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Meeting of the Board of Directors of the
Rocky Ridge Properties Owners' Association
Scheduled Meeting Date: August 30, 2025 at 9:00 am
Meeting Location: Zoom
Meeting Minutes

Advance Notice of Meeting. Cirra Mason (the Association's bookkeeper) provided notice to homeowners of the Board meeting in accordance with the requirements of the Association's Bylaws. The means of notice included (i) emails of the notice and agenda to members that have indicated that they accept emails as a form of notice; (ii) mailing of the notice and agenda to members who have not indicated that they accept email notices; (iii) posting of the notice and agenda on the website; and (iv) posting of the notice and agenda on the bulletin board at the Rocky Ridge entrance gate and on the bulletin board located on the beach clubhouse's exterior deck on the north side of the beach clubhouse building.

Attendance and Quorum: President Steve Dohrmann called the meeting to order at 9:06 am.

Board members Steve Dohrmann, Gail Gabiati, Jim Naylor, Laura Bertone, Frank Pagliaro, Matthew Howarth and Bruce Shepherd attended the meeting from the outset. A quorum of Board members thus was present throughout the meeting.

William "Yates" Bauder and Justin "Buster" Fenley participated in the meeting in their collective roles as the property manager for the Association.

Open Session

1. **Approval of minutes of 7-15-25 Board Meeting.** After a motion by Gail and a second by Laura, the Board unanimously approved the minutes of the 7-15-25 board meeting in the form previously circulated to the Board members.
2. **Property Manager report.**
 - **Roofs:** Buster reported that the periodic renovation of roofs within the Rocky Ridge development will commence in 2026. Buster anticipates that the re-roofing efforts will proceed at a rate of two to three buildings per year.
 - **Bears:** Buster reported that bears continue to frequent the Rocky Ridge grounds, but that (fortunately) there have not been additional break-ins since the last meeting. Meanwhile, other developments in the vicinity are still experiencing a material number of break-ins. Buster attributes the difference to the large percentage of homeowners that have installed electronic bear deterrent systems. Buster also cautioned that units without such systems may, consequently, be more vulnerable to bear break-ins. Accordingly, Buster once again encouraged homeowners who have not yet installed electronic bear deterrent systems to consider doing so.
 - **Mice:** Yates noted that the mice have been more pesky this year than in years past. Homeowners might want to consider with the other owners in their buildings whether to procure a pest service for their respective buildings (NOTE: this would be at owner expense).
 - **Boating:** Buster noted the recent boating accident on the south west portion of the Lake. The accident is a terrible tragedy and, sadly, appears to have been preventable. Buster said that he has used the accident as a prompt to re-think some of the protocols regarding boating at Rocky Ridge. In particular, Buster (and others in attendance) noted the following:

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- Boaters should check weather conditions and forecasts (e.g., weather advisory warnings) before adventuring out onto the Lake. Boaters should be responsible for their own safety (and the safety of others on their boats). It is not part of the job of the pier attendants to police boaters and to intercede to discourage boating trips when the conditions might raise safety concerns.
 - Boaters should comply with all life preserver requirements of local authorities.
 - Boaters should take appropriate boating safety courses – one member reported that the educational requirements for safe boating have been tightened by State authorities in 2025. It is the Boaters' responsibility to explore and understand these requirements, not the responsibility of the Association or the Rocky Ridge pier attendants.
 - Boaters should treat the Rocky Ridge pier attendants with respect. Further, boaters should monitor the conditions applicable to their return to the pier and their bouys. BOATERS SHOULD NOT RELY UPON THE ATTENDANTS TO VENTURE INTO ROUGH WATERS OR WINDY CONDITIONS TO "RESCUE" BOATERS THAT HAVE NOT STRUCTURED THEIR BOATING ADVENTURES TO LEAVE TIME FOR A SAFE PIER/BOUY RETURN.
 - In the next newsletter, these points should be emphasized. The Board also encouraged the staff to include with the next newsletter a copy of the New York Times article regarding the recent Tahoe boating accident.
3. **2025 election of directors to the Board.** Steve reminded all in attendance that the board of directors vote would take place in the homeowners meeting to be held later in the day on August 30th.
 4. **Allocation of Board Responsibilities.** With an eye toward distributing Board responsibilities more evenly amongst the Board members, the Board discussed a memorandum (copy attached) proposing a re-distribution of responsibilities for certain of the tasks which the Board undertakes, with a goal of helping the Board fulfill its duties to the Association and the members. The memorandum sets forth general guidelines and allocations for the responsibilities of each Board member. The Board adopted these guidelines (recognizing that they are subject to modification by the Board President).
 5. **Dogs in Common Areas:** The Board reviewed the relative success achieved through the "dogs in common areas" rules that were adopted by the Board prior to the 2025 summer season. Buster reported that with perhaps two exceptions, virtually all homeowners have complied with the rules. The Board articulated a consensus view that it is pleased with the success of the rules, though it may consider further enforcement efforts vis-à-vis homeowners that persist in not following the rules.
 6. **Discussion of AB 130.** This new legislation is applicable to Association governance in California. Frank volunteered to undertake a review of the legislation in the context of the Rocky Ridge bylaws and operating rules. The Board noted a goal of identifying and implementing any modifications required for the Rocky Ridge Association, but to do so in a manner that is thoughtful for the objectives that historically have applied to administration of the Association and interactions with the Association's homeowners.
 7. **Finance Issues.** Laura reported that it is still too early to establish the assessment level for 2026, but she is hopeful that there will not be a need for a material increase in assessment. Laura also reported that she is continuing her search for additional audit support.
 8. **Preparation for Annual Meeting.** President Steve Dhormann led a general discussion as to topics anticipated to be raised during the annual homeowners meeting later in the day on 8-30.
 9. **10-21-25 Board Meeting:** The Board established a regular meeting date for October 21, 2025 at 1:30 pm. The following topics were identified for discussion at that meeting (the Board President may add additional topics for discussion or action):

