



RRPOA Newsletter (#48) May 2021



The Rocky Ridge Properties' Owners Association Newsletter is published periodically to keep owners informed of happenings around the property and actions of the Board of Directors. Questions may be directed to William "Yates" Bauder, Property Manager, at rpoa@sbcglobal.net or 530-583-1736. Newsletters are archived on the RRPOA website at <http://www.rr-tahoe.com>. [If you click on the "Owners" page, you will see a tab on the left of the page for "Newsletters".]

BEACH GATE

This winter Yates installed a new fence and gate at the top the path leading to the Beach from the Beach parking lot. Yates will be providing owners with 2 gate pass devices to enable opening of the gate; additional devices can be purchased from Yates. Yates also will be providing a gate code which can be shared with renters (and which code will change periodically).

Please respect the gate and our need to limit use of the beach by individuals that are not Rocky Ridge owners or guests. For example, please do not share the device or code with individuals that should not be using the beach area. Enforcement of course is difficult - we do not have a security staff. If you encounter use by individuals that are not owners or tenants, please let Yates know (and be patient as he determines the strategy to be used with respect to these individuals).

PET RESTRICTIONS

We remind owners that while we love our pets, others may not love them quite as much, and that they should be able to use Rocky Ridge property free of mess or danger, real or perceived, from others' pets. The RRPOA's rules mandate that ***dogs must be kept under control on hand held leashes when they are within common areas***. Please also pick up all pet waste – ***SCOOP THE POOP!*** These rules apply all year, including summertime, and to both owners and renters.

COVID COURTESY

Happily, COVID is abating. As we transition back to more normal times, the Board urges homeowners, guests and tenants to stay abreast of, and to comply with, transitional governmental regulations pertaining to COVID. And please continue to be reasonably considerate of the COVID comfort levels of others when using Rocky Ridge common areas.

AMENDMENT TO CC&RS

The proposed amendment to the CC&Rs passed and has been adopted. The vote was 75 homeowners in favor and 2 against. The board thanks homeowners for voting, and it believes that the amended CC&Rs will provide enhancements to Rocky Ridge operations, including in particular more coherent principles that would apply in the event of a major casualty. Yates will produce and distribute this summer a booklet containing the RRPOA's amended CC&Rs and Operating Rules.

INCREASE IN INSURANCE PREMIUMS

Unfortunately, the drumbeat of Northern California forest fires in recent years has made for a much more difficult insurance market. After considering their exposure, many insurers abandoned the Tahoe basin market, and for those that continue to offer policies, their terms have become materially more difficult and expensive.

The board has struggled with this situation for years, and this year our fears of material premium increases materialized. In brief, the most economic casualty and general liability insurance that the RRPOA could line up for the 12 months following May 15, 2021 requires a premium more than double the premium paid for the preceding 12 months. And the next most economic policy quote would have required about \$300,000 in additional premiums!

Insurance being a necessity, the board elected to proceed with the purchase of the most economic policy. The cost is over \$400,000/year. The board is in the midst of calculating the increase in homeowner dues that will apply to periods after May 15th due to this new insurance, and appropriate revised invoices will be sent out soon. At present it appears that ***the increase in premiums will raise the per owner HOA assessment by between \$155 and \$185 per month.***

There are a number of steps that owners can take with respect to casualty and insurance premium exposure:

- First, each owner should procure an adequate “H-06” policy for its respective townhouse (and owners of the standalone residences should procure adequate policies for their residences, since those residences are not covered by the RRPOA’s insurance). An H-06 policy applies to damage to a townhome occurring within the “walls in” area of the townhome (the RRPOA’s policy does not apply to “walls in” areas; the RRPOA policy only covers the common areas and the townhome “building shells”). This means each unit’s policy should be in an amount sufficient to cover repair costs for all “walls in” improvements (e.g., internal wiring and plumbing from the perimeter of the unit’s walls, internal wall coverings and finishes, appliances and fixtures, and all furniture, electronic devices, art work and other furnishings).
- Second, each townhouse owner should include “loss assessment” coverage within its H-06 policy. Briefly, this coverage covers the risk of an increase in assessments due to the RRPOA passing along to owners any deductibles (which, as a condition to the RRPOA drawing on its insurance to cover further casualty damages, must be borne first by the RRPOA). ***Our insurance broker recommends that each owner procure at least \$50,000 of loss assessment coverage.***
- Third, each owner should compare his or her insurance to the requirements within the CC&Rs. These requirements set reasonable minimum coverage amounts for various insurance risks, but those minimums may not be in a sufficient amount for all townhomes (particularly townhomes that have been renovated to higher finish levels).
- To assist owners in assessing the sufficiency of their insurance coverage, the RRPOA’s insurance brokers (Rich Votaw and Andy Sinclair) have agreed to review, upon request from a townhome owner, that owner’s H-06 policy. ***The board strongly urges townhome owners to take up the brokers on this offer to review H-06 policies.*** The brokers can be reached through the following contact information:

Andrew L. Sinclair - Sinclair Ins., PO Box 92, Danville, CA 94526
PHONE: 925-314-1212, ext. 84
EMAIL: andy@sinclairinsurance.com

Rich Votaw
PHONE: 530-386-3062
EMAIL: rvotaw@farmersagent.com

Owners seeking policy review should provide the brokers with their name and unit number and a copy of the insurance certificate or policy for the applicable H-06 coverage.

Owners that would like more information about the RRPOA’s insurance are encouraged to review the minutes of the board’s May 11, 2021 board meeting, which can be found on the Rocky Ridge website (<http://www.rr-tahoe-com>) under the “Owners” page and the tab entitled “Meeting Minutes”.

DELIVERY OF PACKAGES TO THE VACATION TAHOE OFFICE

We want to thank owners for cooperating in reducing the package burden at the Vacation Tahoe office. As you will recall, the Vacation Tahoe team graciously allows UPS and Fed Ex to drop off packages at its office at the bottom of the hill. This accommodation is very valuable to owners, as the courier companies refuse to deliver packages directly to units up the hill.

Unfortunately, with the growing intensity of internet shopping, the volume of packages has become unmanageable. To address the building mountain of packages, we asked homeowners last December (i) to reasonably restrain the volume of deliveries to the Vacation Tahoe office and (ii) to *try to pick up any delivered packages as quickly as reasonably possible*.

With summer approaching, we want to remind owners of this issue. Let's moderate the package burden that we place on the Vacation Tahoe team so we can continue to count on this helpful service. And remember, this practice is simply a neighborly accommodation; the RRPOA and the Vacation Tahoe team disclaim any liability or responsibility whatsoever for losses that might be suffered by owners or others that endeavor to receive deliveries through the Vacation Tahoe office.