

Meeting Minutes

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

Meeting Date: **January 11, 2021**

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, Frank Pagliaro and Bruce Shepherd joined the ZOOM internet meeting from other remote internet connections. Accordingly, a quorum was present. Board member Laura Bertone 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 1:33 pm.

1. **Approval of minutes of 12-8-20 board meeting.** A motion to approve the minutes for the referenced board meeting, in the form circulated in advance of the January 11 board meeting, was made by Curt Sproul, with a second from Frank Pagliaro. The motion passed 6-0.
2. **Property Manager's report.** Yates noted that Rocky Ridge has had higher occupancy than normal over the last few months. He suspects that this is a result of the COVID stay-at-home orders. Yates noted that the "boxes only" dumpster continues to be consumed with boxes that homeowners are not breaking down. In disposing of fully assembled boxes in that dumpster, homeowners are usurping space that might be available for other owners. We will address this issue once again in our next newsletter.
3. **Delivery of packages to homeowners through drop-off at real estate office.** Yates noted that the volume of deliveries to the real estate office were heavy for a time around Christmas, but that deliveries have abated since then and, accordingly, the deliveries are not posing as significant of a problem as they were in November. Yates also noted that he helped assuage the Christmas volume by having his team deliver some of the packages directly to the units.
4. **Insurance.** Yates invited Rich Votaw to describe the status of his efforts to arrange insurance for 2021. Rich noted the following:
 - Rich placed all of the insurance necessary in order to replace the policies that expired on December 31st. The new policies were obtained at lower total premium costs than we paid for like insurance for the 2020 year (and accordingly the procurement of the insurance satisfied the requirement of the motion adopted in the prior meeting that the insurance be procured for a cost no greater than 5% above the premiums paid for like insurance in the previous year).
 - With respect to fire insurance, Rich is continuing to explore the insurance market for such coverage. His current thinking is that we may need to allow for a larger deductible amount in order to procure the insurance on a reasonable basis.
 - 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.

- 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 and Bruce described the status of the CC&R's project. In brief, this project has been undertaken to amend the CC&Rs to address certain cost allocation issues in the existing CC&Rs as well as certain inconsistencies and inefficiencies in the manner in which the existing CC&Rs address the decision making process involved in determining whether and how to repair damage following a significant casualty. After much discussion, the board determined to schedule a board meeting on 1-20-21 at 1:30 to review (i) an updated draft of the proposed amendment to the CC&Rs and (ii) a letter that Curt is working on for use in transmitting the draft of the amendment to the homeowners (and in explaining to the homeowners material provisions of the amendment). Any amendment will be subject to approval by a majority of a quorum of the homeowners.
 6. **Real Estate Office Lease.** Bob Schuchardt will talk to Ray O'Neal about a possible extension of the existing lease. Bob then will report back to the board for approval.
 7. **Suggestions by board members for future agenda topics (subject to change).**
 - January 20, 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.
 8. **Closed session.** No closed session was held.

Adjournment. The meeting adjourned at 2:24 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).