



G.V.H.R.A.  
10739 Los Jardines West  
Fountain Valley, CA 92708

Presorted Standard  
US Postage Paid  
Santa Ana, CA  
Permit No. 1706

Upcoming  
Dates  
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North Pool  
Improvements  
P. 3 & 4

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& PiYo  
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# The Green Valley Gazette

Published for the residents of the Green Valley Homeowners' Recreation Association

Volume 2025, Number 2

March 2025

## Winter Stroke Clinic

Monday to Friday, February 24th to March 28th

Swimmers 5 to 18 years

North Pool, 10824 Los Jardines East

\$195 GV Residents / \$220 Nonresidents

Register in person at the Association Office

Residents can register beginning Tues., January 7th

Nonresidents can register beginning Tues., January 28th

### Times:

8 & under New Swimmers - 3:30 to 4:00 p.m.

8 & under Returning - 4:05 to 4:35 p.m.

9-10 years - 4:40 to 5:25 p.m.

11-12 years - 5:30 to 6:15 p.m.

13-18 years - 6:20 to 7:15 p.m.

All swimmers must wear goggles.



## Easter Egg-Citement

Sat., April 19

9:30 a.m.

South Greenbelt

\$3 per child at event

The Bunny will be here from 9:30 to 10:30 a.m.

The hunt begins at 10:00 a.m. sharp!

Bring your camera!!

(If it rains, the Bunny will be set up in the  
Family Clubhouse for pictures at no cost.)



## Barbecue, Beverages & Bingo Night



Adult Clubhouse

Friday, March 21st

5:30-6:30 pm for Dinner & Mingle

6:30 to 8:00 p.m. for Bingo & Dessert

\$25 per person

Register in the Association Office

Dinner catered by Richard Jones

Pit BBQ -

(Vegetarian option available)



Bring Your Own Beverages

21 Yrs of Age & Older Only

Max. 50 People



March 9th

## Adult Pool Replaster Project Approved



The Adult Pool will be undergoing a major renovation in the next few months, gearing up for the summer season. The pool will be replastered, along with adding new coping stones, tile, and hand rails.

During construction, the pool deck will be padlocked and closed. Once all permits have been signed off from the health department, the pool will be opened and ready for use.

Tile samples were on display at the Town Hall Meeting and residents were allowed to give their input and chose their favorite. We will be going with "Onyx Emerald."

## Work for Green Valley This Summer!

### Lifeguards & Swim Lesson Instructors Needed

Lifeguards must be 15 years of age and possess an American Red Cross Lifeguard certification. Lifeguards are scheduled May 24 to September 1, 2025.

Swim Lessons Instructors must be 15 years of age and possess a WSI (Water Safety Instructor) certification. Lessons offered June 9 to August 15, 2025.

Contact the Association office for details if interested. We will be scheduling a few Lifeguard Training classes this Spring (March to May) or you can contact [www.redcross.org](http://www.redcross.org) for classes at other locations. See page



The next **Board of Directors' Meetings** are at 6:30 p.m. on Tues., March 25th and April 22nd in the Community Room, 10739 Los Jardines West..



Green Valley Homeowners' Recreation Association

10739 Los Jardines West  
Fountain Valley, CA 92708  
Office- 714-962-8205  
Fax - 714-962-4309  
Email - gvhra@aol.com  
Website - www.gvhra.com  
Facebook - Green Valley Rec

Monday-Friday  
9:00 a.m. to 5:00 p.m.

Board of Directors:  
Meetings are held the fourth Tuesday of each month at 6:30 p.m. in the Community Room, 10739 Los Jardines West.

President:  
**Wallace Rodecker**  
Vice President:  
**Stephen Schwarz**  
Secretary:  
**Scott Rogers**  
Treasurer:  
**Linda Tonkovich**  
Directors:  
**Todd Kubota**  
**Tony Obregon**  
**Victoria Olivadoti**

Association Staff:  
Administrative Manager  
**Pam Pieson**  
Recreation, Grounds & Maintenance Manager  
**Paula Moss**

This newsletter is a monthly publication of the Green Valley Homeowners' Recreation Association. The acceptance of advertising does not constitute approval nor endorsement by GVHRA. Furthermore, the Association claims no liability for the content of business and classified ads.

Association Facilities:  
Adult Clubhouse and Pool:  
17250 Los Jardines West  
Association Office, Family Clubhouse, Meeting Room, Community Room and South Pool:  
10739 Los Jardines West  
North Pool: 10824 Los Jardines East

Upcoming Events

February 24 - Winter Stroke Clinic Begins  
February 28 - GVST Reg (New Families)  
March 21 - BBQ, Beverages & Bingo Event  
March 31- GVST Practices Begin  
April 1 - South Pool & Adult Pool Heated  
April 19 - Easter Egg-citement  
May 10 - GVST Dolphin Classic Meet  
May 24 - Lifeguards Begin  
May 26 - Memorial Day Picnic

Memorial Day Picnic

Monday, May 26th  
11:00am to 5:00pm  
Grass Area Behind the Adult Clubhouse,  
17250 Los Jardines West  
Details to follow.  
Games, Food, Contests, Bingo!

MEMORIAL DAY

Family Clubhouse Gets New Refrigerator



GVHRA FINANCIAL STATUS  
BALANCE SHEET  
TOTAL ASSETS = LIABILITY & EQUITY  
AS OF 12-31-24: \$1,543,868.18

FAX & COPY SERVICE

The Association offers use of their fax and copy machine during office hours. (714-962-4309 - fax line)  
Send a fax - \$1 per page, Receive a fax - \$.50 per page  
Copies - \$.10 each (Black & white only)

Mail Slot

We have a mail slot on the west wall of the Association office available to you 24 hours a day where you can drop off your payment, registration, keys, lost & found items, etc.

