



Board Update
For
June 2023

7-3-2023

Dear Monterey Shores Homeowners,

Vacation and rental seasons are in full swing. A few tips:

- a. Make sure you or your guests take trash/garbage out on Wednesdays and Saturdays, early in the morning or the evening before. In the case of rentals, also when the guests leave. We have already seen rodents at houses where weeks have gone by without trash being placed out for pickup.
- b. There is no rollback service in Monterey Shores, so owners need to make arrangements for trashcan rollback when not here. If all else fails, most neighbors will do it for you. We are working to have rental companies do this as part of their service fee. Please contact your rental company and ask if they will do this as part of the fee you pay.
- c. Outside house lights need to be off when not in use after dark. If on, they attract bugs, can confuse wildlife, and potentially disturb neighbors. Unfortunately, many of our houses have multiple light switches on the same face plate, so it's easy to turn on an outside light that no one needs and forget that it is on for days.
- d. The only Monterey Shores prohibition on golf carts is parking in common areas. The Sheriff may be a tad more demanding requiring street legal carts and driven by a licensed driver when driven on public streets. Speeding remains an issue and children often are not secured in seats.
- e. The 4X4 beaches are wonderful, but please observe the speed limits, parking locations, and keep clear of the wild horses. Permits are required for parking on the 4X4 beach.

FunFangle is our mandatory reservation system. It keeps track of County building code limits, it is not going away, it is required that owners/guests/renters

sign the insurance waiver, and it is necessary to use the app to access the amenities. If you refuse to use it, we will not provide you access and revoke your code. It is not enough to just sign up for the app, everyone must make reservations to use the amenities.

We are researching if we need another Monterey Shores Clubhouse mailbox cluster. Anyone who has a post office box at the Corolla Post Office and wishes to change to a box at a Monterey Shores mailbox cluster box please send an email to Amy so we can get a good count.

During the next 12 months, if you have General Liability Insurance with American Reliable Insurance through the insurance Broker Hanover XS (probably issued through Bankers Insurance LLC), you should expect to receive a non-renewal notice prior to your annual renewal date. Hanover XS has decided not to offer residential liability coverage. After receiving notice, you will need to contact Bankers Insurance, which apparently will be exploring other companies to provide liability coverage. Due to insurance regulations, the broker/insurance company is required to give notice to your insurance agent, Bankers Insurance, approximately 45 days prior to the expiration date of your policy.

Due to the significant uptick in property values in Corolla, as demonstrated by some recent sales in Monterey Shores, and the increase in labor and supply costs in the OBX, it is recommended that you review your Coverage A limits to ensure that they are adequate for Replacement Cost Value of your home. You may need to reach out to local builders to request the expected cost per square feet of your home to ensure that your coverage is at least equal to 80% of the value of the physical structure at the time of loss and not be subject to a coinsurance penalty. You should contact your local insurance agent for more information.

We have had several incidents of bicycles being stolen from the Clubhouse area. Please lock your bikes when not in use.

We hope everyone has a safe 4th of July holiday!

Monterey Shores PUD Homeowners' Association, Inc.

Edward J. Case

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