

Channels of Communication

Serving Ventura, Santa Barbara, San Luis Obispo, and Kern Counties

FOURTH QUARTER 2025

The Official Publication of
CHANNEL ISLANDS CHAPTER
community
ASSOCIATIONS INSTITUTE

HAPPY
New Year



IN THIS ISSUE...

Is your Community
Guidance in
Compliance?

AB 130 Check-In:
Where Are We Now
(and What's Next?)

Preparing Your
Landscape for
Winter

Strengthening
Community
Connections

Annual
Legislative
Update

CAI-CHANNEL ISLANDS
CHAPTER *presents*

High Notes &
HIGH STAKES
AWARDS GALA

Friday, February 6, 2026 5:30 pm

HYATT REGENCY WESTLAKE
880 S. WESTLAKE BLVD., WESTLAKE VILLAGE

*Join us for an evening of networking and entertainment
featuring dueling pianos, casino gaming, and awards
presentation celebrating excellence within our chapter!*



For more information
and to register, visit
cai-channelislands.org

PREMIER EVENT SPONSOR



**SPONSORSHIP
OPPORTUNITIES AVAILABLE**
cai@cai-channelislands.org

ATTENDEE TABLE SPONSORS



**PHOTO BOOTH
SPONSOR**



**CASINO CHIPS
SPONSOR**



PRIZE SPONSOR



Channels of Communication

Serving Ventura, Santa Barbara, San Luis Obispo and Kern Counties



Page 20



Page 8



Page 12



Page 16

Your Chapter

- 5 President's Message
- 7 Note from the Editor
- 24 Buck-A-Door
- 26 Chapter Announcements:
New and Renewing Members
- 30 Chapter Sponsors

Chapter Happenings

- 25 2026 Event Calendar

Special Features

- 8 Is your Community Guidance in Compliance?
- 12 AB 130 Check-In
Where Are We Now
(and What's Next?)
- 16 Preparing Your Landscape for Winter
- 20 Strengthening Community Connections in HOAs
- 22 Annual Legislative Update

Resources

- 29 Classified Directory/Advertisers



Channels of Communication is a quarterly publication of the Channel Islands Chapter of Community Associations Institute prepared expressly for Association leaders, managers and other related community association professionals. This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is issued with the understanding that the publisher is not engaged in rendering legal, accounting or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

The views expressed and the accuracy of

the facts presented in Channels of Communication are those of the authors and are not necessarily endorsed by CAI or the Publications Committee. Authors are encouraged to submit articles for publishing consideration.

Acceptance of advertising in Channels of Communication does not constitute an endorsement of the advertised products or services by CAI. Permission to reprint articles is hereby granted provided:

- 1) Notice is given to CAI at 805-658-1438.
- 2) Proper credit is given as follows: "Reprinted from Channels of Communication; copyright by CAI, Channel Islands Chapter, all rights reserved."

CAI - CHANNEL ISLANDS CHAPTER
P. O. Box 3575, Ventura, CA 93006
(805) 658-1438

Leah Ross - Executive Director
leah@cai-channelislands.org

The Channel Islands Chapter of Community Associations Institute is dedicated to empowering Homeowner Association members, managers and service providers through information and educational opportunities.

PROTECT WHAT MATTERS:

ROOFING & SOLAR

Expert in Complicated Leak Repairs

Roof Replacement • Repair • Maintenance

Fascia Repair • Skylight and Solar Tube Installation

Solar Panel Removal & Installation

Gutter Repair & Installation

CHIMNEY

Chimney Leak Repair • New Chimney Cap

Fireplace Insert & Remodel

WATERPROOFING

Deck Repair & Coating

Pool Deck Resurfacing

Stucco Repair & Waterproofing

Window & Door Waterproofing

Below Grade Waterproofing

FIREPROOFING

Vent Ember Proof

House Exterior Fireproofing

PAINTING

Interior & Exterior Painting

Cabinet Refinishing

Drywall Repair



All Climate
**ROOFING &
CONSTRUCTION**

celebrating 20 years

**Call Today:
(805) 504-1042**



www.allclimateroofing.com

LIC# 886275 | C-33, C-39, & B
LICENSED | BONDED | INSURED

CHAPTER OFFICERS & DIRECTORS

PRESIDENT

Sean D. Allen, Esq.
Allen Law Corp.

PRESIDENT-ELECT

Lisa Tashjian, Esq., CCAL
Beaumont Tashjian

VICE-PRESIDENT

Gordon Miller
General Pavement Management

SECRETARY

Christi Moore, CMCA, AMS, PCAM
Leisure Village Association

TREASURER

Christy Asher
Spectrum Property Services

DIRECTORS

Teresa Agnew
Empireworks Reconstruction & Painting
Colby Bloom, CMCA, AMS
PMP Management

Adrian Chiang, Esq.
SwedelsonGottlieb

Frank Jauregui, CMCA, CCAM
The Management Trust

Phyllis Pazen
Lakeside Village HOA

Randy Stokes
Surfside III Association

COMMITTEE CHAIRS

AWARDS DINNER

Lupe Aguilera
Spectrum Property Services

Ryan Gesell, CIRMS, CMCA
Cline Agency Insurance Brokers Inc.

BINGO & BREWS

Amber Hindley, CMCA
Community Property Management

Teresa Agnew
Empireworks Reconstruction & Painting

CENTRAL COAST PROGRAMS

Devin Langley, CCAM-PM
The Management Trust

CHANNELS OF COMMUNICATION – CHAPTER MAGAZINE

Neda Nehouray, CMCA, AMS, PCAM
HOA Organizers, Inc.

CLAC (California Legislative Action Committee)

Brian Moreno, Esq., CCAL
Brian D. Moreno Law

James Perero, Esq.
Myers, Widders, Gibson, Jones & Feingold LLP

Randy Stokes
Surfside III Association

COMMUNITY FAIRES

Deanna Higuera
First Onsite Property Restoration

Monica West, CMCA
CID Management Solutions, Inc.

FINANCIAL COMMITTEE

Christy Asher
Spectrum Property Services

HOLIDAY HAPPY HOUR

Lisa Santoro
BrightView Landscapes

Katie Papa
PMP Management

HOSPITALITY

Christi Moore, CMCA, AMS, PCAM
Leisure Village Association

LUNCHEONS PROGRAMS

Chelsi Rueter, CMCA, AMS, PCAM
Community Property Management

Carrie Simmons, CMCA
PMP Management

SOCIAL MEDIA / PUBLIC RELATIONS

Tatiana Jae
Roseman Law APC

WEBINARS

Laurel Sylvanus, CMCA
The Management Trust

Ruth Campbell, CMCA, CCAM-PM
CID Management Solutions Inc.

president's message



Sean D. Allen, Esq.
Allen Law Corp



As we close another year and look ahead to the next, I feel grateful and optimistic about the future of our Channel Islands Chapter. Serving as your Chapter President has been both an honor and a privilege.

This year was marked by strong engagement. Member participation drove high attendance at educational programs, deeper committee involvement, and events that strengthened professional connections. These successes reflect the dedication of our volunteers, the leadership of our chapter, and our shared commitment to CAI's mission of building better communities.

Education remains the cornerstone of what we do. This year, the chapter delivered high-quality programs designed to keep our members informed, compliant, and prepared. From legislative updates and legal seminars to practical management and maintenance topics, our educational offerings reflected the issues confronting associations today. A sincere thank you to the speakers and committee members who kept our programs timely and relevant.

Advocacy remained a strong focus as our chapter continued its partnership with the CA Legislative Action Committee (CLAC). As noted in the annual update included in this issue, we achieved legislative wins. We also exceeded our \$23,000 contribution goal by raising more than \$24,000. This success reflects our members' generosity and their recognition of CLAC's importance to our industry.