Street Sweeping Parking

The city sweeps our public streets on the **second and fourth Thursdays of each month**. They will ticket cars parked on the street as the street sweeper passes. Please do not park in the clubhouse parking lots on street sweeping days. The parking lot is for facility users and staff only. Any cars in the lot after 8:00 a.m. may be towed at owner's expense.

Exterior Walls

Exterior walls that are facing streets must be replaced with like-for-like - Fountain Valley Civil Code Section 21.18.070. Since all perimeter walls are block, they must be replaced as such. Walls are painted Dunn Edwards Phoenix Villa DEW324.

Recycle Used Batteries

Recycle your used batteries at the Association Office. We will take them to city hall or the hazardous waste center when the container is full. (No hazardous waste collected.)

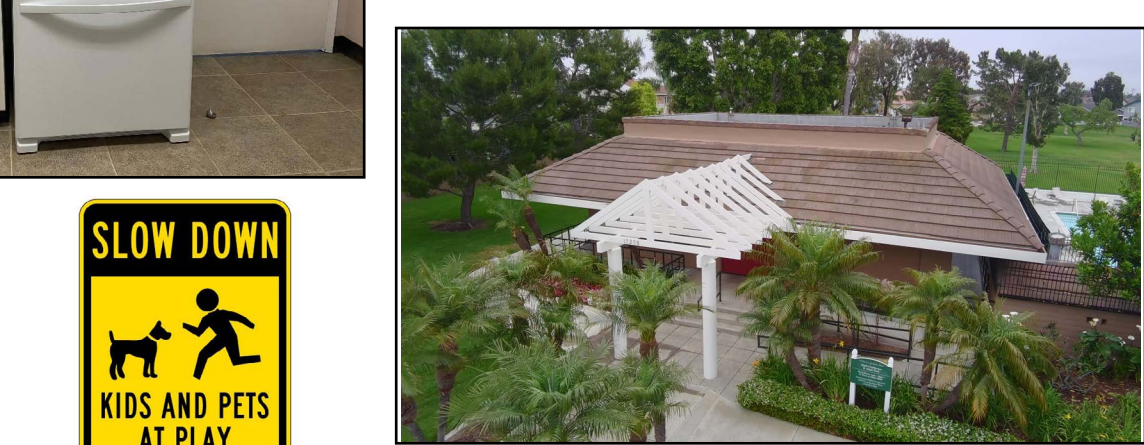
Gazette Advertising

Business Card - \$35 per month  
4"x6" or 6"x4" - \$65 per month

The 10th of each month is the deadline for submitting ads and articles. Ads must be black and white. Advertising is on a month-to-month basis, no contracts. If you have any questions, please contact the Association office at 714-962-8205.

Facility Rentals

Adult Clubhouse:  
17250 Los Jardines West, maximum occupancy is 63  
Family Clubhouse:  
10739 Los Jardines West, maximum occupancy is 58  
Clubhouse Rental Fees:  
\$40 per hour, minimum four hours (Must include set-up & clean-up time)  
\$500 - security deposit. (Separate check that we hold)  
Green Valley has two, nice, air conditioned clubhouses that are available to homeowners and authorized tenants to rent. The clubhouses come with a full kitchen, round & rectangular tables and chairs. Rentals must be made at least 10 working days prior to date desired, no exceptions.  
Rentals must be cleaned up and vacated by midnight on Friday and Saturday and 11:00 p.m. Sunday through Thursday. Live bands are not allowed. Amplified music must be kept indoors with the windows and doors closed. The Adult Clubhouse is handicapped accessible.  
In addition, you must also be able to provide a certificate of liability insurance, minimum \$500,000 coverage per occurrence, from your homeowners insurance company. It is required that it names the Green Valley Homeowners' Recreation Association as additional insured for the date(s) of your rental. This must be turned in to the Association office no later than ten (10) days before the Use Date. Green Valley can no longer just be listed as the certificate holder, but must be listed as additional insured.  
Feel free to stop by the Association office during office hours to check the reservation book or pick up a key to take a look at the clubhouses. We can check the book and hold a date for you for a few days.  
The Family Clubhouse is located in the courtyard directly across from the Association office. The Adult Clubhouse is located north of Slater, next to the Adult Pool.  
The use of the pool is not included in the rental and pool parties are not allowed. The use of inflatables or live animal attractions is not allowed.



HELLO, SPRING

March 20

Theresa "Terri" Simes

Insurance Agency (Lic#0647512)  
17165 Newhope St. #F Fountain Valley, CA 92708  
(714) 966-3000  
TSimes@FarmersAgent.com

Happy St. Patrick's Day!

May your troubles be less  
and your blessings be more  
And nothing but happiness  
come through your door

Call us for a Farmer's Friendly Review!

Member of Presidents Council

FARMERS INSURANCE

Serving Green Valley Residents for 40 years



# FREE BOOK LIBRARIES

There are hundreds of books to choose from! Pick one up, read it, and pass it along!

For adult books, stop by the office any time during office hours and see if there is something of interest to you! The shelves in the Community Room are full of books.

There is a Little Free Library in front of the office with children's books.

**Children's books needed for the Little Library! Please bring them to the Association office or put in the library at the street in front of the office. Thank You!**



Summer Swim Lesson  
Schedule Available  
Mid-May  
*Lessons will be held at  
the South Pool,  
June 9 to August 15*



## Dumpsters for Clubhouse Users Only - Thanks!

Please do not use the  
dumpsters located in the  
clubhouse parking lots.

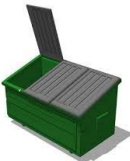
These are for facility  
rentals and Green Valley  
Rec landscapers only.

Thank you for your  
understanding.

There are 1,048 homes in  
Green Valley.

If everyone used the  
dumpsters for their  
personal use, they wouldn't  
be available for those using  
the facilities.

