



At Docksideside

A Monthly Publication of The Ballena Bay Townhouse Association #1

Protecting property values and the quality of life in Ballena Bay – September 2018

Join us for a
BBTA Community Picnic

Saturday 20th of October 2:00 to 5:00pm

in front of 1213 & 1215 Ballena Blvd



BBTA will provide grilled hotdogs and hamburgers, water and soft drinks

Residents of Tideway please bring salads

Residents of Cola Ballena please bring desserts

Residents of Ballena please bring side dishes

Cost \$5.00 per household

RSVP to Jaye Eldridge jaye.eldridge@gmail.com (preferred)

or 213-0868 by Oct. 6th

For letters to the Board or to report needed repairs, use this contact information:
Christison Company 7901 Stoneridge Drive #222, Pleasanton, CA 94588
Farzana Ayub, Community Association Manager, 925-371-5730, fayub@christisoncompany.com



President’s Message by Jay Cherrie

Election season is underway across the country and Ballena Bay is no exception. Our annual election for the Board of Directors is coming up with four seats open. You should have received a ‘Call for Candidates’ communication recently. There was some confusion about this but the one sent by Jeff Frankel is the one to use. If you are interested in putting your hat in the ring there is still time before the September 18th deadline.

We have continued to receive complaints from the neighboring association about children playing in their common area. Please remind your family and guests that this is essentially the same as going into someone else’s back yard and should not be happening. The Golden Rule applies....!

Flood Insurance, by Jaye Eldridge

Disclaimer – This article is informational only - I am not an attorney or insurance professional

By now, you’ve probably read or heard that the flood maps for Alameda have changed. As a result, most, if not all, of our homes are now considered to be at least partially within the 100 year flood plain. If you have a mortgage, it’s likely your lender has already notified you that you will need to purchase flood insurance to cover this risk. Even if you own your home free and clear, you may still want to look into purchasing it, and may want to do so sooner rather than later. Why?

The new maps don’t go into effect until December 21st. If you purchase flood insurance now, the premium you pay will be based on the *old* maps. If you wait, it will be based on the new maps. The difference is substantial - the old maps result in a premium in the neighborhood of ~\$450 - \$500/year, while the new rates are expected to be in the \$3000 - \$3500 range. Whichever rate you start with, increases are limited to 18%/year going forward.

Having flood insurance can somewhat limit improvements you may make to your property - specifically there is a requirement that if you make improvements with a *permit* value of greater than 50% of the value of your home, you must bring the entire property up to current flood requirements - i.e. raise it out of the flood zone. This sounds rather draconian, but it’s important to remember that we’re talking about permit value here, not the actual cost of the renovations. In our fairly extensive and recent experience with permits, permit value has been a fraction of the actual cost of the work done. Permits that are issued prior to 12/20 are not subject to this requirement, so if you’re planning major renovations, you may want to pull permits for them sooner rather than later. Your insurance agent should have details on this, including understanding what is considered the “base” value for determining where that 50% cutoff is.

Lastly, if you sell your house, your current flood insurance policy and premium can be transferred to your buyer. Getting flood insurance now can actually improve the value of your home because any future buyers will be able to “inherit” your lower old-map flood premium.

In almost all cases, your regular homeowner’s insurance only covers water damage that comes from above (i.e. from rain). If you’re flooded from below and don’t have flood insurance, the damage will be on you, so it’s probably worth a call to your insurance agent in the next few weeks. Under some circumstances, there may be a 30 day waiting period before coverage is issued, so it’s important not to put this off until the last minute.



Why Run for the Board, by Jeff Frankel

Since I distributed the call for candidates last week, several homeowners have come back with questions prompting this article. Below are some often asked questions and answers about board participation (both in the abstract and specifically regarding BBTA) that I've collected and updated over the past few years.

General Questions

Why should I run for the Board?

The article linked below outlines some very good reasons to participate in the management of our HOA. <http://www.iveyengineering.com/reasons-serve-hoa-board/>

What qualities make for a good board member?

Honesty, the ability to separate your personal interests from those of the community as a whole and then the ability to act in the best interest of the community are paramount. The article linked below outlines 10 qualities of an effective HOA board member.

