

UNIVERSITY GLEN HOMEOWNERS' ADVISORY COUNCIL
Minutes for Thursday, January 17, 2019 (6 PM)
UG Community Center-Lounge
45 Rincon Drive, Ste. 104, Camarillo, CA

1) **Call to Order**

- a) At 6:00 PM Chris Williamson, Chair of the HAC, called the meeting to order.
- b) HAC members present:

- Chris Williamson, Chair
- Tom Bokhart
- Mark Hewitt
- Kelli Miller
- Sandra Boyd

There was a quorum.

2) **Approval of Minutes**

- a) The Meeting Minutes for December 17, 2018 HAC meeting, were approved online. The approved meeting minutes will be uploaded to the website shortly.

3) **Public Safety Report (Sergeant Mike Shuler)**

- a) Sergeant Shuler reported sightings of mountain lions and advised caution when walking in the community. Shuler advised, if residents see a mountain lion to notify Police in order to keep track of it.
- b) Shuler stated it's been quiet in the neighborhood. There was a hit and run involving an auto reported at Rincon and Camarillo street. A family disturbance reported on Frenchie's Cove. There was a call for health-related services on Cuyler drive.
- c) Gabrielle Powell asked if the hit and run was the same incident which was posted on Next Door. Officer stated he had not read the specific report on the hit and run and could not comment on the Next Door the post.
- d) Tom Bokhart asked where the medical response comes from. Shuler stated first responders come from CIPD, and there is always one officer on shift that is EMT certified. Ventura County fire station 50 or station 54 respond as well. 50 is at airport and 54 is Camarillo. T. Bokhart asked is how many Police Officers is the Department understaffed by. Shuler stated there are 4 open positions but stated this fact doesn't affect the patrolling of the neighborhood.
- e) Officer stated he is now on dayshifts from thru-sat from 7am to 7pm and is happy to answer any resident questions. mike.shuler@csuci.edu

4) **Presentation by Katherine Hullinger of the CSUCI Risk Management Department**

- a) Paper presentation was passed out to residents. (See Exhibit A attached to these meeting minutes.) Katharine Hullinger has been with CSUCI for 11 years. Her job is consultation on risk management identification within the university. K. Hullinger states she also manages all insurance policies for the Campus and its Auxiliaries, including University Services.
- b) K. Hullinger stated the Site Authority and Finance Authority's insurances are different. The two governing bodies the University draws coverage from are CSUCI Risk Management Authority (CERMA), which is the joint power that ensures the campuses are insured on the State side. CSUCI campus is self-insured through a pooled program across all 23 campuses.
- c) C. Williamson asked on what does "State side" mean. K. Hullinger answered, it means the Campus.
- d) Under CERMA the Auxiliary group has a similar pooled program which covers 86 Auxiliary organizations. Simhan Mandyam asked if there's overlap? K. Hullinger stated, "No, there isn't. It's all layered". The insurance policies are priced every year for both the Auxiliaries and the Campus.
- e) K. Hullinger talked about the difference of general and property liability: general liability pays for property loss if the property belongs to someone else. On handout there is further explanation between the two. (See Exhibit A attached to these meeting minutes.)
- f) The UAS (University Auxiliary Services) is insured by AORMA in the self-insured pool. This covers general liability, property and workers comp-which pays for on-the-job injuries. Under Site Authority the coverage is different where general liability is covered by a standalone policy. Property insurance is with AORMA as the property owned by the Site Authority can be insured by AORAM and provides a lower deductible and reduced total insurance rate per \$1000. Kevin Benn asked if the Site Authority is negligent and doesn't do repairs needed, would this come out of insurance fund or out of CAM reserves? K. Hullinger stated it depends on the negligence. An example, if a claim was filed against Site Authority the claim would be against the James River insurance-which is the general liability holder for the Site Authority.
- g) The Site Authority's big three coverages are the general liability, property and directors and officers. (See Exhibit A attached to these meeting minutes.) This is to show the difference between the Site Authority and University Glen. C. Williamson asked what is the distinction between Campus and off Campus? K. Hullinger stated campus buildings are owned by the state, and their policy protects those buildings. University Glen is considered off Campus and has its own policies from which to draw. C. Williamson asked if the Site Authority owns both the land and campus? K. Hullinger said, "Yes". Sandy Boyd asked if the Site Authority is the owner of the outside wall of Townhomes and roofs of Townhomes. K. Hullinger stated, "Yes". T. Bokhart commented he thought

owners owned the walls, buildings, and roof, K. Hullinger said, "No, owners own everything walls in".