Rainbow  
Disposal will  
come to your  
house free  
of charge to  
pick up large  
items! 714-847-3581.




Wishing you Irish  
luck & a Happy  
St Patrick's Day!  
Monday, March 17th

Consignment

# Bloom Again

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Fountain Valley

Www.bloomagainfv.com

# Wednesday Play Group

Have a toddler or infant at home and want to meet other families in the neighborhood? Or just want to meet other mothers and have someone to visit with? We host a weekly play group for parents/grandparents and their children, ages birth to 5 years.

The group meets on Wednesday mornings from 9:30 to 11:30 a.m. in the Community Room, located next to the Association Office. This is a time for socialization and a chance to become acquainted with others in our community.

Activities: Play activities that encourage interaction between children, arts and crafts, songs, games, circle time, family gatherings, holiday parties, etc..

Fee: \$6/day or \$20 for four days

**Jill Olsen is the Play Group Leader!!**

## North Pool Interior Lights Rewired



## Short Term Rentals NOT Allowed in Fountain Valley

The City of Fountain Valley prohibits Short Term Rentals which are defined as a rental of a residential dwelling or a portion of thereof for a period of 30 consecutive days or less. There are no exceptions to the ordinance. This ordinance, No. 1591 was passed on October 18, 2022.

The penalties that could be applied to someone operating a short term rental are \$1,500 for the first violation, \$3,000 for the second violation, and \$5,000 for the third and subsequent violations.

If you suspect a short term rental in your neighborhood, contact Joshua Aronsen, Code Enforcement Officer, 714-593-4444 or Joshua.Aronsen@fountainvalley.org.



Join Green Valley's Facebook Group for  
up to date information on events, activities &  
announcements!

### GREEN VALLEY REC

This is the official Facebook site of GVHRA, for Green Valley residents, and solely administered by GVHRA. Commenting & posting by others is not allowed.



## HANDYMAN CRAFTSMAN

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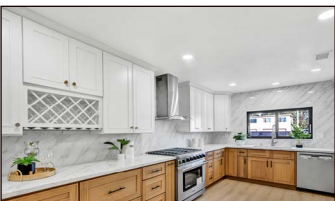
SkytteMike@gmail.com 2 @\_MichaelSkytte 3 f \_MichaelSkytte

Michael Skytte **714-317-0478** Green Valley Resident

## On the Market: Newly Renovated, Luxurious Green Valley Home!

Do You Have a Buyer? Call Lily! 714-717-5095

**10981 Slater Avenue, Fountain Valley**  
5 Bedrooms | 3 Bathrooms | 1,778 SQ FT Plus New STUNNING 550 SQ FT Sunroom!



Better than new! This stunning 1,778 sqft PLUS incredible 550 sq ft sunroom is a contemporary masterpiece in Green Valley that features high-end materials, modern design, and top-notch craftsmanship. Additionally, the low-maintenance backyard is perfect for entertaining. This home is a must-see!



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www.lilycampbell.com

#1 Agent in ALL of Orange County - 5 Straight Years\*  
#1 Agent in ALL of FV-24 Straight Years\*\*

This representation is based on information from Trend-graphix and CRMLS/Association of REALTORS (R) based on data available from 09/2019 and 09/2020. The MLS does not guarantee, or is in any way responsible for its accuracy. Data may not reflect all real estate activity in the market. This report of residential home sales is not meant to imply that sales activity shown above is that of First Team Real Estate, but rather it is an overview of MLS real estate activity in general.



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# TERMITES

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## PiYO LIVE & SOULFusion

### Exercise Classes

PiYO Live is a high energy, low impact exercise format that combines the muscle sculpting benefits of Pilates with the strength and flexibility of yoga, all set to current, fun music that flows continuously. During PiYO Live you will strengthen, stretch, and sweat all in one fun workout!

SOULFusion is a creative blend of yoga-inspired flows, short cardio bursts, balance sequences, and bodyweight and weighted strength training exercises all set to crazy fun music. It offers modifications for all levels. SOULFusion trains strength, balance, and flexibility, and can help improve overall fitness levels. It is driven by music, movement, and motivation. SOULFusion is all of your favorite workouts wrapped into ONE! (\*2-5 lb weights optional! Can also use water bottles.)

All moves are easily adapted to accommodate for injuries and fitness levels. All ages welcome! Come check it out!.

Classes are held Tuesdays 5:00 pm (PiYO) and Thursdays 4:00pm (SOULFusion) in the Family Clubhouse. Classes last one hour.

Fee: \$10 for one class or \$35 for 4 classes.  
Instructor: Green Valley Resident Jamie Ankeny  
Email: [piyoliveja@gmail.com](mailto:piyoliveja@gmail.com)  
Website: <https://me.onpodio.com/piyolivewithJamieA>



## AQUA TONE CLASSES

### POPULAR YEAR-ROUND WATER AEROBICS CLASSES

Aqua Tone is a high intensity, low impact water exercise program that's just as effective as it is fun! To a healthy beat, Aqua Tone includes a complete aerobic segment between warm-up and cool-down segments, for a well-balanced upper and lower body workout that's hard to beat in or out of the water. Aqua Tone takes place in the shallow end of the pool and combines natural water resistance with more than a dozen basic moves you'll learn in no time. Just wear your suit, bring a towel and drinking water. Classes last 45-60 minutes.

**Schedule:** Tues/Thurs/Sat. @ 10:00 a.m.  
**Location:** North Pool, 10824 Los Jardines East

**Fee:** Register with the instructor at class. Aqua Tone - 1 class - \$9 for residents and \$11 for nonresidents. Purchase a 16 class punch card - \$136 for residents and \$166 for nonresidents.

Register before class at the pool. If you wish to pay by Visa or MasterCard, there is a 3% fee. Contact the Association office at 714-962-8205.