In October, CLAC hosted its annual planning meeting, with a focused agenda centered on legislative strategy. A primary area of discussion was working with legislators to amend AB 130. As many of you are aware, AB 130 presents significant implications for community associations, and thoughtful amendments are necessary to mitigate unintended consequences while preserving legislative intent. We will update you on these plans in the coming year.

As my presidency concludes, I am confident the chapter is well positioned for continued success. With strong board leadership, engaged members, dedicated committees, and a rockstar of an Executive Director, we are ready to meet evolving challenges through collaboration, education, and advocacy. I encourage each of you to remain involved. Attend our programs, volunteer for committees, mentor a new member, and support CLAC. These individual actions collectively strengthen our chapter and amplify our impact.

In closing, thank you for the trust, engagement, and commitment you showed during my term as President. It has been an honor to serve, and I look forward to continuing to support the chapter's mission in the years ahead.

On behalf of the Board of Directors, we wish you a joyful holiday season and a healthy, successful new year filled with continued progress and strong communities.

Sincerely,

Sean D. Allen, Esq.

President, CAI-Channel Islands Chapter

FENCE WITH THE
BEST

IF IT'S FENCING WE DO IT!

Our Fencing Products

- ✓ Vinyl Fencing
- ✓ Wood Fencing
- ✓ Aluminum Fencing
- ✓ Automated Entries
- ✓ Pre-Cast Concrete
- ✓ Ornamental Iron

805-933-4522



Call Now for A
Free Estimate

Pricing based on 75' LF
under normal conditions



Fenceworks
LIC # 299964

891 Corporation St., Santa Paula, CA 93060



www.fenceworks.us





Neda Nehouray
CMCA, AMS, PCAM
HOA Organizers, Inc., AAMC®

Dear Readers,

As we close out the year, I would like to extend warm holiday wishes to our CAI-Channel Islands community, along with my best wishes for a healthy and successful new year ahead.

It has been an honor to serve as Editor of the chapter magazine. Thank you for the opportunity to contribute to this publication, and for taking the time to read, engage with, and support it. Your attention and interest are what gives this magazine its purpose.

Throughout the year, my goal has been to bring you relevant and timely insights from peers and industry experts, offering perspectives that reflect the real challenges and opportunities facing our communities. I hope the information shared has been engaging, practical, and valuable in your work.

Thank you for your continued support and readership. We look forward to bringing you thoughtful content and meaningful conversations in the year ahead.

Happy Holidays and Happy New Year.

Neda Nehouray

Sincerely,

Neda Nehouray, CMCA, AMS, PCAM

THE 2026
MARKETING
BROCHURE
**IS NOW
AVAILABLE!**



DOWNLOAD
[cai-channelislands.org/
chapter-magazine/marketing-opportunities](https://cai-channelislands.org/chapter-magazine/marketing-opportunities)



Is your Community Guidance in Compliance?

Permissible Uses – What to Remember about Enforceable Covenants and Standards

*By Matthew Gardner, Esq., CCAL
Richardson / Ober LLP*

With the recent passage of SB 770 (removing insurance requirements for Owners with EV charging stations), associations are reminded that Sacramento often has as much, if not more, to say about property restrictions than the community's own governing documents. This would be a good time for boards to revisit their CC&Rs, Rules and Regulations, Architectural Standards, and other governing documents to ensure that they are consistent with California requirements for Solar Panels, Electric Vehicles, ADUs, and other acceptable property use in our communities.

Electric Vehicles and Charging Stations

As the number of electric vehicles used continues to rise, associations will have to begin to plan for accommodating charging stations. While this issue will primarily burden condominium associations where owners and associations share common area parking and utilities, all associations should be prepared to address the impact of EV Charging Stations in communities.

Civil Code 4745 prohibits governing documents from banning EV Charging Stations or from unreasonably restricting them if the owner is seeking to install the device in their owned or assigned parking space. For the purpose of the statute, an "unreasonable" restriction is one that significantly increases the cost or decreases its effectiveness.

The statute does place some significant requirements upon the requesting owner. The owner must use a licensed contractor to install the charging station, pay for the costs of its installation as well as the ongoing electricity usage. However, now that SB 770 has passed, associations can no longer require owners to name the association as additional insured. Associations can still request that owners sign agreements about electricity usage and a commitment to ongoing maintenance of the charging station.

If installation in the owner's garage or assigned space is impossible or unreasonably expensive, the association must allow the charging station to be installed in another common area parking space per (Section 4745(g)), which

might involve a space reassignment. The statute also allows associations to create a shared charging station space for the benefit of all residents. This could require some metering to make sure users are paying for the electricity used.

Boards should consider adopting policies to inform owners of the expected requirements in advance of the application.

That will reduce the confusion and frustration that might occur in an owner's planning process. A written agreement should also be signed to protect both the owner and association, documenting the owner's permission as well as the conditions of that to make sure that owners of these systems do not pose any risk to neighboring property or owners, whether in planned developments or in condominium associations.

Solar Panels

California also rushed to encourage owners to install solar panels as a source of alternative energy production. California Legislature proposed changes to Civil Code Sections 714, 714.1, and 7546 to provide support at the state level for solar panels. By tackling the issue at the state level, it reduced some of the authority that boards had in limiting or overseeing where panels would be installed.

The law prohibits "unreasonable" restrictions against solar installations. That means that associations cannot create financial obstacles or aesthetic reasons to prevent owners who want to install solar panels. However, owners should be expected to maintain and insure their solar panels and can be asked to be responsible for any damage caused by installation or misuse. In planned developments, owners would have free reign over how and where they install solar panels on their own property.

If the request to install solar panels involves owners in a condominium community, the roof is most likely common area. By installing solar panels on the roof, owners are not just pursuing an architectural change to their own property, they are seeking to change common area. Civil Code Section 4746(b)(1) opens the opportunity for an owner to pay for and submit a "solar site survey" which showing a proposed fair allocation of the usable portion of the shared roof. That allows the boards to ensure that the solar panels are not interfering with association maintenance or other owners' rights in the common area.

Boards should once again consider recording a maintenance agreement with the owner to ensure that those responsibilities transfer to new owners.

ADUs

Over the last few years, California has made it clear that it wants to promote housing, both through encouraging building and by reducing barriers to occupation. The first target was eliminating association authority to prohibit ADUs. As a result, communities must be prepared to address questions from their owners about what type of building should be permitted, and what reasonable requirements associations can ask those new buildings to meet. For now, issues surrounding ADUs and JADUs remain focused in the planned development communities, rather than those structured as condominium communities.



Civil Code Section 4751 removes the ability of CC&Rs to prohibit ADU or JADU construction in property zoned for single family use. While it can apply reasonable restrictions on appearances, associations are no longer able to intervene



The Management Trust™
PROPERTY SERVICES. BUILT DIFFERENTLY.

Damon Jawitz, CMCA, CCAM
Division President
damon.jawitz@managementtrust.com
P: 714.619.5736
www.managementtrust.com

The only 100% employee-owned HOA management firm in the country. Call us, we'd love to talk. But mostly, we'd love to listen.

Continued on page 10

IS YOUR COMMUNITY GUIDANCE IN COMPLIANCE? (Continued from page 9)

to prevent construction or use the CC&Rs to penalize owners for building/maintaining ADU structures. Those communities who meet the zoning requirements should connect with their local municipal or county zoning and building departments to confirm that their CC&Rs allow them to remain involved in the oversight process.

Assembly Bill 1033 amended Government Code Section 65852.2 dealing with the municipal approval of ADUs. The bill authorized local jurisdictions to permit owners to convert their ADU into a separate interest, basically turning homes with ADU properties into miniature condominium associations. This would allow both the principal residence and the ADU(s) on the property to be sold to buyers. The language in this bill made it clear that it intended to extend this right to owners in planned developments.

AB 3057 expanded the definition given to structures that are exempt from the California Air Quality Act (CEQA). CEQA has authority to review and approve structures that would require an environmental impact report. Currently, it reviews structures that act as the primary residence on a parcel zoned for a single-family residence. This law allows CEQA to expand the exemption to include the creation of junior accessory dwelling units ("JADUs") in single-family residential zones.

