

Regular Meeting of the Board of Directors of the  
Rocky Ridge Properties Owners Association  
Scheduled Meeting Date: December 16, 2025 at 1:30 pm  
Meeting Location: Zoom Platform

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.

**Attendance and Quorum:** President Matt Howarth called the meeting to order at 1:33 pm.

All Board members Matt Howarth (President), Jim Naylor (Vice President), Gail Gabiati (Secretary) Laura Bertone (Treasurer), Stacy Conner, Stephen Dohrmann and Bruce Shepherd attended the meeting from the outset. A quorum of Board members thus was present throughout the meeting. Buster Fenley and William “Yates” Bauder participated in the meeting as property managers for the Association. Three homeowners also attended the meeting.

**Open Session**

**1. Approval of Minutes.**

The minutes of the 11/18/25 regular Board meeting were approved.

**2. Property Manager Report.**

There has been no precipitation but the crew is ready for snow. No bear break ins have been reported but bears have been visiting the dumpsters and other nearby properties. More home owners are installing bear wires so Buster feels that this is helping keep the bears away from Rocky Ridge.

A new dump truck is being acquired for \$85,543.72. The Board approved the expenditure of \$100,000 in the 2025 budget. We are putting \$50,000 down and financing the rest at 5.9% through the Bank of America. We expect to pay off the loan in 4 or 5 months and also sell the old truck.

**3. Insurance Update.**

We have almost finished securing \$63 million of coverage which represents a higher degree of coverage than ever before. Most of our carriers are through private insurers which reduced our premiums from what was anticipated. The private insurers do not have as many exclusions as the California Fair Plan. We still have one Fair Plan policy which will be renewed at the end of January with no expected increase in premium. Even with this good news, insurance coverage remains 30% of Rocky Ridge’s annual budget.

Bruce made a motion to ratify the insurance agreements and Steve seconded. The motion passed unanimously.

#### 4. 4<sup>th</sup> of July Committee.

Gail (chair) reported on the meeting of her committee (Stacy Conner, Debbie Meeks, Carolyn Lynch and Scott Shepherd). This group decided that the overcrowding during the 4<sup>th</sup> of July should be addressed in order to avoid potential damage to the property, potential liability to the association and to allow enjoyment of the facilities by all homeowners. A spread sheet was created highlighting the potential solutions and the ensuing pros and cons. It was felt that just a few homeowners were allowing more than 15 guests per unit to gather at the beach, in breach of current RR rules. If the current rules were enforced, much of the overcrowding could be alleviated.

At that extremely busy time at the lake, the group recommends that on Friday, July 3, 2026, and Saturday, July 4, 2026, each homeowner be allowed only 10 guests per unit.

The Board discussed the cost to hire the required security at the gate to monitor this limitation and the pros and cons of the proposed plan. The attending homeowners expressed concern about an official taking down names and the implication that there is a loss of community. These thoughts will be taken into consideration as the committee fine tunes the plan. The committee will report further at the Feb meeting. The time line is that if there is to be any change to current rules for that weekend, it will be voted on at the April meeting.

Notes from the committee meeting and the spread sheet are attached to these minutes.

At 2:28 pm, the Board adjourned to closed session.

#### Closed Session

In closed session the Board discussed the ongoing lawsuit against our former insurance brokers and negotiations regarding the settlement of our claims. There was also discussion concerning personnel issues.

The meeting adjourned at 3:26 pm.

