



OCTOBER
2025

PRESIDENT'S CORNER

Every year, homeowners receive an annual disclosure notice which includes the most current reserve study. In the event you have not reviewed it in the past because it looks daunting, let me provide a brief summary about them.

Homeowners Associations are required by California law to have its Board of Directors adopt a reserve study which must be done at least every 3 years. This study is performed by a professional, in our case, Chris Andrews of Stone Mountain Corporation. The study is a long term capital replacement plan for the items that require replacement or refurbishment that is calculated based on the expected life of a particular item. These are things such as roofs and elevators, lighting, and roads. The reserve study looks out for the next 30 years and calculates the cost of replacement of such items and expected lifespan. This allows for determining how much money will be needed over the next 30 years, and is calculated with built-in increase estimates for inflation and costs. Subsequently, a cash flow analysis is done to see how much the Association must collect in order to provide for the replacement of these through monthly assessments or dues, and/or periodic special assessments for larger cost projects. Reserve funds are held in accounts and may be invested to earn further income, but is limited to investment in insured bank accounts or CD's and United States Treasury Bills.

A full on-site evaluation was done by Chris Andrews in 2024, and an update was done recently with Chris, Emerald Management, our treasurer Bessie Kouvara, and me. This will be reviewed by the Board and will be published for owners to review later this year. These calculations do not include items which occur as monthly expenses such as pool and landscape supplies, staff wages, insurance, and other monthly needs. However, when expenses arise which relate to repairs or replacement of items included in the reserve study, the cost for these are paid for out of reserve funds.

I encourage you to review the reserve study to further understand the various expenses which Montecito Shores has to maintain our buildings and landscape. As Chris has said, Montecito Shores has "Aging Building Syndrome" which results in significant challenges in maintaining our buildings and grounds, and for which your Board and Management have invested much time and effort to solve these challenges.

Ray Sims



Current Project Update from Emerald Management

Things are moving forward at Montecito Shores! Several key projects are moving full steam ahead and nearing completion. From big infrastructure upgrades to seasonal maintenance, every effort keeps our community safe, beautiful, and running smoothly.

Beach Drain Update

The beach drain replacement is nearly complete! Crews have restored drainage capacity along the bluff, helping protect the property from flooding and erosion. Just a bit of final restoration work remains before it's all done.

Tree Trimming Complete

Quality Tree Care has continued on with pruning of some olive trees, pittosporum hedges, and cypress trees. Regular trimming keeps our trees healthy, our walkways clear, and our views open!

Elevator Modernization

Parts have been ordered, and Total Access Elevator is gearing up to begin construction in early 2026. Once complete, all 11 elevators will be modernized for a smoother, safer, and more reliable ride.

Gutters & Plumbing

GBT Sheet Metal has finished sealing leaks and adjusting gutter slopes across all 11 buildings, helping prevent overflow and water damage. Meanwhile, plumbing cast iron line replacements continue, strengthening infrastructure for the long term.

Fire Safety Reminder

A quick note from the recent Montecito Fire Department inspection: please keep all doorways, stairwells, and exits clear, and never prop open fire-rated doors. These simple steps help keep everyone safe and compliant.

hello@emeraldcommunitymanagement.com



Halloween Happenings in Montecito

- Pumpkin Patch** at the Montecito Country Mart 10/1 thru 10/31
- Halloween Hullabaloo** at the Montecito Post on 10/25 from 11am-2pm
- Haunted Evening of Halloween Classics Concert** at the Music Adademy on 10/30 at 8:15pm
- Trunk or Treat** at the Montecito YMCA 10/30 from 3pm-6pm
- Ghost Village Road Trick-Or-Treating** on Coast Village Road on 10/31 from 3pm-6pm
- Halloween Spectacular** at the Montecito Country Mart on 10/31 from 11am-7pm

BOARD MEETING DATES

November 12, 2026 at 3:00pm
December 10, 2025 at 3:00pm

IMPORTANT PHONE NUMBERS

- 805.471.7287 - Emerald
- 805.471.7284 - Emerald
- 805.570.8270 - Arturo
- 805.969.2727 - Gate House

 mshoamembers.com

This newsletter is not a legal document and does not take the place of our Board Meeting Minutes, Agendas, or Association Notices. It is intended to be an informal means of keeping you up to date with Association news, developments, and activities. Please see the Minutes for the formal record of Board of Director actions and decisions.

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Gentle Reminders

Communal Storage Rooms

We've had a few recent reports of personal items overflowing into neighboring storage spaces or, in some cases, being placed in someone else's assigned area altogether. Please be sure all belongings stay neatly within your designated spot. Everyone's space is limited—let's be mindful that your neighbor's storage is just as important to them as yours is to you.

Bicycles

For those with electric or high-value bicycles, please avoid storing them in your garage parking space. These bikes are not only tempting targets but can also create clutter. Each building has a communal storage room with a designated spot for your unit—please use it. If you don't have a key, Arturo will gladly provide one.

Pool Area Etiquette

The pool is one of our most-loved amenities, and our staff work diligently to keep it looking inviting for everyone. If you need to rearrange the furniture to accommodate your guests or sunbathing needs, that's perfectly fine—just remember to return everything to its original setup afterward. A few extra seconds of effort go a long way in keeping things tidy for the next person.

Thank you!

Social Committee Update

Due to a few scheduling conflicts, our much-anticipated Montecito Shores Progressive Dinner originally planned for November 8th has been postponed to next year - but don't worry, it'll be worth the wait! Stay tuned for the new date.

In its place, the Social Committee is hosting a Bagel & Book Swap on Saturday November 8th at 10:30am by the Montecito Shores Pool.

Bring a book you've enjoyed and trade it for a new read from your neighbors. No book to swap? No problem - just come for the company! We'll have coffee, juice, bagels, and cream cheese, all for just \$10. RSVP required - invitations have just been emailed.

Meanwhile, our partnership with our friends at Bonnymede has sparked some lively group play of Mah Jongg, Canasta, and Bridge. After just two Mah Jongg lessons, everyone is officially dangerously competent - with plenty of laughter to prove it.

- Mah Jongg Open Play now meets every Thursday at 1:30pm at the Bonnymede Clubhouse.
- Canasta and Bridge groups are currently forming.

Want in on the fun?

Reach out to MShoresSC@gmail.com and join the games!