Together, these laws are pointed at reducing the ability of both communities and surrounding cities from overly restricting additional construction on properties.

Boards do not want to be caught by surprise from owners who are requesting permission for ADUs and JADUs.

Getting ahead of this issue means working with city/county and state requirements to ensure that communities do not miss opportunities to limit the scope and impact of additional buildings.

Turf Removal

Continuing California's reputation for environmental conservation, communities are expected to start re-focusing their landscaping away from water intensive varieties. In addition to Civil Code Sections 4735 and 4736, which prevented associations from enforcing water-intensive landscaping requirements during a drought, California is moving forward with other attempts to reduce water use throughout our communities. Beginning January 1, 2029, associations must be in compliance with requirements water use with respect to "functional turf."



Water Code Section 10608.14 requires all associations with "non-functional turf" to remove or provide non-potable water to irrigate turf by the beginning of 2029. "Turf," per the California Code of Regulations, means mowed grass, and "functional turf" means mowed grass in a recreational use area or community space. Larger associations with areas of decorative grass should not wait until the last minute to evaluate their landscaping irrigation situation.

Fortunately, the term "Nonfunctional turf" is not as encompassing as it otherwise might sound. Turf that is enclosed by fencing or other barriers to permanently prevent access for recreation or use is not functional turf. Essentially, "nonfunctional" turf is the area which is enclosed and



Experience What Spectrum Property Services Can Do For YOU!



E-Mail: Info@Cragoe.net
Web: www.Cragoe.net

David Cragoe
President

"Call Cragoe & They Go!!"

Phone: (805) 446-7003
Fax: (805) 446-7005
Toll Free: 1-888-CRAGOE3
272-4633

885 Patriot Drive, Suite D
Moorpark, CA 93021-3353

inaccessible to use by residents. In addition to being solely decorative, the area of the turf must also be inaccessible to any recreational use. Even if owners do not regularly use or recreate on community turf, those areas may continue to be considered functional turf. As a result, it is unlikely that most communities will see significant impact of this requirement. However, even though the statute may not apply to most associations, there is one requirement which may apply to larger associations. Under Water Code Section 10608.14(e), commercial, industrial, or institutional properties with over 5,000 square feet of irrigated common area must provide a certification of compliance to the State Water Board every three years.

Those larger associations with turf that meet or exceed the irrigated square footage will want to examine whether they are subject to reporting and reduction requirements.

While the language appears to avoid residential communities, your community should attempt to confirm their status to avoid any potential penalties.

Some communities will find that none of these California requirements impact their current budget or group of owners. However, proactive boards may see some of these items as future challenges that can position their community to not only be in compliance but ahead of the curve. [↑](#)

Matthew A. Gardner is a partner of **Richardson | Ober** and works with community associations, homeowners, and HOA boards of directors to amend governing documents, resolve homeowner/member disputes, manage assessment delinquency matters, and provide leadership training to volunteers and community members. Mr. Gardner is an active member of the Chapter and can be reached at matthew@roattorneys.com.



YOUR AD HERE!

To advertise in the Channels of Communication, please contact:
Leah Ross, Chapter Executive Director
CAI-Channel Islands Chapter

805-658-1438

leah@cai-channelislands.org
www.cai-channelislands.org



Established in 1991



Select the BEST in the H.O.A. industry



- PAINTING
- WOOD REPLACEMENT
- DECK COATING & WATERPROOFING
- METAL REPAIRS & REPLACEMENT
- WROUGHT IRON FABRICATION & INSTALLATION

Free Estimates • Lic #614669

800-493-8724 | www.select-painting.com

Proud members of CAI for over 25 years



Where Are We Now

AB 130 Check-In

and What's Next?

By A.J. Jahanian, Esq.

Beaumont Tashjian

It's been a few months since the passage of Assembly Bill 130 ("AB 130"), which took effect on July 1, 2025. This bill transformed homeowners association ("HOA") rules enforcement by imposing a \$100 ceiling on most monetary penalties for violations of the governing documents. Designed to shield homeowners from overly punitive measures and encourage conflict resolution (at least, in theory), AB 130 also carves out an essential exemption for infractions that could lead to negative effects on health or safety within common areas or between neighboring properties.

This "health or safety" exception might be the lone saving grace for HOA boards and managers. When AB 130 was first passed, the broad \$100 limit seemed like a major hurdle to basic rule enforcement and maintaining community order—realistically, how much of a deterrent is a \$100 fine to the habitual rule-violator? However, by applying the health and safety exemption, associations can sustain more substantial penalties in their fine schedules. While the legislation is still in its fledgling stage and we still don't know how courts might interpret the health or safety exemption, HOA boards are being proactive by adopting robust enforcement policies and fine schedules which outline health and safety breaches in a way that's both expansive to encompass various violations or harmful behaviors, but precise to ensure enforceability and reasonableness.

What Happened?

Before AB 130, HOAs had broad discretion to establish fine levels via their operating rules, often with progressive increases for ongoing issues. Now, per Civil Code Section 5850(c), penalties are restricted to the lower of the HOA's outlined amount or \$100 for each infraction, which arguably extends to penalties involving renters or visitors.

Fortunately, the exemption in Section 5850(d) permits elevated fines—aligned with the HOA's fine schedule—if the breach "may result in an adverse health or safety impact on the common area or another association member's property." Notably, any such fine requires a documented determination by the board during an open session, specifying the exact potential harm or health or safety violation (more on that in the next section).

AB 130 acknowledges the varying severity of violations. Trivial matters, such as a non-standard fence paint, might stick to the \$100 threshold, but risks like hazardous electrical work threatening fire outbreaks call for stronger measures. Violations of rental restrictions may also call for exceeding the \$100 fine limit, if considered a "health or safety" risk. Through targeted use of this exemption, HOAs can effectively sidestep the general cap, preserving discipline without insulting the statute's authors.

Where Are We Now?

The ambiguity of this "health or safety" exemption in the Civil Code may be a blessing in disguise. Since the statute doesn't define those terms precisely, we can only assume legislators wisely held back from their inclination to micromanage the inner workings of private HOAs. So, boards have been proactively updating their disciplinary protocols via their rules and regulations and fine schedules—the goal being to characterize "adverse health or safety



impacts” in a way that’s sufficiently wide-ranging to address diverse scenarios but detailed enough to offer clarity and minimize legal disputes.

In doing so, HOAs can adhere to the \$100 legal limit when fining for routine violations, while upholding or introducing larger sums for exempted health or safety breaches, and recurring violations. By updating and expanding enforcement rules to clarify AB 130’s “health or safety” ambiguity, boards are able to tie violations directly to the identified health or safety risks, giving them solid legal footing when imposing fines over \$100.

And what about that “open meeting” requirement I mentioned above? AB 130 seems to suggest that, in order to impose a higher fine under the “health or safety” exemption, the board must make a written finding in an open meeting first, which may also suggest (inadvertently) a need to publicly disclose details of individual disciplines and compromise the resident’s privacy. By proactively adopting an updated enforcement policy and fine schedule that clearly defines and categorizes health or safety violations—with broad yet targeted descriptions—boards can

Continued on page 14

HOA ROOFING SPECIALIST

- ✓ All Types of Tile/Shingle
- ✓ Single Ply Membrane
- ✓ PVC / TPO
- ✓ Fluid Applied Coating Systems
- ✓ Roof Restoration
- ✓ Acrylic & Silicone

2524 Townsgate Road, Suite F
Westlake Village, CA 91361
Sales@TopArmorRoofing.com

TOP ARMOR

ROOFING INC.
805-492-9036

Licensed • Bonded • Insured
Licensed #661698

effectively address this open meeting obligation in a single, comprehensive step. This approach allows the policy itself eliminate the need for separate open meetings prior to each disciplinary action solely to confirm the violation's "health or safety" status.

