

# HOA Document Summary

542 Shorebird Circle Redwood City, CA, USA



*see the online  
version here!*



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# Summary

## Highlights Report for Shorebird HOA (Unit 4201)

### 1. Community Snapshot:

- The Shorebird HOA is a sub-association with 192 total units, of which 125 are owner-occupied (65%). Unit 4201 is in Phase 1, which contains 98 units.
- The community is professionally managed by MB Homeowners' Management, Inc.
- All Shorebird owners are also members of the Redwood Shores Owners Association (RSOA) Master HOA.

### 2. Financial Essentials & Risks:

- Current Monthly Dues: \$659.60 to the Shorebird HOA (for Phase 1 and shared RCA costs) and one-time \$80.00 to the RSOA Master HOA.
- Reserve fund: Phase 1 is 85% funded with a deficit of (\$324,505).
- SB 326 Repairs: HOA is responsible; risk of fee increase or special assessment.

### 3. Living Here: Key Rules & Restrictions:

- Rentals: A minimum 30-day lease term is required. Short-term rentals are prohibited and subject to a \$200 per night fine for advertising such a rental. Owners must provide tenant information to the HOA.
- Pets: A limit of one domestic animal is allowed per unit. Dogs must be on a leash in common areas, and owners must clean up after their pets.
- Alterations: Exterior changes (including HVAC, windows, and doors) require two-tiered approval process Shorebird and RSOA architectural committees. "Like-for-like" repairs generally do not require approval.
- Parking: Units have dedicated garage that must be used for vehicle parking. Common area parking is available but has strict rules against long-term storage or commercial vehicles.
- Amenities: Residents have access to Shorebird's pool, spa, clubhouse, and boat storage area, as well as the RSOA's Don Warren Marina and parks.

### 4. HOA Insurance Overview:

- The HOA maintains property, liability, D&O, and fidelity/crime insurance. The documents state the RSOA Master HOA has no earthquake insurance, and none is listed for the Shorebird HOA.
- The Shorebird HOA's property policy has a \$10,000 deductible. Homeowners must obtain their own HO-6 insurance policy to cover the interior of their unit, personal belongings, and personal liability.

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## HOA Overview

### HOA Name

The official name of the master / umbrella homeowners association is "Redwood Shores Owners Association" (RSOA). The sub-HOA is named, "THE SHOREBIRD HOMEOWNERS ASSOCIATION" as stated in the Restated Bylaws of the association.

Shorebird HOA consists of three developments:

- Phase 1 (containing unit #4201)
- Phase 2
- RCA / Common Area (Shared)

### HOA Owner / Renter Occupancy

*A quick census of the community that tallies total units (distinguishing master vs. sub-HOA counts when noted) and shows how many are owner-occupied versus tenant-occupied.*

The total number of units in the Redwood Shores Owners Association (RSOA) master HOA is: 4,084 residential units.

The total number of units in the Shorebird HOA is: 192 condominium units. The provided documents state there are 125 owner-occupied units and 67 non-owner-occupied units.

Shorebird HOA - Phase 1 consists of 98 units.

### Per-Unit Monthly Dues

*The regular per-unit payment required from owners, detailing the due amount, payment schedule, and any applicable late fees, interest on overdue amounts, and delinquency procedures.*

For the current year, the monthly dues per unit vary depending on the specific homeowners association (HOA).

1. Shorebird HOA (Sub-HOA): The monthly assessment for unit **#4201** is **\$659.60**. This corresponds to the Phase 1 assessment amount listed in the 2025 budget.
2. Redwood Shores Owners Association (Master HOA): There is an additional annual assessment of **\$80.00** paid to the RSOA Master HOA.

## Fee Increases & Special Assessments

*The policies outlining when and how regular fee increases occur, including the approval and notification process, as well as the criteria, approval steps, and notification methods for one-time special assessments.*

Based on the documents, the status of fee increases and special assessments differs between the Master HOA and the Sub-HOA.

### **Redwood Shores Owners Association (Master HOA)**

- **Fee Increase:** There is no expected fee increase for the current year. The 2025 annual assessment remained the same as the previous year at \$80.00 per home. The documents do not mention any plans for future increases beyond 2025.
- **Special Assessment:** No special assessments are currently planned or anticipated. The reserve funding disclosure report indicates that no special assessments are scheduled and that the reserve balances are projected to be sufficient for the next 30 years.