**Scheduled regular Board of directors meetings:** The proposed schedule for regular Board of director meetings for the Rocky Ridge Properties Owners' Association is as follows (both the dates and the topics are subject to change by the board):

Date	Location	Contemplated Topics (subject to change)
2-18-26 1:30	Zoom	<ul style="list-style-type: none"> <li>• SB 130 discussion</li> <li>• Appoint Inspector of Elections</li> <li>• Report from 4<sup>th</sup> of July Committee</li> <li>• Report from Legal Committee re: amendments to CC&amp;Rs</li> <li>• Ratify moving cash from property fund to operating account</li> </ul>
4-7-26 1:30	Zoom	<ul style="list-style-type: none"> <li>• Consideration of Draft Election Protocols</li> <li>• Vote on any 4<sup>th</sup> of July Committee Recommendations</li> </ul>
5-12-26 1:30	Zoom	
6-23-26 1:30	Zoom	

The **2026 annual members' meeting** for the Rocky Ridge Properties Owners Association (i.e., the annual homeowners' meeting) is scheduled for **Saturday within Labor Day Weekend (9-5-26), at 11:00 am**. The meeting will be held in the Rocky Ridge Beach Clubhouse. The Association will host a beach barbecue immediately following the member meeting.

<b>ALTERNATIVE</b>	<b>PROS</b>	<b>CONS</b>
<b>DO NOTHING</b>		
July 4 <sup>th</sup> is a problem across the Tahoe Basin; you can't stop the mass of young people from taking over RR Beach. Any rules likely will be unpopular with POA Members, disregarded, and difficult to enforce.	Requires no changes and new procedures that will burden RR Staff. No rule or process changes which will upset POA Members that are fine with status quo.	Mass of young people at the RR Beach on July 4 <sup>th</sup> is untenable, both making it an unenjoyable day for POA Members and posing a risk of liability to the POA. If steps are not taken to control RR Beach July 4 <sup>th</sup> access, likely to get worse.
<b>ENFORCE RULES RE BEACH USE</b>		
Remind POA Members and let renters know that on July 4 <sup>th</sup> in particular existing rules re groups monopolizing the RR Beach will be enforced and offenders will be subject to a fine. Issue warnings to known offenders from 2025 before July and issue fines if behavior does not change in 2026.	Walk before run approach that enforces existing rule re Beach groups without change and notices repeat offenders well in advance re RR Beach use on July 4 <sup>th</sup> in 2026. Puts on notice a small group of POA Members (and Renters) that have extended broad July 4 <sup>th</sup> invitations not to do so in the future. If unsuccessful, BOD may consider more controls in the future.	Only addresses the very large groups that stress the RR Beach on July 4 <sup>th</sup> . Does not address problem raised if every POA Member at RR Beach on the Holiday invites 5-10 guests. No enforcement onsite to ask those in violation to leave.
<b>RR BEACH JULY 4<sup>th</sup> NO GUEST DAY</b>		
Let POA Members know that on July 4 <sup>th</sup> only people staying in your condo/house are allowed to use the RR Beach, and in	Walk before run approach that publishes a rule change well in advance re RR Beach use only on	May be unpopular with those POA Members that have enjoyed using RR Beach as a social hub for friends to

<p>no event more than a BOD set limit. Renters would be subject to same limitations. Offenders may be subject to a fine.</p>	<p>July 4<sup>th</sup>. Puts on notice a small group of POA Members (and Renters) that have extended broad July 4<sup>th</sup> invitations not to do so in future. If unsuccessful, BOD may consider more controls in the future.</p>	<p>celebrate on July 4<sup>th</sup>. May cause potential Renters to consider alternatives if they cannot invite unlimited guests. No enforcement onsite to ask those in violation to leave.</p>
<p><b>RR BEACH JULY 4<sup>th</sup> SECURITY GUARD</b></p>		
<p>Security guard posted at RR Beach on July 4<sup>th</sup> to require those that do not have a right to be there to leave the premises. May be supplemented with RR Staff that have broad knowledge of POA membership to facilitate identification.</p>	<p>Would provide a security presence to both put a quick stop to people that have received a broadly extended invitation, and gate crashers that have learned RR Beach is a great July 4<sup>th</sup> hangout.</p>	<p>Risk that POA Members are miss-identified and asked to leave. RR does not have enforcement protocols re steps security guard may take re removing people the refuse to vacate. Potential liability associated with rogue acts of security guard. Burden on RR Staff: exposes RR Staff and Security to potential confrontation with crashers or criticism from POA Members.</p>
<p><b>RR BEACH JULY 4<sup>th</sup> PREREGISTRATION</b></p>		
<p>All POA Members and their Renters would preregister with RR Staff their July 4<sup>th</sup> attendees at RR Beach subject to a BOD determined per unit limit by a June 30 deadline. Security would check people arriving at the Beach against the Preregistration List. Those not on the List would be denied entry.</p>	<p>Would provide security and Staff a basis for allowing and refusing entry.</p>	<p>Burden on RR Staff of developing the List. Risk that POA Members neglected to preregister are asked to leave. RR does not have enforcement protocols re steps security guard may take re removing people the refuse to vacate. Potential liability associated with rogue acts of security guard.</p>