What's Next?

The Future of AB 130 and Enforcement

Having only recently taken effect on July 1, 2025, the long-term implications of AB 130 remain uncertain, particularly around the health and safety exemption. With no major litigation reported yet, the ambiguity in defining "adverse health or safety impacts" could invite legal challenges from homeowners contesting fines exceeding \$100. Courts may eventually clarify the threshold for what constitutes a qualifying violation, potentially narrowing or expanding the exemption based on case precedents. For instance, if homeowners argue that the board applied the health or safety exemption in an overly broad way, judges might require stricter evidence of potential harm, emphasizing actual risk over speculative concerns. However, by updating enforcement policies in advance of any future judicial interventions, boards are documenting their rationale, tying it to the specific needs of the community and overall welfare of the members. This will help ensure that fines hold up under scrutiny, as California courts have historically

exercised restraint in intervening when the board is using its business judgment to enforce reasonable rules.

Boards may consider adopting the following categories of "health or safety" violations in their HOA's enforcement policy, in order to continue to enforce adequate fines and maintain community harmony:

- **Structural Maintenance Risks:** Categories involving neglected repairs, such as failing to address leaks or weakened supports, could be upheld in litigation as clear health threats due to mold or collapse potential.
- **Fire Prevention:** Infractions like improper storage of hazardous materials and unkempt landscaping are likely defensible as "health or safety" violations given California's ongoing wildfire and arson vulnerabilities.
- **Sanitation Issues:** Issues like waste mismanagement, i.e., leaving trash bins out for extended periods in violation of existing community rules or policies, align with public health and safety priorities generally.
- **Nuisance with Health Ramifications:** Chronic disturbances affecting sleep or stress levels represent a grayer area, potentially facing pushback. However, categorizing them as a health or safety violation within the policy, with proper verbiage, can bolster support if challenged.



GET INVOLVED IN 2026

Serving on a Chapter Committee is a great way to give back to the chapter in a meaningful way and provide support as we continue our mission of providing education, resources, and advocacy to the Homeowners Associations industry.

To learn more, visit www.cai-channelislands.org/chapter-committees



- **Rental Violations:** A short-term rental violation, for example, might not be considered a “health or safety” risk on its face, especially if the tenant came and went without any controversy. However, short-term rentals introduce a security risk through unfamiliar access to common areas, straining infrastructure, and potentially compromising safety and security generally. Having this identified in HOA policies is a proactive way to defend against those challenges.

Community leaders should be proactive and stay up-to-date on ongoing legal challenges involving AB 130. If litigation arises, HOAs may need to update enforcement policies or fine schedules, including adjusting definitions for greater specificity. As AB 130 matures, its “health or safety” exemption could either solidify—or it might require recalibration.

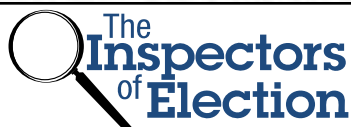
Boards and managers should collaborate with legal counsel to draft these policies, ensuring they align with governing documents and avoid overreach that could invite lawsuits. We’ve already come a long way in just a few short months since the initial shock of the \$100 fine limit, and there will surely be more changes to come. Be proactive, because if you stay ready, you never have to get ready! 🏠

A.J. Jahanian, Esq. is a Shareholder with Beaumont Tashjian, where he devotes his time servicing the unique needs of the Firm’s clients throughout California. Mr. Jahanian has devoted the entirety of his career serving residential and commercial common interest developments and advising their boards and managers in all respects, including Civil Code compliance, elections and voting, fair housing, governing document review, fiduciary duties, and dispute resolution. AJ can be reached at ajahanian@hoaattorneys.com.



Danita L. Vaughn
AMS, CMCA, PCAM

Office: 805-445-1040
Fax: 805-445-1373
888 W. Ventura Blvd. Suite C
Camarillo, CA 93010
www.concordconsulting.net
DanitaV@concordconsulting.net



Call Us Today:
888-211-5332

Complete Election Administration including:
Online Voting Solutions
specially designed for
California Community Associations

We are the premiere California Based Inspector of Election company providing electronic voting since 2010 and conducting Davis-Stirling elections since 2006.

Our long-standing expertise, in-house printing and mailing solutions, technology-based trained staff and experienced inspectors can provide your association with a more efficient and professional election service than can be conducted by any other independent resource.



Request a Quote Today:
www.theinspectorsofelection.com



Preparing Your Landscape for Winter

Best Practices for HOAs and Community Managers

By Heidi Van Syoc

Stay Green, Inc.

While Southern California winters are far milder than in other parts of the country, the season still brings cooler temperatures, shorter days, and occasional heavy rains. For HOA board members and property managers, this shift is an important reminder: landscapes don't stop needing attention just because the weather changes. In fact, winter is the ideal time to refresh, protect, and prepare your community's outdoor spaces for the year ahead.

Clear Leaves and Debris

Fallen leaves, branches, and plant material can accumulate quickly during late fall and winter storms. If left unchecked, this debris traps moisture, encourages fungal growth, and creates slipping hazards on walkways. Regular cleanups keep common areas safe, tidy, and visually appealing.

Adjust Irrigation Schedules

Cooler temperatures and seasonal rainfall reduce the need for irrigation. Overwatering during winter not only wastes resources but can damage root systems and soil health. Smart controllers should be adjusted or placed on weather-based schedules to conserve water while still supporting healthy plant growth.



Fertilize for Root Strength

Winter is the right time to apply fertilizers that strengthen roots rather than promote fast top growth. A slow-release formula provides nutrients plants need to stay resilient during cooler months and emerge stronger in spring.

Prune Trees and Shrubs

Pruning dormant trees and shrubs improves structure, airflow, and safety. Removing weak or overextended branches prevents breakage during storms while preparing plants for healthier spring growth.

Monitor Plant Health

Winter is the perfect season for proactive inspections. Identifying and treating pests, diseases, or signs of stress early helps avoid more costly interventions later.

Mulch for Protection

Applying mulch around plants and trees helps insulate soil, retain moisture, and suppress weeds. It also instantly improves the look of garden beds and common areas.

Plan Ahead for Spring

Winter is also a planning season. Boards and managers can use this time to review proposals for turf conversion, irrigation efficiency upgrades, and seasonal color programs. With water rebates still available, it's smart to explore sustainable projects now that can improve aesthetics and save resources long-term.

Quick Tips for Homeowners

Homeowners can support HOA efforts with a few simple practices:

- **Clear** gutters and drains to prevent overflow during rainstorms.
- **Cut** back on watering personal gardens to match the season.
- **Trim** personal trees and shrubs that extend into shared areas.
- **Plant** seasonal color like pansies, snapdragons, or cyclamen for winter brightness.



