

**July 2024** 

## Monterey HOA Board of Directors

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**OFFICE HOURS** 

MONDAY - FRIDAY 8:00 A.M. TO 5:00 P.M.

2897 LOVELAND DRIVE UNIT 3401 LAS VEGAS, NV 89109

CLOSED
SATURDAY &
SUNDAY

# Life Is Beautiful at Monterey!

Jacquie our Mail Carrier shares her Summer Happy thoughts...

In the wake of a kind and mild Winter. we find ourselves again in the Fires of Summer. I watch your flowers wilting and the dogs are all inside My pocket full of treats, yeah, such a Bummer. Although last July was the hottest on the Books, Last year will have competition with this year, so it looks. Beginning my third year on this gorgeous route, I've told so many stories to my own dog, Scout. I've told him about Flo, Shawn, Carmen and Tom, And he's been lucky enough to meet a few of you, Including Mary, Mark and Peg's Mom. I'm so thankful for so many of you that I Could go on and on; Thank you to Greg, The two wonderful Pat's and the Great Mr Khan. Varunee has gifted me so many lovely treats And Deren and Julie filled me with sweets! You are all so wonderful and its beautiful outside You should have seen Bianca's Hollyhocks Waving with Pride.

Every color of the rainbow in front of the Mighty Khan
And Lola's shaded yard protects me from the sun.
I guess I should mention the Post Office and the Coupon Stopping Link
Again, it's 1-800-437-0479.

And the Politics are coming, all those fliers all the time!
If someone leaves a notice without coming to your door,
Call the Paradise Valley Post Office, cuz that's not to happen anymore.
We work for all of you, Not the other way around;
So, please just ask me and I'll comply without a sound.
I ask only one thing of you...Vote in November!
Ok, two: tell your Dog Hello.

Wildlife Alert: A white hawk has been sighted in the community which is a good omen we think. And another hawk has made its nest around building 27. It made its nest with us so we should be alert both to nature's creations and its possible dangers. Hawks have been known to be aggressive when they have a nest with eggs and young ones. So be cautious if they are sighted. They are protected by Fish and Wildlife and usually do not stay too long beyond their nesting period. Enjoy them from a distance.

### **PHONE NUMBERS**

Office (702) 735-3143

Fax (702) 735-5185

Emergencies
Safety or Fire 911

Water-Flooding-Smoke (702) 735-3143 24/7/365

> Karen Gate (Call Downs) (702) 796-8503

> Maryland Gate (702) 732-2701

Desert Inn Gate (702) 732-8337

Vet\*Sec\*Security

(702) 378-3023



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Level Community
Management

### **GOLF COURSE LIVING**

While it is an opportunity to live on the Golf Course there are inevitable exposures that should be addressed by each homeowner to establish first lines of prevention against unexpected incidents. For example, first, home intrusion. Alarm systems that are activated and motion sensor lights on the exterior of the unit create early warning notices for any possible forced entry. Second, Golf Balls travel unexpected distances. A golf ball can hit a window (which is the homeowner's responsibility) and it can hit a person although this second incident is rare. Internet sources recommend wearing a helmet if you have concerns about being hit by a golf ball while walking or while swimming in the pools.

Golf Courses also attract wildlife like rabbits, rats, coyotes and hawks. They are a part of our natural environment but approaching them is not wise. Enjoy them from a distance.

# INSURANCE FOR CONDOMINIUM OWNERS AND TENANTS/OCCUPANTS

Condominium Owners must have their own insurance to cover those items that are their personal responsibility. It is recommended that owners purchase an HO-6 policy. An HO-6 policy is designed to cover your personal possessions, as well as the furnishings within your unit and upgrades that may not be covered by HOA Insurance. Some policies may have liability coverage, whereas other policies may defray costs if you should have a guest injured on your premises. There are also policies that provide coverage if something within your unit breaks or malfunctions causing damage to an adjacent unit. If there is an emergency water and/or sewer leak each owner involved must contact their insurance carrier and make a claim on their individual policies. If those polices deny coverage you may be personally liable for damages or losses.

Each Owner is encouraged to obtain and maintain continuously in effect during the time of his/her ownership, an H06 policy of insurance insuring his/her Dwelling Unit, and all contents and personal property located therein, including, without limitation, all improvements and betterments installed by the Owner. The H06 policy should include a clause or provision providing that in the event an Owner is required to repair damages sustained to his/her Dwelling Unit, notwithstanding if such claims are covered under the Association's master insurance policy, the payment of the Owner's repair costs that are less than or equal to the deductible amount under the Association's master insurance policy shall be made by the insurance carrier issuing the H06 Policy to the owner. It is best under all circumstances to discuss your coverage with your insurance agent.

Tenants/Occupants should be required to have an insurance policy as part of the lease. This policy should cover their personal liability, moving, relocation and related living expenses should there be an event causing loss of use.

The insurance carried by the Monterey Homeowners Association (HOA) does not necessarily cover your personal property, furnishings, or every upgrade

within your unit. Coverage is very much subject to the circumstances of the type of loss. Your loss/damages may not be covered losses/damages under the Monterey HOA Insurance Policy.

It is suggested that you provide your insurance agent with the insurance portion of the Monterey HOA Covenants, Conditions, and Restrictions (CC&R's) so that he/she can determine exactly what coverage is right for you. You will want to be certain that you purchase insurance that adequately covers you and your property, your tenant and their property for all losses and damages.

#### HOMEOWNER UNIT RESPONSIBILITY

Homeowners are responsible for ensuring that their unit is not left unattended for periods of time. Units should be checked at least weekly. Water problems do not become mold problems if there is a timely response. If you are not a full-time resident, you may need to hire a property manager to handle the day-to-day concerns within your unit.

### **Monterey Homeowner Amenities and Services**

Recently the Board was compelled to remove the television from the Fitness Center. There is no intention to reinstall it currently. As a community we are experiencing some of the unfortunate symptoms of interpersonal breakdowns in communication that are evident in the broader social arena. Hostile confrontations in the Fitness Center resulted in the removal of the television. The inability of some in the community to recognize that courteous consideration goes a long way to establishing cooperative relationships impacts all homeowners. Similarly, aggressive, negative social media posts result in media shut down, and unnecessary legal fees and disruption of services. You should have in your files the Monterey 'Bullying Policy' which alerts all homeowners of the consequences of verbal abuse and hostile, demeaning behavior. If you need a copy, contact the Monterey office. Attached is a copy of the Formal Communication Form which allows homeowners to submit compliments, comments, and concerns. Constructive ideas and criticism welcome.

### **HOA OFFICE HOLIDAY – Thursday July 4th & Friday the 5<sup>th</sup>**

### **BOARD OF DIRECTORS MEETING IN PERSON**

Time: July 2, 2024, 06:00 PM

Location: 2897 Loveland Dr. LV NV 89109 Unit 3401

Board meeting agendas will be available June 26<sup>th</sup> by request via email monterey@levelprop.com. Draft Minutes are available upon request within 30 days. Homeowners may speak to the Board on Agenda Items only at the beginning and items in general at the end of the meeting. Meetings will be audio recorded and the audio will be available upon request at no charge via a mutually acceptable electronic medium.

Executive Session: Tuesday, July 2nd, 2024, at 4:00 pm Executive Sessions are closed to homeowners unless they are on the agenda.