<https://www.hoaleader.com/public/527.cfm>

What's involved in serving on an HOA board?

Nolo Press has a pretty good article on the subject: <http://www.nolo.com/legal-encyclopedia/whats-involved-with-serving-the-board-homeowners-association.html>

What Laws pertain to the operation of Homeowner's Associations in California?

Probably the best online reference is the Davis-Stirling website linked below: <http://www.davis-stirling.com/>

BBTA Specific Questions

How many directors sit on our board?

The board consists of 7 homeowners. They are elected for 2-year terms, after which, you must take a year off. The terms are staggered so that 3 directors are elected one year and 4 in opposite years.

In 2018 who are the existing members who will remain?

The current board is shown below. Those with 2018 term expirations (boldface) will be replaced in this election

Wanda Bacigalupi	Director	Term expires 2018
Jay Cherrie	President	Term expires 2018
Mili Delbecq	Secretary	Term Expires 2019
Jaye Eldridge	Vice President	Term expires 2018
Pat Faustman	Director	Term expires 2018
John Finston	Treasurer	Term expires 2019
David MacAfee	Director	Term Expires 2019

How many meetings does the board hold? How often?

The board normally meets once a month on the third Tuesday. Usually an executive session is held from 7pm to 7:30pm followed by an open meeting from 7:30pm to adjournment which usually around 8:45pm. Occasionally, a special meeting is required – these are usually executive



sessions. If you are traveling or on vacation you can miss a meeting or two during the year. Also, you can call into meetings.

Most meetings include our Community Manager, Farzana Ayub who keeps the meetings on track and operating in the legally prescribed manner.

Are these specific roles for various board members?

The Board elects its own officers at their first meeting – see the list above regarding the current board.

How does voting for Board members work?

Voting for board members is by secret ballot administered by the Director of Elections appointed by the Board. In most years, this is our professional Community Manager. (Please refer to the BTA Bylaws for specifics). All resident homeowners in good standing and who have not just finished a term on the board may run.

How do jobs and tasks get apportioned?

In addition to the officer roles, the Board operates several committees. Committees are often chaired board members but are sometimes chaired by other members. Appointment is by agreement among the board members

What else do I need to know about being on the BTA Board?

All prospective board members should read through, be familiar with, and agree to abide by the Association’s Governing Documents. They are posted at our web site: www.ballena.net click the Governing Documents link.

Management

Christison Company 7901 Stoneridge Drive #222, Pleasanton, CA 94588
Farzana Ayub, Community Association Manager, 925-371-5730, fayub@christisoncompany.com

Board of Directors

Member	Office	Committee	E-Mail	Phone
Wanda Bacigalupi		Waterside	wbacigalupi@hotmail.com	521.2426
Jay Cherrie	President		justjayc@hotmail.com	864.1709
Mili Delbecq	Secretary		mdelbecq@comcast.net	295-5256
Jaye Eldridge	Vice President		Jaye.eldridge@gmail.com	213.0868
Pat Faustman		Landscape	pgfaustman@gmail.com	864.0665
John Finston	Treasurer	Landside	jfrinston@icloud.com	428.1368
David MacAfee		Community Preparedness	david.macafee@gmail.com	814.1849

2018 Calendar

Meetings are held at the Ballena Bay Yacht Club with executive sessions at 7:00pm and regular Board meetings at 7:30pm

September Meetings	September 18, 2018
October Meetings	October 16, 2018
November Meetings	November 20, 2018
December Meetings	December 18, 2018

BALLENA BAY TOWNHOUSE ASSOCIATION NO. 1

Board of Directors Executive Session

7:00 P.M. September 18, 2018

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, September 18, 2018

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 Previous Meeting Minutes
 - 1. 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
- B. Review Collection Actions

4. **Management Report/Action Items**

5. **Committee Reports**

- A. Landside Committee Report
- B. Architectural Committee Report – Architectural Applications
- C. Landscaping Committee Report
- D. Waterside Committee Report
- E. Neighborhood Communications Committee Report
- F. Community Preparedness Committee Report

6. **Other Business**

- A. As needed

7. **Adjourn**

8:30 p.m.

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