



The Greenbelt

Oak Hill Homeowners Association

Volume 115

Volunteers Needed by OHHA

The Board of Directors of the Oak Hills Homeowners Association is looking for volunteers.

First, the board needs to fill the vacancy left by a board member who moved out of the area. This term ends in May 2007.

If you wish to be appointed to the volunteer board and help make the decisions needed to run our association, send your name and phone number to Sue Jurgens at SueJ@oakhillshoa.org. Please include a paragraph about why you would like to join the board.

Second, the board is looking for volunteer members for the following committees:

- Nominations Committee: This is a periodic

committee that nominates members to the Board of Directors. Normally, this committee would meet once or twice a year to screen applicants and make recommendations for nominations.

- Architectural Control Committee: This is an ongoing committee. Anyone wanted to add onto their home, put up a fence, or make large changes to their landscaping need to submit their plans to this committee for approval before proceeding with the construction. Ability to read a plan a plus.
- Restrictions Committee: This is an ongoing committee that is dedicated to making sure the CC&Rs are upheld by all residents. Volunteers would investigate complaints, intercede with homeowners, and follow through with set procedures for handling violations of the CC&Rs. This committee would meet at least once a month or

as needed.

- Bid Committee: This is an ongoing committee. Volunteers need to have the time and knowledge to solicit bids from contractors for various projects around Oak Hills common areas. These projects could be anything from pool repair to building a fence to asphalt replacement. Volunteers need not be an expert in any field, but should be able to locate and obtain bids from several contractors. Specifications for the projects would be provided by the Board of Directors.

Anyone interested in joining any of these committees, please submit your name, phone, email to Sue Jurgens at SueJ@oakhillshoa.org. Please include any special qualifications you may have and which committee(s) you are interested in joining.

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New Web Site has:

- Current and past Greenbelt issues
- Aerial map of Oak Hills
- Announcements & pool schedule
- Lost & Found
- Contact Board Members
- Pictures



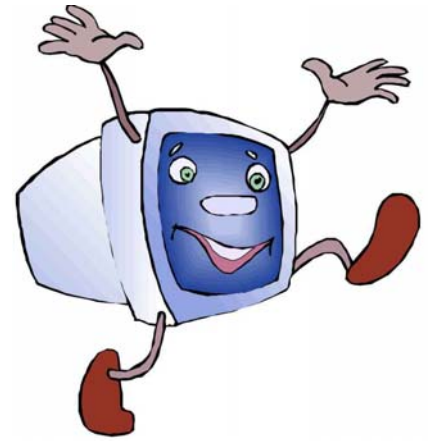
Oak Hills Goes High Tech

Get your assessment bill by email

Tired of getting a paper bill from OHHA? Contact Steve Naslund to generate your bimonthly assessment bill through email. You can even set it up with your bank to automatically pay this amount to the association.

Check Out new OHHA Web Site!

OHHA has a new website that not only has current and back issues of the Greenbelt, but you can view pictures, announcements and post to the bulletin board. You can even contact board members. Check it out at www.oakhillshoa.org.



Could Oak Hills Flood?

After the hurricanes and flooding in the southern part of the United States, you might be wondering if Oak Hills is susceptible to flooding. The answer is YES.

Oak Hills is in the "100-Year Flood" zone. But what does that mean?

Being in the 100-year flood doesn't mean that the risk flood is only once every 100 years. High risk areas have a 26% chance of a flood occurring during a 30-year period – that's more than the 9% chance of fire over the same time period, the length of many mortgages. That explains why insurance companies require flood insurance before they will loan in these "at-risk" areas.

Federal Emergency Management

Agency and its sister organization, the National Flood Insurance Program, rates the Oak Hills and Castroville area as a "moderate to low" risk for flooding.

Before you start feeling too good about that, you should know that 25% of flood loss claims are filed in low to moderate risk areas. Buildings in these zones could be flooded by severe, concentrated rainfall coupled with inadequate local drainage systems.

To check your address or other locations, go to the following website:

<http://www.floodsmart.gov/floodsmart/pages/index.jsp>, then click on "What's Your Flood Risk?" in the box near the top right-hand corner. Put in an address.



Flood insurance is available in communities participating in the NFIP. Both renters and homeowners may purchase flood insurance. For costs, contact your insurance company.

Flood Preparedness

Besides your normal earthquake-style emergency plan, preparing for a flood include the following plans:

- Maintain a supply of emergency materials: plywood, plastic sheeting, nails, hammer, shovels, sandbags, flashlight, batteries, battery-operated radio, first aid kit, medication, sturdy shoes, emergency food and water, cash and credit cards.
- Install a system to prevent flood water from backing up in sewer drains.
- Locate switches to turn off gas,

electricity and water.

- Make an inventory of your possessions and store it off the premises. If your possessions are damaged, this list will help facilitate the claim filing process.
- Educate your family and yourself about your community's flood warnings.