- h) K. Hullinger stated the Site Authority property program covers common areas owned by the Site Authority including land under Single-Family dwellings, townhomes, owned infrastructure, roads. This includes walls-out coverage for townhomes.
- i) S. Mandyam asked to define "outside walls". K. Hullinger said from the paint out, belongs to Site Authority, meaning the drywall, electrical, plumbing, etc.
- j) Susan Engelmann asked if the Townhome walls burns down will the Site Authority step in to rebuild the home? K. Hullinger said, "Yes". S. Engelmann asked what will we be obligated to pay? K. Hullinger stated there is a deductible which will be parceled out to the affected owners. An example; if a fire is started outside the walls of the Townhome, spreads, and one cluster of Townhomes burns, the Site Authority fire insurance does pay for that, but there is a deductible which is \$5000 per event, per loss.
- k) Carolyn Doll stated the CSU system owns the land and created the Site Authority. The CSU system leased the land to the Site Authority and a portion of that land is University Glen. Which in turn the Site Authority leased to the homeowners via a ground sub lease which is the land that you're sitting on. The other clarification with respect to townhomes, is that you own them, but the townhomes pay more in fees and that goes into the insurance pool for purposes of replacing roofs, painting the exteriors, etc.
- l) Lori Lang clarified that owners do own the outside of the building. Owners own the structure of their building. They hold a leased interest in the ground that the structure sits on. The Site Authority is charged with maintaining the structure.
- m) S. Boyd suggested the Site Authority needs to address the question to residents as to what they are responsible for. So, owners do not find themselves under insured or purchasing unnecessary insurance.
- n) S. Mandyam asked if the Site Authority would be able to draw a distinction between inside and outside walls, because it becomes legally confusing to distinguish. K. Hullinger agreed it is confusing said with a study they can probably do that, which could help all the residents understand the meanings of the words in the Ground Sub Lease (GSL). S. Mandyam requested a schematic be put together clarifying what "inside" and "outside" walls mean for both Single-Family and the Townhomes and stating their differences.
- o) T. Bokhart stated the confusing part for him is when the discussion talked about the skin of walls. How does that apply to interior walls? Is the interior wall entirely the owner's? K. Hullinger said, "Yes, walls-in means everything inside the walls is what the homeowner owns".
- p) T. Bokhart asked a question about the \$5000 deductible. Is the deductible paid by the individual home? K. Hullinger said it would be divided between the cluster of homes, unless damage is done to just one home, then that resident is

responsible for the deductible. This deductible is for one incident. This coverage is just for the outside damage to the home, and the resident is responsible for insurance regarding the inside of the home.

