

Meeting Minutes

Regular Meeting of the Board of Directors of the Rocky Ridge Properties' Owners Association

Meeting Date: July 7, 2020

Location: ZOOM Internet Meeting

Scheduled Meeting Time: 9:00 am

Notice of Meeting: Bill (Yates) Bauder confirmed that he provided notice to the property owners of the board meeting in accordance with the requirements of the Association's Bylaws (e.g., by the means permitted by the Bylaws and with sufficient advance notice to comply with the Bylaws).

Quorum: Yates participated by patching into the ZOOM internet meeting room from his office. Steve Dohrmann, Bob Schuchardt, Laura Bertone, Frank Pagliaro, Nick Farwell and Bruce Shepherd participated by joining the ZOOM internet meeting room from remote internet connections; Curt Sproul joined the meeting about 10 minutes after the start of the meeting. Accordingly, a quorum of directors was present at all times. Paul Senise and Ray O'Neal also participated in the call.

President Steve Dohrmann called the meeting to order at 9:03 am.

1. **Approval of Minutes of 5-29-2020 Board Meeting.** The minutes for said board meeting, in the form circulated to the directors, were approved. Motion Frank; second Laura; 6-0 unanimous vote.
2. **Election Results.** Bruce reported that only three candidates were nominated and decided to run for the three open board seats that were up for election at the September 5, 2020 homeowners' meeting. Accordingly, Ray O'Neal (as inspector of elections) declared the three candidates (incumbents Stephen Dohrmann, Robert Schuchardt and Nick Farwell) to be elected by acclamation. The three candidates will serve for 2 years, beginning at the homeowners' meeting September 5th (when their existing terms will expire) and continuing until the homeowners' meeting over Labor Day weekend in 2022.
3. **Property Manager's Report.**
 - Yates provided a report as to his research regarding enhancing the fence and gate security at the beach (Curt joined the meeting at the start of this report). Yates has concluded that a mechanized gate at the top of the driveway is not feasible economically (the cost to tap into electricity is too great). He believes, however, that a mechanized gate could be installed at the foot of the driveway (immediately above the walkway). He believes that the cost would be about \$2,000 to \$3,000 for a gate that would be opened by a key FOB or a code system. Laura moved (and Frank seconded) that the board approve the installation of a wood or metal fence and gate as determined by Yates to be the most suitable (taking into account construction cost, maintenance expense, durability and aesthetics). The metal fence and gate, if selected, would be something similar to the fencing around the upper pool. The motion passed 7-0.
 - The board discussed generally the fire incident that occurred over the 4th of July weekend (briefly, the Fire Department was called to address a threatening barbeque fire on a homeowner's deck). The pertinent homeowner has agreed to remove the charcoal grill, as well as a fire pit, from the exterior deck which is a part of the homeowner's unit. Charcoal barbeques and fire pits are not permitted on Rocky Ridge decks.
 - Given the threat posed by the barbeque fire, Paul Senise suggested that the board consider suggesting to homeowners that they procure and install a fire extinguisher near any outside gas or propane grills, since these grills also can be the source for grease fires. The board concurred with Paul and will send out a notice to homeowners encouraging them to install such fire extinguishers (and thereafter to service them, since their useful life generally is 12 to 24 months). Encouragement on this point also will be added to the Association's CC&R's, the Operating Rules and the Spring Newsletter.
 - Curt reported that the CC&R's committee (Curt, Frank and Bruce) is making progress in its efforts to update the CC&R's. Briefly, the goal of the committee is to eliminate inconsistencies in the manner in which certain topics are handled in the existing CC&R's, and in particular to clean up the

methodology for dealing with significant casualty events. The effort is inspired in part by recognition that the major fires of recent summer/fall seasons have revealed that the language traditionally included in CC&R's to address these issues is not sufficiently sophisticated. The CC&R's committee hopes to complete its work in time for the work product to be reviewed by counsel and then presented to the homeowners in the Fall (ideally in the September homeowners' meeting). Laura moved (and Bob seconded) to authorize the engagement of counsel for this purpose (with a budget not to exceed a few thousand dollars). The motion passed 7-0. The board scheduled a tentative special board meeting for August 25 at 9:00 am to discuss the revised CC&R's.

