

# OXNARD MEDICAL ARTS CENTER

## Association Newsletter



Y J U L Y 2 0 1 5 Z

Anchor Community Management, Inc.  
P.O. Box 3237  
Camarillo, CA 93011 3237

Phone: 805 388 3848  
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Emergency Line: 805 558 6581

info@anchorcommunitymgt.com  
www.anchorcommunitymgt.com/  
omac.htm

Next Board Meeting: Wednesday, July 8, 12:15 pm, 941 W. 7<sup>th</sup> St, Oxnard

### COMMUNICATION IS THE KEY WHEN MAKING CHANGES TO YOUR UNIT



The OMAC Board is all for owners upgrading and making improvements to their units. However, these 'improvements' almost always cause extra dirt, noise, vibrations, dust, and sometimes frustration amongst your neighbors. After all, they and their business will probably be impacted by the work that you are having done.

Contractors hired by owners to do these improvements many times do not want to bother with obtaining approval from the Association. They would rather just start the work and hope no one notices. This is a bad idea.

Owners can and will be held responsible for what their contractor does (such as starting construction before obtaining approval from the committee) or does not do (does not obtain prior written approval). Owners are encouraged to familiarize themselves with the OMAC CC&R's, specifically page 12, Article IV, Section 4.01 and 4.02. To summarize those sections, the OMAC Development Committee must be provided proposed plans and specifications of proposed work for their review. Per the CC&R's:

"No construction, alteration, addition, modification, or reconstruction of an Improvement in the Project shall be commenced or maintained, until the plans and specifications therefore showing the nature, kind, shape height, width, color, materials and location of the same shall have been submitted to the Committee and approved in writing by the Committee."

Owners may submit the plans to management who will log them in and distribute to the appropriate committee members. Once approved, the committee or management will provide specific requirements for notifying other offices of the work to be done. There is an architectural request form on the webpage listed

above, which must be filled out and sent to management, along with the plans. Doing so will go a long way toward keeping the other owners happy during your project.



### OMAC INSURANCE INFO – DID YOU KNOW?

The Master insurance policy deductible is currently \$5,000. In most cases, any owner making a claim for property damage will be responsible for the first \$5,000 in damage. In addition, all owners are responsible for **all** interior fixtures, improvements, alteration, and appliances that are a part of the building structure and within their unit. The master policy only covers the structure up to the uncovered stud walls, ceiling joints and sub floor. Therefore, the insulation, floor coverings, wall coverings and ceiling coverings will be the responsibility of each unit owner. A summary of OMAC insurance is on the webpage.

The Association does not carry Earthquake coverage. In the event of an Earthquake, the Association may be forced to special assess all owners to pay for damages.

We urge every owner to contact their commercial insurance agent, and be sure they have the proper protection on their individual policies. Remember, you need a policy to cover all property within your unit, and also include, liability, loss of use and loss assessment protection.

(Loss assessment protection covers your portion of an emergency special assessment should one be levied in the future. Coverage varies from insurance carrier to carrier. This coverage is very affordable and OMAC owners should ask their agents about obtaining it.)

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Next Board Meeting: Wednesday, January 14, 2015, 12:15 pm, 941 W. 7<sup>th</sup> St, Oxnard

## ANNUAL MEETING RESULTS

Thanks to the 23 owners who submitted their ballots, we were able to achieve a quorum and hold the Annual Meeting on schedule.

Candidates for Board of Directors:

Anthony Rizzotti .....16 votes  
K. Seek Lau .....18 votes  
Mark Kurtz.....19 votes  
Garry G. Kraft.....12 votes

The IRS ruling passed by a vote of 20 in favor to 1 opposed with 2 abstaining, allowing OMAC to roll over excess funds (if any) from one fiscal year to the next. The owners have to vote on this annually to avoid being taxed on this "income".



## HOLIDAY WINDOW PAINTING

In the spirit of the Holiday Season, OMAC tenants and owners may have the exterior of their windows painted with appropriate scenes and wishes.

We simply ask that once the Holiday has passed, you adequately clean the windows. If not adequately cleaned, the Association will have them cleaned and charge your OMAC account.

## BOARD MEETING CHANGE

The OMAC Board of Directors has decided to hold their meetings every other month. The next meeting will be January 14, 2015, then they will meet odd months after then: March, May, July, etc.

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Next Board Meeting: Wednesday, October 8, 12:15 pm, 941 W. 7<sup>th</sup> St, Oxnard



### 2014 -2015 BUDGET APPROVED

OMAC owners will soon receive the recently approved budget. The new budget will start on November 1, 2014 and run through October 31, 2015.

The new dues amount will reflect a very slight increase of about 1% per unit. The average dollar amount of the increase, depending on square footage of your unit(s) will be approximately \$4 per month per unit.

