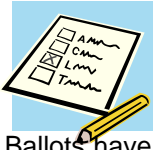




The mission statement for the Board of Directors of the Channel Islands Waterfront Homes Homeowner Association is: "To maintain and enhance the HOA assets and protect the value of the entire complex by fairly and reasonably upholding the C. C. & R.'s, maintaining the common areas and, doing due diligent when making expenditures, keeping complete and accurate records, planning for the future, and communicating with the membership."

Annual Meeting and Elections Is March 22 and your presence (Ballot) is urgently requested.



Ballots have been mailed out so when you receive your ballot and meeting notice *and know you won't be attending in person*, PLEASE mail your ballot in a timely manner in order for the HOA to obtain a quorum for the meeting. **Proxies are no longer allowed so you must get us your ballot by mail or in person.**

The Annual Meeting will open for registration at 6:00 p.m. in the Marina Clubhouse on March 22, 2012 with the Meeting being called to order at 6:30 p.m. Please return it prior to the deadline! Deadline for mailed ballots is 4:00pm on March 22, 2012 and deadline for walk-in ballots is 6:30pm in the clubhouse. Remember, proxies are no longer accepted so you must submit your ballot in one of two ways: 1) at the meeting as stated above or 2) mail the ballot in so that it is received by 4:00pm on the above stated annual meeting date. Your attention to this matter is extremely important in order for the HOA to obtain a quorum. If the quorum is not made at the Annual meeting then additional mailings, notices and meetings have to be scheduled resulting in more costs to the homeowner! Please read the voting instructions carefully to ensure you properly complete and return the ballot. If there are any questions do not hesitate to contact Sarah Taylor at Gold Coast Management by phone or email. If you do not want to vote, you can return a blank ballot. It will count for quorum purposes.

WATER ALARMS—A SUCCESS STORY!

Recently residents on the first and second floors were given automatic water alarms to leave in place when they were away from their units. All other homeowners may purchase the alarms from the HOA at a small cost.

No sooner were the alarms in place when a water incident occurred, the alarm rang out and a nearby resident called it in to the HOA. In a short amount of time, the problem was alleviated and the homeowner and HOA were spared possible huge expenses that can be associated with a long-term undetected leak.



ATTENTION: PLANNED POWER OUTAGE

All power in each building and the clubhouse will be shut off for mandatory inspections and maintenance of the electrical panels in the garage and clubhouse. No access will be required to the units but all power will be shut off during this time. The garage doors will remain open. The schedule will be as follows:

3101 Building—MON March 5 9 a.m.—4 p.m.

2901 Building—TUES March 6 9 a.m.—4 p.m.

Clubhouse — WED. March 21 9 a.m.—5 p.m.

Please be proactive in preparing for this outage by protecting appliances, computers, frozen food, etc. It is possible power will be returned sooner.

Channel Islands HOA Insurance Policy – Interior Coverage

Dear Homeowner,

We understand that insuring the interior of your home can be confusing and a difficult topic for many members. Most members are aware that there is an insurance article in the CC&R's however very few have read it carefully and fewer still understand its requirements.

Channel Islands HOA's CC&R's, Article XII INSURANCE Section 12.9 (page 59) Rights of Owners to Insure, states: *"Notwithstanding the other provisions of this Article, an Owner of a Condominium shall be permitted and is hereby advised to insure his personal property against loss by fire, earthquake or other casualty and may carry public liability insurance covering such Owner's individual liability for damage to persons or Property occurring inside such Owner's individual Unit. In addition, any improvements made by an Owner to such Owner's Unit, or by previous Owners or other occupants, mane separately insured by such Owner, provided such insurance shall be limited to the type and nature of coverage commonly known as "tenant's improvements"*

The following will outline the HOA coverage and the member responsibilities as it pertains to property.

The HOA's responsibility:

- o The HOA has an insurance policy with 100% full replacement cost of the buildings and all HOA property in HOA common area.
- o The policy as it pertains to the interior is "Interior Standard".
- o Interior Standard – The HOA's insurance will be responsible to restore the original specs interior unit to include Interior walls and doors, ceiling, utility fixtures, windows, cabinets, built-in appliances, heating and air conditioning systems and water heater.

The Unit owner's responsibility:

- o The Unit Owner is responsible to insure the following:
- o Floor coverings (Any improvements)
- o Wall coverings and Paint

o All betterments, improvements, upgrades & alterations
o All personal property o All free standing appliances

When working with your preferred insurance professional, please make them aware that your HOA has an "Interior Standard" policy as it relates to the interior of your unit. Make sure you have a policy that provides adequate replacement cost for the responsibilities noted above. (Commonly referred to as tenant improvements, betterments and alterations.)

If you should have any further questions related to this topic or any other insurance related questions, feel free to contact our office.

Thank you for the opportunity to be of service.

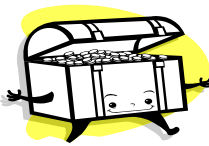
Pamella De Armas, Lic# 0F77857

E-mail: pamde@saxagency.com

SAX Insurance Agency

VAN HOOK'S PICKS

The following is a monthly column in your newsletter composed by Resident, Steven R. Van Hook, PhD. This month Steven shares some ideas to keep your new year resolutions on track and close to home.



