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2019 Q1



The Official Publication of the Fairmont Subdivisions Improvement Association



# *the*Fairmonitor



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## Newsletter Facelift

We noticed our website and newsletter haven't been updated in a while, so we thought it was time for a facelift! Our goal is to provide you with fresh and relevant content that is quick and easy to read.

The newsletter will be published regularly with neighborhood & HOA updates, homeowner's tips, community news and events, and you'll even get to know your neighbors!

For more information go to

[www.fairmontassociation.com](http://www.fairmontassociation.com)

## Get to Know Your Neighbors

In our fast-paced, stress-filled world, we often don't create the opportunities that we need in order to get to know our neighbors. In days past, good neighbor relations were the staple of every strong community. Being able to share life's experiences, both good and bad, with those who live so close to us was once considered one of life's greatest blessings.

If we want to grow as a community then we have to risk breaking free from the bonds of isolation that are so easily created by and for us. We must reach out to our neighbors and let them know that they matter and that we care. If we do that, even in the most seemingly insignificant of ways - like a wave as we pass on the street - then we are moving toward a better community and a better way to live.

Each one of us has a story to tell, a hand to lend, a laugh to share, and friendship to give. Don't be shy, say hello to your neighbors today!





## Property Values



Property values in the Bay Area continue to sky-rocket. According to RedFin, the Fairmont neighborhood average home price is \$1.1M, which is 14.6% over listing price. The average amount of days on the market is 39.



## Contractor Warning Signs Tips For Properly Vetting Contractors

**The springtime is not just good for cleaning, it is also a great for refreshing and repairing parts of your house that may need to be fixed. For many tasks, it may be possible to do it yourself. For other projects, it may be necessary to seek the help of a contractor. Keep in mind these important warning signs when communicating with a contractor**

- **Pressure Tactics:** A contractor that is overly pushy or trying to convince you to do something more expensive with little reason is something to watch out for.
- **Lack of References:** References are important. Do not hesitate to ask a contractor for contact information of previous clients who are open to contact.
- **Cash Upfront:** Buyer beware.
- **Always talking, never listening:** Be sure to choose a contractor that is listening to your concerns and addressing accordingly.



## President's Gavel

The Pacifica City Council approved new voting districts which truly benefits the FSIA. This is a dramatic overhaul of Pacifica City Council election voting procedures. Since the City's incorporation in 1957, all Council elections have been at-large affairs where all Council members run city-wide and all City voters can vote for them. In an election with multiple candidates, the highest vote getters city-wide win. That is no longer the case.

In September 2018, the City was notified by a private elections attorney that district elections were required under California election law. Under-represented populations needed a better chance at getting elected and neighborhoods with common concerns and issues needed a stronger voice. Hundreds of California cities, school districts and water districts are converting to district elections. Locally, South San Francisco, Redwood City and Half Moon Bay have moved to districts. The San Mateo Community College District and the San Mateo County Harbor District are in the planning stages. The San Mateo County Board of Supervisors converted to districts in November 2012.

The Pacifica City Council instituted several public hearings to evaluate a solution and FSIA participated from day one. The solution was to draw five new voting districts covering the entire city with balanced populations and neighborhoods that remain unified in each voting district.

We found out very early that FSIA was not intact in what would become Pacifica Council Voting District One in the northeast corner of town. In fact, the City council stated they were unable to draw a district keeping FSIA intact because the population balancing did not work. The first five maps all cut parts of FSIA out of District One, as well as splitting other neighborhoods like Fairway.

Over the course of two months, the FSIA board met to discuss strategy on the district election issue, and wrote several protest letters to City Council. I attended Council meetings as well. FSIA had several concerns. We wanted FSIA as whole as possible within District One. Since Pacifica holds Council elections every two years, we wanted the District One election to be included promptly in the 2020 cycle so we would have our own council member. We did not want to wait until the 2022 elections. We produced a district map to present to City Council to demonstrate how FSIA could be contained in District One.

After a couple of Council meetings which I attended and testified at, Council saw the light. Map 505B was drawn and adopted by Council. Map 505B adds streets to the south-southwest (Coral Ridge to Beachview) into District One, as well as a small group of residences on the west and south edges.

The benefit to FSIA is clear: we will now have a seat at the Council table. The 2020 City Council District One election will be among District One registered voters only. The candidate elected from District One must live in District One. No longer will voters through-out Pacifica vote for all Council members, which generally results in more Council candidates running and getting elected from south Pacifica. This process has been a very good FSIA victory because our neighborhood benefits. We will have a candidate we know, who lives here and who knows our issues.

505b = <http://drawpacific.org/wp-content/uploads/2018/12/505b.pdf>



## 8 Steps to a Healthy 401K

Saving for retirement doesn't need to be complicated or painful. Check out these tips on how 401(k) savings plans work and take advantage of the savings offered by your employer.

1. **Start participating in your employer sponsored plan now:** Time is on your side. The sooner you start contributing to a 401(k), the longer your money has to grow. Even if you only contribute 2 or 3 percent, it's a start.

2. **Know your rights:** By law, you are eligible to start contributing to a 401(k) plan after one year of service; your employer can't make you wait longer than that.