Why It Matters

A well-prepared landscape is more than just a backdrop — it's a reflection of the community itself. For HOAs and community managers, winter preparation protects the value of the property, reduces long-term costs, and creates an inviting environment for residents year-round. With the right preparation and the right partner, your landscapes can thrive through winter and beyond. 🏡

***Heidi** is a seasoned professional with 14 years of experience in the landscaping industry, specializing in operations and business development at Stay Green. For more than 50 years, they have partnered with Southern California communities to deliver proactive, sustainable landscape solutions. Passionate about transforming ideas into reality, Heidi thrives on bringing clients' visions to life while fostering strong, lasting relationships with both client partners and her team. Known for her strategic insight and commitment to excellence, Heidi is dedicated to creating beautiful, sustainable landscapes that reflect the unique needs and values of every project. Heidi can be reached at hvansyoc@staygreen.com*



Ferris Painting™
(818) 951-3207

"Painting Southern California One Building at a Time"
Since 1975
Fully Licensed and Insured



Specializing in:
Condominiums
Commercial Properties
Apartments

- ✓ Exterior Painting
- ✓ Interior Common Area Painting
- ✓ Elastomeric Coatings
- ✓ Pressure Washing
- ✓ Wood & Wrought Iron Repair

Call for a FREE estimate!
Greg Lewis
Office: (818) 951-3207
Fax: (818) 951-5279
Greg@ferrispainting.com

Lic. #872494
7228 Remmet Ave.
Canoga Park, CA 91303
www.FerrisPainting.com



CID
MANAGEMENT SOLUTIONS INC.
Your Community Management Professionals



Ruth Campbell, CCAM-PM, CMCA
Community Manager/President
rcampbell@cidmanagementsolutions.com

3481 W. 5th Street, Suite 104
Oxnard, CA 93030
Main (805) 351-8270

www.cidmanagementsolutions.com



ERNIE ROMERO & SON PAINTING

Smoothest Strokes in Town



We are a full service painting company specializing in:

HOA Commercial Residential

- Pressure Washing
- Stucco Repair
- Wood Repair
- Drywall Repair
- Wrought Iron Repair
- Paint Consulting
- Color Consultation
- Elastomeric Coating Certified
- Stain Door Refinishing
- Color Renderings
- Balcony Coatings
- Licensed- Bonded- Insured

818-991-8235 805-557-9900

 [@ernieromeropainting](https://www.instagram.com/ernieromeropainting) Email - eromeropainting@aol.com Lic# 1008791

THE LEADER IN COMMUNITY ASSOCIATION INSURANCE



www.hoains.com
800-698-0711

Your Future is Our Business!



RESERVE STUDIES

- Guaranteed 3-year discounted pricing
- Component Inventories
- Condition Assessments
- Fund Status
- Life and Valuation Estimates
- Maintenance Advice & Planning
- Building Diagnostic & Litigation Support Service

800.485.8056

www.ReserveStudiesInc.com

YOUR COMMUNITY DESERVES THE BEST PROFESSIONALS

By earning CAI credentials, community association service providers demonstrate an elevated commitment to their professional education—and your community's welfare.

Explore CAI's free Directory of Credentialed Professionals
» cai-channelislands.org/directory/categories



#WeAreCAI
www.caionline.org



strengthening **COMMUNITY CONNECTIONS**



**RUTH CAMPBELL,
CCAM-PM, CMCA**

CID Management
Solutions, Inc.

WITH THE HOLIDAY SEASON UPON US, IT IS TIME TO REFLECT ON WHAT THIS PAST YEAR HAS BROUGHT US BOTH PERSONALLY AND PROFESSIONALLY.

The best part of the holidays is the opportunity to connect with family, friends, colleagues, and clients. As management, we often say we are the middle person between the board of directors and owners of an association. It is always a compliment to receive an invitation to our clients' holiday parties or socials. There is nothing more enjoyable than seeing neighbors come together during these gatherings and put association business aside.

But you shouldn't wait until the holidays to get together with your neighbors. Communities that hold block parties, barbeques, pool parties, or any type of social throughout the year make it so that residents feel welcomed and included in the community. This may be the only opportunity that neighbors get to "hang out" since not all can make it to board meetings or only attend meetings to air out grievances.

In an industry that can often be wrought with negative emotions, it is nice to see people come together and have a good time, rather than be at odds with each other. Communities should consider establishing a social committee to help put activities together and include your neighbors so you can get to know them and understand the culture of your community. This will go a long way to getting support from owners in your community.

Wishing you all a wonderful Holiday Season!



CHELSEI RUETER,
CCIDM, CMCA,
AMS, PCAM

Community
Property
Management

THE STRONGEST HOA COMMUNITIES ARE THOSE WHERE HOMEOWNERS ACTIVELY COLLABORATE,

not only to maintain their neighborhood, but to shape the culture of the community itself. When residents come together around shared interests and common goals, they create a sense of belonging that extends beyond governing documents or board meetings. Collaboration fosters connection, pride, and a collective investment in the place people call home.

Some communities exemplify this spirit through resident-led clubs, ranging from Mahjong and yoga to travel and social groups. These clubs provide meaningful opportunities for neighbors to connect, build friendships, and engage with one another in ways that strengthen the social fabric of the community. By encouraging participation and inclusivity, homeowners take an active role in creating a welcoming environment where everyone has a place.

Collaboration also plays a vital role in addressing larger community goals. Committees such as Water Wise, a non-potable water committee working toward the implementation of alternative water service, and a fire prevention committee focused on safety and preparedness demonstrate how homeowners can work together to address long-term sustainability and risk mitigation. These efforts reflect a shared commitment to responsibility and the future of the community.

When homeowners collaborate through clubs, committees, and shared initiatives, the result is more than an organized neighborhood. It is a connected, engaged community working toward common goals with mutual respect and purpose. This collective approach not only enhances quality of life, but also creates resilient communities prepared to grow and thrive together.



HEATHER VAUGHN

PMP Management

WESTLAKE ISLAND IS A BEAUTIFUL WATERFRONT COMMUNITY IN WESTLAKE VILLAGE,

and over the past year the association

has completed and undergone a major street project. The community came together and approved a special assessment that fully funded the street replacement, allowing the board to move forward and address long-term needs in a responsible and proactive way. From the start, the focus was on planning ahead, keeping owners informed, and getting the work done right with as little disruption as possible.

This was truly a team effort. The Streets Committee worked closely with the board, the association's project manager, and management company to review contractors, manage costs and schedules, and keep the project on track. At the same time, the association also had to coordinate major repairs to the bridge, which is the only way on and off the island. Managing both projects at once required a lot of communication and coordination, but the team worked together to complete the work safely and efficiently.

As always, the board played a vital role in the success of the project. Board members stayed engaged throughout the process, relied on committee input and professional guidance, and kept the community informed every step of the way. By working closely with management and the association's committees, Westlake Island was able to complete important infrastructure improvements that will benefit the community for many years to come.



TCL JANITORIAL MAINTENANCE, INC

THE CLEANING LADY COMPANY

COMMERCIAL JANITORIAL AND MAINTENANCE SERVICES

TRAVIS PRENTICE

THE CLEANING LADY COMPANY - PO BOX 773 - AGOURA HILLS - CALIFORNIA - 91376
TEL (800) 279-4311 FAX (800) 279-4861 EMAIL info@thecleaningladycompany.com

www.thecleaningladycompany.com

What is CAI-CLAC?

The California Legislative Action Committee (CLAC) is a volunteer committee of the Community Associations Institute (CAI) consisting of homeowners and professionals serving community associations. CAI is the largest advocacy organization in America dedicated to monitoring legislation, educating elected state lawmakers, and protecting the interests of those living in community associations in California.

CAI-CLAC as a Volunteer Organization

- Is a non-profit, non-partisan volunteer committee comprised of two Delegates and one Liaison from each of the eight CAI California chapters.
- Represents 13 million homeowners and property owners in more than 50,000 associations throughout California.
- Is NOT a PAC (Political Action Committee) and makes no financial campaign contributions.
- Depends solely on the donations of community associations, their boards of directors and those who serve association members.

CAI-CLAC's Mission

To safeguard and improve the community association lifestyle and property values by advocating a reasonable balance between state statutory requirements and the ability and authority of individual homeowners to govern themselves through their community associations.



888.909.7403
916.550.9488 fax
www.caiclac.com
office@caiclac.com

1809 S Street, Suite 101-245
Sacramento, CA 95811

CAI-CLAC 2025: What We Achieved

CAI-CLAC had some major legislative wins this year through opposition to bills that were unsuccessful, and negotiating amendments to bills we initially opposed, changing our position to neutral. However, we also had two bills in 2025 signed into law against our strongest objections. We will continue to work on legislative solutions to those bills, along with monitoring, evaluating and providing input on new proposed legislation in 2026 affecting community associations and our shared priorities. Additionally, as this year was the first year of the two-year legislative session, some of the bills that CAI-CLAC's advocates worked on in 2025 with legislators and their staff may come up again in the second year of the session which begins in January 2026.