**Information:** Dawnette, [aquatonefitness@aol.com](mailto:aquatonefitness@aol.com).

**GET WET TO GET FIT!!**  
**JOIN ANYTIME - COME WHEN YOU CAN!!**  
**PAY FOR ONE CLASS AT A TIME OR**  
**PURCHASE A PUNCH CARD THAT IS GOOD**  
**FOR ANY 16 CLASSES!**

*The pool and pool deck are closed during class.*



## Sign Up for Auto Pay of Your Quarterly Association Assessments

Green Valley has 1,048 homes and the billing of the quarterly assessments is divided into three different billing groups. Group 1 begins their billing cycle in January, Group 2 in February and Group 3 in March. Bills are sent out on the first of the month, and payment is due by the last day of that first month of the quarter.

If you are interested in signing up for auto pay, stop by the Association office with a voided check and complete the ACH Debit Agreement form. Payments are debited on the 15th of the month that you are billed. If the selected date falls on a weekend or legal bank holiday, the debit will take effect on the next business day.

No more late fees, no more 3% credit card transaction fees, no more lost checks!



Tim Olivadoti  
[tim@timolivadoti.com](mailto:tim@timolivadoti.com)  
[www.timolivadoti.com](http://www.timolivadoti.com)  
Lic. #00811199

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## EMERGENCY PREPAREDNESS

*As this is being written, we are in the middle of multiple wind-driven fires, creating havoc in many parts of the Southland.*

*People losing their homes, and everything in them. Many people have lost their cars as well as their homes.*

*This begs the question...*

*Are you prepared for an emergency?*

*Any emergency including fires, earthquakes, or any emergency which can cause an extended loss of power in your home!!*

*There are steps you can take and they are readily available for you to read & follow. Please look up the information & GET PREPARED!!*

*If you need to get prepared for a move, please give me a call, text, or email. I am always here to help.*



Make sure to turn your clocks ahead on Sunday, March 9th. Each day brings more sunshine!

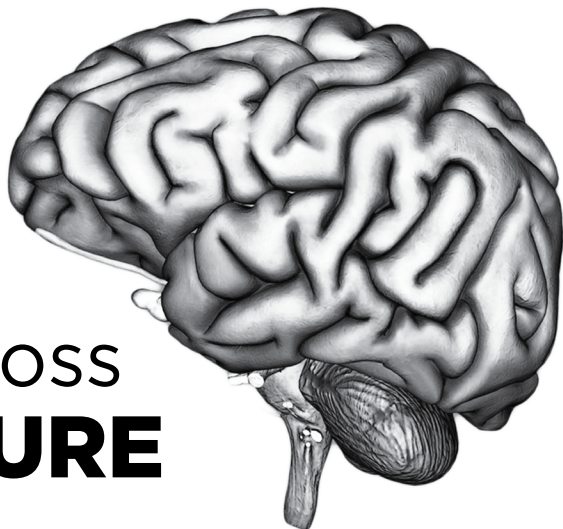
## North Pool Vents Replaced



The vents are located above the North Pool Pump Room and are for the ventilation of the three large pool heaters.



**REAL HELP**  
for Memory Loss  
**ACUPUNCTURE**  
for Seniors



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**Fountain Valley inventory is rising**, which is good news! Historically FV has a lower number of homes for sale than neighboring cities. **Why? Fountain Valley is a GREAT place to live! Why are homeowners staying put?** Their low mortgages. 84% of California homeowners have a fixed mortgage rate of 5% or lower. High mortgage rates prevent many would-be sellers from selling their home and keep buyers out of the market.



**Thinking of Selling?**  
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**VEDA FAITH AFSAHI, D.D.S.**

10533 Slater Avenue in Fountain Valley

Next to 7-11 on Slater & Ward

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**Green Valley Neighbors**

Are you looking for a friendly and professional dental practice that cares about your family’s oral health? Look no further! At Dr. Veda’s, we take pride in being your friendly Green Valley neighborhood dental experts, dedicated to keeping your smiles healthy and bright. Our skilled and compassionate team are here to provide top-notch care for all your dental needs. We look forward to meeting you and your loved ones. Please call us to schedule an appointment with Dr. Veda.

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Free Kindergarten assessment

**Join the Rock & Mineral Club**

We’re back!! Come join the fun and learn about rocks and minerals. You’ll meet some nice folks. All ages are welcome.

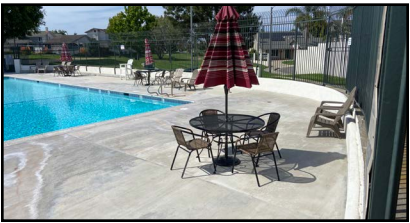
We meet the third Wednesday of each month at 7:00 p.m. in the Green Valley Family Clubhouse. Meetings generally have a speaker, fun crafts and last about two hours.

For additional information, [www.sarmclub.org](http://www.sarmclub.org), [sarmclub@gmail.com](mailto:sarmclub@gmail.com) or contact Carol Williams at 714-501-8147.



**Town Hall Meeting Notes January 2025**  
**Projects Completed in 2024**

- New Bench Installed in North Greenbelt Near Horseshoe Pit
- New Chairs & Umbrellas at the South Pool
- Trash Can Receptacles Replaced in the Park, North Greenbelt
- Painting Exterior, All Facilities & Wrought Iron
- Tree Trimming & Dead Trees Removed Throughout Greenbelt
- New Office Copier
- South Pool Water Change, Stains Removed, Loose Tiles Repaired
- North Pool Deck - Drain Installed, Paint & Repair Front Entryway
- Adult Pool Deck Drains Serviced, Clean-Outs Added
- Upgraded Smart Timer Software (RainMaster)
- Adult Clubhouse Water Heater Replaced; Gas Lines in Pump Room Replaced
- Adult Clubhouse Rusted Gas Lines Replaced from Meter to Building
- Adult Clubhouse Restrooms Plumbing, i.e. new faucets, urinal handles, water lines
- North Pool Front Water Line Replaced, Shut Off Valve Added
- North Pool Restroom Plumbing i.e. toilet replaced, new facets, under sink pipes replaced
- Capital Reserve Report Updated



**Thank You for Calling**

We would like to thank those of you who have contacted the Association office when you see a problem in the greenbelt or with one of our facilities or playgrounds, i.e. broken sprinkler or out of adjustment, graffiti, people not obeying rules, light out in greenbelt, etc. If you see something, please call the office at 714-962-8205 or [gvhra@aol.com](mailto:gvhra@aol.com).





