

Meeting of the Board of Directors of the
Rocky Ridge Properties Owners' Association
Scheduled Meeting Date: February 4, 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 Steve Dohrmann called the meeting to order at 1:31 pm.

Board members Steve Dohrmann, Frank Pagliaro, Gail Gabiati, Jim Naylor and Bruce Shepherd attended the meeting from the outset. A quorum of Board members thus was present throughout the meeting. Board members Laura Bertone and Matthew Howarth did not attend the meeting.

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

Others attending the meeting (or parts thereof) included Ryan Taylor, Diane Shore, Jan Jones, Heidi Shepherd, Eric Sandlund, Sarah Olsen, Linda Standen and Ron Janes.

Open Session

1. **Approval of minutes.** Gail moved the Board adopt the draft minutes previously circulated to Board members for the last Board Meeting. Frank provided a second and the Board unanimously approved the motion.
2. **Property Manager report.**
 - With the snow level low, the maintenance team has been working on special projects.
 - Buster feels the window electrification wiring by Bear Busters is working quite well in reducing bear break-ins. He encourages homeowners to talk with Bear Busters should they want greater protection against bear break-ins. The development has had no break-ins in recent weeks as the number of units with window electrification protections has grown. Buster further noted that in contrast, other developments in northwest Tahoe have experienced a material number of break-ins.
3. **2025 Insurance.**
 - Ryan Taylor from InterWest described the building property damage insurance coverage that the Association has lined for units 17-48. Note that Ryan could not procure a full coverage property damage policy for these units; rather, he has arranged coverage through Fair Plan. The Fair Plan coverage has a number of exclusions from coverage which make it less attractive, but the cost to plug these holes through a supplemental "DIC" policy is about \$25,000 in additional premium, and even with that additional DIC policy, there continue to be a number of important exclusions. Note also that the DIC coverage requires installation of additional equipment, which adds to its expense. Ryan reported that in his experience, many townhouse projects/associations choose to decline the supplemental policy given these disadvantageous features. Accordingly, based upon this analysis, Frank moved (with a second from Gail) that the Association procure the Fair Plan policy for units 17-48, but not a supplemental DIC policy, for units 17-48. The Board unanimously approved the motion.
 - The Board noted, however, that the procurement of insurance for a development such as Rocky Ridge involves many assumptions, and it is entirely possible that damages could be incurred that might not be

favorably covered. **The Board reiterated the guidance that it has provided in the past that homeowners should review their own insurance coverages in the context of the insurance procured by the Association, so as to assure that the homeowners are adequately protected against major loss events.** The Board encourages homeowners to review Sections 9.01 through 9.05 of the CC&Rs in this regard. In order to provide more complete coverage, the Board encourages homeowners also to talk to their insurance broker(s) about procurement of a “H06” policy for their unit. **This is important!**

4. ***Adoption of Procedures for 2025 election of directors to the Board.*** Bruce moved that the Board approve the notice and election procedures for the election of directors in 2025. The notice and procedures are attached to these minutes. Frank provided a second and the Board unanimously approved the notice and procedures. Current directors who’s seats are up for election in 2025 are encouraged to inform the Board at its March 18 meeting as to whether they plan to run for re-election.
5. ***Discussion re: revisions to rules pertaining to dogs in Rocky Ridge Common Areas.*** This issue is scheduled to be resolved at the meeting on March 18. To focus discussion, Frank and Matt are going to put together a final draft policy which can be the focus of discussions on March 18th. A homeowner asked that any new rules be precise as to how penalties will be determined and assessed, should the new rule include any penalty provisions (the existing CC&Rs and rules already include provisions permitting the Board to assess penalties for violations).
6. ***Use of Common Areas by non-Owners.*** During the discussion with respect to use of Common Areas, one homeowner asked that the Board consider precluding renters from using the Rocky Ridge beach at all. The Board indicated that it would be open to such discussion, but that it would require additional preliminary work to assess the legality of any such limitation. The Board did not reach a decision as to who would undertake such work.

Buster noted that the volume of “gate crashers” (people using the Rocky Ridge Common Areas as neither an owner nor a renter) appears to have materially declined with the new gate pass restrictions and the frequent changing of guest codes.