- q) K. Hullinger, stated neither State side or UAS side, cover traditional earthquake insurance, as it is simply too expensive. The plan which is already in place since Oct 2018, is a program called 'Earthquake parametric property insurance'— Synopsis: Pays the insured-Site Authority- based on the pre-agreed payment structure when losses arise from eligible event.
This is how it differs from traditional earthquake insurance, where this insurance has a pre-determined seismic intensity level that's been determined at 6.5. If an earthquake of that degree happens here, the insurance would automatically send payment for a predetermined amount based on the total insure value. (See Exhibit A attached to these meeting minutes.) This determination is based on the MMI (Modified Mercalli Intensity scale) where the insurance evaluates the location of the property, the degree of the shake, and the ground the property is on. It is different than traditional insurance where the money is designed for indirect costs, emergency needs, repairs and takes a while to receive. This insurance is designed to get money right away.
- r) T. Bokhart asked if there is an earthquake above 6.5 and all the buildings are leveled, this insurance doesn't cover it? K. Hullinger said, "Yes, it does cover it." It's covering indirect expenses, it's not covering the repair or rebuilding of the building. It's covering emergency expenses, e.g. relocation.
- s) S. Mandyam said his insurance pays for those types of expenses, including rebuilding of his property. K. Hullinger said, this insurance does not. K. Hullinger stated she would need to look at S. Mandyam's policy to comment further.
- t) K. Hullinger stated this program increases liquidation and that is its main purpose; to get money to the organization as quickly as possible. It's not designed to rebuild the townhomes and single-family homes from the ground up. The Site Authority nor the Campus is insured for that, the homeowners are.
- u) K. Hullinger said the Site Authority will rebuild a townhouse cluster. If the event is solely an earthquake and the homes are totaled, the Site Authority may or may not choose to rebuild.
- v) S. Boyd stated this decision to be uninsured and if the Site Authority chooses not to rebuild the community, she loses everything as an uninsured loss. She states that if any other resident had clearly understood that was the case she probably wouldn't be in the neighborhood. Now residents need to find a work around that protects their investment from earthquakes.
- w) K. Hullinger asked L. Lang if the Townhome owners can price out their own earthquake insurance? L. Lang said, "Yes". S. Mandyam offered there are many nuances to determining the coverages required in UG for fire, earthquake, etc.
- x) C. Williamson stated a Townhome owner who has earthquake insurance, would get a lump sum of money in return regardless if the Site Authority decides to

rebuild the home as a replacement cost. S. Boyd stated she was able to purchase earthquake insurance for walls in, but it still concerned with regards to the event if the homes are totaled and the Site Authority decides not to rebuild.

- y) K. Hullinger stated she does not want to cause panic given the discussion is referencing the worst-case scenario.
- z) S. Boyd gave the scenario of partial destruction not total loss, how do we preserve the community if there is not full insurance? She is not seeing a commitment from the Site Authority to rebuild the community to the same way it is now. K. Hullinger stated she is not with the Site Authority and cannot answer that specific question. The question needs to be submitted to the Site Authority board.
- aa) T. Bokhart asked L. Lang, if he can insure the outside of his house individually? Lang wanted to clarify each townhome is required to get HO6 insurance. The lenders are not requiring getting earthquake insurance, so she believes the residents request from the Site Authority to cover the gap in insurance is reasonable, but keep in mind that extra cost will come out of the maintenance rent as it is not the Site Authorities' responsibility to pay for the extra coverage. L. Lang said the Site Authority is in the process of doing an audit on all Single-Family homes to get information on all their insurance info to make sure everyone is insured. Hewitt asked if that would include earthquake? L. Lang said the HO3 doesn't include earthquake. T. Bokhart stated he agrees with S. Boyd that the we need to include earthquake insurance.
- bb) L. Lang discussed why Lenders do not require earthquake insurance, S. Mandyam stated he thinks it is because the lenders do not have updated information or data from FEMA or USGS which show when the latest fires and earthquakes happen. L. Lang states the lenders are aware and they evaluate everything before lending money to purchase a home.
- cc) T. Bokhart asked if he can insure the outside of his home himself?
- dd) Jake Friesen asked K. Hullinger, what would be a way to move forward regarding next steps for the gap in the earthquake insurance. K. Hullinger stated to begin by researching the earthquake gap and send information to her, that way she can contact her broker so that she can see how it quotes to find something that will work for the community. J. Friesen asked if there is a need to have a motion from the HAC to start this process? K. Hullinger stated she'll take marching orders and do the research herself to see if it's possible. As information comes to light she'll share it with the UG community, and then the community can decide whether to move forward with a recommendation to the Site Authority.
- ee) S. Boyd stated she'd prefer to pay for her own insurance of both inside and outside via CAM fees, and this could apply to both Single-Family and Townhomes. K. Hullinger agreed.
- ff) J. Friesen stated K. Hullinger will be on the HAC's continuing agenda. This will facilitate communication regarding the progress of the insurance discussion.

5) Dog Park Committee Report

- a. C. Williamson reported there was a vote at the last HAC meeting to submit the ideas for the expansion of the dog park to the Site Authority. He wanted to make an addition to the proposal to include DG in the areas that don't have grass and become muddy- the entrance, and near the trees. J. Friesen suggested adding DG in those areas as well as in the future location of the small dog area.

