



At Docksideside

A Monthly Publication of The Ballena Bay Townhouse Association #1

Protecting property values and the quality of life in Ballena Bay – December 2017

President's Message by Jay Cherrie

Greetings of the Season to you! On behalf of the entire Board, may you have a safe and enjoyable holiday season filled with joy. It is great to see decorations around the neighborhood brightening the winter evenings.

Just a couple of reminders for everyone:

- The flat roof areas of homes at Ballena Bay are not to be used as balconies or pet runs. The roofing material can be damaged if the roof is used in this way and homeowners will be liable for costs to repair the material or costs to repair leaks caused by damage to the material. Occasional use to access drains and gutters is OK but please take care.
- The end ties of the dock systems are community common use areas and not to be used for permanent docking for resident vessels. As a reminder, here is the relevant section of the 'Rules for Storage in the Common Area' which may be found on ballena.net under the tab Governing Documents: Each home is assigned one mooring Slip for its exclusive use. All other spaces on the dock are for the use and enjoyment of all residences on that dock, as mutually agreed. These areas may be used for temporary guest moorings, temporary mooring by residents on the dock, attachment of small floats for storage of small water craft, or storage on the dock of other marine-related items. Nothing shall be placed or stored on ramps or landings. No owner or resident has a right to permanently moor a second boat outside his assigned mooring slip. nor to lend or rent his assigned mooring slip to a second party.

The Red Oak Victory Ship, by Jennifer Flanigan

Per Wikipedia: "The Victory ship was a class of cargo ship produced in large numbers by North American shipyards during World War II to replace losses caused by German submarines. They were a more modern design compared to the earlier Liberty ship, were slightly larger and had more powerful steam turbine engines giving higher speed to allow participation in high speed convoys and make them more difficult targets for German U-boats. To make them less vulnerable to U-boat attacks, Victory ships made 15 to 17 knots (28 to 31 km/h), 4 to 6 knots (7.4 to 11.1 km/h) faster than the Libertys, and had longer range. The extra speed was achieved through more modern, efficient engines. A total of 531 Victory ships were built."

Victory ships by definition were normally a class of cargo ship, not military. However, the Red Oak was commissioned as a Navy ship during World War II. It carried munitions from Port Chicago in Concord to the Pacific Theatre (Pearl Harbor to Okinawa). The ship performed the important function of re-provisioning at sea. She was the last of the 747 ships (including the Victory ships) built at the Richmond Kaiser Shipyard in Richmond, so her neighbors as she was being constructed were the Rosie the Riveter factories. Her name derives from the town of Red Oak, Iowa – this because that town suffered the highest per capita casualties in the country.

The keel of the ship was laid in August of 1944, with completion the following November. To say these victory ships were built quickly is an understatement. One was built in an astounding four-and-a-half days (the shipyards competed with each other). It was truly amazing that troops went to sea in ships built in an average of 88 days. The technology was crude – the ships were at times completely isolated, with no GPS and no radar. Navigation was celestial. But what the victory ships lacked in gadgetry they made up for in speed. They were swift, having 6,000 horsepower steam turbine engines. They were designed to be faster than Liberty ships, to better avoid German U-boats. They were longer, at about 455 feet, slightly wider at 62 feet, with displacement up to 15,200 tons.

For letters to the Board or to report needed repairs, please use the contact information at the end of this issue.



It's possible to visit and even tour the ship. Winter hours are 10:00 AM to 3:00 PM and they are open Tuesdays, Thursdays and weekends. The cost is \$10 to \$20 depending on the level of tour selected. Visit their website for directions or call (510) 237-2933. Our neighbor Jeff Frankel is a docent and tour guide. So if you have friends or family visiting over the holidays, or you just want a nautical outing yourself, keep a visit to the Red Oak Victory ship in mind.

Landscape Report, By Pat Faustman

We have turned off our landscape water due to the rains we received, but will be turning it back on this week for two days a week because of the dry spell we are going through. Water will be turned off again as soon as we get more rain.

Our arborist was out to assess our trees before the winter storms hit. He reports that all of our trees have been pruned so they are not a danger.

Our landscapers continue to put bark in the beds of our common areas. This bark is from the chippings from the tree crew, so we get it for free. The bark keeps down the weeds, keeps moisture in and is attractive.

Happy Holidays from your landscape committee: Pat Faustman, Patty Corrigan, Isabella Foster and Kathy Walker.

Homeowner's Insurance, By Jaye Eldridge

When Art and I bought our house here, we had never lived in a townhouse before and we were completely confused about what type of insurance to get. Our insurer thought a condo policy (HO-6), our lender thought we needed a house policy (HO-3) and we had no idea who was right. Our agent convinced our lender that a condo policy was the right one and we started out with that.

Then, when I began serving on the board and got more involved in the details of what's a homeowner's responsibility versus what's responsibility of the HOA when it comes to *repairs*, I started thinking that a house policy made more sense, since a condo policy only covers from the paint in, yet our association only covers repairs as far in as the siding. That leaves a rather substantial gap between the siding and the paint (with a lot of expensive stuff like studs and plumbing and wiring and in it) where it was not at all clear which policy (if either) would be in force. After a discussion of the topic at a recent board meeting, I decided to do what I should have done in the first place and get in touch with our association's insurance agent, Jony Robinson.