7. ***Financial Matters – Authority with respect to Association bank and other financial institution accounts; transfer of funds from Real Property account; truck covered by 2025 budget.*** Given Laura’s absence, the Board opted to defer discussion to the next meeting re investment products offered by banks which effectively enable governmental guaranties for accounts with balances in excess of the governmental guaranty limitations. [These products can make money management easier for account holders. In the December meeting, homeowner Scott Shepherd offered to assist Laura and Cirra in locating such products and then allocating the Association’s monetary assets (consisting of both operating and reserve funds) among such governmentally guarantied accounts and products, with an eye toward using mechanics that achieve full guaranty coverage.]
8. ***Fire Protection Report.*** Frank requested that Yates and Buster review the fire threats posed by brush and forest growth on properties adjacent to the Association’s Common Areas, particularly in the areas “down the hill” from the crest of the ridgeline at Rocky Ridge. Frank’s concern is that while the Property Management team is doing an excellent job at clearing brush and pruning forest growth around Rocky Ridge townhouses and Common Areas, it is possible that growth on nearby properties could ignite and fuel a fire that spreads to the townhouses and Common Areas. The situation is further clouded by the fact that the boundary lines for the Common Areas are not easily discernable. Yates and Buster offered to tour the properties with Frank ahead of the next Board meeting, and Frank, Yates and Buster then will provide a report to the Board. The report should address (i) work that perhaps should be undertaken to enhance fire safety, (ii) the projected cost of such work, (iii) the relative authority of the Association to undertake (or insist that others undertake) such work, and (iv) preparation of an evacuation plan to apply in the event of a catastrophic event. Yates noted that brush clearance is labor intensive, particularly on hillsides, and thus can be expensive.
9. ***Management Transition.*** Steve, Matt and Laura will serve as a subcommittee to work out a consulting arrangement with Yates as the Association transitions to Buster as the Property Manager. The subcommittee will endeavor to complete such work so it can present a proposal at the next meeting.

At 2:28 the Board adjourned to closed session.

Closed Session

In closed session the Board discussed the Association’s claims against various parties involved in issuance of the insurance policies that applied to the Association for 2023-34. The Board continues to explore its claims and the appropriate steps that the Association should take to address these claims.

The meeting adjourned around 2:57 pm.

Scheduled remaining regular Board of director meetings in 2024 and through Labor Day in 2025: 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)
3-18-25 at 1:30 pm	Zoom platform	<ul style="list-style-type: none"> • Further discussion re: proposed rules for use of the beach and other Common Areas by dogs during the summer of 2025 (Frank, Mat - <i>for more context, see minutes of 10-22-24, 11-26-24, 12-30-24 and 2-4-25 Board meetings</i>) • Consideration of the fire threat posed by brush and forests on properties nearby or adjacent to the Rocky Ridge Common Areas (Frank, Yates). • Consideration of management transition from Yates to Buster (Steve, Mat, Laura).
5-6-25 at 1:30 pm	Zoom platform	<ul style="list-style-type: none"> • Update re election
6-24-25 at 1:30 pm	Zoom platform	<ul style="list-style-type: none"> • Update re election
7-15-25 at 1:30 pm	Zoom platform	<ul style="list-style-type: none"> • Update re election
8-30-25 at 1:30 pm	Beach Clubhouse	

The **2025 annual members’ meeting** for the Rocky Ridge Properties Owners’ Association (i.e., the annual homeowners’ meeting) is scheduled for **Saturday within Labor Day Weekend (8-30-25), 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.

NOTICE OF ANNUAL ELECTION OF DIRECTORS
(AND OF TIMELINE AND PROCEDURES FOR THE ELECTION)

Date of this Notice: **February 4, 2025**

The governing documents for the Rocky Ridge Properties Owners' Association call for annual elections for a portion of the 7 seats on the Association's board of directors. The directors are elected through a vote of the homeowners (each homeowner also is a member of the Association). Each director serves a term of 2 years. Four director seats are up for election in 2025; these seats are held by Laura Bertone, Jim Naylor, Frank Pagliaro and Bruce Shepherd. The seats for the other 3 current directors (Gail Gabiati, Steve Dohrmann and Matt Howarth) are up for election in 2026. This notice is the "**2025 Election Notice**" referred to below. The election will be handled as follows (actions to be taken by specified dates shall be completed by 5:00 pm on such dates in calendar year **2025**):

