

The Broadmoor Breeze



February 2024

A Publication for the homeowners/residents of The Broadmoor Huntington Harbour Community Association

President's Letter

Hangin' around

Nothin' to do but frown

Rainy days and Mondays always get me down

When it RAINS it POURS and boy are we feeling the impact of these major rain storms in early 2024. Just when we thought we were getting ahead of the roof and balcony leaks, gutter and drain clogs and general window incursions, the Pineapple Express ran right through Broadmoor. A few thoughts and recommendations for our community to help get through the rest of the winter rain. The balconies and patios are the responsibility of the owner to keep drains clear and maintain the waterproof surface. There are no tiles or other covering allowed on patios and if they are discovered and the structure of the balcony or deck is damaged the owner will be responsible for the replacement of that deck and underlying structure.

In addition, we are asking all residents to stay vigilant regarding clogged drains and gutters throughout the year. If you identify an issue, send an email to Danielle or Michele at Powerstone with pictures and address, so we can try to maintain proper drainage BEFORE the big rains impact these issues. We are all owners and although common areas are the financial responsibility of the Association, we all share in the costs. We need to help each other, so whether it's a common area or resident's issue, help us out so we can reduce the damage caused by the storms. We also have full time renters and part time owners who don't recognize issues as easily as those of us walking around daily. We are all in this together and with us so close to the ocean and such a high water table, we are already behind the ball when high tides and high wind storms hit our area.

As mentioned in other articles and email blasts, our election of directors is scheduled for February 21. If we don't receive a majority of ballots back, we will need to postpone the annual meeting of members until March. Please take the time to drop your completed ballot today, if you haven't already, at the guard shack. With 3 condo members running for 4 open positions you can

vote 4, 3, 2, 1 or no votes for any of the 3. It's "cumulative voting." So if you don't vote more than 4, your ballot will be valid and accepted.

Earthquake Insurance was canceled for Broadmoor's buildings and infrastructure due to the untenable cost increases and limited coverage. Homeowners are still encouraged to purchase personal earthquake insurance through CEA. I have a CEA policy that covers my interior appliances, plumbing and fixtures, temporary housing and up to \$50,000 to cover any HOA assessment to repair damage to the residential buildings. My premium cost is \$1,200 a year, but there are other options and levels of coverage that could result in higher or lower premiums. For example, the same coverage but with \$100,000 loss assessment would be \$1,450 per year.

This newsletter mentions another option to cover earthquake related damage assessments that the board is investigating. This is important information, so please take the time to thoroughly read all articles on insurance in this newsletter. We want everyone to be aware of their options and the fact that Broadmoor no longer carries earthquake insurance. We have also included information on the association's master casualty insurance policy. Please be sure your personal homeowners insurance HO-6 policy covers the current \$25,000 deductible in the event a claim is made against the association's master policy.

On a positive note, we continue to see an improvement in our pedestrian gate security. Please keep up the vigilance and be sure our gates are securely closed each time you enter and exit the community. As we all know when it comes to the rain, "this too shall pass" and when it does, we will be back to enjoying the best climate in the world. Let's all take comfort in knowing how fortunate we are to live in Broadmoor (AKA Paradise).

Ben Goldberg

Association Casualty & Liability insurance

Broadmoor carries its general casualty and liability insurance with Farmers Insurance. This policy covers damage to the buildings and common area improvements and carries a \$25,000 deductible. The policy is "bare walls" meaning that any covered interior damage to a residential building and/or individual unit(s) will be repaired to the bare drywall. The homeowner is always responsible for repair of the interior of the unit including cabinets, appliances, wall coverings, fixtures and personal property.

Every homeowner should have a HO-6 insurance policy which covers interior damage and loss of personal property. In addition, homeowners should be sure their policy has loss assessment coverage of at least \$25,000 to cover the deductible under the association's master policy.

As a result of the wide scale withdrawal of major insurers such as State Farm and Allstate from the California insurance market and the weakening of the reinsurance market after several years of devastating wildfires in California and the western United States, remaining insurance carriers are significantly increasing premiums or cancelling homeowners association policies. While Farmers has agreed to renew Broadmoor's insurance, it will do so only with a 42% increase in premiums for 2024. This \$23,500 premium increase is both unanticipated and unbudgeted. The board will strive to absorb this shortfall within the current fiscal year budget, but homeowners should anticipate an assessment increase for the next fiscal year.

Earthquake Insurance

For several years Broadmoor carried earthquake insurance to provide partial coverage in the event an earthquake caused damage to the complex and its buildings. Initially the premium costs were reasonable. But in the last few years, premiums began to skyrocket. In 2023, the board decided the cost of earthquake insurance was no longer affordable by the association.

In the absence of insurance, the cost of repairs from earthquake damage will be assessed to every homeowner by the association. For example, say a strong temblor results in \$25 million of damage to the complex. To rebuild, each homeowner would be assessed \$102,500.

What can homeowners do? Homeowners can obtain earthquake insurance through the California Earthquake Authority (CEA) to cover the interior of their unit, personal property and their share of any loss assessment imposed by the association. In addition, the board is currently investigating MOTUS, an insurance broker which provides loss assessment coverage for individual association members at a reasonable price. The board plans to hold a town hall meeting to discuss MOTUS if the board decides to enroll in its program.

Proposed Rule Changes

At the February board meeting, the board will consider whether to post the following proposed rule changes for 28-day member comment:

- Revising the parking rules to provide that parking passes are valid until 12:00 noon the following day (instead of the current 10:00AM)
- Revising the election rules to remove the requirement that a candidate must be a member for at least one year prior to running for the board
- Revising the Community Handbook to reinforce that light banners and signs are prohibited under current rules

If approved for comment, the proposed rule revisions will be posted at the pool and guard house bulletin boards.

