



Homeowners Association

*Project Newsletter #2*  
November 10, 2021

Dear Members of the Bel Air Glen Homeowners' community,

Fall is in the air and the holidays are right around the corner. As promised, here is our 2<sup>nd</sup> newsletter to let you know what we've been up to on the gating project in the last few weeks.

On October 20, 2021, we sent a letter to those residents living in the Bel Air Ridge HOA, east of Beverly Glen Blvd. to provide them information about the gating project and answer questions they raised at the October 3, 2021 Town Hall. We believe transparency for those residents on our side of Beverly Glen Blvd. is important and the right thing to do. Attached please find a copy of the letter and FAQs we sent to those Bel Air Ridge residents.

We also reached out to the board of directors of the Bel Air Ridge HOA on October 27, 2021, inviting them to meet with us to discuss their concerns about the gating process, along with responding to the issues which they raised in prior communications with the City of Los Angeles in response to the notice received from the City's Bureau of Engineering in the recent past. We have not received a response from their Board yet, but we are hopeful we will be able to meet with them and discuss the interest many of their residents who live east of Beverly Glen Blvd. have in supporting this project.

We look forward to replies and questions that we may receive in response to those communications, and we will incorporate responses into our FAQs that we are sending out with each of our gating project newsletters.

We've been planning and will soon begin holding "Mini Town Halls" for our Bel Air Glen residents shortly. Due to the change in the weather and the need to mask and socially distance from one another, we'll be holding much smaller get togethers than the October 3<sup>rd</sup> outdoor Town Hall. Everyone will be notified shortly for their specific meeting date for your portion of the community, since we won't have room for everyone at the same time indoors. These meetings will be held in our Clubhouse. The purpose of these Mini Town Halls will be to hear from our homeowners in a thoughtful and constructive manner. Our goal in holding these meetings is to ensure everyone is heard and informed. We plan to schedule these Mini Town Halls in the coming weeks. We'll be asking residents to RSVP so we can determine the number of such events to schedule.

We've also been diligently meeting with technology companies to learn about the technical gate options that are out there, and which will best fit our community's needs, in light of some of the concerns which have been advanced. We will keep you posted as we gather this information.

We are in the process of revising the gate designs so that all three gates are both exit and entrance. We hope to have renderings for what the gates will look like shortly.

In addition, we're also in the process of updating our website to include copies of the newsletters and FAQs that we've been distributing and other useful information regarding the status of our gating project, such as gate designs and technology as and when they become available.

**IMPORTANT-** We would like to ensure we are reaching ALL of our residents in a timely manner, which is why we are asking EVERYONE in our HOA for their current email address, so we can email such notices and future newsletters; and possibly, avoid having to print out these communications and thereby save some trees here and there. Please send your email addresses to our manager, Gregg Landis, at [gregglandis@belairglen.com](mailto:gregglandis@belairglen.com). The email addresses will ONLY be used by Gregg in order to email information about the gating project and other HOA matters to each resident.

If you support the gating project, we encourage and welcome you to show your support by electronically signing a support card here if you haven't already signed one in person: <https://app.hellosign.com/s/9ZbDv0Lh>. If you wish to prepare your own letter of support, or if you wish to submit any other comments or questions, please email them to our email address dedicated to the gating project: [belairglengate2021@gmail.com](mailto:belairglengate2021@gmail.com).

Thank you SO much to those that have reached out to us by phone, email, or other means with questions and comments. Don't fret if you have not received a direct reply back from us. Rest assured that we carefully review each of your communications and provide responses to your comments and questions in these regular newsletters and FAQs.

For further information about the gating project, please see the attached FAQs #2 which provide more in depth answers to your questions and concerns.

Thank you very much.

*Your Board of Directors*



October 21, 2021

Homeowners Association

Dear Neighbors at Bel Air Ridge:

Many thanks to those who attended our recent Town Hall Meeting on October 3, 2021. We're sorry we didn't get a chance to meet all of you, or have time to address everyone's questions. We'd promised to keep the meeting short, as the weather was extremely hot that Sunday. To the point raised by several of you that you didn't feel we'd kept you informed enough about our gating project, as neighbors, we do need to hear one another, given we are groups who govern ourselves within our neighboring HOAs. So, with this letter, we'll begin to do better by answering two of the main questions raised at the Town Hall by those living in the Bel Air Ridge HOA, east of Beverly Glen Blvd (let's refer to you as our Bel Air Ridge East Neighbors). In addition, *please see the attached FAQs* addressing other questions or concerns which surfaced during our Town Hall.