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- The Board will establish a schedule for Board meetings for the rest of the year (i.e., through Labor Day in 2026). [The Board noted a general preference to hold regular meetings about every other month on Tuesdays at 1:30 pm, and to supplement that schedule with additional meetings (in the discretion of the Board President) to address matters that merit a more frequent meeting. This approach will be discussed at the October 21 meeting.]
- The Board will appoint a committee (consisting of (A) 2 to 3 non-board member homeowners and (B) 2 to 3 Board members) to consider whether (and what) additional operating rules should apply to use of the Association's beach facilities over July 4th holiday weekends. The Committee may consider proposing rules to apply for accessing the beach and/or the Rocky Ridge Road over the July 4th weekend. The process for appointing the Committee will include a process for applicants to confirm that they will comply with rules adopted by the Association (e.g., rules that may be proposed by the Committee, if adopted by the Board). The Committee also may consider appropriate steps (e.g., hiring of additional temporary security personnel) for enhancing the enforcement of adopted rules.
- The Board will consider Frank's report on AB 130.
- Laura will walk the Board members through the budget and reserve account procedures applicable to the Association.
- The Board will receive an update on the insurance litigation.

At about 10:25 am, the Board adjourned to closed session.

Closed Session

In closed session the Board discussed the status of the litigation with the Association's prior insurance broker, insurance premium lender, and insurance carriers.

The meeting adjourned at about 10:35 a.m.

Officers Election Meeting

Immediately after the homeowners' meeting on 8-30-25, the Board convened a brief meeting to elect officers for the Board for the period from Labor Day 2025 through Labor Day 2026. The following officers were elected and announced to the members/homeowners:

Matt Howarth was elected Board President
Jim Naylor was elected Board Vice President
Larua Bertone was elected Treasurer
Gail Gabiati was elected Board Secretary
Stephen Dohrmann will serve as Ex Officio President

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Major Administrative Tasks for RRPOA Board Allocation of leadership responsibility for these tasks

August 30, 2025

Active Parties

P = President

VP = Vice President

S = Secretary

T = Treasurer

PM = Property Manager (or other staff)

Task*	Frequency	Current Resp Officer	Comment	Revised Resp Officer
Prepare Agenda for each meeting	Prior to each Board Meeting	S	<p>CA law provides that except in the case of an emergency, the Board may not act on issues unless the issue has been discussed per an agenda circulated to the homeowners at least 4 days prior to the meeting.</p> <p>Even if no action is taken with respect to a particular item, it probably is best practices for discussion items to be identified on the agenda, if possible.</p> <p>Board focus is enhanced if the minutes and the agenda include a list of items anticipated for discussion in future meetings (this helps the Board track action items through to completion).</p> <p>The agenda should specify the Zoom dial-in mechanics, as well as the board member who will be designated to lead the discussion on each agenda item. The PM can add this information once the rest of the agenda has been finalized.</p>	<p>P</p> <p>(with assistance from S and PM);</p>
Circulate Agenda to Homeowners	Prior to each Board meeting	PM	<p>Involves posting agenda on website (Cirra handles); mailing agenda to owners that only accept notices by mail (Cirra handles); emailing agenda to all other homeowners (Cirra handles); posting agenda in the bulletin boards at the front gate and at the beach.</p> <p>Any pertinent agreements, drawings or other background materials also should be distributed to the board members (and should be posted on the website)</p>	<p>PM</p>