		Not effective in restricting those that enter RR Beach via water.
<b>RR BEACH JULY 4<sup>TH</sup> WRISTBAND</b>		
Upon preregistering with RR Staff, POA Members (and their Renters) would be sent a wristband for each member of their party (or may pick-up in the RR Rental Office). Alternatively, upon entering the RR Beach and checking in with security, each person would receive a bracelet required to be worn while on premises.	Would provide security and RR Staff a basis for both allowing and refusing entry, and to identify those that have entered the RR Beach via water to avoid being removed.	Burden on RR Staff of administering list and wristband process. Risk that POA Members neglected to register or forgot wrist bands are asked to leave. RR does not have enforcement protocols re steps security guard may take re removing people the refuse to vacate. Potential liability associated with rogue acts of security guard.

## **4<sup>th</sup> Of July Committee Findings and Recommendations**

Our committee agrees that on July 4<sup>th</sup>, both the beach and the pier are overcrowded, to the point that there is a liability issue to the Association. Drinking and boating are never a good combination and there is a lot of drinking on this day. It is unreasonable to say that the situation is hopeless and homeowners should just not use their own facility.

We would like to limit the number of people at the beach.

If the current rules were actually enforced, the problem would be lessened. The rule of 15 people per condo is flagrantly abused. We recommend that number be reduced to 10 people per condo allowed at the beach. This limitation is only for Saturday, July 4, 2026. However, there was some concern that since Friday is the legal holiday, the rule might need to include both Friday and Saturday for 2026. We did not come to a decision on this issue. Children under the age of 5 would not be counted under the '10' rule.

Monitoring the code's input at the beach gate is ineffective as people present at the beach simply open the door for new arrivals or the door is propped open. Many times, the side gate is unlocked allowing anyone to enter the property undetected. This door must be locked at all times.

An official with a clipboard needs to be at the gate to the beach from 9am to 5pm. As people attempt to enter the area, he will ask them which homeowner and unit they are with. He will write down their names as part of the 10 people that each homeowner is allowed to have at the beach that day. When that owner's tally reaches 10, there are no more admissions. People from that group going out on a boat count as part of the 10. If some of the original 10 leaves the facility, no new people stating they are from that condo would be permitted access. While this may not seem fair, the technical difficulties for the attendant just seemed too difficult.

We know that this plan isn't perfect but we believe that publication of these new procedures will keep large groups away and the very act of having someone writing down names will make most people think twice about having large parties at the beach. We considered stricter systems such as registering for beach access in advance and supplying wrist bands (other associations do this) but decided to try this simple approach first. We are concerned that the 4<sup>th</sup> is on a Saturday in 2026 and large crowds will be expected.

In addition, we would like to see more enforcement of rules at the beach at all times. No saving of chairs and tables! The buoy attendants need to be firm in enforcing the established rules. Homeowners or the attendants should be empowered to remove items from tables and chairs that are placed there to 'save' the places while the owners of those items are not in the beach area. Adherence to our boating rules have become too lax; boats staying for more than 10

minutes, entering on wrong side of pier, etc. The job description for the buoy attendants needs to be updated to include more power to enforce the rules.