6) Management Office Updates- Jake Friesen (E&S Ring CI/Site Authority reps)

- a) J. Friesen stated he met with Tom Hunt who is the director of facility services and discussed the Dog Park. Hunt gave the go ahead to get 3 proposals for the expansion. We will have to discuss this further with the landscapers, as it could have implications for the sprinklers. J. Friesen suggested getting together with the committee and determining what needs to be put together for the RFP. It will need to be determined what trees will be bought and where they will be placed. C. Williamson will discuss with others and let Friesen know when to meet.
- b) Single-Family homes walls have been painted. Going forward J. Friesen will be getting a price to paint all Single-Family homes. Mary Labbett stated the wall between 320 and 330 has not been painted, further stating the wall doesn't look very good when comparing to surrounding homes that have been newly painted. J. Friesen will email the painters with better instructions.
- c) Townhome gutter cleaning project is proceeding, and most of the gutters have been cleaned. There are 11 townhomes that were not accessible. J. Friesen will contact those townhouse residents and arrange for them to provide access to the gutter cleaners.
- d) J. Friesen is in contact with All American roofing to fix the broken roof tiles and other roofing issues.
- e) The annual tree trimming project is complete. If there are any other issues residents should contact J. Friesen, the UGCAM Manager, who will submit a separate work order to have trees trimmed.
- f) UGCAM has been getting reports that the CSUCI landscaping crew have been getting quicker at addressing work orders. The turnaround time is roughly 3 to 7 days. If anyone is having other landscape issued, let J. Friesen know.
- g) Repairs to the DG path near Cathedral Cove apartments is scheduled to start Jan 22nd. After that the DG path on Channel Islands drive, past the last round about towards Camarillo street will be fixed and a drain will be installed. J. Friesen stated he has requested proposals for DG in the alleys of the 200 block of Landing Cove. Next step is to talk to Stephanie Bracamontes to move forward. The DG rutted area on Channel Islands drive past the bridge will also be fixed.
- h) Since the last meeting UGCAM has received the trip hazard survey, it's in budget and we are waiting approval for an RFP. This project is in this year budget and

will be take care of.

- i) Solar bollard project consensus that it is not bright enough. J. Friesen stated he will speak with supplier and request either a brighter bulb or if a different diffuser will work to make the bollard brighter. We'll have to use current budgeted funds; the goal is to get this done in the next couple of months.
- j) Update on water tank project; Facility's is aware of the air reported in the water. The water that comes into the community comes from Camrosa. The water towers supply the University. Camrosa looked at the issue and found a valve was partially closed, which has now been opened. Addresses of the residents who have reported air in the water has been reported to Camrosa, who will be investigating it further.
Kelli Miller stated she has air in her water.
Water tank #1 is completed and operational. It is anticipated Water tank #2 will be completed at the end of February.
- k) Tarp on the hillside; Facility services have a contract with a soil engineer to come and assess the hillside. There is no anticipated date as to when the tarp will be removed.
- l) UGCAM has submitted an initial budget to Site Authority fiscal officer-Stephanie Bracamontes. The reserve study will also be included in the final draft of the budget and given to the Site Authority.
- m) Landscaping; We have a current proposal from Mike McDonnell with Landscape Development, who is the designer for the 32-acre development. When we receive the proposal, it will be sent to Site Authority fiscal officer and all representatives will have an opportunity to meet with the designer. There are four areas where the initial planting concepts will be placed: Landing Cove, one house on Anacapa, Twin Harbor between two townhomes, and a courtyard of apartments.
Bids will go out to three landscape companies for pricing to plant and install the mock-ups for consideration. One of the issues that will be addressed is the irrigation and how that will be modified for these concepts. The proposed budget for the four mock-ups is \$50,000.00. We will also be requesting a proposal for the cost for design services to refurbish the landscaping for the entire community. These fees may be included in the 2019-2020 CAM Budget.
- n) UGCAM office now has an assistant; Mia de Paula will be assisting part time. The goal is to have the meeting minutes done in a week and submitted for approval. We'd like to include them in the monthly e-blast for the residents.
- o) Comments/Questions: Mark Hewitt asked what's being done about the bricks on the floor by the roundabout near the park. J. Friesen stated there is a second contractor looking at submitting a proposal to fix it.
- p) Comment and suggestion from Karen Romney regarding the trees in the community that have been cut down. K. Romney states in LA, if there are roots that are buckling the walkway, the city is using walkway material made of tires which accommodates the roots. K. Romney suggested there are arborists that

can come evaluate a root that is coming into a patio, cut it off, and put a barrier that forces the root to go underneath and it's a cheap alternative. K. Romney feels these sycamore trees in our community need to be protected and not cut down for any reason.