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Handling of Architectural Review Applications	This task generally surfaces only when owners request authority to make changes to their units which (i) are visible from the outside or (ii) affect the structural integrity or other condition of a building maintained by the RRPOA.	S and PM (and P or VP)	<p>Involves initial review of requested change (1 to 5 hours); coordination and circulation of materials for review by full board (2-4 hours); discussions with applicant homeowner (1 hour); posting of the proposed architectural approval in an agenda (1 hour); drafting of documentation to evidence RRPOA approval (2-4 hours).</p> <p>The board should periodically assess the procedures for these applications to assure that the process is efficient. In the past, the PM has handled initial review of the application, given that the PM has valuable historical background and perspective. A primary goal is to assure that similarly situated units and improvement concepts are handled consistently.</p> <p>The PM provides initial feedback to the homeowner and then encourages the homeowner to submit the application to the P or the VP to do an initial review of the application. The PM also provides some guidance to the homeowner as to what should be included in the final application that goes to the board.</p> <p>The PM should cause the final decision of the Board with respect to the application to be posted within the minutes and the “Architectural approvals” section of the Minute Book (i.e., the website).</p> <p>Homeowners should be cautioned that that the process can be time consuming; board members should be afforded a reasonable time to review the application materials before the pertinent board meeting.</p>	VP/PM
Prepare minutes of Board meeting	Within 30 days after each Board meeting	S	<p>Time req’d is a function of the philosophy re: the level of detail req’d.</p> <p>We should set a goal of posting draft minutes with respect to a board meeting within 30 days after the board meeting.</p>	S
Prepare Newsletters	About 3 to 10 hours per newsletter	S	<p>These take 3 to 10 hours per newsletter (not counting the time that Cirra invests in circulating them to the homeowners). We have used a consistent format for the newsletters so as to reduce the time required to prepare these communications.</p> <p>The final newsletter should be added to the website (in the newsletter section).</p>	VP
Prepare revisions to RRPOA Operating Rules	10 – 20 hours or so per revision to the Operating Rules	S	<p>The rules should be revised each time a material revision is made to operating rules or principles (e.g., the changes pertaining to dogs and leashes). The Board generally adopts the policy in a document focused upon the particular issue, but <u>once approved, the language should be incorporated into amended and restated Operating Rules</u>. The S should take responsibility for drafting the rule change and making sure that the rule is incorporated into board minutes and the governing documents.</p>	S

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Procure annual insurance	Must be done prior to expiration of previous insurance policy. Annual task.	S	<p>Requires negotiation prior to expiration of an existing policy. Can be very time consuming.</p> <p>This work requires thoughtful assessment of the desired policy attributes relative to the requirements of our CCRs and State law. Accordingly, the task requires extended discussions with our outside insurance brokers and, sometimes, with legal counsel. We also should ask our broker to compare our coverages to those obtained by other developments.</p> <p>This task also requires some assessment of (i) likely re-construction costs (to assure we are procuring enough coverage) and (ii) the pertinent attributes commonly included in the policies procured for other developments (so as to assure we are staying competitive within the marketplace).</p>	
Prepare Budget and required assessments	Must be done annually in the fall before start of the next fiscal year	T and PM	The T should lead this effort, but the balance of the board also must consider the budget, and this means that there should be a timeline which allows for (i) the PM and the T to develop a draft budget, (ii) the T to review the draft and make a recommendation to the board, and (iii) the full board to review and discuss the draft budget, and to make any required changes.	T/PM
Update reserve study	Update every few years so the Board can assess capital reserves and the appropriateness of insurance coverages	T and PM	The study must be reviewed and approved by the Board.	PM should take the lead (with the T)
Annual Board elections	Requires adoption of annual election procedures	S, with help from PM	<p>Requires monitoring of changes in CA law for elections.</p> <p>Update of procedures takes about 5 to 10 hours per year. The board should review the timeline carefully to make sure that the timeline complies with the requirements of CA law.</p> <p>The process also requires appointment of a non-board member as "Inspector of Elections".</p>	P to designate a board member to lead the election.
Update of Contact Info for homeowners	Complete annually; homeowners must confirm whether notices will be accepted by email	S and PM	Probably best to handle this in November before each January 1st.	PM

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Periodic Review and Update of Website	<p>Monthly task.</p> <p>Cirra posts the agendas and minutes.</p> <p>We have not been as diligent in posting the Operating Rules (or the Summary) or the Architectural Approvals Documentation</p>	VP and PM	<p>Our goal has been to maintain an organized website which houses the current governing documents for the Association. The tasks is time consuming for the uninitiated, but it probably would be less intimidating for a tech-trained individual.</p> <p>The Website should house the following documents</p> <ul style="list-style-type: none"> • <u>Organizational docs (including amendments)</u>: Corporate formation documents; Bylaws; CC&Rs; Operating Rules; Summary of Operating Rules • <u>Meeting Documents, Actions and other Communications</u>: Agendas; Minutes; Architectural Approvals; Newsletters <p>The PM should maintain the website, but the PM also should report to the board when the PM makes a material change to the website, so the board can stay on top of the website and its communication utility.</p>	VP and PM
Discussions with Homeowners Regarding “problem” issues	<p>Homeowners sometimes lose their compass and act outside of appropriate conduct. When that occurs, the issue must be discussed with the homeowner..</p>		<p>Historically, the PM or the President has taken responsibility for these conversations. These circumstances do not arise that often, but when they do arise, they can be both difficult and time consuming. Homeowners seem to listen better when the message comes from an individual with the “President” title. But... the job also might be well handled by a Vice President or Ex Officio President</p> <p>The PM should have the initial conversation. If the issues is not resolved, the P should appoint a board member to follow up with the homeowner</p>	PM, then board member appointed by P

* The focus of this table is upon action items which require Board input or action. ***This table does not endeavor to chronicle the numerous tasks which the PM undertakes on its own in maintenance of the RR properties and buildings.***