Evacuation:

Be prepared to evacuate if ordered to.

- Plan an evacuation route.
- Develop a plan for you and your

family to communicate if you are separated when a flood comes, remember that cell phones may not work. Have a contact person out of the area is a good idea in any type of emergency.

- Have a pack prepared with emergency supplies, including food, water and clothing, and important paperwork, including a list of your possessions.
- If you have children, a favorite comfort toy brings home with you.
- Plan supplies, crates for pets.

Too Pooped to Pick Up

Take a walk around Oak Hills and what do you see? Kids playing in the park, people working in their yards and a multiple array of colors.

What do you smell? Fragrant flowers, fresh cut grass, someone cooking on a barbecue.

Then you get a whiff of something else and spy a foreign pile on the ground. On the edge of the sidewalk is a “gift” left by a dog who’s owner didn’t pick up after it.

What makes picking up these landmines on common areas different than

cleaning up the ones that dogs leave in their own yards? Are we so busy that we can’t take a few seconds to pick up after our own dogs?

How do you feel when you step into one of these landmines? You end up with not only the stink, but unhealthy fecal matter that is tracked everywhere until you can clean it off. If your child steps into it, this poop can be all



over your house before you know it.

It isn’t hard to carry a plastic bag with you when you take your dog for a walk. If done properly, you never touch these deposits when you pick them up. You can even dispose of them in one of the

large garbage cans along Charter Oak. Please do so.

Flood Fast Facts from NFIP

- Floods and flash floods happen in all 50 states.
- Everyone lives in a flood zone.
- Homeowners insurance doesn't cover flood damage.
- If you live in a Special Flood Hazard Area (SFHA) or high risk area, your mortgage lender requires you to have flood insurance.
- Just an inch of water can cause costly damage to your property.
- Flash floods often bring walls of water 10 to 20 feet high.
- A car can easily be carried away by just two feet of floodwater.
- Hurricanes, winter storms and snow melt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- Federal disaster assistance is usually a loan that must be paid back

with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).

- If you live in a low- to moderate-risk community and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$112 a year ... including coverage for your property's contents. (our area is probably higher)
- You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program.
- It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.
- All claims and expenses of the NFIP program are funded by insurance premiums, not tax dollars.

“Everyone, everywhere, lives in a flood zone.”



Oak Hill Homeowners Association

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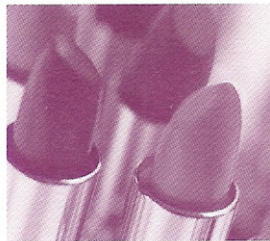
We're on the Web

www.oakhillshoa.org

Calendar of Events

November Board Meeting—Wednesday,
November 9, 7-9 p.m. in the Library of
North Monterey County High School.

December Board Meeting—Wednesday,
December 14, 7-9 p.m. in the Library of
North Monterey County High School.



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Oak Hills

Independent Sales Representative

Real Estate Insights

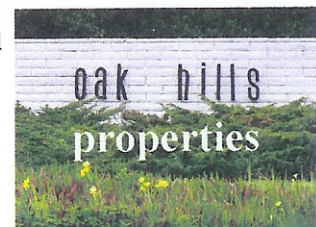
by Denise Visintine of **oak hills properties**

What are the new features that buyers love that may be tomorrow's standard?

What starts as a luxury trend in housing often ends up years later as a necessity. My Mother remembered her first home with the luxury of indoor plumbing. Imagine! A few decades later the master bedrooms had their own half baths and central forced air furnaces appeared in homes. Kitchens have gone through a huge evolution since the days of no built in cabinets, wood burning stoves and ice boxes that were literally cooled by blocks of ice delivered to the home.

What luxury touches will be tomorrow's standard? Warming drawers, trash compactors, large center islands and sinks in two locations in the kitchen are the hot new wants. Floor plan wise, kitchens open to the family room with huge breakfast bars are new standard for elegant, yet relaxed living.

What are the latest outdoor trends? Outdoor living space that is similar to the family room and kitchen spaces of the inside, in a nutshell. Designers are building outdoor fireplaces on the patio. The look is much like the interior fireplaces but they are made of weather proof materials like stucco & tile. Outdoor kitchens are looking like small versions of their indoor counterparts. They may have tile or granite countertops with a breakfast bar. Outdoor cooks are enjoying a built in barbeque and small refrigerator. There are bar stools at the breakfast bar for the comfort of guests as they keep the outdoor cook company. Outdoor patios no longer have plain slabs of concrete but slate, limestone, brick or other material that offers more interest and color variation than plain concrete. Small water falls emptying into a spa or pool are becoming a standard in spa or pool construction or remodels. To see more watch Landscapers' Challenge or HGTV or consult a knowledgeable Realtor like me. ☺



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