

Meeting Minutes

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

Meeting Date: December 14, 2021, 1:30 pm

Location: ZOOM Internet Meeting

Notice of Meeting: Bill (Yates) Bauder confirmed that he provided notice to the homeowners 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).

Attendance and Quorum: Yates patched into the ZOOM internet meeting from the administrative office at the base of the Rocky Ridge hill. Board members Steve Dohrmann, Laura Bertone, Bob Schuchardt, Nick Farwell, Frank Pagliaro, and Bruce Shepherd joined the meeting from other remote internet connections. Board member Curt Sproul did not participate in the meeting. With 6 members in attendance, a quorum was present. Non-Board members Yates, Matt Howarth, Ron Janes, Milton Long and Rich Votaw also attended the meeting.

President Steve Dohrmann called the meeting to order at 1:34 pm.

1. **Approval of Minutes:** Nick moved that the Board approve the minutes of the November 29, 2021 Board meeting in the form posted on the Association's website; Laura provided a second, and the Board approved the minutes by 6-0 vote.
2. **Property Manager's Report; Steps in Response to Recent Bear Break-ins.** Yates was happy to report that there have been no bear break-ins since November 30. Yates also noted that the plywood barriers installed by Yates's team at unit front doors have been only marginally effective; the bears can easily rip off the barrier. Accordingly, Yates plans to remove the plywood barriers before the Christmas week.

Yates noted that in most instances, the damage from bear break-ins has been minimal, consisting of door, carpet and cabinet damage. The greater concern is the potential safety risk to unit occupants. Yates once again cautioned that homeowners should not enter their unit if they return to their unit and find it open (or if it otherwise appears that there may have been a bear break-in). Instead of entering and potentially ending up between the bear and the exit, Yates suggests that the homeowner call the Placer County Sheriff's office.

Yates thinks the plethora of November break-ins were caused by a single bear, and that the bear may have moved on to another geographic area. Yates has received a depredation permit for the bear, but that he only plans to use it if he can gather compelling evidence that the bear is the one responsible for the break-ins. The permit has a limited life, so it may well end up expiring unused.

The board discussed the prospect of homeowners installing "bear doormats" that provide a shock to a bear when it steps on the mat. These mats have proven to deter break-ins. Since 95% of the break-ins at Rocky Ridge have come through the front door, these mats might be useful at Rocky Ridge. For the mats to work, the unit must have an electrical outlet in the vicinity of the front door. Yates said several units do not have such outlets. After much discussion, the board authorized the installation of such mats, so long as the homeowner obtains clearance from Yates for the design and operation of the mat and any required alterations.

The board also briefly discussed electrical vehicle charging. The board's special committee on EV charging will report at the February meeting. In the meantime, the board and Yates confirmed that it is not permitted for homeowners to charge vehicles through extension cords running from a unit to the parking lots.

3. **2022 Property Damage/General Liability Insurance.** Rich Votaw (the Association's insurance consultant) reported that the carriers have not yet provided meaningful quotes for 2022 property damage and liability insurance, and that he does not expect to get such quotes until just prior to the expiration of our current policies at May 15, 2022. Nick asked Rich as to whether we should consider undertaking some sort of self-insurance level as part of our overall insurance strategy; Rich said he does not think that will be necessary, but that he will explore it. In this vein, Rich agreed to produce, prior to the 2-15-22 board meeting, a few different models of insurance structuring for the 2022 property damage (including models that might incorporate self-insurance, either through higher deductibles or through co-insurance at some coverage level). Rich continues to warn that

premiums may increase materially for next year's policies. Rich and his partner Andy Sinclair will join the February board meeting to provide further input on insurance progress.

The Board agreed by consensus that the meeting scheduled for 5-24-22 should be changed to 5-13-22, so as to provide the board a last opportunity to assess insurance proposals for 2022 prior to the 5-15-22 expiration.

4. **Storage of Lithium Batteries Within Rocky Ridge Townhomes.** Laura reported for the special committee exploring risks of lithium batteries. The committee concluded that though the batteries pose some risk, the risk is relatively small. The committee recommended that the board set guidelines for homeowners on the issue. The committee will draft these guidelines and the board will include the guidelines in a newsletter to homeowners prior to the summer of 2022. The committee said that it may propose in that future that the board establish prohibitions upon use of lithium batteries by renters, but that it had not yet reached that conclusion.
5. **Fire Walls in Crawl Spaces.** Rich Votaw reported that he has not seen any objections from insurers as to the nature of the current crawl space fire walls. Given the potentially sensitive nature of the topic, the board determined to discuss the issue further in closed session.
6. **Future Agenda Items:**
 - February 15, 2022: Update regarding insurance pricing and availability, and potential approval of procurement of insurance policies, for 2022 (or portions thereof).
 - February 15, 2022: Consideration of report from Board committee as to whether the Association should explore establishing charging stations for electric vehicles.
 - February 15, 2022: Establishment of schedule for 2022 election for directors.
 - February 15, 2022 (closed session): Hiring of new bookkeeper
 - February 15, 2022 (closed session): Further discussion re potential issues pertaining to radon tests.
 - February 15, 2022: (closed session): Consideration of the costs of remodeling the firewalls under the existing townhome structures to reflect current code requirements (without giving effect to grandfathering).
7. **Report from Closed Session:** The board adjourned to closed session around 2:35. The topics discussed consisted of: (i) personnel issues, including the hiring of a new bookkeeper; (ii) strategies to explore any steps that might be advisable vis-a-vis the crawl spaces beneath the townhouse units (the board asked Yates to seek some preliminary cost and logistic input from contractors prior to the February meeting with respect to updating the firewalls); and (iii) a report from a homeowner that he was concerned about the level of airborne radon within his unit. With respect to the latter issue, the board concluded that per the CC&R's, radon remediation should be undertaken, if at all, by homeowners and at homeowner expense (rather than Association expense), and that any alterations required for the remediation must be undertaken in compliance with the Association's CC&R's (including without limitation section 5.07 and the balance of Article V). Yates said that he would convey these conclusions to the homeowner who raised the issue.

Adjournment. The meeting adjourned at approximately 2:48 pm.

SCHEDULE FOR FUTURE BOARD MEETINGS: (All meetings are scheduled to start at 1:30 pm, unless otherwise noted. Dates, times and locations are subject to change):

2-15-22 (Location: Zoom)

4-12-22 (Location: Zoom)

5-13-22 (Location: Zoom)

7-12-22 (Location: Zoom)

9-3-22 (Location: Rocky Ridge Beach clubhouse; start at 9:00 am)

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

September 3, 2022 at 11:00 am. (Location: Rocky Ridge Beach clubhouse)