Vehicle Break-ins

Last month two residents on Tropez reported that their vehicles, both of which were left unlocked, had been rifled through during the night. Sadly, this seems to indicate that a resident or a resident's guest is taking the opportunity within our community to check for unlocked vehicles and grab what they can. Please be sure you lock your vehicles.

Board Elections

Ballots for the election of the board of directors were mailed to all homeowners in mid-January. Ballots are due by February 21, 2024. Even though there are only three condominium members running for the four condominium director positions, it is still important for all members to return their ballots in order to constitute a quorum for the annual meeting of members. If no quorum is achieved, the annual meeting will have to be postponed at additional cost to the membership.

Members are entitled to cast four votes among the three candidates running. You may vote all or none of

your votes for any one candidate, or spread your four votes in any manner among one or more of the candidates.

Please return your ballot in the double envelopes provided to Powerstone or drop it in the ballot box at the front guard house.

Rain Water Intrusion

Broadmoor is built on landfill and the soil reaches saturation very quickly. The complex also has a high water table due to its proximity to the ocean and harbor waters. When you combine any heavy rainfall with our high water table during high tide, accumulating rain water can push up through foundations and crawlspaces and seep into garages. Unfortunately, there is little or nothing the association can do to eliminate this particular problem.

The series of storms over the last two weeks resulted in over 6 inches of rain. Many residents have reported rain water on their garage floors. Several others experienced interior leaks -- many around windows (mostly retrofit), some from balcony decks above interior spaces, and

others which may involve a roof issue. All of these issues are being addressed by Powerstone and have been referred for inspection to both our maintenance staff and to Lang Roofing. Unfortunately, with so many water intrusion issues in Southern California, all roofers are spread thin. Everything is being done to address each reported issue as quickly as possible.

Roof leaks reported by homeowners will be referred to the association's roofing company for inspection. If the leak turns out to be something other than a roof issue, such as a window or balcony leak, the homeowner may be charged for the service call. At times when the roofing company has determined the water intrusion is due to a window issue (usually retrofits), the company has caulked the windows to try to abate the issue. Please understand that this is a temporary fix and the homeowner should consult a window company for a more permanent solution.

Please be sure your balcony drains are cleared of debris and remove items from your garage floors that can be damaged from ground water intrusion.

BOARD OF DIRECTORS 2023/2024

President: Ben Goldberg
Vice President: Suzanne Beck-Hammoud
Treasurer: Annette Merriam
Secretary: Ronald Lee
R-1 Grimaud Director: Jordan Armitage

BROADMOOR CONTACTS

Broadmoor website: broadmoorhh.com
Front guard house: 562.592.4213
Powerstone Property Management: 949.716.3998
Property manager: Michele Rossi
mrossi@powerstonepm.com 949.535.4538
Maintenance issues: Danielle Kirby
dkirby@powerstonepm.com 949.594.1620
GateKey Vehicle Pass System: gatekey.com/resident-login

MONTHLY BOARD MEETINGS

Third Wednesday of each month at 6:00PM at Calvary Chapel of the Harbour, 4121 Warner Avenue. All homeowners are encouraged to attend.

RESIDENT SERVICES CONTACTS

SPECTRUM COMMUNITY SOLUTIONS (\$59 of the monthly assessment includes 300Mbps internet, cable TV, DVR, internet modem/router & Showtime Premium Channels): 855.895.5302

BUTIN'S PLUMBING (for individual and common area plumbing issues): 714.670.1900

HUNTINGTON BEACH POLICE

Front desk/noise complaints: 714.960.8811
Parking control (non-emergency): 714.960.3998 ext #0

REPUBLIC SERVICES (trash and recycling):

Monday to Friday 7:30A – 5:00P: 714.847.3581

ORANGE COUNTY ANIMAL CONTROL

Monday to Friday 8:00A – 5:00P: 714.935.6848
After hours: 714.935.7158

The **Broadmoor Breeze Newsletter** is posted by the 15th of each month on the association's website www.broadmoorhh.com. A copy of the newsletter is included with monthly statements. Any comments or suggestions should be emailed to the Powerstone property manager.

Email alerts: Always be up to date with important association information by signing up for automatic email alerts on the website.

BROADMOOR COMMITTEES

* Chairperson
** Board Liaison

Architectural Committee (Condominiums)
Condominium Board Members

Architectural Committee (Grimaud R-1)
R-1 Board Member

Architectural Advisory Committee (Condos)
* Chris Gray
Barbara Blodgett
Carlos Bosio
Arlene Speiser

Architectural Advisory Committee (Grimaud R-1)
Peter Francis
Barbara Villa

Advisory Committee (Grimaud R-1)
Peter Francis
Michael Levitt
Paul Villa

Inspector of Election
Greg Copeland
Carl Palazzolo (alternate)

Landscape Committee
* Melanie McCarthy
Kim Hendrix
Kathy Turner
** Suzanne Beck-Hammoud

Parking Committee
* Jeff Pennington
Chris Gray
Bill Selfridge
Tony Sellas

Reserve Study Committee
Chris Gray
Stefan Steinberg
** Annette Merriam

Social Committee
* Julie Mann
Susan Bennett
Gina Brougham
Denise Faulkner
Arlene Ferguson
Betty Schmicker
** Suzanne Beck-Hammoud