### **The Shorebird Homeowners Association (Sub-HOA)**

- **Fee Increase:** The board has indicated a future increase to monthly fees is likely to occur next year, though no approved increase can be found.
- **Special Assessment:** No special assessment is definitively scheduled. However the board has indicated one may be necessary.



## SB 326 Inspections & Repairs

*A summary of who pays—and how costs are shared—for the mandatory structural inspections and any required repairs under California Civil Code § 5551 (formerly SB 326), clarifying whether expenses fall to the HOA's reserve budget, a special assessment, or individual owners.*

This summary outlines the status of the mandatory structural inspections and repairs for the Shorebird HOA under California Civil Code §5551 (SB 326).

**Inspection:** An inspection of the property's exterior elevated elements was completed, with a final report issued on December 10, 2022. The report concluded the elements are in "fair to poor condition" but pose no immediate safety threat if timely repairs are made.

**Future Repairs:** The HOA is still in the planning phase for the necessary repairs and is working to get final specifications to solicit proposals from contractors.

**Estimated Cost:** The documents do not contain a final cost, but a figure of \$3 million from an inspection report was referenced during a board meeting.

**Funding Source:** The board has not finalized the funding source. While initially believing reserves would be sufficient, a May 2025 newsletter advised homeowners that the board can "no longer assure that SB326 related work will not necessitate additional funding or special assessments" due to economic uncertainty.

# Financials

## Financial Health

*A snapshot of the community's fiscal stability, covering operating cash flow, revenue trends, expense management, audit feedback, and indicators of whether the budget meets current and future needs.*

### **Redwood Shores Owners Association (RSOA) - Master HOA**

- Projected Income: \$327,149.
- Operating Budget: \$327,149, (operating expenses: \$277,760; reserve contribution of \$49,389)
- Delinquencies: Specific mounts not provided; audited financials show an "allowance for doubtful accounts of \$84,000,".
- Net Income / Loss: The 2025 budget is balanced, projecting a net income of \$0.
- The audited financial statements for the fiscal year ending December 31, 2023, show an excess of revenues over expenses (net income) of \$84,946.

### **The Shorebird Homeowners Association - Sub-HOA (Phase 1, Phase 2, RCA/Commons)**

- Projected Income: \$1,471,219.32.
- Operating Budget: \$1,471,219.32.
- Delinquencies: No explicit amounts noted; board meeting minutes from July 2024 note that delinquencies "continue to decrease".
- Net Income / Loss: Balanced budget (\$0).

## Reserve Fund

*A dedicated savings account meant for major repairs or replacements, including current and projected balances, required funding levels, contribution details, allocation methods, and studies that assess its adequacy.*

### **Redwood Shores Owners Association (Master HOA)**

- Balance: \$295,261
- Fully Funded Balance: \$394,808
- Percent Funded: 75%
- Deficit: (\$99,547) or (\$24.37) per unit

### **The Shorebird Homeowners Association (Sub-HOA)**

The Shorebird HOA maintains separate reserve funds for different phases and the common recreational areas.

#### **Shorebird HOA - Phase I**

- Balance: \$1,904,625
- Fully Funded Balance: \$2,229,130
- Percent Funded: 85%
- Deficit: (\$324,505) or (\$3,311.28) per unit

#### **Shorebird HOA - RCA (Recreation/Common Area)**

- Balance: \$301,117
- Fully Funded Balance: \$466,324
- Percent Funded: 65%
- Deficit: (\$165,206) or (\$860.45) per unit

## Governance & Policies

### Legal Issues

*Details regarding the HOA's adherence to legal and regulatory standards, its litigation history, any associated legal risks, and strategies in place to mitigate these risks.*

There are no explicit references to any active, pending, or threatened litigation involving either association. Likewise, there are no explicit statements confirming the absence of such litigation.

# Property Use & Restrictions

## Home Alterations & Architectural Review

*The guidelines governing property modifications, including what changes are allowed, submission and review requirements, the approval process, and penalties for unauthorized alterations.*

### Overview of the Architectural Review Process

Any exterior alteration to a home in Shorebird is governed by a two-tiered architectural review process. Approval is typically required first from the Shorebird Homeowners Association's Architectural Committee and subsequently from the Redwood Shores Owners Association (RSOA) Modifications Committee. Almost all exterior changes require submitting a formal written application with detailed plans before work can begin. For major projects that alter a building's footprint or roofline, this involves a multi-stage review process.

### Alterations Allowed with Prior HOA Approval

Most modifications fall into this category and are permitted as long as they adhere to community standards and receive written approval.