AB 21 (DeMaio) – Association Management and Meeting Procedures

CAI-CLAC POSITION: OPPOSED – BILL UNSUCCESSFUL

This proposed legislation sought to make unnecessary changes to fourteen sections of the Davis-Stirling Act and add two new sections dealing with association management and meeting procedures. Most changes would drastically increase cost and exposure to litigation. The bill failed passage in the Assembly Housing and Community Development Committee.

SB 547 (Perez) – Insurance

CAI-CLAC POSITION: SUPPORT – SIGNED INTO LAW

This bill adds commercial property with policy limits of \$10,000,000 or more to the cancellation moratorium list. This bill was signed into law by the Governor and will be effective as of January 1, 2026.

SB 677 (Wiener) – Streamlined Approvals

CAI-CLAC POSITION: OPPOSED – BILL UNSUCCESSFUL

The proposed legislation sought to prevent homeowner associations from imposing Covenants, Conditions and Restrictions (CC&Rs) that prohibit or unreasonably restrict housing developments or urban lot splits on single-family zoned districts statewide. This bill failed passage in the Senate Housing Committee.

AB 942 (Calderon) – NEM – Solar Contracts

CAI-CLAC POSITION: NEUTRAL – RE-REFERRED TO COMMITTEE

This bill makes changes to the contracts entered into under the Net Energy Metering (NEM) program. Recent amendments deleted the language that sought to reduce the contracts for reduced energy costs from 20 years to 10 years. This bill was re-referred to the Senate Rules Committee for potential action in 2026.

SB 410 (Grayson) – Exterior Elevated Elements

CAI-CLAC POSITION: NEUTRAL – SIGNED INTO LAW

In its final form, this bill requires all reports prepared by inspectors as required by SB 326 (Civil Code §5551) contain certain specific information, including but not limited to: the total number of units in the condominium project, the number of exterior elevated elements in the condominium project, and the total number of inspected exterior elevated elements identified as posing an immediate threat to safety. Additionally, the reports of inspectors are now included in the definition of associations records and must be available for member inspection for two inspection cycles. Numerous amendments were made to this bill to eliminate requirements that were extremely onerous for inspectors and likely would have greatly decreased the number of inspectors willing to perform inspections of condominium projects due to liability concerns. This bill was signed into law by the Governor and will be effective as of January 1, 2026.

SB 625 (Wahab) – Housing Developments: Disasters: Reconstruction of Destroyed or Damaged Structures

CAI-CLAC POSITION: NEUTRAL – SIGNED INTO LAW

As originally introduced, this bill included language regarding the definitions of a disaster and residential structures that were ambiguous and confusing and was therefore opposed by CAI-CLAC unless amended. However, in its current form with requested amendments, this bill makes any rule or governing document unenforceable if it blocks the rebuilding of a substantially similar home after a declared disaster. It also creates an expedited architectural review process for rebuilding after a declared disaster. This bill was signed into law by the Governor and will be effective as of January 1, 2026.

SB 681 (Wahab) – Housing: HOA Fine Caps

CAI-CLAC POSITION: OPPOSED – AMENDED INTO AB 130

This bill, among other things, sought to create a one size fits all approach that would place an arbitrary cap on the fines issued by HOAs at \$100 per violation. This bill is now dead because the contents of this bill was amended into AB 130.

AB 130 (Committee on Budget)

CAI-CLAC POSITION: OPPOSED – BILL SIGNED INTO LAW WITHOUT PUBLIC COMMENT

This bill was a gut and amend on June 27, 2025, as a budget trailer bill. This means it included last-minute amendments to the pending budget bill and therefore bypassed and avoided the standard procedures for reviewing bills and obtaining input from the public. The amendments included numerous issues with a primary focus on amending the California Environmental Quality Act (CEQA). However, other elements were included, including language from SB 681 to cap the fines an association can charge at \$100, unless “the violation may result in an adverse health or safety impact on the common area or another association member’s property.” The bill was signed immediately by the Governor and went into effect on June 30, 2025.

SB 770 (Allen) – EV Charging Stations

CAI-CLAC POSITION: OPPOSED – BILL SIGNED INTO LAW

This legislation deletes the requirement for a homeowner who installs an EV charger in the association’s common area to obtain a certificate of insurance that names the association as an additional insured, creating additional liability for the association. This bill was signed into law by the Governor and will be effective as of January 1, 2026.



caiclac.com



Stacie Donnelly, PCAM, CCAM
Condominium Financial
Management, Inc.
2025/26 CAI-CLAC Chair

Stacie Donnelly is the CFO of CFM, a firm providing financial management services to common interest developments since 1975. Stacie joined the firm after graduating college in 1994. She is the daughter of Herbert Krauss who started the business in 1975, and Linnea Juarez who continued the business, and formed CFM after Herbert’s passing, in 1980.

Stacie is a past board member of the California Association of Community Managers (CACM) serving a three-year term. She earned the Certified Community Association Manager (CCAM) certification in 1997 from CACM. She was awarded the prestigious Professional Community Association Manager (PCAM) designation in 2000 from the Community Associations Institute (CAI), the highest designation awarded in the industry for managers. She also served a 6-year term on the Board of Directors for the Bay Area and Central California Chapter of CAI. At the end of her term, she served in the role of President of the Chapter.

Stacie began volunteering as a member of the Legislative Support Committee (LSC) supporting the efforts of CAI’s California Legislative Action Committee (CLAC) in 2014. She is currently serving as the 2025/26 Chair of CAI-CLAC’s Executive Committee.



Louie A. Brown, Jr.
CAI-CLAC Advocate

Louie A. Brown, Jr., is a partner with Kahn, Soares & Conway, LLP. He manages the firm’s Government Relations Group representing clients before the California State Legislature and various state administrative agencies.

Louie specializes in providing clients with expert advice in maneuvering through California’s complex legislative and administrative process. He has written numerous laws and played key roles in many of the Legislature’s major accomplishments and budget negotiations over the last decade.

Louie earned his Bachelor of Science Degree from California Polytechnic State University in San Luis Obispo, California and his Juris Doctor from the McGeorge School of Law.

Louie and his wife, Kymberlee, reside in Elk Grove with their three children.



THE POWER OF A SINGLE DOLLAR.

It's a small amount with a big impact
in advocating for California HOA
communities.



SERVING OVER 13 MILLION HOMEOWNERS IN
55,000+ COMMUNITY ASSOCIATIONS THROUGHOUT CALIFORNIA

CAI-CLAC
BUCK
A DOOR
OR MORE!

To learn more
about CAI-CLAC and the
Buck a Door annual fundraiser
visit caiclac.com

The California Legislative Action Committee (CLAC) is a volunteer committee of Community Associations Institute (CAI), consisting of homeowners and professionals serving homeowner associations (HOAs).

CAI is the largest organization in America dedicated to the monitoring of legislation, educating elected state lawmakers and protecting the interests of those living in community associations.

CAI-CLAC is working toward legislative solutions that are right for California homeowner associations.

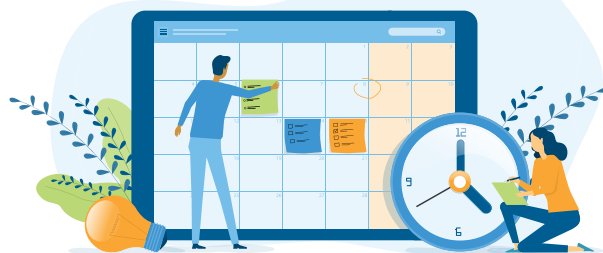
Donating just a Buck A Door (or more!) allows you to participate in the legislative process. Donate today to protect HOA living and your property values.

