



Surfside

October 2026

First Service Residential

Management

800.428.5588

Customercare.ca@fsresidential.com

Community Manager

(for all community/common area concerns)

Eric Aguilar

Eric.aguilar@fsresidential.com

Resident Support Services

ResidentSupport.ca@fsresidential.com

Regional Director

Michelle Loy

Michelle.loy@fsresidential.com

24-Hour Customer Care

800.428.5588

Mailing Address

15241 Laguna Canyon Rd.
Irvine, CA 92618

www.fsresidential.com

*Please direct all landscaping and
other requests through*

Eric.aguilar@fsresidential.com

ResidentSupport.ca@fsresidential.com

Architectural Committee

Beth Shafer

714.536.0075

Clubhouse Reservations

Jewel Coffman

714.677.7167

(Clubhouse Reservations ONLY)

Landscape Committee

Richard Lopez

Richard@surfsidehb.com

Safety/Neighborhood Watch

Will Farish

Newsletter

Myra Sonnenberg

Parking Hangtags, Keys, and

Pool Key Fobs

Royce Hutain

Royce@surfsidehb.com

Social Committee

Nikki Farish

The October Board Meeting will be held at the **NORTH Clubhouse**

Tuesday, October 20th, 6pm

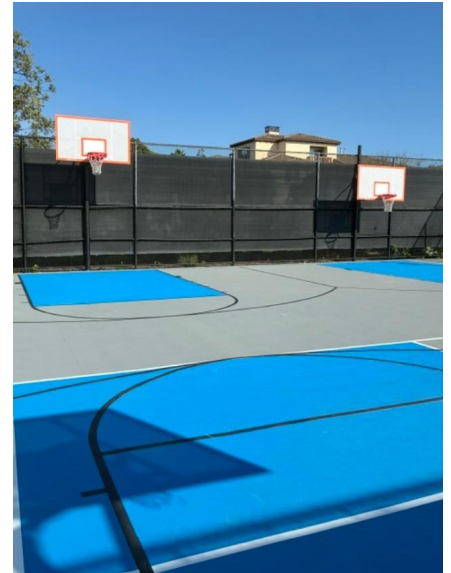
Community Updates

Basketball Court

We hope you take a moment to practice those Curry three-pointers on the newly renovated basketball courts, while also being mindful of other residents who may be waiting to enjoy the amenity.

BASKETBALL COURT RULES

- Surfside residents and their guests only
- Basketball or Pickleball only (bring your own net for pickleball)
- No bikes, skateboards, rollerblades or other wheeled devices
- No glass/food/alcohol/pets. No smoking or vaping.
- Court hours: 6am-10pm and is under 24/7 surveillance.



ANNUAL BUDGET MEETING



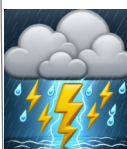
The Annual Surfside Budget Meeting will take place over Zoom on **Tuesday, October 27th**. FS Residential will send out a zoom link 4 days prior to the event. All homeowners are invited. This is a great time for homeowners to learn about how our money is allocated.

ELECTION NEWS

Our election for Board of Directors will take place on November 17th, 6pm at the North Clubhouse. Please mail your ballots in before then, or drop them off in person by 6pm.



HOMEOWNERS INSURANCE



Forecasters are calling for a strong El Nino this year, which means there is potential for more storms, heavy rains, and higher tides. Our HOA Master policy does not carry flood or earthquake insurance. Please read the "Homeowners Insurance— What Are You Responsible For?" insert provided with this newsletter. You may also find information on our

<https://www.SurfsideHB.com> website.

POOL NEWS: Only the North Pool will remain heated until winter.

October Garden of the Month

by Beth Shafer

Such a delightful front for this well-kept one bedroom. Tiki wooden bench on the porch centered in front of window and flanked by potted plants. Box wood shrubs grow in front of the porch with a border that is snaking across front to hold the rock and keep out the grass. Notice the nice curved edge of the border and tiki garden statues. Take note of the log in addition centered with succulents growing in it. Just a wonderful front. Thanks to the homeowner for giving us this lovely garden.



Upcoming Events

- **Pacific Airshow!** October 2-4th, 2026. Main event is at the Pier. Tickets and event lineup: <https://www.pacificairshowusa.com> ; [Pacific Airshow Huntington Beach](https://www.pacificairshowusa.com) or [Surfcityusa.com](https://www.surfcityusa.com).
- **Saints Simon & Jude Fall Festival**, October 2-4, 20444 Magnolia St., HB. Friday Oct 2: 5pm-10:30pm, Saturday Oct 3: 2pm-10:30pm, and Sunday Oct 4: 12pm-9pm. See full schedule at <https://www.ssj.org/event/saints-simon-jude-60th-annual-fall-festival/>. 714-962-3333.
- **Surf City Spooktacular** HB Downtown, Saturday, October 31st, 2026. <https://www.hbdowntown.com/signature-events>
- **Tanaka Farms Pumpkin Patch** Mon-Sun 9am-6pm, 5380 3/4 University Drive, Irvine CA. Wagon rides, the Barnyard, U-Pick Veggie patch, games + more! <https://www.tanakafarms.com>.