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Highly Recommended by  
Green Valley Homeowner  
Noah Fehser!





# POOL RULES

Pool Hours 6:00 a.m. to 10:00 p.m.  
No Pool Parties or Private Lessons Allowed

- Children under the age of 14 are not allowed in the pool gate without an adult or lifeguard. Children 14-17 years must wear a green swim tag to swim without an adult or lifeguard. Swim tags may be obtained in the Green Valley office and are for residents only.
- Gates must always be kept closed and locked.
- No more than 4 guests per Green Valley adult resident. No pool parties or large groups allowed.
- Any damage to the pool or pool area will be the responsibility of the homeowner.
- Showers are for rinsing off only. No soap or shampoo allowed.
- No alcohol, smoking, illegal drugs, glass or breakable containers allowed. Barbecues must be outside the gated deck area.
- While on duty, the lifeguards are the designated authority. Anyone violating pool rules will be asked to leave. Parents are responsible for their children/guests, regardless if there is a lifeguard on duty. Lifeguards will conduct a mandatory 5-minute safety break each hour. All individuals must exit the pool at that time. No exceptions.
- To assist in the safety of all children, an adult must stay within 5' of small children in the pool at all times. An adult must be within 10' of any child that is not able to swim across the pool.
- All children under the age of 4 (toilet trained or not) must wear a swim diaper or tight fitting plastic pants.
- No toys or flotations allowed. Only those used to assist in swimming safely are permitted.
- Any person having an obvious communicable disease, skin eruption, cut, sore or lesion, eye, ear, nose or throat infection, is not permitted from using the pool.
- In the event of thunder or lightning, the pool will be closed immediately. It will reopen 30 minutes after the last incident.
- No running, horseplay or pushing of others in the pool. Abusive/foul language or lewd conduct is prohibited.
- No bicycles or skateboards allowed in the pool deck area.
- In accordance with Health Department regulations, no pets are allowed in the pool area.
- Proper swimming attire is required.
- All persons swim at their own risk and should not swim alone when no lifeguard is on duty.
- The Adult Pool is for those 21 years of age and older only. No infants or children.

When there is No Lifeguard on Duty - Children under the age of 14 years shall not use the pool without adult supervision.

## Lifeguard Training Courses

Work for Green Valley this summer!  
Lifeguards & Swim Lesson Instructors Needed!!  
Get Lifeguard Certified in Green Valley!!



This American Red Cross Lifeguard Training course will prepare lifeguard candidates to recognize emergencies and prevent drownings and other incidents at a local pool. The course includes three two-year certifications: Standard First Aid, CPR for the Professional Rescuer and Basic Lifeguard Training.

You must be 15 years of age, able to swim 300 yards continuously using front crawl or breaststroke, tread water for two minutes using legs only, and retrieve a 10 pound weight from 7 feet of water and then swim 20 yards with the weight using legs only to qualify for this course. Participants must attend both days of class, demonstrate proficient land and water skills and pass a written exam with a score of at least 80%.

The two-day certification class will be held at the North Pool from 8:00 a.m. to 6:00 p.m. (You must attend both days. You may get out earlier or later on some days depending on the number of students enrolled.) There is an online portion that needs to be completed prior to the beginning of class. Register for one of the following:

- #1 - March 8 & 9 / #2 - March 22 & 23  
#3 April 5 & 6 / #4 - May 3 & 4

The discounted fee is \$250 for new staff, \$125 for returning staff, which includes all materials and ARC fee. New employees, after working 20 hours for GV, \$75 will be refunded to new staff. Students should bring a lunch and swimsuit each day. Minimum 3 students per class. (Returning staff - Sunday class only.)

To register or for additional information regarding becoming a Lifeguard or Swim Instructor, contact the Association office at 714-962-8205.

Upon successful completion of the course, we will send you an application for hire. Our lifeguards are scheduled in four hour shifts on weekends from May 24th to June 8th and daily June 14th to August 26th. Starting wage for Lifeguards is \$17 per hour.

Register for the Green Valley Swim Team on their website:  
[www.gvdolphins.org](http://www.gvdolphins.org)



## 2025 Swim Team Sponsors:

- \$2,000 Platinum Sponsor:  
New York Life Insurance Co - Cory Nguyen
- \$1,000 Gold Sponsor:  
Lily Campbell, First Team Real Estate  
Tim Olivadoti, Seven Gables Real Estate  
Raising Cane's  
Theresa Simes Agency - Farmers Insurance  
Peninsula Orthodontics - Judy Hou
- \$500 Silver Sponsor:  
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Home Base Realty Inc. - Kelly Bradshaw  
Janice Vuong Financial & Insurance Solutions  
Let There Be Rock Music School  
See Breeze Optometry  
Andreason Group Realty, Nancy Andreason
- \$250 Bronze Sponsor:  
Well Quest Living - Carmel Village  
Global Trends Investments - Thomas Lydon Jr.  
First Class Pizza  
Beach House Pediatric Dentistry, Dr. Shah
- Thank you Sponsors!!**

To become a sponsor, email [gvstpresident@gmail.com](mailto:gvstpresident@gmail.com)

## The California Insurance Crisis:

### What Homeowners Need to Know

California homeowners are facing an unprecedented insurance crisis, one that has worsened in the wake of recent wildfires. While these disasters have heightened the problem, California's insurance market was already in turmoil due to rising claims costs, excessive litigation, and increasingly strict regulations. Major insurers have pulled out of the state or sharply raised premiums, leaving homeowners to rely more heavily on the FAIR Plan, California's insurer of last resort, which has seen a 70% increase in policyholders in just a few years. Over the past decade, homeowners' insurance premiums in California have surged by an average of 43.7%, putting homeowners under increasing financial strain. At the same time, many homeowners are also facing nonrenewal of their policies, a growing concern for those already struggling with high rates.

