

Meeting Minutes

**Annual Meeting of the Members of the Rocky Ridge Properties Owners Association**

Meeting Date: **September 25, 2021**

Location: internet ZOOM meeting

Meeting Time: 11:00 a.m.

**Zoom Meeting:** Given the ongoing pandemic, the board determined to hold the meeting through a zoom internet connection (rather than through an in-person meeting, as has been the case in prior years).

**Notice of Meeting:** Notices of the ZOOM meeting that originally was scheduled for 9-4-21 were sent to the homeowners in early August. Unfortunately, due to the wildfires which endangered the Tahoe Basin around Labor Day weekend, the 9-4-21 meeting was postponed to 9-25-21. After this postponement, updated notices (informing homeowners as to mechanics for joining the 9-25-21 homeowners meeting) were sent to homeowners. The updated notices also were posted on the Association's website. Unfortunately, some homeowners have indicated that they did not see (and perhaps did not receive) the email setting forth the mechanics for joining the 9-25-21 ZOOM meeting, and they also did not see the notice on the website. Others who did receive notice of the meeting nonetheless experienced technical difficulties in patching in to the meeting. Ultimately, a total of 15 homeowners (including board members) attended the meeting.

President Steve Dohrmann called the meeting to order at 11:05 am.

1. **Approval of Minutes of September 5, 2020 Meeting.** Nick moved that the homeowners approve the minutes of the September 5, 2020 meeting, in the form posted upon the Association's website prior to the September 25, 2021 meeting. Curt provided a second. The members in attendance unanimously voted to approve the minutes.
2. **Re-election of Directors to the Board.** Steve announced that the incumbent directors (Laura Bertone, Frank Pagliaro, Curt Sproul and Bruce Shepherd) were the only individuals that filed for election to the 4 board seats up for election in September of 2021. Accordingly, the 4 incumbents were re-elected by acclamation.
3. **Reports from the President and the Property Manager.** President Steve Dohrmann next provided a general report as to the status of the Association and its properties. President Dohrmann reported that both the Association and its properties are in good shape, and President Dohrmann noted in particular the following:
  - While the focus of the Association's work in 2020 was to address Coronavirus issues, the focus in 2021 has been risk mitigation and efforts to procure satisfactory fire insurance. For example,
    - the Board crafted an amendment to the Association's CC&R's – the primary purposes of the amendment were (i) to address inconsistencies in the allocation of Association expenses (in particular, maintenance and fire insurance expenses) amongst the townhome owners and the owners of the 2 individual residences, and (ii) to update the mechanics within the CC&R's which would apply were the Association to suffer a major casualty. The focus of the latter was to create mechanics that would encourage the homeowners to achieve common sense solutions following the major casualty event. The owners voted to adopt the amendment during the Spring of 2021, and the Amendment has been recorded in the Placer County records. Curt Sproul reported that the provisions in the CC&R's thoughtfully address these difficult issues in what he views to be a "state of the art" manner.