888.909.7403 | office@caiclac.com | caiclac.com



2026 CAI-CHANNEL ISLANDS CHAPTER

Event Calendar



JANUARY

- 27** **Ventura County Chapter Luncheon**, 11:15 am
Spanish Hills Club, Camarillo

FEBRUARY

- 6** **Awards Dinner**, 5:30 pm,
Hyatt Regency, Westlake Village
- 19** **Central Coast Luncheon**, 11:30 am, Pismo Beach
- 26** **Ventura County Chapter Luncheon**, 11:15 am
Spanish Hills Club, Camarillo

MARCH

- 5** **Chapter Webinar**, 11:00 am, Zoom
- 24** **Ventura County Chapter Luncheon**, 11:15 am
Spanish Hills Club, Camarillo

APRIL

- 9** **Santa Barbara Luncheon**, 11:30 am
Mar Monte Hotel, Santa Barbara
- 23** **Central Coast Luncheon**, 11:30 am, Pismo Beach
- 30** **Community Faire**, 3:30 pm, Westlake Village

MAY

- 14** **Chapter Webinar**, 11 am, Zoom
- 28** **Ventura County Chapter Luncheon**
Hyatt Regency, Westlake Village

JUNE

- 3-6** **CAI Annual Conference**, Florida
- 18** **Central Coast Luncheon**, 11:30 am, Pismo Beach
- 30** **Reverse Trade Show**, Spanish Hills Club, Camarillo

JULY

— No Chapter Events —

AUGUST

- 13** **Chapter Webinar**, 11 am, Zoom
- 20** **Santa Barbara Luncheon**, 11:30 am
Mar Monte Hotel, Santa Barbara
- 25** **Ventura County Chapter Luncheon**, 11:15 am
Hyatt Regency, Westlake Village

SEPTEMBER

- 10** **Bingo, Boots, & Brews**, 5:30 pm
Camarillo Ranch, Camarillo
- 17** **Central Coast Luncheon**, 11:30 am, Pismo Beach
- 29** **Community Faire**, 3:30 pm,
Spanish Hills Club, Camarillo

OCTOBER

- 6, 13, & 20** **Board Leadership Webinar Series**
10 am, Zoom
- 27** **Ventura County Chapter Luncheon**, 11:15 am
Hyatt Regency, Westlake Village

NOVEMBER

- 5** **Santa Barbara Luncheon**, 11:30 am
Mar Monte Hotel, Santa Barbara
- 12** **Central Coast Luncheon**, 11:30 am, Pismo Beach
- 17** **Ventura County Chapter Luncheon**, 11:15 am
Hyatt Regency, Westlake Village

DECEMBER

- 3** **Holiday Happy Hour**, 5-7 pm, Westlake Village
- 10** **Ventura County Chapter Luncheon**, 11:15 am
Spanish Hills Club, Camarillo

For the most up-to-date information on chapter events, venue address,
and to register, visit cai-channelislands.org

Welcome

to our new members!

Business Partners & Management Companies



John Connolly | 805-233-0843
jconnolly@altekam.com
wildfireguardian.com
Service Category: Fireproofing



Yesenia Canas | 805-660-9871
yesenia@conejoservices.com
conejoservices.com

Service Category: Electrical, HVAC, Plumbing, & Roofing



Chris Garcia | 714-294-6317
chris@prestigepavingcompany.com
www.prestigepavingcompany.com
Service Category: Asphalt / Paving



Annette Sindar | 800-400-3245
annettes@eagleroofing.com
eagleroofing.com
Service Category: Roofing Products

Heritage Realty Partners

Henry Postma | 805-451-5734
henry@heritagerealtypartners.com
Service Category: Community Management



Kelsey Feldmann | 914-864-3177
kfeldmann@savatree.com
savatree.com
Service Category: Tree Care / Landscape Maintenance

Community Association Boards of Directors

Villa Seville Association

Community Manager Members

Jackie Bomberger, San Luis Bay Mobile Estates
Cynthia Brown, CMCA, AMS, PCAM, Ross Morgan, Inc.
Britney Johnson, Ross Morgan & Company, Inc.
Krista Leisure, Comuneo Services, Inc.
Kyle Ruiz-Hawkins, Comuneo Services, Inc.
Krista Ann Rhodes, Ferguson Management Group, Inc.
Camille Rutherford, Ferguson Management Group, Inc.
Kristin St. John, St. John & Associates



Write, tweet, like, subscribe or tag us.
We want to hear from you!

FINANCIAL STRENGTH MEETS INDUSTRY EXPERIENCE.

At First Citizens Community Association Banking,
we understand your unique industry.
First Citizens Bank. Forever First.®

Jolen Zeroski, CMCA, CCIP
Vice President, Regional Sales Officer
jolen.zeroski@firstcitizens.com
213-604-1746



FIRSTCITIZENS.COM/CAB

© 2024 First-Citizens Bank & Trust Company.
All rights reserved. MM#15753



chapter announcements

Thank you

to the following members for renewing your membership with CAI!

Community Association Volunteer Leaders

Daniel M. DeGroot, Carhill Condominiums
Lynette Merrick, Rancho Adolfo Estates
Louann Leone, Westlake Terrace

Community Association Boards of Directors

Buenaventura Gardens
Canterbury Lane Community Association
Carefree Living of Hueneme Bay
Channel Islands Park HOA
Creekside Village Association • Encanto Ridge
Lake Shore Community Association
Leisure Village Association
Luminaria Community Association
Mandalay Beach HOA
Meadowtree HOA
Medea Valley HOA
Moorpark Highlands
Oaknoll Condominium Association
Paso Robles Oak Meadow Association
Poli Oak Pavilion Condominium Association
Renaissance at Westlake HOA
Rose Island Homes HOA
San Luis Bay Estates
San Luis Bay Mobile Estates
Sevilla Condominium Association
Silverado Owners Association
Skylark Meadow HOA
Stonebridge Owners Association
Surfside I HOA • Surfside IV HOA
Teso Robles HOA
The Club at Wood Ranch
The Rancho Ventura HOA
Village Glen Property Owners Association
Village Homes Property Owners Association
Whitesails HOA at Westport
Woodbridge Park Association
Yankee Landing HOA

Community Manager Members

Michelle Armstrong, Bonnymede Shores
Russell Benjamin, CMCA, Coro Community Management & Consulting
Sandra Bevarados, CMCA, AMS, Ross Morgan & Company, Inc.
Jackie Castillo, Concord Consulting & Association Management Inc.
Gwenever Cannon, Farrell Smyth, Inc.
Matt Chandler, Aurora Property Services
Wendy Cross, The Management Trust
Leanna Cutler, CMCA, AMS, PMP Management
Jill L Foley, Kern City Civic Association
Sabrina French, CMCA, AMS, PCAM, PMP Management
Garett Ray Guenot, CMCA, AMS, PMP Management
Jeff Hendrickson, Gold Coast Association Management
Amber Hindley, AMS, Community Property Management
Frank Jauregui, CMCA, CCAM, The Management Trust
Leona Jones, Harborwalk HOA

Alex Karamian, Seabreeze Management Company, Inc.
Heather Konopa, HOAMCO

Mia Mildbrandt, CID Management Solutions, Inc.
Jorjann Mohr, Seabreeze Management Company, Inc.
Christi Moore, CMCA, AMS, PCAM, Leisure Village Association
Tina Renee Nakamura, CMCA, AMS, PCAM, PMP Management
Catherine Nevarez, CID Management Solutions, Inc.