You first asked how much time would be lost by someone driving down Angelo if entering from Beverly Glen. Foreseeably, they would be stopping at two gates for those who live south of Briarwood Park. Our traffic engineers advise it would be seconds. Why? Each of you Bel Air Ridge East Neighbors will be provided with four radio-frequency identification (RFID) electronic stickers per household, which the gates sense before your vehicle reaches them. It's not like the old days of trying to find your old clicker in your bag or on the floor or programming your car's remote. The RFID will open all entrance gates on Angelo (i.e., the northbound gate at the Angelo/Beverly Glen intersection and the southbound gate at the BAGHOA/BARHOA border). *Note that ALL EXITS WILL BE pressure sensitive so that they will open automatically for any vehicle exiting.*

In order to address the next question, we'll take it in two parts. The question was, "for those drivers coming up Briarwood to use Angelo in order to get to Beverly Glen and avoid the stoplights, once they come up Briarwood to Angelo and see the first gate, how will our Bel Air Ridge East Neighbors deal with those drivers now having to come back down Briarwood and back on to Beverly Glen?" The answer is twofold.

- First, the City will/can erect a sign at the corner of Briarwood and Beverly Glen which will say "No Public Access to Beverly Glen," or "Thru street permanently closed to non-residential traffic," or "Private Street," or words to that effect.
- Second, since we know signage is not always a deterrent, we have been assured by all of the traffic engineers that Waze, etc. will pick this up and reroute, and those who pass the sign anyway will only try once. Therefore, within a short time, we believe privatizing the portion of Angelo within the Bel Air Ridge HOA will deter unwanted speeding traffic through your neighborhood, as well.

We understand the issues which may prevent gating Bel Air Ridge HOA East because of access to the Briarwood Park on Almaden, but please know that we, the Bel Air Glen HOA,



Homeowners Association

would wholeheartedly support Bel Air Ridge HOA's efforts to install a gate on Briarwood north of Almaden.

We'll continue to keep you Bel Air Ridge East Neighbors informed on our gating project, as we work to maintain transparency and continue to address the safety of our neighborhood. Our efforts on gating stem out of real concern for the safety of our residents given the onset of Waze and other traffic apps which are sending unwanted and hazardous vehicle traffic through both of our communities at an unprecedented rate. We hope we can all work together to keep our neighborhood safe and thriving.

We look forward to continuing our dialogue, and for those who have additional questions, please feel free to reach out to our board at [belairglengate2021@gmail.com](mailto:belairglengate2021@gmail.com).

Sincerely,

*The Bel Air Glen HOA Board of Directors*

Bel Air Glen Homeowners' Association  
Street Privatization and Gate Project  
Frequently Asked Questions (FAQs)

**1. Were the YES cards which were available at the October 3, 2021 Town Hall meeting supposed to constitute a vote on the Street Privatization and Gating Project (the "Gating Project")? Does any such vote need to be via secret ballot?**

- *No. The cards at the October 3<sup>rd</sup> Town Hall were simply an expression of support of the Gating Project which we will forward to the City, as the City had advised us that they would like to receive such written expressions of support to supplement our application for the Project.*
- *A vote of the Bel Air Glen HOA membership on whether to apply to the City of Los Angeles for the Gating Project was previously conducted in late 2017/early 2018, under the supervision of the HOA's outside legal counsel. An overwhelming majority of the Bel Air Glen HOA homeowners voted in favor of pursuing the Gating Project during that vote. Unlike the requirements for an election of the HOA's board of directors, state HOA law (the Davis-Stirling Act) does not require that a vote to authorize the Gating Project comply with any secret voting procedures. That is why the 2017/2018 vote on the Gating Project was not required to be, nor was it, conducted via secret ballot. While not required to be a secret ballot, the 2017/2018 voting procedures did comply with all of the Bel Air Glen HOA's governing documents, including the CC&Rs and By-Laws.*