- The board has worked with its insurance broker to pursue less expensive fire insurance. The complexity of the situation is compounded by the fact that the Association's fire insurance currently runs on a May 15 to May 15 premium year (while the rest of the Association's books work on a calendar year basis). This fact means that the Board, when adopting its annual budget, must forecast a significant portion of the calendar year's insurance expenses well in advance of receiving final quotes from insurers. Given the 2021 wild fires, the Board is anxious that the available premiums could increase materially in May. Notwithstanding the challenge, the Board anticipates adopting a 2022 budget, with anticipated insurance premiums, in November of 2021.
- **THE BOARD STRONGLY ENCOURAGES HOMEOWNERS TO REVIEW THEIR INSURANCE POLICIES WITH INSURANCE INDUSTRY ADVISORS TO ASSURE THAT THEY HAVE APPROPRIATE COVERAGE THAT MESHES WITH THE ASSOCIATION'S COMMON AREA COVERAGES.** The Association's insurance broker, Rich Votaw, has offered to review homeowner policies free of charge. Rich can be reached at 530-386-3062 ([rvotaw@farmersagent.com](mailto:rvotaw@farmersagent.com)). Rich's partner, Andrew Sinclair, also has offered to review owner insurance coverages (owners can reach Andy at 925-314-1212 x84, or by email to [andy@sinclairinsurance.com](mailto:andy@sinclairinsurance.com)). Rich and Andy already have helped several Rocky Ridge homeowners to line up their coverages to mesh appropriately with the separate casualty insurance procured by the Association.
- Steve Dohrmann noted that Yates and his team have contributed another year of outstanding work in maintenance of the Association's properties and landscaping.
- Steve Dohrmann noted that Bob Schuchardt continues to work with the TRPA to expand the number of permissible buoys at the end of the dock. This is a work in process – Bob hopes to achieve success prior to the summer of 2022.
- Steve Dohrmann noted that Jon Carlson (unit 40) has requested Board approval to install a mini-split air conditioning system. Steve said that the Board is working on an Association-wide policy with respect to air conditioning equipment. The Board hopes to adopt the Association-wide policy in the Fall of 2021 (at either the October or November board meeting).
- Steve Dohrmann also noted that the board has received a request from a homeowner that the Board consider development of electric vehicle charging stations. There are many issues that would apply were the Board to pursue such equipment. Joanne Wiedermann asked that the Board be careful to not cause the Association to subsidize the electric vehicle charging costs of a subset of owners. Jon Carlson noted that there are other meaningful impediments to the installation of electric vehicle charging stations (including the quantity of power that would have to be brought to Rocky Ridge). The Board plans to commence identification and discussion of the various issues at the Board's October meeting.
- Yates noted that his team has successfully completed several painting projects in 2021 – he thinks the work has been generally both high quality and high volume.
- Yates also noted that his team built the new gate at the beach. Yates believes that the gate has played a major part in reducing the number of trespassers at the beach.
- Yates also noted that he intends to rebuild the deck at the beach house through a project starting in early October. Accordingly, owners should be attentive to removing kayaks, paddle boards and the like from the beach racks prior to October 4<sup>th</sup> (and in any event by Sunday October 10<sup>th</sup> – items remaining after that date likely will be removed by Yates' team, and the townhome owners assume the risk of damage or loss to their items arising in connection with such removals..
- Yates also plans to continue efforts to control brush around the Association's buildings, so as to reduce fire risks. In particular, Yates plans to focus on the areas down the hill toward the Lake beneath the buildings along the ridge.

- Yates noted that in 2021 his team changed the latching mechanisms for the dumpsters. Yates believes that the revised mechanisms have reduced bear incidents in 2021. Yates encouraged homeowners to continue to focus on properly closing and latching the dumpsters.

4. **Financial Report.** Treasurer Laura Bertone reported as follows:

- Laura reported that the Association's finances are in good order, but that insurance costs continue to rise at a painful rate. Insurance now comprises about 30% of the Association's budget, and it threatens to go higher in 2021. Other major expense groupings are employee wages and benefits (42%), property maintenance equipment and supplies (22%) and administration (6%).
- Laura indicated that she is not yet in a position to forecast the assessments that will be required from members in 2022. The Board's philosophy is to set assessments at a level which will cause the Association's revenues to match, as closely as possible, its anticipated expenses.
- The members unanimously agreed that to the extent that there is any excess income from 2021 (relative to 2021 expenditures), then such excess should be applied to cover the Association's 2021 expenses. [This resolution is required under California law in order to so apply such excess of 2021 income.]

5. **Schedule for Board Meetings.** Steve noted to the members that the board has adopted the following schedule for board of director meetings in 2021-22 (each meeting will be held starting at approximately 1:30 pm CA time on the scheduled date):

- October 12, 2021 (Location: Zoom Internet Meeting).
- November 16, 2021 (Location: Zoom internet meeting)
- December 14, 2021 (Location: Zoom internet meeting)
- February 15, 2022 (Location: Zoom internet meeting)
- April 12, 20022 (Location: Zoom internet meeting)
- May 24, 2022 (Location: Zoom internet meeting)
- July 12, 2022 (Location: Zoom internet meeting)
- September 3, 2022 (Location: Zoom internet meeting)

President Dohrmann adjourned the meeting at 12:19 p.m.

**NOTE:** Given the difficulties that some homeowners experienced in joining the meeting, **the Board plans to set aside time in the October 12, 2021 Board meeting to field questions or comments that homeowners may have with respect to Rocky Ridge.** The October 12 meeting once again will be held through the Zoom platform. The Board will circulate contact information to join the meeting together with the notice for the meeting (which likely will be distributed during the first week of October).