3. **Pay yourself first:** Out of sight, out of mind. Your contributions are taken directly out of your paycheck and deposited straight into your 401(k) plan.

4. **Contribute to the max:** It's simple, but true. The more money you put in a 401(k) plan, the faster it will grow. Participants can contribute up to maximum of \$19,000 annually (if under 50 years old), although some company plans limit the contribution to a percentage of your salary. These plans are portable and can be rolled over into an IRA or to another 401(k) if you change jobs.

5. **Free money:** Many employers offer matching contributions. Take advantage! It's like a tax-free raise.

6. **Pre-tax benefits:** 401(k) contributions are not taxed until you pull your money out. Saving pre-tax gives you more money to invest. Because taxes take a large bite out of each dollar you earn, you have to save more after-tax dollars to get the same impact as pre-tax saving. Plus, saving pre-tax dollars lowers your taxable income, which means you'll pay less to the IRS.

7. **Keep your hands off your retirement savings:** Financial advisers warn against borrowing from your 401(k), even if it's to get rid of credit card debt. Essentially, you're robbing your retirement. If you do borrow, the loan has to be paid back in 12 months or you will be slapped with a 10-percent penalty. Plus, in most cases, if you leave your job, you'll also pay the penalties and tax unless you repay the loan in full.

8. **Be flexible and look long-term:** As the years go by, life changes; so should your retirement savings strategy. Review your 401(k) plan quarterly, and definitely annually to ensure it still meets your needs as retirement approaches.

## Lights Shining Bright

As we enter another new year, we trust you all had a wonderful holiday season. An FSIA tradition, we are excited to announce the winner of the 2018 Holiday Illumination contest. The lovely lights of 100 Beachview Ave. stole our hearts and boasted an incredible display of lovely lights. Thank you to everyone in the neighborhood who joined in decorating!



## Making Changes? Don't forget to get approval first!

Our governing documents require that the Association approve all proposed architectural changes before any work is started. Membership in a community association requires compliance with the CC+R's. One of the biggest advantages of these CC+R's is the protection of our property values. The value of your home is directly related to the condition, appearances and aesthetics of our community as a whole. By regulating the kind and types of architectural changes that can be done, our Association is better able to maintain our property values.

Getting our Association to approve all proposed architectural changes is not just a good idea to protect your investment, it is a requirement! If you have any questions, please do not hesitate to contact our Association Manager.





## Exterior Painting

Spring is a great time to paint the outside of your house. Start budgeting and pricing out contractors now. Using a high-quality, acrylic exterior latex paint is advised for our humid environment. If you have any questions or concerns regarding painting the interior or exterior of the home, please feel free to reach out anytime to the FSIA office, we'd love to hear from you!

## BOARD OF DIRECTORS

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Vice President

Shanon Searls, Vice President

Richmond Yoberd,  
Parliamentarian

Pauletta Cravotto, Treasurer

Johanan Lancaon,  
Parliamentarian

## OFFICE SERVICES

Monday, Wednesday, Friday 9:30am to 1:00pm 649 Parkview Circle By ap-

pointment only  
(650) 359-5075

office@fairmontassociation.com

\*Mail must be sent to  
P.O. Box 1052,  
Pacifica, CA 94044

## Join the Architectual Committee!

We are looking for new and veteran neighbors who would like to join the architectural committee. This team is tasked with evaluating and providing input to the board on any and all home-improvements and is a great way to service our community and keep our neighborhood looking great. This is also a great way to meet neighbors, volunteer, and even build your resume!



## Welcome New Board Members!

The FSIA was very sad to lose a long-time board member Delene Johnson, who moved to South Dakota. The FSIA is also excited to welcome two new board members in 2018, Shanon Searls and Richmond Yoberd.

If you are interested in joining the board or even just a meeting, we would love to have you! Board meetings are held every month on the second Tuesday at the Fairmont Subdivisions Improvement Association, located at 649 Parkview Cir, Pacifica,

Ana Maria Araneda-Madanat

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Please contact me for your Real Estate needs. Fairmont Resident for over 25 Years!  
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**CENTURY 21** R.E. Alliance

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# Final thoughts

As most of you may have noticed, we have raised our yearly assessment fees from \$25 to \$27. Although it's often inconvenient when there is an increase in HOA fees, the purpose of the increase is to keep the homeowners association in good financial health and a desirable place to live.

## Important Numbers

EMERGENCY Fire, Police, Ambulance: 911

NON-Emergency Fire, Police: 650-738-7341

Airport Noise Reporting: 650-821-4736

Bart Information: 650-992-2278

Pacifica City Hall: 650-738-7300



*coming soon*

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*In the Next Issue*

**Planting Native Plants**

**Spring Cleaning**

**Community Events**

## FAIRMONT SUBDIVISIONS IMPROVEMENT ASSOCIATION

P.O. Box 1052, Pacifica, CA 94044

Board Meetings Monthly

2nd Tuesdays of the month - 7:00pm

Association Office: 649 Parkview Circle (no mail accepted at this address)

All residents welcome!

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