Surfside Tech Corner—Have a question? Want to know what's going on in Surfside? Check out our new website!

- ⇒ Visit <https://www.SurfsideHB.com> to fill out vacation request forms online; find architectural forms, clickable links in the newsletter and more!
- ⇒ **NEW:** Reservations now available for the North and South Clubhouse [online](#). The Reservation Calendar shows which dates are available in real time.
- ⇒ Have general questions? Email info@surfsidehb.com.
- ⇒ FOB emergency?for immediate assistance with fobs, text 949-910-2912.



Parking Reminder

Surfside Parking Passes are required 24 hours/7days a week in marked areas. Cars parked without a pass will be towed. The same goes for parking in **red fire lanes** behind garages. Please remind your guests to park in the street and not in marked spaces.



Mark Your Calendars:

- The next **Board of Directors Meeting** is scheduled for **Tuesday, October 20th, 2026 at 6:00 p.m.** at the **NORTH Clubhouse**. For Zoom link to participate online, email erica.aguilar@fsresidential.com. Meeting ID 924 3817 1220, password 885205. You will be entered into the waiting room.
- **Street Sweeping: Tuesdays October 13th and 27th, 12pm-4:00pm**
- **Vacation Dropbox** is located at the **NORTH CLUBHOUSE** inside the security gate in a locked metal box. Better yet, go online and fill one out: www.SurfsideHB.com.

BOARD OF DIRECTORS

Richard Lopez
President

Will Farish
Vice President

Beth Shafer
Secretary

Robert Coffman
Treasurer

David Katz
Member at Large

Royce Hutain
Member at Large

Mike Litty
Member at Large

EMERGENCY NUMBERS

Allied Security
Dispatch
(Security and parking control)
949.814.8986

Animal Control
714.935.6848
714.259.1122 (after hours)

Graffiti Hotline
714.960.8861

Orange County Vector Control
714.971.2421

Parking Enforcement
(Illegally parked vehicles)
714.960.8825

Police (to report a crime)
714.960.8811

Porch/Garage Light Out
800.428.5588

Republic Disposal
714.847.3581

Southern CA Edison
800.655.4555

Southern CA Gas Co.
800.427.2200

Street Sweeping/Public Works
714.960.8861

Water Services
714.536.5921



The views and opinions expressed in the articles and advertisements in the publication are not necessarily shared by the Board of Directors or FirstService Residential California, LLC.

Homeowners Insurance – What Are You Responsible For?

Surfside HOA holds a Master Insurance Policy covering our buildings against certain perils. The Policy provides physical loss coverage “from the drywall out”. As a Homeowner, you are responsible for providing coverage for everything else.

What is covered by the Master Policy?

As a “Basic Form Policy”, any direct physical loss to a building or separate structure is covered only for certain perils: Wind, Hail, Lighting, Fire, Explosion, Vandalism, Malicious Mischief, and Aircraft.

What is NOT covered by the Master Policy?

“From the drywall out” is also known as Bare Walls exclusion. Most importantly the Master Policy does not cover finished interiors (cabinetry, flooring, fixtures, appliances, improvements/betterments, personal property). It also does not cover WATER DAMAGE, nuclear war, wear and tear, damage by insects and vermin, inherent vice, subsidence (sinking land), faulty construction, loss of use or loss assessment. FLOOD and EARTHQUAKE are also not covered by the Master Policy.

What Am I Responsible For?

At minimum you should provide for your own “Condo Policy” that covers the finished interior of your home, your personal items, liability to others injured on your property and “loss assessment” (an uninsured HOA level loss.). While you may not be able to obtain coverage for all of the Master Policy exclusions listed in the preceding paragraph, it is highly recommended that you also obtain separate, individual policies that cover your townhome structure against FLOOD and EARTHQUAKE since the HOA Master Policy does not include these coverages.

IMPORTANT!: Earthquake and Flood are not covered perils. You must provide this coverage for your entire dwelling unit.

FLOOD - Note that FLOOD is not the same as WATER DAMAGE. And not all policies are created equal nor is coverage the same from one Flood program to the next. One of the more commonly used is the National Flood Insurance Program (NFIP). Under NFIP more than one property has to “flood” before coverage applies to an insured location. So if the neighbor’s house stays dry while yours floods there is no coverage.

EARTHQUAKE - For many years Earthquake coverage was unavailable in California, however, in recent years some carriers have begun providing limited coverage for Earthquake.

Speak to your insurance representative about where to obtain these coverages.

Some sources to consider:

NFIP/ National Flood Insurance Program is managed by FEMA and is delivered to the public by a network of more than 47 insurance companies: NFIP Direct: <https://nfipdirect.fema.gov>
Also see <https://www.floodsmart.gov>, run by FEMA

CEA: California Earthquake Authority: <https://www.earthquakeauthority.com>

MOTUS: earthquake insurance info@motusins.com , <https://motusins.com>, (833)668-8746. MOTUS works with our HOA, use this code for Surfside HOA homeowners PMO-25-101856. Sign up period is through 10/27/2026 only, so do not hesitate to inquire about insurance before then.