**2. Why ask the City to privatize portions of Nicada, Woodwardia and Angelo Drives now?**

- *With the emergence of Waze and other traffic flow apps, the Bel Air Glen HOA community has been plagued by cut through commuters from Beverly Glen Blvd. During rush hours, cut through drivers coming up Beverly Glen Blvd., exit that street to head east on Briarwood or Nicada, and then attempt to race through the community on Woodwardia and Angelo in an effort to jump ahead of other cars on Beverly Glen Blvd., only to bottleneck a half mile later when they have to merge back onto Beverly Glen Blvd. Per the Traffic Assessment the Board commissioned in February 26, 2020, our community experiences on average 254 cut-through drivers from 4:00 p.m. – 6:00 p.m. **every weekday.***
- *As a result of the above, the cut through drivers back up over such large areas of the community's streets, such that our residents cannot leave or enter their driveways for long periods. Alternately, the cut through drivers, when afforded the opportunity, speed through our narrow, winding streets creating serious and*

*potentially life-threatening safety hazards for our community's many walkers, joggers, and children using the rights of way.*

- *Our homeowners have found backing out of our driveways onto Angelo and Woodwardia has become a particularly treacherous maneuver, as many of the homes in the community have one-car length driveways situated right at the street; and there has been excessive wear and tear on the streets requiring extraordinary maintenance and repair. Gating off Angelo and Nicada is the only way to ensure this dangerous and burdensome condition stops. To place gates at these locations, the City of LA requires us to vacate and privatize the portions of Angelo, Nicada, and Woodwardia that will be within the gates.*

**3. Why doesn't the HOA just install "No Right Turn" or "No Through Traffic" signs to reduce traffic on Woodwardia Drive and Angelo Drive?**

- *Our traffic and engineering consultants, as well as anecdotal reports from the City and other communities which have attempted to use signage to solve their traffic flow and safety issues, report that signs do not work. Signs only work to deter drivers who comply with them. And, we all know compliance is very unlikely from hassled commuters who think they can save a few minutes on their commute and get a break from the jammed conditions on Beverly Glen Blvd.*
- *Our consultants have advised that compliance with signage requires active police enforcement for effectiveness, which is not going to happen consistently given our overworked police departments. Keep in mind too the burden that signage would cause to our residents and invited guests **because our homeowners would also have to comply with "No Right Turn" signs at Nicada.** So, all of us who today enter the community at Nicada would instead have to stay on Beverly Glen Blvd, in traffic, until Angelo. That is an unworkable proposal.*

**4. Where will any proposed gates be located?**

- *There will be a main entry and exit gate on Nicada.*
- *There will an entry and exit gate at the northerly end of Angelo Drive at the intersection of Angelo Drive and Beverly Glen Blvd.*
- *There will be an entry and exit gate at the other entrance on Angelo Drive at the boundary between the Bel Air Glen HOA and the Bel Air Ridge HOA.*

**5. Isn't it true the initial application to the City of Los Angeles said the gate at Angelo Drive and Beverly Glen Blvd. would be exit only?**

- *Yes. However, in response to comments from our community, we are working on revising the design of that gate to be both an entrance and exit, just like the*

*other two. Our traffic consultants and engineers are busy preparing new specifications and renderings of the location, which hopefully will be available in the next couple of weeks.*

**6. Won't the addition of security gates pose an inconvenience and delay to both homeowners and emergency responders?**

- No. If the HOA's applications to the City are approved and the gates are installed, our homeowners' access will not change significantly because radio frequency ID (RFID) readers will be made available to all of our HOA's homeowners, as well as our neighboring residents in Bel Air Ridge HOA who live east of Beverly Glen Blvd. and the folks living east of Beverly Glen who are not within either the Bel Air Glen HOA or the Bel Air Ridge HOA. With the RFID readers, the entrance gates take mere seconds to open. All exit gates (i.e., the southbound gate at the Bel Air Glen HOA/Bel Air Ridge HOA border, and the northbound gate at the Angelo/Beverly Glen intersection) will be pressure sensitive so that they will open automatically for any vehicle exiting.*
- Emergency personnel such as the Fire Dept., ambulances and police all will be provided transponders and other means of overriding the gate technology (which is standard practice for other gated communities,) so they can freely and rapidly enter the community to address emergencies just as they do now.*
- Service and delivery personnel such as DWP, LADOT, PG&E, Amazon, UPS and USPS will also be provided access.*