Several factors are contributing to the rising rates and nonrenewal of home policies. One of the main drivers is wildfire risk, as fires have become more frequent and destructive in recent years and insurers are paying out billions of dollars in damages. Also, the cost of water damage claims—often caused by plumbing issues, burst pipes, or appliance failures—has also increased. One of the most overlooked reasons for skyrocketing insurance premiums is the increasing cost of liability claims. Large lawsuits and settlements (from slip-and-fall injuries, swimming pool accidents, dog bites and even social host liability cases) have forced insurers to pay out billions, which ultimately gets passed down to policyholders. As these massive lawsuits become more common, insurers must charge higher premiums to offset the growing risk.

As the risk increases, many insurers are opting not to renew policies, particularly in high-fire areas, or policies with a past claims history. Nonrenewal can leave homeowners struggling to find affordable coverage in a market where fewer companies are willing to offer policies. Some insurers are also changing their underwriting practices to tighten the criteria for new policies, further limiting options. Homeowners receiving nonrenewal notices may be forced to turn to the FAIR Plan, but its high costs and limited coverage make it an unsatisfactory alternative for many.

Combined with the exit of major insurers from the state and the rise in construction and repair costs, homeowners are seeing fewer options and higher rates. As insurers face mounting financial pressure, coverage will be harder to find and the cost will continue to climb.

### What is some of the best advice we give to our clients?:

- Review your policy coverages with your agent annually. Be sure your policy is keeping up with current replacement costs and you are getting all discounts you are eligible for. Never skimp on the replacement cost amount for your dwelling.
  - Take a higher deductible. Most advise against putting in small claims, because your rate will likely go up and some carriers may nonrenew policies with a claims history. We recommend taking a large deductible, making small repairs yourself, and saving on your insurance premium as a result.
  - Invest in ways to proactively protect your home from loss, such as wildfire mitigation management and emergency gas shut off valves. We strongly encourage the installation of alarm systems and leak detection systems with automatic water shut off valves.
  - Bundle your policies together for further discounts.
- Looking ahead, California's insurance market is expected to remain volatile. Working with a personal insurance agent is becoming essential for homeowners to navigate these challenges and secure the best possible coverage in an increasingly unpredictable market.

Green Valley asked Terri to give us some insight to the rumors about homeowners insurance. With the horrible fires in January and policies tough to purchase, we thought it would be helpful to hear from her as Theresa Simes Agency is a nationally recognized Farmers Insurance Agency, located in Fountain Valley for 41 years. See her ad on page two.





Classified Ads

**TRUSTWORTHY CHILDCARE:** 17 yrs exp working in homes w/infants, toddlers & preschoolers. Loving, kind & endlessly patient. Infant First Aid & CPR cert. BA in Psych from UCLA. 310-893-4845.

**DOWNSIZING:** For sale - counter-top rotisserie, “set it & forget it,” perfect cond, \$75; girl’s bike, excellent cond, \$75; set of older golf clubs w/bag & cart, great starter set, great cond, \$75. Text only 714-357-2124.

**FREE DOG SITTER/WALKER:** Willing to look after your dog for vacations/long weekends as long as you’re willing to reciprocate and dogs are compatible. Please call/text Kim at 240-515-7263

**FAMILY PORTRAITS/VIDEO MONTAGE:** Professional Portraits, Holiday Photo-Shoots, Newborn Photography, Head Shots, Video Montage. I do it all/I do it right! GV Res for 20+yrs, Isaak 657-342-1569.

**CAT SITTING:** I could watch your cat while you’re away, if you could watch my cat when I’m out of town. Providing, of course, we determine they are compatible with each other. Gary 714 474-5888.

**HANDYMAN/CRAFTSMAN:** Electrical, plumbing, custom furniture, furniture repairs & refurbishing, cabinets, fences, decks, patio covers, interior trim, remodels. Text Michael 714-317-0478. No job too small.

**KOREAN SKIN CARE:** #1 KBeauty Brand & Award-winning! Vegan & Cruelty Free & one of the fastest-growing Business Opp. in N. America. Call/Text (714) 724-2668 or email: ince1lderm8@gmail.com.

**TUTOR:** Build confidence, test-taking skills/organization skills/improve grades. All grade levels/subjects, college/AP classes, SAT prep, college essays. Exp: premed/medical students. Text Tiffany 714-951-5769.

**DOG WALKER:** Any size/breed. Pet CPR certified. References available upon request. Miyuki 714-594-9181, meyoukeyess@gmail.com.

**OFFICES FOR RENT:** Slater/Ward. Stop working at the kitchen table. Four offices available in a five office suite with shared entry/bathroom. New paint, flooring & lighting. Scott 714-742-8815

**DJ/ MC:** Longtime G V res & former GV Swim Team announcer will help make your gathering special, whether it’s a party, community event, banquet or wedding. John 714-716-7780 or popdude@aol.com.

**HANDYMAN:** Landscaping, ponds, fountains, general upkeep, painting int/ext, stucco, window cleaning, screen replacement, some electrical, power washing, holiday decor, car parts. Call Brian 714-655-0876.