J. Friesen stated there is an arborist with the tree trimming group.

T. Bokhart commented, if a process can be put in place whereby residents are notified or made aware before a sizable tree is cut, so residents can note a tree is going to be cut and they can put some input on the decision. J. Friesen stated discussing putting in this type of process in place sounds reasonable.

C. Williamson made comment that an arborist can come and identify the legacy trees.

J. Friesen stated the best way moving forward would be to have better communication with the tree trimmers, and the arborist.

S. Boyd suggested looking at what trees we want to maintain and labeling them as legacy trees to keep them from being cut down.

C. Williamson suggested having an arborist attend a future HAC meeting to discuss the tree concerns.

q) M. Labbett brought up questions regarding the plant pallet, where by you can only have particular plants in a home courtyard. S. Boyd stated a plant pallet does not define what a resident can have in their own private courtyard. J. Friesen stated in the GSL anything that is visible in the common area needs approval from the Site Authority.

S. Boyd stated the GSL may have made sense 20 years ago doesn't make sense now. She would like our GSL to parallel the new GSL for the 32-acre development.

r) T. Bokhart stated he would like to address a few more items:

1-Introduce discussion on reserve balance where by it would be in put in a separate, interest bearing, segregated account.

2-He would like to ensure the residents have equal footing/voice with Kennedy Wilson when it comes to the process of doing common area budget.

3-Stated he would like more communication with home owners. Example would be having a big meeting with all homeowners, to discuss issues. From there T. Bokhart and S. Boyd, as representatives would bring those issues to light to the Site Authority.

7) Architectural Reviews

a) None

8) Construction Updates

a) None

9) Upcoming Events

a) Homeowner's Advisory Council monthly meeting, Thursday, February 21, 2019, at 6:00 PM in the Community Center Lounge.

10) Meeting Adjourned

- a. Chris Williamson, HAC Chair, adjourned the meeting at 7:47 PM.

HAC Attendees

Owners	SFH/TH
Chris Williamson	SFH
Mark Hewitt	SFH
Sandi Boyd	TH
Tom Bokhart	TH
Simhan Mandyam	TH
Brett Eastman	TH
Mary Labbett	SFH
Amy Segelin	TH
Tobey Wheeler	TH
Gabrielle Powell	TH
Tina Dreiske	SFH
Susan Engelmann	TH
Alan Linnemeyer	TH
Kevin Benn	TH
Lou Svendsen	TH
Mary Kennedy	TH
Steve Sfetku	TH
Karen Romney	TH
Miriam Olson	TH
Jim Welbourn	TH
Lori Macdonald	TH
Alec Macdonald	TH
Michael Shuler	CIPD
Lori Lang	Site Authority
Caroline Doll	CSUCI
Katherine Hullinger	CSUCI
Jake Friesen	HAC Manager

Contact Information for Residents (Taken from <http://www.csuci.edu/siteauthority/uglen-residents/>)

For Current Homeowners: All payments of CAM fees shall be made via UGCAM's Yardi Payment Platform, by mailing a check, or by delivering a check to the mail drop at the UGCAM office at 45 Rincon Drive, Suite 103-3B, Camarillo, CA 93012. All maintenance requests shall be made via email at UGCAM@kennedywilson.com. For

questions about monthly CAM payments or other questions, contact Jake Friesen, UGCAM Manager at 805-702-4038 or by email at UGCAM@kennedywilson.com.

For Home Sales in the University Glen community, please contact Lori Lang at 805-437-2678 or lori.lang@csuci.edu.

Apartment rentals in the University Glen community, please contact University Glen Apartments at 805-465-0249.

Non-Emergency Number for Police Dispatcher: 805-437-8444.

EXHIBIT A