

Meeting of the Members of the Rocky Ridge Properties Owners' Association

Meeting Date: September 3, 2022 at 11:00 am

Meeting Location: Rocky Ridge Beach Clubhouse

Meeting Minutes

Advance Notice of Meeting: Cirra Mason (the Association's bookkeeper) provided notice to the homeowners of the meeting in accordance with the requirements of the Association's bylaws and applicable California law. The means of notice included (i) emails of the notice and agenda; (ii) mailing of the notice and agenda to members that do not 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: Over 70% of the members were present in person or by proxy. As per custom, President Dohrmann asked those members present at the meeting to introduce themselves. Given the numbers present in person or by proxy, a quorum was present at all times during the meeting. The meeting was called to order at 11:02 and was not adjourned until 12:33.

1. **Approval of Minutes of 2021 Meeting.** Jim Reykoph moved that the membership approve and adopt the minutes for the September 2021 board meeting. Matt Howarth seconded the motion and the motion passed by unanimous vote of those members present.
2. **Counting of Ballots:** At 5 minutes after the opening of the meeting, President Dohrmann closed the window for submission of ballots and directed Tyler O'Neal, as an assistant to the Inspector of Elections, to count the ballots for the board of directors election. Tyler thereafter proceeded to count the ballots in the corner of the room and in the presence of members in attendance at the meeting.
3. **Property Manager's Report:** Yates provided a report as to maintenance and capital projects in process. Highlights included the following:
 - 88 owners have elected to install bear mats, and Yates and his team are in the process of completing installation. Although bears continue to be in the Rocky Ridge development on a nightly basis, there have been no break-ins since the installation of the bear mats.
 - Yates noted that if a bear break-in occurs through a front door (i) in unit where a homeowner has failed to install an electrified bear mat or (ii) in a unit where a bear mat has been installed but is not operational at the time of the break in, the owner of the unit will be responsible for all costs involved in fixing the broken door and any related framing. These costs can amount to more than \$2,000 per unit.
 - Yates noted the completion of the new deck at the beach clubhouse.
 - Yates noted that the water authorities have limited water usage at Rocky Ridge, but that Yates and his team have figured out how to get by with about 20% less water than last year. Several homeowners commented upon how attractive the grounds appear in 2022.
 - Yates noted that the "box" dumpster should be used only for broken down boxes. Do not place other trash in the box dumpster. Owners should make sure that their guests are aware of this rule.
4. **President and Treasurer Reports:** President Dohrmann noted that:
 - the rapid increase in property damage insurance premiums is a major issue for the Association. In 3 years the premiums charged to the Association for approximately \$58 million of property damage insurance have increased more than three-fold. The board continues to look for

economical insurance solutions, but the board cautions that homeowners should steel themselves for further increases when our insurance re-news in May of 2023.

- President Dohrmann also cautioned homeowners to make sure that they have adequate insurance to cover damages for “the walls in”. This means damages to interior walls, furnishings, furniture and other improvements. Under our Association documents (such as the CC&R’s), owners are responsible for losses within their interiors (including their interior walls). The Association’s broker (Rich Votaw) has offered to review homeowner policies to make sure that the coverage provided meshes with the Association’s broader property damage policy. Homeowners should contact Rich should they desire such a review.
- President Dohrmann noted that a few owners installed air conditioners in 2021 and 2022, and this prompted the board of directors to consider a policy regarding the installation of such improvements. Homeowners seeking to install air conditioning should review the policy and talk with Yates before commencing work. In most situations the work will be subject to prior approval of the board of directors, and the policy sets forth several considerations involved in such approval, including noise, appearance, vibrations, smells and other potential impacts of such equipment. Although past approvals may serve as a guide to the manner in which the board exercises its approval authority, President Dohrmann stressed that any such approvals will be provided in the sole discretion of the board in a “one-off” manner.
- Laura Bertone (the Association’s Treasurer) provided a brief overview of the Association’s budget. Laura indicated that it was too early to predict assessment levels for next year, given that we still are uncertain about insurance expenses, but she expressed cautious optimism that we likely will not need to increase assessments prior to the end of 2022.
- Laura also made a motion that the members approve the application of any operating reserves that remain unspent at the end of 2022 may be available for operating expenses arising in 2023. Frank Pagliaro provided a second and the members unanimously approved the motion.

5. **Announcement of Election Results:** President Dohrmann announced that the following individuals had been elected as directors to serve until the meeting of the members over Labor Day weekend of 2024: Steve Dohrmann, Bob Schuchardt, and Matt Howarth (outgoing board member Nick Farwell chose to not run for re-election). The 3 elected directors join continuing directors Laura Bertone, Frank Pagliaro, Curtis Sproul and Bruce Shepherd (the terms for said 4 sitting directors will expire at the members’ meeting over Labor Day weekend in 2023). The 7 directors will meet this fall to elect board officers. President Dohrmann thanked outgoing board member Nick Farwell for his many years of service and contribution to the board of directors.

6. **Schedule for Board Meetings:** The Board announced that the schedule for regular board meetings for the 2022-23 year will be as follows:

Date	Location	Date	Location
November 21, 2022 at 1:30 pm	Zoom platform	May 9, 2023 at 1:30 pm	Zoom platform
December 13, 2022 at 1:30 pm	Zoom platform	June 13, 2023 at 1:30 pm	Zoom platform
February 21, 2023 at 1:30 pm	Zoom platform	July 18, 2023 at 1:30 pm	Zoom platform
April 11, 2023 at 1:30 pm	Zoom platform	September 2, 2023 at 9:00 am	Rocky Ridge beach clubhouse