- Yates reported that the snow loader (which has been in operation at Rocky Ridge for about 15 years) is showing wear and tear, and that maintenance of the snow loader may become increasingly expensive. The board encouraged Yates to investigate whether the Association could procure a replacement snow loader (either new or used) on reasonable economic terms. The procurement of a replacement snow loader likely would be through debt or a long-term financing lease, so as to spread the cost over multiple years. Yates will report back to the board at the next meeting.

4. **Coronavirus Issues.**

- Yates reported that visitors to the Rocky Ridge facilities appear to be generally complying with the social distancing and mask wearing requirements (though adherence – particularly at the beach – waned a bit over the 4th of July weekend). The board's rules provide that individuals should comply with all governmental orders pertaining to the Coronavirus (including the wearing of masks when an individual reasonably can expect to come within 6 feet of someone who does not live in the same household, the frequent washing of hands, etc.). More specific rules have been posted at the Association's various facilities, and admonitions also have been placed on the Association's website.
- Steve noted that Yates has placed hand sanitizer dispensers at each of the pools, the beach and the playground.
- Although the Association's staff members are complying with the Coronavirus related rules and gently reminding homeowners, tenants and guests to do the same, the staff members cannot be expected to serve as the "policemen" on these issues.
- Given the continuing Coronavirus concerns, the board determined to hold the September 5, 2020 board meeting as a ZOOM internet meeting. Homeowners will be invited to join the ZOOM meeting (with the suggestion that they stay on mute until such time as they have requested an opportunity to make a comment). The board will circulate before the meeting some instructions and protocol, with an eye toward making the meeting work more smoothly. Alas, the Board also concluded that with the continuing Coronavirus uncertainties, it is prudent for 2020 to cancel the annual barbeque event that traditionally has followed the homeowners' meeting.

5. **Insurance Update.**

- The Board still has not received the final casualty insurance policy from Chuck Ott for the 5-15-20 to 5-15-21 period; Yates will call Chuck again.
- Note that Chuck has assured Yates that all of the common facilities have been added to the scope of covered facilities under the casualty insurance.
- Yates has asked Chuck for a quote to increase the directors and officers coverage from \$2,000,000 to \$10,000,000. Frank noted that such coverage may be more economically provided on an "excess" basis, rather than as part of the underlying policy (or as part of the umbrella). Yates will talk with Frank and Laura as to the nature of, and the premium for, the available coverage once he gets the quote from Chuck.
- Once the final policies are available, Yates, Frank and Laura also will ask Chuck to provide an updated complete and accurate summary of the coverages. Frank has agreed to review the policies once they are received to make sure that they are consistent with the summary and include the requisite coverages and provisions (e.g., an appropriate waiver of subrogation by the insurer). The Association then will be able to share the summary with the homeowners.

- The board determined to consult with Rich Votaw (an insurance broker in the North Tahoe area) to see if (i) he could review the property and the CC&R's in order to provide a fresh insurance review and make suggestions as to the appropriate coverages (both types and amounts) which the Association should maintain, and (ii) he could act as our broker after the existing policies expire. Yates will raise the issue with Rich informally over the next month or so.
6. **Financial Report.** Laura reported that she has reviewed the accounts reconciliations and that they all appear to be in order. She also reported that expenses appear to be running a bit below budget, in part due to the delay in the arrival of the painting crew (due to Coronavirus).
7. **Suggestions by Board Members for other future Agenda topics (subject to change).**
- August 25, 2020 Meeting: Update as to CC&R's revision project.
 - September 5, 2020 Meeting: Update re beach fence and gate improvements.
 - September 5, 2020 Meeting: Insurance update.
 - September 5, 2020 Meeting: Update as to snow loader.
 - September 5, 2020 Meeting: Update as to issues arising out of the Coronavirus crisis.
8. **Adjournment.** The board adjourned to confidential executive session at 10:15 am to discuss a matter of potential legal controversy. The executive session closed at 10:42 am.

SCHEDULE FOR FUTURE BOARD MEETINGS (subject to change):

- August 25, 2020 at 9:00 am (Location: ZOOM Internet Meeting)
- September 5, 2020 at 9:00 am (Location: ZOOM Internet Meeting)
- October 12, 2020 at noon (location: ZOOM Internet Meeting).

SCHEDULE FOR FUTURE HOMEOWNER/MEMBER MEETINGS (subject to change):

- September 5, 2020 at 11:00 am (ZOOM Internet Meeting)