**7. Won't the addition of gates make our community less safe in case of an emergency?**

- During emergencies, where many residents may need to exit the area quickly such as a wildfire or an earthquake, the gates can automatically be locked open when needed. This action can be done manually in person at the gates, or remotely from an ipad, iphone, or computer. The HOA, as is standard practice for gated communities in Los Angeles, would appoint persons within the community to have this authority to lock open the gates during emergencies. The gates will also be equipped with battery backups in the event of an electrical power failure.*

\* \* \*

Bel Air Glen Homeowners 'Association  
Street Privatization and Gate Project  
Frequently Asked Questions (FAQs) #2

1. For any of those homeowners who may not have attended the October 3rd Town Hall or who may not have reviewed the contents of Newsletter #1 and FAQs #1, we attach another copy of those two items with this FAQs #2. The more important issues contained in those prior publications are summarized as follows:

- *ALL three gates will be both entry and exit gates. No car that is authorized to enter the community will have to re-direct to the Nicada entrance.*
- *ALL three gates will have pressure sensitive plates for fast exit, meaning the exits will sense a car approaching and begin to open before the car reaches the gates. For entry into the gates, the technology being considered will enable residents to enter quickly via their radio frequency identification (RFID) pass or a gate code.*
- *For visitors, residents with permanent authorization (i.e., those within the Bel Air Glen community and those south of our community, who are in the Bel Air Ridge community and live east of Beverly Glen) can provide their gate code to the visitor for easy access at ANY of the entry gates.*
- *EMERGENCY SERVICES, CITY TRASH, UTILITIES, PUBLIC WORKS, ETC. WILL HAVE AN OVERRIDE FOR THE GATES FOR 24-HOUR SEAMLESS ENTRY. ENTERING AND EXITING ANY OF THE THREE GATES WILL TAKE SECONDS.*
- *For deliveries such as Amazon, UPS, FedEx, etc., they will have access much the same way any visitor to a secured apartment building or condo has.*

2. Entering and exiting through the gates.

- What is the process and technology for residents, guests, carpoolers, and others to enter and exit the gates?
  - *The Board is looking at a number of systems which allow for seamless access for any visitor, guest, worker, delivery person, party guest, caregiver, gardener, carpoolers, etc. who any resident wants to give access to their property. Some of the types of technology that we are exploring include: remote access through smart recognition devices such as RFID readers or via cellular phone or other smart device; and in person verification via entry code and/or video or intercom interaction with a third party vendor who can open*



*the gates upon confirming authorization. We will provide more specifics as we explore these options with the technology providers and coordinate with the City on their preferred methods.*

- We are having a party. How do our guests get in?
  - *Your guests can come in from any gate if you provide them the needed access. Depending on the technology ultimately selected, you may be able to provide them your entry code or your guests may be able to use the electronic box to call you for you to “buzz” them in. Or, you may be able to open the gate by simply pressing a button on your phone. We’re also looking into land line access as well. The access procedure will be the same for workers, caregivers, or any others who you wish to provide access.*
  - *AGAIN, ALL homeowners will be provided a sufficient number of whichever one of the access technologies is selected. If you should need more, they will be available.*
- What about Car Poolers?
  - *Carpool Moms and Dads: please rest assured that as residents in our HOA and our surrounding community of Bel Air Ridge, we will be able to provide the very same access to you folks who carpool as we will do any of those categories of persons identified above. Simply contact our HOA Manager Gregg Landis at: [Gregglandis@belairglen.com](mailto:Gregglandis@belairglen.com). Please provide Gregg your contact information (Cell/email address) and when we get to the point of issuing access, we’ll make sure you are included.*
- What about our neighbors who live in the Bel Air Ridge HOA east of Beverly Glen Blvd., how will they enter and exit their homes?
  - *We’ll be providing the same access to those residents as we do for our residents.*
- What if the system malfunctions?
  - *The systems the Board are considering will have been thoroughly tested and reviewed. There will be 24 hour, 7 days a week oversight in the event of any minimal interruption in functionality.*
  - *During emergencies, or as and when needed (such as in the rare event of a system malfunction), the gates can automatically be locked open when needed. This action can be done manually in person at the gates, or remotely from an ipad, iphone, or computer. The HOA, as is standard practice for gated communities in Los Angeles and elsewhere, would appoint persons within the community to have this authority to lock open the gates during emergencies or*

*as when needed. The gates will also be equipped with battery backups in the event of an electrical power failure.*

