

Meeting Minutes

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

Meeting Date: December 8, 2020

Location: ZOOM Internet Meeting

Scheduled Meeting Time: 1:30 pm

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). The Zoom format for the meeting (without any location for in person participation by meeting attendees) previously was approved by the board as a means for implementing governmental restrictions imposed with respect to the COVID pandemic.

Attendance and Quorum: Yates patched into the ZOOM internet meeting from his office at the base of the Rocky Ridge hill. Board members Steve Dohrmann, Bob Schuchardt, Nick Farwell, Curt Sproul, Laura Bertone and Bruce Shepherd joined the ZOOM internet meeting from other remote internet connections. Accordingly, a quorum was present. Board member Frank Pagliaro did not participate in the meeting. Ray O'Neal, homeowners Ron Janes, Matt Howarth and Herman Howerton, and insurance advisor Rich Votaw also joined the Zoom meeting through remote internet connections.

President Steve Dohrmann called the meeting to order at 1:36 pm.

1. **Approval of minutes of 11-17-2020 and 11-24-20 board meetings.** Motions to approve the minutes for these board meetings, in the form circulated in advance of the December 8 board meeting, were made by Laura Bertone, with seconds from Curt Sproul. Each motion passed 6-0.
2. **Property Manager's report.** Yates noted that over the last few weeks, the maintenance team (a) has completed work in fixing a roof leak in the building containing unit 54, and (b) has completed installing pier ladders. Meanwhile, the State Parks System has been conducting controlled pile burns in the surrounding forest.
3. **Delivery of packages to homeowners through drop-off at real estate office.** Nick noted that, as a consequence of a variety of factors (including the high number of people living at Rocky Ridge during the COVID pandemic, and the general increase in consumer use of internet buying and delivery services), the real estate office at the bottom of the hill is being inundated with packages delivered for Rocky Ridge homeowners and guests. To address this problem, the Board determined to circulate a December Newsletter informing the homeowners of the extent of the problem, and to establish certain reasonable restrictions to lessen the burden of voluminous packages. Steve Dohrmann and Nick Farwell also will reach out to some of the homeowners who are imposing the greatest burden through package deliveries, and ask them to take steps (e.g., a reduced volume of packages; faster pickup of packages after delivery to the O'Neal office) to lessen the burden.
4. **Insurance.** Yates invited Rich Votaw to describe the status of his efforts to arrange insurance for 2021. Rich noted the following:
 - He is working on placing the insurance, other than the fire insurance. He expects to have all of that insurance lined up by the end of next week. Bruce made a motion that Yates proceed to procure all such insurance, so long as it can be arranged on terms meeting the requirements of the CC&R's and for a cost no greater than 5% above the premiums paid for like insurance in the previous year. Laura seconded the motion and the motion passed 6-0.
 - With respect to fire insurance, Rich indicated that the insurance solutions are demanding increasing complexity. Fortunately, the 2020 fire season did not involve much building damage (though many forest acres were burned); Rich thinks the reduced square footage of building

damage may mitigate the magnitude of premium increases (he is getting this sense in the current insurance negotiations that he is handling for Chinquapin and Tahoe Taverns). He thinks discussions regarding the Rocky Ridge fire casualty insurance, for application after expiration of our current coverage, will start in earnest in March (the Association's current coverage runs through May 15, 2021).

- Rich noted that our current fire casualty coverage does not require co-insurance from the insured (i.e., percentage sharing of losses in the event of under-insurance). He will seek similar handling of this issue in next year's fire casualty coverage. Rich also noted that the umbrella coverage does not apply to fire casualty.
 - Finally, once again Rich offered to review/audit homeowner H-06 policies to make sure that they mesh with the fire coverage ultimately procured by the Association.
5. **Discussion of amendment to CC&R's.** Curt described the status of the CC&R's project described in previous board minutes. Curt believes that the drafting is almost done, but that he would like to have it reviewed by an outside lawyer who has worked extensively with the insurance and rebuild issues growing out of the fires over the course of the last few years (e.g., Paradise). Curt also noted that some homeowners submitted some comments late yesterday, and that these comments still need to be reviewed for potential incorporation. The goal, however, continues to be to complete the drafting so the board can have a complete substantive discussion of the amendment (in part in open session, and in part in closed session) at the January 11 board meeting.
6. **Suggestions by board members for future agenda topics (subject to change).**
- January 11, 2021 Meeting: Discussion of amendment to CC&R's.
 - February 9, 2021 Meeting: Update as to charges for use of, and procedures for allocation of, the beach's buoy and kayak rack spots for Summer 2021.
 - February 9, 2021 Meeting: Adoption of election process for 2021 board election
 - April 6, 2021 Meeting: Discussion of the potential extension of the term for lease of the real estate office at the bottom of the hill.
7. **Closed session.** The board adjourned to closed session to discuss issues relating to a dog bite matter and a contribution to the Tahoe Lakefront Owners Association regarding legal fees. The board did not take action during the closed session.

Adjournment. The meeting adjourned at 2:41 pm.

SCHEDULE FOR FUTURE BOARD MEETINGS (Subject to change):

- January 11, 2021 at 1:30 pm CA time (Location: Zoom internet meeting)
- February 9, 2020 at 1:30 pm CA time (Location: Zoom internet meeting)
- April 6, 2021 at 1:30 pm CA time (Location: Zoom internet meeting)
- May 18, 2021 at 1:30 pm CA time (Location: Zoom internet meeting)
- July 13, 2021 at 1:30 pm CA time (Location: TBD)
- September 4, 2021 at 9:00 am CA time (Location: TBD)

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

- September 4, 2021 at 11:00 am (Location: TBD).