Katherine Nicole Papa, PMP Management
Crystal Nova, CID Management Solutions, Inc.
Alex Rueter, Community Property Management
John Rushing, III, CMCA, AMS, Seabreeze Management Company, Inc.
Christopher Scrivner, CMCA, AMS, MAC Management
Carolyn E. Simmons, CMCA, AMS, PMP Management
Kristy Towry, Seabreeze Management Company, Inc.
William Trimble, Trimble Management
Janet Wood, B & W Management

Management Companies

GM Management Services • HOA Management Company
LB Property Management • REG Property Management, Inc.
Seabreeze Management Company, Inc. • TEAM HOA

Business Partners

A & A Painting
ALLBRiGHT Painting & Construction
All Lites Company Inc.
All Valley Washer Service, Inc.
Animal & Insect Pest Management
Archon Protection, Inc.
Brian D. Moreno Law Corporation APC
Cornwall Security Services
Cragoe Pest Services Inc.
Dunn-Edwards Corporation
Eichman Insurance Agency, Inc.
Elements Landscape Management
EmpireWorks Reconstruction & Painting
Enhanced Landscape Maintenance
Fenton, Grant, Mayfield, Kaneda, & Litt, LLP
First Onsite Property Restoration
Giles Pool & Spa Inc.
HOA Mailers
Insurance Services of the West
Jimenez & Company, CPA
LaBarre / Oksnee Insurance
Loewenthal, Hillshafer & Carter LLP
Omnia Insurance & Risk Solutions, Inc.
Pacific InterWest Balcony Inspection Services
Pacific Vista Landscape Services, Inc.
Repipe1 • Richardson|Ober, LLP
Showscapes Urban Landcare Management
Slade Industrial Landscape, Inc.
Specialized Landscape Management Services
State Farm Insurance – Eric Little
The Miller Law Firm • Treescapes
Valley National Bank • Witkin & Neal, Inc.
Wolf, Rifkin, Shapiro, Schulman & Rabkin, LLP
Yardi Breeze

SERVICE... IS OUR #1 PRIORITY.

Specializing in Community Associations



STEVE D. REICH
INSURANCE AGENCY, INC.

- Property
- Liability
- Umbrella
- Work Comp
- Flood
- Auto
- Earthquake
- D&O
- Bonds
- Home
- Life
- Business Owners

(818) 706-0452 • (805) 379-5159
SERVING VENTURA AND L.A. COUNTIES FOR OVER 40 YEARS

License #0484756

www.steverreichinsurance.com

280 N. Westlake Blvd. Suite 200 • Westlake Village, CA 91362 • Fax (805) 495-2494



**ASSOCIATION
RESERVES™**

Planning For The Inevitable™

RELY ON THE EXPERTS TO BUDGET RESPONSIBLY WITH A RESERVE STUDY

*Avoid Surprise Expenses, Make Informed
Decisions, Save Money, Protect Property Values*

For more information, samples or a
free bid contact us at:
www.reservestudy.com
cserrano@reservestudy.com
(818) 222-0248

Property Management
Association Governance
Business and Financial
Community Building
Online Services

Community Management of your most precious resource... **YOUR HOME**

☎ (805) 987-8945
☎ (800) 999-6468
🌐 cpml.com

Chelsi Rueter, CCAM, CMCA, AMS, PCAM

✉ chelsi@cpml.com

ELECTIONS

The Inspectors of Election 15

FENCE & RAILING

Fenceworks, Inc. 6

FINANCIAL SERVICES

First Citizens Bank 26

Valley Bank Outside Back Cover

FIREPROOFING

All Climate Roofing & Construction 4

INSURANCE

LaBarre Oksnee Insurance Agency Inc. 19

Steve D. Reich Insurance Agency 28

JANITORIAL & MAINTENANCE

The Cleaning Lady Company 21

MANAGEMENT COMPANIES

CID Management Solutions, Inc. 17

Community Property Management 28

Concord Consulting & Association Services 15

RowCal Inside Back Cover

Spectrum Property Services 10

The Management Trust 9

PAINTING

Ernie Romero & Son Painting 18

Ferris Painting 17

Select Painting & Construction, Inc. 11

PEST CONTROL

Cragoe Pest Services, Inc. 10

RESERVE STUDIES

Association Reserves 28

Reserve Studies, Inc. 19

ROOFING

All Climate Roofing & Construction 4

Top Armor Roofing, Inc. 13

WATERPROOFING

All Climate Roofing & Construction 4

WOOD REPLACEMENT – SIDING & DECKING

Select Painting & Construction, Inc. 11

WROUGHT IRON FENCING – INSTALLATION & REPAIRS

Select Painting & Construction, Inc. 11

All Climate Roofing & Construction 4
allclimateroofing.com

Association Reserves 28
reservestudy.com

CID Management Solutions, Inc. 17
cidmanagementsolutions.com

Community Property Management 28
cpm1.com

Concord Consulting & Association Services 15
concordconsulting.net

Cragoe Pest Services, Inc. 10
cragoe.net

Ernie Romero & Son Painting 18
eromeropainting.com

Fenceworks, Inc. 6
fenceworks.us

Ferris Painting 17
ferrispainting.com

First Citizens Bank 26
firstcitizens.com

LaBarre Oksnee Insurance Agency Inc. 19
hoains.com

Reserve Studies, Inc. 19
reservestudiesinc.com

RowCal Inside Back Cover
rowcal.com

Select Painting & Construction, Inc. 11
select-painting.com

Spectrum Property Services 10
spectrumprops.com

Steve D. Reich Insurance Agency 28
steverreichinsurance.com

The Cleaning Lady Company 21
thecleaningladycompany.com

The Inspectors of Election 15
theinspectorsofelection.com

The Management Trust 9
managementtrust.com

Top Armor Roofing, Inc. 13
toparmorroofing.com

Valley Bank Outside Back Cover
valley.com/HOA

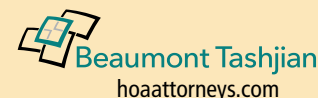
Thank You!

To all of our sponsors for their support of CAI-Channel Islands Chapter. We greatly appreciate your investment and involvement in the chapter and in the community associations industry. For a full service directory of chapter members, visit www.cai-channelislands.org.

PLATINUM SPONSORS



GOLD



SILVER

Association Reserves – Gold Coast | American Heritage Landscape | CID Management | Fenceworks, Inc. | First Citizens Bank
Natural Green Landscape Inc. | Reserve Studies Inc. | SmartStreet Powered by Banc of CA | Sperber Landscape Services

BRONZE

BrightView Landscapes | Dunn-Edwards Paint | Fenton Grant Mayfield Kaneda & Litt | Gothic Landscape | McKenzie Mena
Play & Park Structures | Reconstruction Experts | Richardson Ober | Riley Pasek Canty | QwikResponse Restoration & Construction
SwedelsonGottlieb | The Cleaning Lady Company | The Management Trust | Tinnelly Law Group | Water Damage Rescue



THE SMARTER WAY TO HOA™

Join our team **AND TOSS THAT RESUMÉ.**

As a Community Manager for RowCal, you'll feel empowered, excited and inspired. That's why we have a lower turnover rate than our competitors.

**You'll get all the tools you need to help your communities,
and your career, thrive.**



Ready to join our team?

Visit **RowCal.com** or call **805-475-8866** to learn more.

2026 Schedule of Events

JANUARY

27 Ventura County Chapter Luncheon
11:15 am, Spanish Hills Club

FEBRUARY

6 Awards Dinner, 5:30 pm,
Hyatt Regency, Westlake Village

19 Central Coast Luncheon,
11:30 am, Pismo Beach

26 Ventura County Chapter Luncheon
11:15 am, Spanish Hills Club

MARCH

5 Chapter Webinar, 11:00 am, Zoom

24 Ventura County Chapter Luncheon
11:15 am, Spanish Hills Club

cai-channelislands.org

Comprehensive banking solutions for HOAs and property managers

Simplify your financial management experience with integrated services designed for HOAs, community associations, and property management companies.

At Valley, we offer:

- Competitive CD and Money Market rates that provide a secure approach to growing your money
- Forward-thinking treasury management solutions
- A dedicated team of association banking experts who are here for you with personalized support anytime, anywhere
- Association loans for common area upgrades and repairs; 100% financing available*
- A trusted partnership built on 95+ years of strength and stability

How can I help?



Michael Davie

VP, Association Advisor

C: 310.930.4083

E: mdavie@valley.com

www.valley.com/HOA