- *Remember that we are not inventing the wheel here. One needs only look to any of the many gated communities up and down Mulholland, and across the country, or any secured-access building to know these systems have been working successfully for decades.*
- *Will the gates result in congestion on Beverly Glen Blvd. caused by cars attempting to enter the gates?*
  - *Our traffic consultants and engineers have designed all three gates to avoid traffic congestion. There will be plenty of room on Nicada and Angelo before the entry gates so that vehicles will not block traffic on Beverly Glen. For our community's residents and those living in Bel Air Ridge east of Beverly Glen, and other authorized vehicles, they will have RFID or other electronic means to enter which signal to the gate to open when the vehicle is within a short distance from the gate, resulting in little to no queuing.*
  - *For vehicles that are not preauthorized, there will be room on Nicada and Angelo for several cars to line up before the call box while their authorization to enter is confirmed. On Nicada, these cars waiting to confirm authorization will not impact the cars with RFID readers because they will have a separate lane to line up in.*
  - *In addition, there is an existing deceleration lane on Beverly Glen before Nicada and Angelo that additional vehicles can wait in outside of the flow of Beverly Glen traffic in the remote chance there is an unusually large number of vehicles that need to simultaneously receive authorization to enter the community.*
- *Why aren't we trying signs and speed bumps?*
  - *Our traffic and engineering consultants, as well as anecdotal reports from the City and other communities which have attempted to use signage to solve their traffic flow and safety issues, report that signs do not work. Signs only work to deter drivers who comply with them. And, we all know compliance is very unlikely from hassled commuters who think they can save a few minutes on their commute and get a break from the jammed conditions on Beverly Glen Blvd.*
  - *Our consultants have advised that compliance with signage requires active police enforcement for effectiveness, which is not going to happen consistently given our overworked police departments. Keep in mind too the burden that signage would cause to our residents and invited guests because our homeowners would also have to comply with "No Right Turn" signs at Nicada. So, all of us who today*

*enter the community at Nicada would instead have to stay on Beverly Glen, in traffic, until Angelo. That would be an unacceptable result, especially considering it will not solve the traffic congestion and safety hazards.*

- *Speed bumps are similarly ineffective. While they may slow down some drivers (though that is speculative), slowing down some drivers will also not solve the traffic congestion and safety hazards. In fact, our consultants advise that drivers can and do speed between speed bumps and can still drive faster over the speed humps than our community would want. Cut through drivers would only be deterred from using BAG's streets if there were so many speed bumps, so close together that they made traffic slower than on Beverly Glen at rush hour. A result like that would also be unacceptable for and negatively impact BAG residents.*

3. Why isn't the Board providing residents specifics about the exact gate design, gate technology, gate location, and final cost of the project, etc.?

- *These details are evolving and undergoing a collaborative process with all of you and the City. The Board is presenting residents with the most current information as it becomes available. For example, the initial engineering designs are in the process of being revised to accommodate many of the concerns and issues the community has been and are raising. The engineering designs, gate designs, and technologies to be integrated such as smart access via a variety of possible technologies and locations are also subject to review, revision and final approval of many different City of Los Angeles departments. We are also regularly meeting with technology companies to learn what are the options that will best serve our particular community based on the feedback we have and continue to receive from you with your top concerns – such as quick access for deliveries, caregivers, guests, car pools, etc. The Board also goes through a competitive bidding process for the various vendors that may be selected, which will require competitive bidding and the analysis of the best vendors and technologies to use.*
- *This process is somewhat like a Thanksgiving meal – there are a number of ingredients to be considered, remembered to be placed in the grocery store basket, paid for, not to mention everyone's food preferences and food allergies, and who wants or doesn't want to be seated next to whom at the table. All of these various elements are subject to a bit of change as the planning and actual meal evolve. So too are the final designs and technology for the Gating Project in process.*