- **HVAC Systems:** The installation of air conditioning is allowed but is subject to a very strict review process to ensure proper placement, waterproofing, and appearance. The HOA has noted issues with installers not following guidelines.
- **Window and Door Replacement:** Full window replacements and window inserts are allowed with approval. However, the new windows must match the original style, and there are specific rules limiting the frame size. Note that Andersen Renewal brand windows are explicitly forbidden because their frames are too large for the community's aesthetic guidelines. Changes to doors, including garage doors, must also be consistent with the community's original design.
- **Decks, Patios, and Roofing:** Modifications or additions to decks, railings, and patios require approval. Replacing roofing materials is also permitted with review to ensure the new materials "blend" in color and texture with the rest of the neighborhood.
- **Solar Panels:** Solar panels are encouraged but must be integrated into the building's architecture. The guidelines specify that panels should be laid out symmetrically, parallel to the roof plane, and that all conduit must be painted to match its surroundings.
- **Exterior Painting:** Changing the color of a unit is allowed only if the new color palette is selected from the scheme approved for that specific local HOA and is approved by the RSOA Modifications Committee.

### Alterations Generally Allowed Without Formal Review

- **"Like-for-Like" Repairs:** Repairing or replacing an exterior item with something identical in form, color, and material does not require approval. This includes repainting a front door with the exact same color or fixing a small section of a fence with matching materials.
- **Window Reglazing:** Replacing the glass pane within an existing, original window frame is the least complex option and does not require approval as it does not change the exterior

appearance.

### **Prohibited Alterations and Items**

- **Garage Conversions:** Garage space must be maintained for parking vehicles and cannot be converted into a storage space, hobby shop, or other habitable living area.
- **Certain Building Materials:** The RSOA guidelines forbid the use of several exterior materials, including vinyl siding, aluminum siding, plywood, mirrored surfaces, and corrugated metal.
- **Specific Signage and Lighting:** Temporary signs for home businesses, inflatable figures, and certain types of outdoor lighting like soffit-mounted spotlights are not permitted.

## Parking Policy

*Rules and procedures governing the use of community parking facilities, specifying how parking spaces are allocated, limits, guidelines for guest and overnight parking. These policies also establish enforcement measures, registration requirements, and accessibility provisions.*

Units in Shorebird HOA, including those in Phase 1, are provided with a dedicated private garage with an automatic door opener.

**The primary restrictions are:**

- Garage Use: Garage space must be kept available for parking vehicles. It cannot be converted into a storage area or any other type of habitable space like a hobby room.
- Common Area Parking: Parking on Shorebird Circle is prohibited as it is a designated fire lane. Storing vehicles (defined as not moving for 10 days) or parking commercial vehicles, RVs, or boats in the common areas is also not permitted.
- Garage Doors: Garage doors should be kept closed when not in use.

## Pet Policy

*Rules regarding pet ownership, outlining permitted pet types, restrictions, leash or containment requirements, and enforcement measures for non-compliance.*

The pet-related policies for the Shorebird Homeowners Association (HOA) are explicitly documented as follows:

- Allowed: The policy allows for "domestic animals" to be kept as household pets.
- Limits: There is a limit of one domestic animal per unit. The documents do not specify any weight limits for pets.
- Conduct: Pets are not permitted to cause an "unreasonable annoyance, inconvenience, or nuisance" or "habitually bark or make objectionable noise". Owners are also required to immediately clean up any waste deposited by their pet.
- Leash: Dogs must be on a leash at all times when in the common areas. Other domestic animals must be "similarly restrained".
- Fines: The board may levy a fine of up to \$50.00 for each violation. The documents also state that repeated violations are subject to additional penalties.



## Rental Policy

*The policies that govern renting out units, including details on short-term versus long-term leases, minimum lease durations, approved rental platforms, tenant disclosures, and occupancy limits.*

The rental policy details for the HOA are as follows:

**1. Short-term and Long-term Rentals:**

- Short-term rentals are prohibited. Any unit or portion of a unit advertised as a rental for less than thirty (30) days will incur a fine of \$200 per night that the unit is offered as available.
- Long-term rentals are permitted, but the owner must lease the entire unit and cannot lease less than all of it.

**2. Minimum Lease Durations:**

- The minimum lease duration is set at 30 days.

**3. Allowed/Prohibited Rental Platforms:**

- The documents do not specify particular rental platforms that are allowed or prohibited.

**4. Occupancy Limits:**

- The documents do not explicitly state occupancy limits for tenants.

