

# SYCAMORE



# CREEK

OWNERS ASSOCIATION

## Newsletter

FEBRUARY 2012

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NEXT BOARD MEETING:  
Wed., February 1, 6:30pm  
215 Daily Drive, Ste. 10, Camarillo  
(across from Marie Callender's, by  
Best Western)



MARK YOUR CALENDARS  
– ANNUAL MEETING  
COMING IN APRIL



**April 4th** is the date of the 2011 Annual Meeting and 6:30 is the time. The meeting will be held in the Anchor Community Management office at 215 E. Daily Drive, Ste. 10, Camarillo.

A nomination form and a Notice of Meeting will be mailed to you in early February. Three spots, each for a two year term, will be up for election this year. Sycamore Creek owners in good standing may submit their names to be included on the ballot, which will be mailed out in March. If you would like to be considered, submit the nomination form by the date indicated on the form.

Those considering running for a position on the Board must be members in good standing. You must also be able to attend 6 regular Board meetings and one Annual Meeting each year. Board members also sometimes serve in special capacities for projects or research.

We look forward to seeing some of you submit your names as candidates for the Board!



### OWNERS ENCOURAGED TO INSURE THEIR UNITS

Farmers Insurance is the carrier for the Sycamore Creek HOA policy. Steve Reich, the Farmers agent for Sycamore Creek owners: "The master insurance policy (the HOA policy) deductible is currently \$2,500. In most cases, any owner making a claim for property damage against that policy will be responsible for the first \$2,500 in damage. The master policy covers the structure including the permanently attached interior and exterior fixtures, with the **exception of the interior floor, wall and ceiling coverings**. The master policy **does not** cover these items along with personal belongings and liability, additional living expenses or loss of rents. You will definitely want and need your own insurance in the event of a slab leak occurring in your

unit, as the Association is not responsible for the repair of those or the damage as a result of them.

The Association also carries Earthquake coverage in the amount of \$10,000,000 with a 5% deductible. In the event of an earthquake, the Association may be forced to special assess all owners for the deductibles and any damage exceeding the coverage limit. In order to protect yourself, you may purchase Earthquake Loss Assessment coverage in the amount of \$50,000 from the CA Earthquake Authority (CEA) for a few hundred dollars a year.

We urge every owner to contact their personal insurance agent and be sure they have the proper protection on their individual policies. Feel free to call our Farmer's Insurance office with any questions or concerns." Steve's number is (805) 379-5159.

An insurance disclosure is mailed each year with the budget in November, and is also posted and updated on the webpage.



### INSURANCE CARRIER BANS USE OF OPEN-FLAME BARBECUES

Insurance carriers that cover condos increasingly are requiring that Associations ban the use of certain types of portable grills which they have ascertained to be more conducive to fire spread and building fires. In the case of Sycamore Creek, they have prohibited the use of open-flame charcoal, wood or large tank LPG gas grills on balconies. LPG gas grills with fuel tanks less than 2.5 pounds and electric grills are acceptable alternatives. Charcoal & gas grills may be used on first floor patios, but kept at least ten feet from combustible materials including tress, brush and sides of buildings.

We realize this ruling doesn't make residents happy, but it is an insurance carrier requirement, just like adding additional pickets to balcony railings and installing a fence around the pool were insurance requirements. Neither management nor the Board can change those requirements.