4. How much will this Gating Project really cost and how much will my HOA monthly dues go up?

- *The financial aspects of the street vacation and gating process involve many different elements and variables. We've been working with our planning consultants, our project managers, various vendors, traffic experts and land use attorneys throughout the process to provide us with realistic estimates of the interim and final cost of the Gating Project. We will be providing a final projected breakdown of the costs incurred and to be incurred shortly. But, for now, attached are some of the various categories of costs and approximate expenses incurred to date.*
- *As mentioned at the October 3, 2021 Town Hall and in the past set of FAQs (see attached), the monies to pay for the Gating Project are coming from savings which the HOA has been maintaining over the years for this project.*
- *No monies which are or will be on deposit in our HOA Reserve Account will be used for the Gating Project.*
- *There has been a line item in the annual budget each year for the past several years, which has funded the costs thus far incurred and will continue to fund the costs into the near future. There is no special assessment planned. We have found a lender who will provide the HOA with a 10 year term loan to fund any required costs should the application be approved and we begin construction, which in all likelihood would not commence prior to 2023.*
- *The costs of maintenance of any newly acquired private streets has been calculated and budgeted for in the future. Many of the future costs are for the lifetime of the private streets, which we will be funded with future additions to the current HOA reserve fund.*
- *It's important to remember we have not raised our monthly HOA dues for several years now. Any projected increase in monthly HOA dues, if needed, for the Gating Project would not occur until 2023. And even then, any increase will be modest. As we have said before, any of our original homeowners or those on fixed income, or any homeowners who cannot afford any such future Gating Project-related HOA dues increase will be eligible for a special program which the Board will approve, by which such increases will be deferred.*

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**BEL AIR GLEN HOA GATING PROJECT**  
As of 09/30/2021

Category of Vendor Services Provided	Approximate Amount
Project Management, Engineering, Design, Consultants	
Project Management	\$94,100
Architect/Design Services	\$45,900
Engineering	\$26,500
Surveying/Mapping	\$16,900
Traffic Consultants	\$35,400
Subtotal	\$219,300
City of Los Angeles Application Filing Fees	
City Filing Fees	\$29,700
Subtotal	\$29,700
Legal Fees	
Corporate Authorization	\$27,800
Land Use Planning	\$332,000
Responding to David Curtis's Incorrect Claims with the City & Councilman Koretz's Office	\$42,900
Subtotal	\$402,700
Total	\$651,700

Bel Air Glen Homeowners' Association  
Street Privatization and Gate Project  
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2. How can you say a majority of HOA homeowners approved the Gating Project in light of the opponents who are not in favor?
  - *When the HOA conducted the vote of the HOA members in 2017/2018, the results which were promptly circulated to all homeowners was as follows:*
    - *Homeowners eligible to vote:* 220
    - *Homeowners responding:* 191
    - *Homeowners in favor of the Street and Gate Project:* 172
    - *Homeowners not in favor of the Street and Gate Project:* 19
  - *Since the 2017/2018 vote showed overwhelming support for the Gating Project (out of those who voted, 90% in support and 10% opposed), the Board of Directors duly prepared and submitted the Gating Project application.*

3. Why ask the City to privatize portions of Nicada, Woodwardia and Angelo Drives now?

- *With the emergence of Waze and other traffic flow apps, the Bel Air Glen HOA community has been plagued by cut through commuters from Beverly Glen Blvd. During rush hours, cut through drivers coming up Beverly Glen Blvd. exit that street to head east on Briarwood or Nicada and then attempt to race through the community on Woodwardia and Angelo in an effort to jump ahead of other cars on Beverly Glen Blvd., only to bottleneck a half mile later when they have to merge back onto Beverly Glen Blvd. Per the Traffic Assessment the Board commissioned in February 26, 2020, our community experiences on average 254 cut-through drivers from 4:00 p.m. – 6:00 p.m. **every weekday.***
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5. Where will any proposed gates be located?

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6. Isn't it true the initial application to the City of Los Angeles said the gate at Angelo Drive and Beverly Glen Blvd. would be exit only?

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*communities in Los Angeles, would appoint persons within the community to have this authority to lock open the gates during emergencies. The gates will also be equipped with battery backups in the event of an electrical power failure.*

9. Won't this cost our HOA a lot of money which our homeowners will have to pay either through a special assessment or much higher monthly HOA dues?

- *No. As mentioned at the October 3, 2021 Town Hall, the monies to pay for the Gating Project are coming from savings which the HOA has been maintaining over the years for this project. No monies which are on deposit in our HOA Reserve Account will be used for the Gating Project.*
- *There has been a line item in the annual budget each year for the past several years which has funded the costs thus far incurred, and will continue to fund the costs into the near future. There is no special assessment needed, and with proper fiscal management and a term loan which will be repaid over 10 years, the increase in monthly HOA dues, if needed, would not occur until 2023 and even then, will be modest. Any homeowners who cannot afford any such HOA dues increase will be eligible for a special program by which such increases will be deferred.*

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