Although there was a larger increase implemented last year, it was strictly for the repair of the elevator. Yearly, the dues should be adjusted to include a cost of living raise, but this has not been the case. OMAC now finds itself in the same position as many of the OMAC owners; costs are rising on just about everything and our dues have to reflect those rising costs. Whenever appropriate, the Board gets competitive bids on projects, but they obviously cannot do that when it comes to utilities.

### ANNUAL MEETING NOVEMBER 12

The upcoming OMAC Annual Meeting is scheduled for Wednesday, November 12. Owners were recently mailed a notice of meeting and nomination form. Owners will be electing three Board members for a one year term each. Please vote and return your ballot when it is mailed to you in October, the return envelope will be postage paid. We need to receive ballots from at least 51% of owners to hold the meeting and count the ballots.



### PROCEDURE FOR GAINING ROOF ACCESS



Please contact Pedro, on site manager once you have scheduled an appointment with one of your vendors who needs access to the roof in order to service some of your equipment. Don't wait until the vendor is on site to ask Pedro to let the vendor up on the roof as Pedro may be off site or busy handling something else on site.

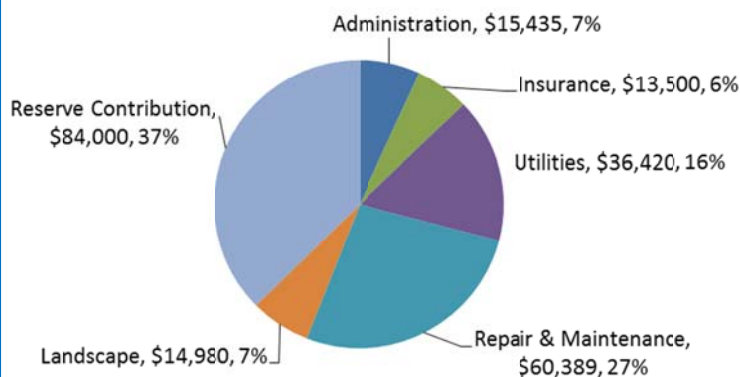
Access to the roof will only be granted during OMAC regular business hours; M – F, 8am – 5pm. Contact Pedro on his phone at 603 8005 to schedule a roof access appointment.



### ARCHON PROTECTION NO LONGER ON SITE

For cost saving reasons, Archon Protection will be released from service at OMAC in the very near future. It is felt that the Association is paying a lot of money to receive gate lock up service when the owners should be the ones who should make

### Where Does the Money Go?



sure the gates are locked.

A few owners employ a janitorial service who usually comes in late at night or early in the morning. Those services must be trained, by OMAC owners who employ them, to lock the doors behind them when they come in and when they leave to protect the property.

If you employ a cleaning service for your OMAC office, please let management know so that we have their cleaning schedule on file. This will help us to know who is actually coming on the property after hours and when.



### **UPDATE RULES COMPLETED**

OMAC residents will soon be sent a copy of the updated and approved rules. There are not many rules and it won't take you long to familiarize yourself with them so we encourage you to keep a set of them in your office.

Here is a quick recap of those forthcoming rules:

Smoking is no longer allowed anywhere on the OMAC premises. Businesses are responsible for informing their patients and anyone who is there with the patient that they may not smoke at OMAC, either inside or outside.

The sign policy was not significantly changed, only updated to reflect Civil Code and specific sizes of signs. Offices with signs that do not conform to these rules may be asked to change their signs. For example, there are several colors of signs currently installed. Yet, only black, white or brown colored signs have ever been allowed. Owners have always been required to obtain prior written approval before installing sign, so if you have a sign that doesn't conform, and you don't have a written approval from the board, it is likely you will be asked to change the sign. You may also be asked to change any window lettering as it is not allowed.

Those who wish to voluntarily change their signs may submit an architectural application (on webpage) to management. The architectural committee will review it and get you a timely answer.

Another change to the rules involves washing of

vehicles. This activity is not allowed anywhere on the OMAC property including washing by mobile washers. The water from this activity causes corrosion to the asphalt.

Each owner shall be accountable to the Association and other owners for the conduct and behavior of his or her guests, patients, tenants, employees, patrons or invitees transacting business and any damage caused to the common areas by these entities will be solely the expense of the owner of the unit.

No skateboarding, no bike riding, no scooters including Razors, are allowed on the premises.

No loitering is allowed on the premises.

No solicitation is allowed on the premises.

All children under the age of 18 years must be accompanied by a parent or guardian at all times.

We hope that you view these rules in the spirit in which they were intended; to preserve property values while maintaining some uniformity and to help folks understand what is acceptable and what is not acceptable at OMAC.

We look forward to the anticipated cooperation of all those who call OMAC their place of work.





Dear OMAC Owner;

Almost one year ago, Union Bank purchased First Bank who was servicing our associations' accounts. Since that purchase, many owners in our associations have shared with us their frustration with certain aspects of Union Bank. Most notably those frustrations involve the Union Bank HOA website being not at all user friendly and the customer service department being not at all helpful. Additionally, we have no reassurance that association accounts with Union will remain free of all charges.