## Storage Policy

*The regulations governing where, how, and what items residents may keep within the community and any designated rental storage areas.*

The explicit rules set by the Shorebird Homeowners Association (HOA) regarding resident storage are as follows:

### 1. **Vehicle Storage:**

- Storage of vehicles is not permitted in parking areas at any time. Any vehicle parked that has not been driven at least ten (10) miles in a ten (10) day period shall be considered as stored and will be towed at the owner's expense. Residents needing to park a vehicle for more than ten (10) days must obtain written approval from the Board of Directors.
- Garage space must remain available for parking of vehicles, and no conversion of garage space to a storage space or habitable space (like a hobby shop or recreation room) is allowed.

### 2. **Boat Storage:**

- The boat storage area is designated for small boats only. Boats may not be moored overnight against the seawall or stored on the rocks at the lagoon edge. Storage spaces for boats are available on a first-come, first-served basis, and boats without a sticker may be tagged and subject to removal at the owner's expense.

### 3. **General Storage Rules:**

- Nothing shall be stored in the common area except as permitted by the Board of Directors .

# Condition & Improvements

## HOA Condition

*An overview of the physical state of community buildings and infrastructure, including ratings of different components, maintenance budgets, schedules, and recommendations for repairs or upgrades.*

The following past due recommended issues have been identified that the HOA has chosen to delay or defer or has not completed:

**SB 326 Deck & Balcony Repairs:** While the inspections are complete, the actual repair work for the issues identified in Phase 1 (and Phase 2) is still in the planning stages. The board has warned that due to rising costs, a special assessment may be required to fund these extensive repairs.

**Clubhouse Bridge/Walkway:** The repair and modification of the clubhouse bridge and walkway is an ongoing project. As of early 2025, work was still in progress.

**Asphalt Reseal & Restriping:** The main sealcoating project was completed in 2024, but as of the August 2024 meeting, the HOA was still waiting for the contractor to return to correct remaining issues, including improperly configured parking spaces.

## Capital Improvements

*Descriptions of major projects aimed at upgrading or improving the community's infrastructure, including project details, funding sources, timelines, and reference to reserve studies.*

Based on the reserve studies and meeting minutes for the Shorebird HOA, the large capital improvement projects planned for Phase 1 and the shared Recreational/Common Area (RCA) are:

### **Phase 1 Projects**

These projects are funded by and for the 98 units within Phase 1.

- SB 326 Balcony & Deck Repairs: This is the most significant upcoming project for the Phase 1 buildings. The final cost is not yet determined and the board is in the process of getting proposals for this large-scale project.
- Major Reserve Expenditures: The Phase 1 reserve plan has budgeted \$394,468 in 2025 and \$428,743 in 2026 capital expenditures.

### **RCA (Recreational/Common Area) Projects**

Funded by all 192 Shorebird homeowners and cover shared amenities. The most significant near-term projects scheduled for 2025 include:

- Bridge Repairs: A major project with a budgeted cost of \$165,954.
- Concrete and Asphalt Work: This includes various repairs to sidewalks and the concrete pool deck, totaling over \$24,000.
- Pool and Spa Resurfacing: The Phase 1 pool is scheduled to be resurfaced at a cost of \$15,172, and the spa will be resurfaced for \$3,131.
- Window Repairs: A general budget of \$18,417 is allocated for window repairs in the common area buildings.

## Routine Maintenance

*Regular upkeep responsibilities, schedules, and processes for maintaining common areas and infrastructure.*

Based on the Shorebird HOA Rules and Regulations, here is a summary of the routine maintenance responsibilities for a Phase 1 unit:

### **Owner Responsibilities**

The owner is responsible for all maintenance within their unit and for certain assigned exterior areas. This includes:

- Unit Interior: All interior items, including heating systems, mechanical equipment, interior walls, partitions, doors, glass surfaces, locks, and hardware.
- Interior Surfaces: Regular cleaning, painting, and floor care for all interior surfaces, including the inside of perimeter walls, floors, and ceilings.
- Balcony and Entry: Keeping the private balcony and entry areas (including steps) clean and free of debris.
- Appliance Vents & Chimneys: Regular professional cleaning of clothes dryer vents and chimney flues. Owners are also responsible for all maintenance of fireplace assemblies.
- Garage Door Openers: The owner is responsible for the maintenance of their unit's automatic garage door opener.