IS YOUR NEW YEAR GETTING DUSTY?

We're already a quarter way into 2012. Perhaps you're a bit off track on fulfilling your New Year's resolutions to be healthier, do better things, or just have more fun. It's a good time to recap some of our neighborhood opportunities to renew your resolutions:

BE HEALTHIER Our new neighbor across the bridge, **Hollywood Beach Fitness** at 3600 Harbor Boulevard is offering a free week to burn chub on their treadmills, bikes and weights under the tutelage of a personal trainer.

The **Edge Fitness Club** at 2860 Harbor Boulevard is offering 'new tenants' in the harbor a one-month free full access to the club facilities. They have a fairly generous policy in defining newcomers.

If you like to sweat around the clock, **24 Hour Fitness** at 1651 Victoria Avenue is giving a free 3-day pass to check out how you fit with their fitness programs. Just ask for it at their front desk.

DO GOOD THINGS **Channel Islands National Park:** There's special need for volunteers in the Naturalist Corps, and to help remove invasive ice plant strangling out native species on Anacapa Island. Click the Support Your Park link at <http://www.nps.gov/chis/>

Red Cross: Prepare to help in event of earthquake, tsunami, fire, asteroid impact ... learn First Aid, CPR, AED, Emergency Response, Pet First Aid. There are even courses online. <http://www.arcventura.org>

Support your local firefighters: Call 9-1-1- for help, chances are good it will come from our neighborhood fire station right at the corner of Peninsula and Porpoise. Why not bring them an appreciative paper plate full of fresh-baked warm brownies? Learn more at www.oxnardfire.org/

HAVE MORE FUN **Hook's Landing** (no relation) at 3550 S. Harbor has bicycle, surrey, Segway, and dock fishing pole rentals, and offers condo residents a \$5 discount coupon, a two-hour-for-cost-of-one bike rental rate, & other discounts for seniors, children, military/veterans.

Two of our harbor neighbors (**Channel Islands Kayak Center** and **Hopper Boat Rentals**) offer kayak rental discounts to condo residents.

One of my favorite fun getaways is the **Malibu Creek State Park**, just a quick drive down Pacific Coast Highway 1 then a left into the scenic hills up Malibu Canyon Road. Countless movies and TV programs were shot there for 20th Century Fox studios, and with a guidebook or docent directions, you can find location sites for M*A*S*H, Planet of the Apes (the original), Roots, Kung Fu, Tarzan ...



KEEP LOBBY DOORS SHUT AND LOCKED...

For all the obvious reasons including the dust and debris that blows in on a windy day. Your home is your castle—Guard it!

New Park to Be Built Next Door

As Reported February 15th in the *Ventura County Star*:

Plans to remake Channel Islands Harbor in Oxnard took a small step forward Tuesday when the [Ventura County Board of Supervisors](#) hired a firm to design a new park and a monument sign at the harbor's entrance.

Santa Barbara Park will sit on two-thirds of an acre at Channel Islands Boulevard and Peninsula Road. The sign will be in the median at the intersection of Channel Islands and Harbor boulevards, at one of the main entrances to the harbor.

The [Board of Supervisors](#) voted unanimously to hire RRM Design Group, a San Luis Obispo firm, to design the park and the sign.

The park will be named after Santa Barbara Island and will incorporate plants native to the island, as well as elements of the culture of the Chumash tribe that once lived there.



FRESH PRODUCE AT OUR DOORSTEPS—BECAUSE WE LIVE HERE!

While many people across the country are opening cans of green beans and eating frozen spinach, we have the privilege to enjoy fresh locally grown and caught produce and seafood. We don't even have to get in our cars to enjoy the wide variety of fruit, vegetables and fresh fish at [our local](#) Sunday Farmer's Market but if you miss ours, there is a market nearby almost every day of the week. See the Sunday Star or "Google" for exact locations.



CHANNEL ISLANDS HARBOR SUN. 10:00 a.m. - 2:00 p.m.

OXNARD DOWNTOWN THURSDAY 9:30 am to 1:00 pm

VENTURA WEDNESDAY 9 a.m. to 1 p.m.

Or **SATURDAY** 8:30 a.m. to 12 noon

THOUSAND OAKS THURSDAY 1:30 p.m. to 6:00 p.m.

CARPENTERIA THURSDAY 3-6 winter

SANTA BARBARA SATURDAY 8:30 - 12:30

Or **TUESDAY** 3 - 6:30 Or **WEDNESDAY** 1p.m.—5:00 p.m.

OJAI [SUNDAY 9 am to 1 pm](#)

MALIBU SUNDAY 10 am to 3 pm

The Next HOA Meeting is Thursday, February 23, 2012 in the clubhouse at 7pm.

The board meets in executive session at 6:00pm

The Annual Meeting is March 22, 2012 at 6:00 p.m.

(See page one for instructions)

Gold Coast Management

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Contributions are encouraged!