

*(Continued on page 3)*





*Insurance - (Continued from page 2)*

million dollars as necessary to repair or replace one or more homes in our community should a covered disaster strike. The board feels that this is adequate coverage as it is unlikely that a single disaster would require replacement of all eighty homes. The deductible for this coverage is \$1,000 per occurrence.

• **Docks**

The association currently provides \$400,000 of all risk coverage on our ramps and docks. This includes wave damage.

• **Earthquake**

Earthquake coverage was instituted by the current board of directors within a week of election. The board felt that it was their duty to protect the homeowners from earthquake damage to the extent possible.

Earthquake coverage is provided on the structures, fences and garages again at the \$7,000,000 level. Also covered are the horizontal members of the foundation. The deductible here is 10% of the damage to that building. If you live in a four unit building and it costs \$600,000 to repair or replace it after an earthquake then you as one of four homeowners will be liable for one fourth of \$60,000 or \$15,000.

• **Deductibles**

The board is looking at ways that the entire community can share the burden of large deductibles in case of a fire, earthquake or other disaster. If such a mechanism were in place, homeowners could take advantage of loss assessment insurance to cover these costs.

• **Other Coverage**

The following coverages are also in place


• \$200,000 Fidelity Bond. A fidelity bond is insurance on association funds against dishonest or fraudulent acts on the part of a board member or other employee.

• General liability of \$1,000,000 covers the association against suits brought for bodily injury or property damage for which the association might be liable.

• Broad form liability of \$1,000,000 extends the scope of general liability to include acts such as slander, libel, wrongful eviction or wrongful entry.


• Medical payments of \$1,000 per person and \$10,000 per accident.

• Umbrella Coverage of \$2,000,000 is provided to cover general liability losses in excess of \$1,000,000.

• \$1,000,000 of directors and officers coverage is liability insurance purchased to protect board members against suits brought against them while acting in behalf of the association. 

**Classified Ads**

*Non-commercial ads by home owners will be accepted at no charge space permitting.*

Ida Stone is offering a nearly new, rollaway bed with plastic cover. The original cost was \$200. She is asking \$100. 



*Our Community - (Continued from page 1)*

are legal documents which describe your rights and obligations with respect to your home, the common properties, and the other members of the association (your neighbors). The CC&R's also describe such things as the association's right to collect assessments, your membership and voting rights, architectural controls, and the establishment of easements across your property.

The board of directors consists of five homeowners elected at the annual meeting in November of each year. Their responsibility as stated in our At Docksider motto is to protect your investment and to improve the quality of life here in Ballena Bay. The board is required to meet on a regular basis, to look after the business of the association and to maintain insurance on your home and the common properties.


The board meets the second Thursday of each month, 7:30 PM at the Ballena Bay Yacht club. Minutes of the last board meeting are distributed a few days before each board meeting. A portion of each meeting is set aside as time for resident input.

In addition to the regular board meetings and the annual homeowners meeting, the board may call special meetings at which


the homeowners vote on issues which are beyond the power of the board to decide.

Our board is assisted by Rich Noble, a professional community manager who runs the day-to-day operations of the association. Rich also provides a central place to mail in your assessments and other correspondence. He also provides a telephone number which will be answered 24 hours a day. His address and telephone appear below.

Each member of the current board chairs a committee. The association committees act as steering bodies which gather homeowner input, do research and recommend to the board. The current board of directors and committee appointments appear below.

As a homeowner, your vote in board elections and at special meetings counts. Come to these meetings to vote or at least, give your proxy to a trusted neighbor. Come to the board meetings to see how your association operates. Join a committee to help in this process. Next month I'll talk more about the individual committees. 

## Directories

If anyone needs a copy of last year's community directory, please call Jeff Frankel at 769-6097. He has a few left. The 1991 directory will be published soon. 

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At Docksider is published monthly by the Board of Directors, Ballena Bay Townhouse Association  
Our responsibility: to preserve, maintain, and enhance our community's assets

President - Archie Stone, 326 Tideway Drive, 865-2243, Chairman - Home Maintenance and Architecture  
Vice President - Jim Ehrlich, 412 Tideway Drive, 523-2955, Chairman - Landside Maintenance  
Vice President - Jim Neil, 1223 Ballena Boulevard, 865-8722, Chairman - Waterside Maintenance  
Treasurer - Mel Schwartz, 453 Colla Ballena, 522-3266, Chairman - Finance and Insurance  
Secretary - Jeff Frankel, 352 Tideway Drive, 769-6097, Chairman - Neighborhood Communications  
Manager - Rich Noble, Noble Community Management, PO Box 1216, Alameda, CA 94501, 865-3003 (24hr)