### **HOA Responsibilities**

The Association is responsible for the maintenance, repair, and replacement of the shared common areas. This includes:

- Landscaping: All landscaping and irrigation maintenance in the common areas.
- Pest Control: Pest control for all common areas and building perimeters.
- Exterior Window Washing: The Association contracts for the washing of exterior windows, typically once in the spring.
- Garage Gates: The large, shared garage gates for the four buildings in Phase 1 are maintained by the Association.
- Shared Amenities: All general maintenance for the pools, spa, clubhouse, and other shared recreational facilities.

# Insurance & Risk

## Insurance Policies

*An overview of the insurance coverage maintained by the HOA, detailing policy limits, coverage for various components (like buildings or liability), deductibles, durations, and any exclusions or special endorsements.*

Insurance coverage for the unit is a two-tiered system provided by both the Shorebird HOA and the RSOA Master HOA.

### **Shorebird HOA (Primary Building Policy):**

- Property: \$60.8M limit with a \$10,000 deductible; this is a "bare walls" policy covering the building structure.
- Ordinance: Includes Building Ordinance & Law coverage.
- General Liability: \$1M per occurrence / \$2M aggregate limit.
- Directors & Officers: \$1M limit with a \$1,000 deductible.
- Umbrella: \$10M limit.
- Fidelity/Crime: \$4.5M limit with a \$25,000 deductible.

### **RSOA (Master HOA Common Area Policy):**

- Property: \$375,000 limit with a \$1,000 deductible for shared community assets like the marina and parks.
- General Liability: \$1M per occurrence / \$2M aggregate limit.
- Umbrella: \$1M limit.
- Fidelity/Crime: \$575,000 limit with a \$10,000 deductible.

### **Homeowner Responsibility:**

- The primary policy is "bare walls" and as such the homeowner is responsible for insuring their personal property, unit interior (drywall, fixtures, flooring), and personal liability, typically with an HO-6 policy.

## Emergency Procedures

*Pre-planned protocols for handling critical incidents, including designated contacts, response procedures, and communication methods for urgent situations.*

### **Emergency Contacts**

- Police, Fire, or Medical Emergencies: Call 911.
- Other Property-Related Emergencies: For urgent issues concerning the Shorebird common areas (like a major water leak), call the Shorebird HOA management company, MB Homeowners' Management, at 408-871-9500.
- Master HOA Contact: For issues related to the larger RSOA-managed common areas (like the marina or parks), the contact is The Manor Association at 650-637-1616.

### **Emergency Tree Removal**

The RSOA Master HOA has a specific procedure if a tree is in a hazardous or dangerous condition:

- Immediate Notification: Before removing the tree, you must immediately notify the RSOA's managing agent, The Manor Association, at 650-637-1616 or [info@manorinc.com](mailto:info@manorinc.com).
- Follow-Up Process: After the emergency removal, a formal Modification Application with a replacement plan must be submitted to RSOA within specified timeframes.

# Community

## HOA Amenities

*A list of community facilities and services offered to residents, including rules for usage, operating hours, reservation systems, and any additional fees or restrictions.*

A homeowner in Shorebird Phase 1 has access to amenities provided by both the Shorebird HOA and the RSOA Master HOA.

### **Shorebird HOA Amenities**

- Pool and Spa: The community has a pool and spa with daily hours from 8 a.m. to 10 p.m..
- Clubhouse: A clubhouse is available for residents to rent for private events.
- Boat Storage: A dedicated storage area is available for residents to keep small boats.

### **Redwood Shores (RSOA) Master HOA Amenities**

- Don Warren Marina
- Park Area along the west side of Shell Parkway



## Resident Engagement

*The methods and frequency with which the HOA gathers input from homeowners, including resident forums, feedback mechanisms, participation rates, and initiatives driven by the community.*

### **Shorebird Homeowners Association Engagement**

- Monthly Board Meetings: The Shorebird HOA Board of Directors holds regular meetings, typically on the third Thursday of every month, to conduct association business.
- Open Forum: Each board meeting includes an "Open Forum" or "Business From the Floor" session, which provides an opportunity for any homeowner to address the Board directly on issues of concern.
- Direct Contact: Homeowners are encouraged to contact the management company (MB Homeowners' Management) or speak directly with a Board member to ask questions.

### **Redwood Shores (RSOA) Master HOA Engagement**

- Calling Special Meetings: A key right for residents is the ability to call a special meeting of the entire master association. This can be done with a written petition from just 5% of the voting members.
- Committee Involvement: Residents can volunteer for RSOA committees, such as the influential Modifications Committee or the Nominating Committee, to participate in community-wide governance.
- Annual & Board Meetings: The RSOA also holds a required Annual Meeting for all members and regular monthly board meetings which residents may attend.