Anchor Community Management has spent several months researching and interviewing other banks who are geared more towards servicing HOA accounts. Our findings indicate that Mutual of Omaha is the superior choice. The name of their banking division is Community Association Banc (CAB). We have chosen to transfer all of our Association bank accounts over to CAB, in phases so as to create as little disruption to our clients as possible. Unlike Union Bank, Community Association Banc is very experienced with HOA's and lockbox payments.

With CAB, there will be several ways for owners to pay their Association assessments:

1. Send in a check with a coupon or payment stub direct to the lockbox at CAB
2. Sign up for ACH/Direct Debit to have your payment deducted automatically from your own bank account
3. Pay online from your bank account directly to the CAB account
4. Log on to MutualofOmahaBank.com and pay by E-Check.
5. Log on to Mutual of OmahaBank.com and pay by credit card. You will be assessed a charge for this service. You may make a one-time payment or set it up to make regular payments via your credit card.
6. Log on to anchorcommunitymgt.com and pay by credit card through the PayLease link. You will be assessed a small charge for this service. You may make a one-time payment or set it up to make regular payments via your credit card (for the HOAs that subscribe to the service, an icon is on the webpage for each HOA that does).

CAB pays Associations interest on all accounts placed with them including checking. At the same time, each Association will enjoy free banking services.

Community Association Banc maintains a fully staffed customer service department that is available to assist you with your Association banking transaction should you require help or have questions. Simply call **866-800-4656**.

They also maintain a state of the art facility, called the lockbox, in Phoenix where they process the payments received. Three shifts per day staff this center and the payment processing equipment can process 800 pieces of mail per minute. Whichever method you choose to make your payment, once it arrives at the lockbox it is credited to your account the day it is received.

Owners who currently make their payment to their Association on line simply need to change the payment address to **P.O. Box 29197, Phoenix, AZ 85038-9197**. Owners who currently have their payment deducted automatically from their bank account will need to set it up again with their bank using the Mutual of Omaha Community Association Banc info.

We will be switching over as of **November 1**, so you have a few weeks to set up online payments with CAB.

We are confident that you find paying your Association assessment through Community Association Banc to be an easy and efficient way to go.

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### GIVE YOUR BOXES A BREAKDOWN



OMAC does not have separate trash and recycle bins on the property. Instead, both regular and recycle materials are deposited into one bin called 'Unicycle.' Once the contents of the bins are picked up by the trash hauler, they are taken to another location where they are separated into recyclable and non recyclable sections.

We ask all OMAC residents to break down cardboard boxes before putting them in the bin. Doing so will mean there is more room in the bins for others who also want to dump their trash. It doesn't take very long to break down a box and doing so will go a long ways towards keeping all of your neighbors happy.



### CC&R AMENDMENT PROPOSED – WILL GO TO VOTE OF OWNERS SOON

In the very near future, all OMAC owners (not tenants) will receive a mailing from the Association seeking a vote on amending a specific portion of the CC&R's.

This proposed amendment deals solely with the pharmacy located on site at OMAC. The owner for one of the units the pharmacy is currently housed in, wishes to expand his pharmacy into the adjoining unit. The owner of the adjoining unit is in favor of the expansion. However, the OMAC CC&R's required both units to be owned by the same owner. Therefore, the documents have to be amended to allow 2 units to conjoin and still have two owners.

This proposed amendment will also allow the Board of Directors to impose certain limitations on what items the pharmacy may not sell, such as cigarettes and alcohol.

Other details outlined in the amendment include the

requirement that if and when the pharmacy expands into 2 contiguous units, the pharmacy shall provide a bathroom inside of the pharmacy for use by the employees, guests, patrons, clients and customers of the pharmacy. Doing so will take some of the increased foot traffic load off of the common bathrooms.

This proposed amendment will be mailed with a ballot to vote, and instructions for voting that ballot. In order for the vote to pass, 20 ballots approving it are needed.

Please vote and turn in your ballot within 30 days from the day you receive it.

### ROOF ACCESS CURTAILED

Due to the large volume of people who seem to need access to the roof, another lock has been added to the roof access door. OMAC occupants will now need to ask Pedro, the on site worker, for access to the roof.

Controlling roof access will allow the Association to better maintain the roof and to better understand the type of work being done up on the roof.

Please find Pedro (he's always around) or call him on his cell phone at 603 8005 before you or your vendors try and go up on the roof.



### HANDY INFORMATION ON THE OMAC WEBPAGE

Check out the OMAC webpage at [anchorcommunitymgt.com/OMAC.htm](http://anchorcommunitymgt.com/OMAC.htm). It has information on upcoming Board meetings, forms, and other useful information.