- (1) **Inspector.** The Board of Directors has appointed Tyler O'Neal to serve as the Inspectors of Elections with respect to the 2025 director election, and Tyler has accepted such appointment.
- (2) **Compliance with Association Rules and California Law.** The Association and the Inspector have established this timeline for the election which (a) will permit ballots to be tabulated, and results announced, at the annual meeting of the members of the Association at the Rocky Ridge Beach Clubhouse at **11:00 a.m. on Saturday 8/30**, and (b) to the Board's knowledge, will comply with the requirements of the Association's Election Rules and the provisions of California law.
- (3) **Nomination of Candidates.** Owners who are current in their assessment payments may nominate themselves to run for a director seat by contacting the Property Manager, Bill ("Yates") Bauder (by email to rrpoa@sbcglobal.net, with an email copy to Bruce Shepherd (Board Secretary) at bruce.shepherd@outlook.com) by **5/14**. The Association shall provide email or other written confirmation to each nominated candidate within 7 days after receipt of the candidate's nomination (unless the individual fails to qualify for candidacy, in which case the Association shall so inform the individual, with a brief explanation).
- (4) **Election by Acclamation. NOTWITHSTANDING THE FOREGOING**, the board may elect directors without member balloting if, as of a date between 5:00 pm on **4/14 and 5/7** (the "**Reminder Date**"), the number of candidates is the same or fewer than the board spots to be filled, subject to the following:
 - o **Reminder Notice:** The Inspector shall provide notice (the "**Reminder Notice**") to the members that such situation applies as of the Reminder Date. The Reminder Notice shall be provided to the members by **5/7** and shall identify all candidates nominated as of the Reminder Date. The Reminder Notice further shall include a copy of this 2025 Election Notice.
 - o **Noticed Board Meeting:** If as of **5/14**, the number of candidates still is the same or less than the number of board spots to be filled, then the board, in a noticed board meeting **between 5/14 and 6/9** (which notice identifies the candidates), may elect the candidates by acclamation (and without balloting or the other steps in section 5 below).
- (5) **Election:** If the seats are **not** filled through election by acclamation, then the following shall apply:
 - o **Candidates Notice.** By **6/16**, the Inspector shall provide members with the following notice (the "**Candidates Notice**"):
 - The notice shall set forth the names of the eligible candidates timely nominated to run in the election;
 - The notice shall include a copy of this 2025 Election Notice;
 - The notice shall set forth the deadline for submission of ballots (as described below), and the address to which ballots must be returned to be counted in the election (i.e., the ballots should be mailed to PO Box 432, Tahoe City, CA 96145, Attn: Inspector of Elections – Board Election); and
 - A notice shall include a statement that (a) the Inspector has compiled a list of candidates, and that candidates may verify the accuracy of their individual information on that list, provided such verification is completed (by email to rrpoa@sbcglobal.net) by **7/2**, and (b) the Association has compiled a list of members, and that members may verify the accuracy of their individual information on that list, provided such verification is completed (by email to rrpoa@sbcglobal.net with a copy to bruce.shepherd@outlook.com) by **7/2**.
 - o **Candidate Statements.** Candidates shall have until **7/2** to provide a candidate statement of up to 350 words. The statement should be provided to Yates by email to rrpoa@sbcglobal.net, with a copy to Bruce Shepherd at bruce.shepherd@outlook.com. If timely submitted, the candidate statement shall be circulated to the members.
 - o **Ballots.** No earlier than **30 days after provision of the Candidates Notice**, and by a date (**7/31**) which is **at least 30 days before the** deadline set forth below for submission of ballots, Yates shall circulate ballots (along with any candidate statements) to the members in accordance with the voter list. The instructions accompanying the ballots shall inform members that to be counted, ballots must be returned before 5 minutes **after** the meeting on **8/30** is called to order. Additional instructions for return of ballots may be set forth in the cover letter distributing the ballots.
 - o **Counting of Ballots.** The ballots will be tabulated at the meeting by the Inspector (or his delegee, including William Bauder and/or Justin Fenley). The 3 candidates receiving the most votes will be elected as directors for the 3 seats.
- (6) **Announcement of Results.** The names of the elected candidates will be announced at the end of the **8/30** meeting of members, will be entered in the minutes of the Board, and will be announced to the members by general notice by **9/29**. The announcement of the tabulated results shall include a statement that the Inspector shall retain the ballots, the candidate list and the voter list for a period of one year, subject to any additional mandates set forth in the Election Rules

or California law. The above represents a summary of the election process. The election process is subject to additional requirements set forth in California law and in the governing documents (including the Election Rules) of the Association.