**CATERING:** Need professional catering for groups of 25-50 people? Celebrations, small weddings and corporate events. Delicious options and easy to work with. Text or call: (714) 595-1811.

**10% OFF EV CHARGER INSTALLATION:** Got a new EV or thinking of getting one? Special offer for GV res & friends. Call us now at 714-321-5944. All work done by professionals & follow strict bldg codes.

**ORANGE COUNTY CHILDREN’S MUSEUM:** Our mission is to engage the minds, muscles, and imagination of children and the grown-ups that care about them. Find us at: [www.iamoccm.com](http://www.iamoccm.com).

**AP MATH/AP SCIENCE TUTOR:** 25 yrs + exp tutoring in all AP Math & Science subjects. Patient & caring. Online/On-call/In-person. Call/text/email Long 657-210-0102, [TLCmathsciencetutor@gmail.com](mailto:TLCmathsciencetutor@gmail.com).

**PAINTER:** Interior/Exterior, 20+ years exp, quality work, license, bonded & EPA certified. Call Mike Merli at 714-742-1029.

**TUTOR:** FVHS Alumni/UCI Physics Student, your house or mine (walkable distance from Masuda); any subject, help w/AP classes or org./time mgmt, Sunday afternoons, \$20/hr. 714-488-0640, [ztsherry@uci.edu](mailto:ztsherry@uci.edu).

**ESTATE PLANNING:** Secure your Family’s Legacy. Living Trusts, Wills, Power of Attorney. AmeriEstate Legal Plan, Inc. [www.ameriestate.com](http://www.ameriestate.com). Call Rich at 714-881-1364.

**LACTATION CONSULTANT:** Call for in-home assistance with breastfeeding, weaning, or returning to work. Jillian Clausi, BSN, RN, IBCBC, PHN 714-309-0366.

**Rachael Davis Norwex Ind. Consultant:** Reusable cleaning products, save time, reduce waste & exposure to harmful chemicals. Info, purchases, or host a party. <https://rachaeldavis.norwex.biz/> or text 714.459.3229

**SENIORS:** Are you a senior who’s new to an iPhone, Mac Laptop or IMAC? A senior myself. Lets help you get comfortable w/Apple products. Using Macs since ‘90 & love the ease. \$15/hr Anjela 610-751-3932.

**CAKES & DESSERTS by JoJo:** Custom cakes, cake pops, cupcakes, petits fours, French macaroons, number cakes. Visit JoJo Cakes on Yelp.com. Text/call 714-227-7740 for a quote.

**FREE HAIRCUT:** Receive a free haircut when booking your color appt with Regina at Medusa Salon, 714-968-2424, 1st visit only.

**FREE DOG SITTING:** Dogs must be 15 pounds or less. Large yard for dogs to play. IF YOU CAN RECIPROCATE. Vacations/long weekends. Call Lynne at 714-803-0688.

**STEAM BROTHERS FLOOR CLEANING:** Carpet, wood, tile, grout & upholstery specialists. To see our before & after transformations, check us out on Facebook - Ryan 714-757-7940.

**SEWING:** Need patches sewn onto a new scout uniform? Don’t know where to put those new patches? Iron-on patches not sticking? I can help! Email [suesewspatches@gmail.com](mailto:suesewspatches@gmail.com) or Sue 714-585-2500.

**CARPET CLEANING:** Any three areas - \$60. Also do upholstery, rugs and autos. Call or text Jeff at 714-349-3659 for an appointment or free estimate.

**MUSIC LESSONS:** 4-80 years, piano, trumpet, clarinet, ukulele, accordion, synthesizer, Improv, ear training & band, near Masuda School, teacher w/Doctorate & 25 yrs experience teaching. 714-624-4854.

**FREE PRODUCTS:** Host in your home. ZERO business presentations. Products offered: Senegence, Origami Owl, doTERRA, LuLaRoe. GV res since ‘84. [Izzy.origamiowl@gmail.com](mailto:Izzy.origamiowl@gmail.com) 714-584-90WL

**JEWELRY/GIFTS:** Jim’s Gems - Handmade wire wrapped sterling silver & gold filled gem stone jewelry, gem stone bookends & clocks. Perfect gift for all occasions. Call Jim at 714-615-8570.

**MATURE TRILINGUAL TUTOR:** English, French, Vietnamese, over 10 years exp with K-8 students. Experience with diverse learners. Your place in GV or at the FV Library. Call 714-707-9173.

**SINGER:** Soloist available for your party or event. 50’s & 60’s music. Call, text or email Michael at 714-915-3398, [mcorcoran3@socal.rr.com](mailto:mcorcoran3@socal.rr.com).

**MATH TUTOR:** It’s not as hard as you think. Math is easy for me. It can be easy for you, too! All grades & ages, elementary through adult. Call Phil at 424-634-9958. GV & nearby areas.

**POOL SERVICES:** Free estimates. Over 25 years experience. Discount to Green Valley residents. Call Joe at 714-580-5340.

**PIANO LESSONS:** In my Green Valley home. Beginners to early advanced. \$70 per month for four half-hour lessons. Call Julie at 714-916-0277.

**30-50% OFF SELECT MARY KAY...HUGE SALE!:** Pamper yourself & friends. Great gifts, too! All other women’s/teen/men’s items 20% off always at [marykay.com/kconstantine](http://marykay.com/kconstantine). Kim 714-335-2280.

**ATTORNEY:** For business litigation, contract law, elder law, employment misdemeanors, or torts! Call Kiff Crandall at 714-415-1001..

**ORGANIZERS:** Clear your clutter! Get organized to save time & money. 10+ years exp as organizers. Call Thea & Gayle at 714-962-9756.

**CLEANING:** High pressure water cleaning: mobile siding, driveways, sidewalks, patios, store fronts, graffiti on walls, and specialty cleaning needs. Call Matt or Steve at 714-963-2633.