Turns out a lot of my assumptions were incorrect. First off, the maintenance matrix, on which I was basing my assumptions of which policy should cover which building components, has

absolutely nothing to do with the association's insurance coverage. Jony told me that the HOA policy covers rebuilding the structures to builder-grade finishes. If you've put in hardwood flooring, remodeled the kitchen or converted your fireplace to gas, those upgrades would again be your responsibility. Jony suggested:

Currently the HOA's policy has a \$10,000 property deductible, so any damage, no matter where it's located under \$10,000 would not be covered by the HOA's policy. When a covered loss occurs, for the damage that exceeds the \$10,000 deductible, the current policy would repair/replace the damage up to standard grade construction, excluding any unit owner installed betterments and improvements such as wood floor, granite counter tops etc.

I would suggest that each unit owner have their own individual policy to assist them with the first \$10,000 in property damage, include coverage for the betterments and improvements made to the unit, personal contents, loss of use and personal liability.

We are saving a fair bit of money by switching back to a condo policy from a full-blown homeowner's policy and lowering our policy limits to cover only our upgrades and contents rather than the entire cost of



rebuilding the structure of our house. With our previous policy, we were basically duplicating the HOA's coverage on the structure. This may be old news to many of you, but it was not to us and at least two other homeowners. If you don't know, it might be worth a call to your insurance agent to find out a) what you have and b) whether it covers what it needs to.

Editor's Note – Please be sure to check with your insurance agent before making any changes in your insurance as your situation or coverages may be different from Jaye's experience.

Management

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Board of Directors

Member	Office	Committee	E-Mail	Phone
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Jennifer Flanigan	Secretary	Architecture	jgflanigan@gmail.com	523.4734
David MacAfee		Preparedness	david.macafee@gmail.com	814.1849

Upcoming Events

All meetings are held at the Ballena Bay Yacht Club:
Executive sessions are at 7:00pm. Regular Board meetings at 7:30pm – unless otherwise noticed.

December Meetings	December 19, 2017
January Meetings	January 16, 2018
February Meetings	February 20, 2018



New Year's Day Around the Island



A progressive party for all BBTAs owners and residents

Partygoers arrive by land or water to four homes for food and drink

Starting at 10:00am arrive at **Patricia Sheehan's home 326 Tideway**
for clam chowder and bloody marys

Next at 11:15am to **Wanda and Dick Bacigalupi's home 1215 Ballena Blvd**
for pulled pork and mai tais

Following at 12:30 pm to **Jaye Eldridge and Art Stiers' home 425 Cola Ballena**
for chili and margaritas

Last but not least at 1:45 to **Jill and David MacAee's home 409 Cola Ballena**
for dessert and champagne

Ends at 3:00pm

RSVP by December 20th to Wanda (510) 521-2426 or Jaye (510) 213-0868

Let's get together and meet our neighbors and have fun!



BALLENA BAY TOWNHOUSE ASSOCIATION NO. 1

Board of Directors Executive Session

7:00 P.M. December 19, 2017

Ballena Bay Yacht Club, 1150 Ballena Blvd, Alameda, CA 94501

AGENDA

1. Call to Order

2. Items Requiring Board Action

A. Review Contracts

B. Review and Approve Collection, Delinquency and Foreclosure Actions

C. Review Legal Issues

D. Review Disciplinary Matters

E. Personnel Issues

3. Adjournment

Executive sessions of the board of directors are provided by statute so boards can address issues involving privileged information and matters of a private nature. As a result, members do not have a right to attend executive sessions. As provided for in [Civil Code §4935](#), boards may go into executive session for the following matters:

1. Legal Issues. This preserves [attorney-client privilege](#), litigation strategy and settlement strategies for current and potential litigation matters. The association's attorney does not need to be present either in person or by phone for the board to meet in executive session to discuss legal issues.
2. Formation of Contracts. Boards may consider matters relating to the [formation of contracts](#) with third parties.
3. Disciplinary Hearings. Boards should meet in executive session for all [disciplinary hearings](#). The accused member is entitled to attend the executive session for that portion of the meeting dealing with member's hearing.
4. Personnel Issues. Personnel matters which include, but are not limited to, hiring, firing, raises, disciplinary matters and performance reviews.
5. Payment of Assessments. Board may meet with members in executive session to discuss requests by delinquent members for [payment plans](#).
6. Foreclosure. The decision to initiate foreclosure shall be made only by the board of directors of the association and may not be delegated to an agent of the association. The board must approve the decision by a majority vote of the directors in executive session. [Civ. Code §5705\(c\)](#).

BALLENA BAY TOWNHOUSE ASSOCIATION NO. 1

Board of Directors Meeting

7:30 pm December 19, 2017

Ballena Bay Yacht Club, 1150 Ballena Blvd, Alameda, CA 94501

AGENDA

1. **Call to Order**

7:30 p.m.

2. **Homeowner's Open Forum**

3. **Secretary's Report**

Once approved and signed by the secretary the regular meeting minutes will be available for homeowner's viewing and placed in the corporate record book.

A. Approval of Minutes

1. November 21, 2017 – Regular & Executive

Treasurer's Report

The law requires the board to review and accept the reconciled financial statements at least once per quarter.

A. Review Financial Statements – November, 2017

B. Review Collection Actions

4. **Management Report/Action Items**

5. **Committee Reports**

- Landside Committee Report
- Architectural Committee Report – Architectural Applications
- Landscaping Committee Report
- Waterside Committee Report
- Neighborhood Communications Committee Report
- Community Preparedness Committee Report
- Management RFP Committee Report

6. **Other Business**

- None

7. **Adjourn**

8:30 p.m.

8. **Next Meeting Date & Location** – January 16, 2018, Ballena Bay Yacht Club, 1150 Ballena Blvd, Alameda.