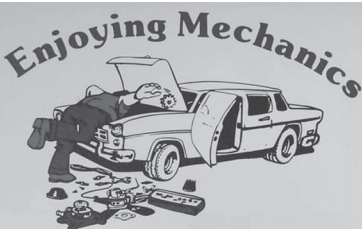
**TILE, MARBLE, GRANITE:** Antonio Catini Custom Tile at 714-964-5382 for kitchen, bathroom, etc. Guaranteed reliable, experienced workmanship that will add beauty & value to your home.

Green Valley residents may place a classified ad free of charge. Deadline is the 10th of each month. Email ads to [gvhra@aol.com](mailto:gvhra@aol.com). Please notify the office when you would like your ad removed. Thanks!

For Your Convenience

We have a mail slot on the west wall (back side) of the Association office. This is available to you 24 hours a day where you can drop off your payment, registration, keys, lost & found items, etc. Make your payment when you are out for your daily walk.

Also, the Association office accepts Visa and MasterCard. There is a 3% transaction fee. You can make payments by phone, 714-962-8205. Earn points or miles!



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17420 Mt.Herrmann St, Fountain Valley

- 2 Year 24K mile warranty
  - Free shuttle to Green Valley!
- \$20 Off anything your vehicle needs**
- Any service of \$75 or more

Call to schedule your appointment today!

714-540-7071 Est 1971

Pool Info

Pool parties and private lessons are not allowed.

Heaters: The pools are heated to 84 degrees. All three pools are heated!

The Adult Pool will be heated April 1st.  
The South Pool will be heated April 1st.  
The North Pool is heated year-round.



Lifeguards: They will begin May 24th. Anyone under the age of 14 years must have adult supervision.

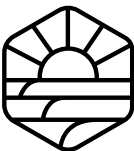
Small Children: Any child not potty trained should wear a swim diaper. To assist in the safety of all children, we ask that an adult stay within 5’ of small children in the pool at all times. We also require that an adult be within 10’ of any child that is not a strong swimmer or able to swim across the pool in the deep end.

Aqua Tone: Water exercise classes are held three times per week at 10:00 a.m. at the North Pool. The pool and pool deck are closed during class.

Stroke Clinic: The Winter Clinic will be held February 24th to March 28th from 3:30 to 7:15 p.m. The pool and deck are closed during class.

Swim Team: Practices begin March 31 from 3:30 to 7:15 p.m. at the North Pool. The pool and deck are closed during practice. There are four Saturday home meets

Summer Swim Lessons: Lessons are held at the South Pool June through August.



SURF CITY SMILES  
ORTHODONTICS

17220 Newhope St. Suite #227  
Fountain Valley, CA 92708  
(714) 979-1400

Inside the Los Caballeros Sports Village



Green Valley Community Calendars

March 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1 Aqua Tone
2	3 Stroke Clinic	4 Aqua Tone Stroke Clinic PiYo Live Class	5 Play Group Stroke Clinic Association #1 Mtg	6 Aqua Tone SOULFusion Class Stroke Clinic	7 Stroke Clinic	8 Aqua Tone Lifeguard Training
9 Lifeguard Training <i>Daylight Savings Time Begins</i>	10 Stroke Clinic Gazette Ads Due	11 Aqua Tone Stroke Clinic PiYo Live Class Association #12 Mtg	12 Play Group Stroke Clinic	13 Aqua Tone SOULFusion Class Stroke Clinic GVST Parent Mtg & Ice Cream Social Street Sweeping	14 Stroke Clinic	15 Aqua Tone
16	17 Stroke Clinic  <i>Happy St. Patrick's Day</i>	18 Aqua Tone Stroke Clinic PiYo Live Class Association #2 Mtg	19 Play Group Stroke Clinic	20 Aqua Tone SOULFusion Class Stroke Clinic  <i>First Day of Spring</i>	21 Stroke Clinic <b>BBQ, Beverages &amp; Bingo Event</b>	22 Aqua Tone Lifeguard Training
23 Lifeguard Training  30	24 Stroke Clinic  31 Swim Team Begins	25 Aqua Tone Stroke Clinic PiYo Live Class <b>Board Meeting</b>	26 Play Group Stroke Clinic	27 Aqua Tone SOULFusion Class Stroke Clinic Street Sweeping	28 Stroke Clinic Ends	29 Aqua Tone

April 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Swim Team Aqua Tone PiYo Live Class <b>Adult Pool Heated South Pool Heated</b> <i>April Fools Day</i>	2 Play Group Swim Team Association #1 Mtg	3 Aqua Tone Swim Team SOULFusion Class	4 Swim Team	5 Aqua Tone <i>Lifeguard Training</i>
6 Lifeguard Training	7 Swim Team	8 Aqua Tone PiYo Live Class Swim Team Association #2 Mtg	9 Play Group Swim Team	10 Aqua Tone SOULFusion Class Swim Team Gazette Ads Due Street Sweeping	11 Swim Team	12 Aqua Tone
13	14 Spring Break Week	15 Aqua Tone PiYo Live Class	16	17 Aqua Tone SOULFusion Class	18 Office Closed at Noon	19 Aqua Tone <b>Easter Egg-citement</b>
20 Happy Easter!	21 Swim Team	22 Aqua Tone PiYo Live Class Swim Team <b>Board Meeting</b> <i>Earth Day</i>	23 Play Group Swim Team	24 Aqua Tone SOULFusion Class Swim Team Street Sweeping	25 Swim Team <i>Arbor Day</i>	26 Aqua Tone
27	28 Swim Team	29 Aqua Tone PiYo Live Class Swim Team	30 Play Group Swim Team			

Any updates to this calendar will be on our website - [www.gvhra.com](http://www.gvhra.com)