



RRPOA Newsletter (#55)

February 24, 2024



This Newsletter is published periodically to keep owners informed of happenings around the property, and of actions of, and issues considered by, the Homeowners' Association's Board of Directors. Questions may be directed to William "Yates" Bauder, Property Manager, at rrpoa@sbcglobal.net or 530-583-1736. Newsletters are archived on the RRPOA website: <http://www.rr-tahoe.com>. [Click the "Owners" page and then look left for "Newsletters".]

Dear Rocky Ridge Homeowner: This newsletter touches upon a number of different topics:

Insurance and Water/Heat: As you no doubt have noticed, Rocky Ridge homeowner assessment obligations have increased materially over the course of the last few years. The increases have been due primarily to rapidly increasing insurance premiums for the Association's property damage (i.e., casualty) insurance. In a few short years, the aggregate premiums for such fire insurance coverage increased approximately 18-fold.

This year the Board (with the assistance of homeowners Roger Gault and Jack Dittoe) fought back. After rigorous examination of the Association's policies, as well as those being offered by competing carriers, the Board ultimately procured coverage with a patchwork of commitments from both multiple insurance companies and the State of California. Yates still is in the process of completing the transition to the new coverages, but the Board is hopeful that upon completion, the resulting premiums will be meaningfully lower. We anticipate that the transition work should be complete by mid-summer, at which time we hope to be able to pass on the savings to the homeowners (most likely in the form of reduced assessments for the balance of 2024). Stay tuned.

Note that while the terms of the CC&Rs call for the Association to procure the insurance for the basic structures comprising the townhome buildings (and the common areas), the homeowners are responsible for insuring the "walls in" and all improvements and contents within their respective townhome units. This means, for example, that the homeowner's insurance should cover all interior wall finishes and flooring surfaces, all appliances, all furniture and artwork, etc. The CC&Rs include mandatory provisions with respect to the homeowner's insurance. **Homeowners are strongly encouraged by the Association to review the CC&R requirements with their respective insurer;** failure to comply with the CC&R insurance requirements not only will put you in breach of the CC&Rs but also could result in a meaningful uncovered financial loss for you should a casualty occur (including a fire or other casualty for which you bear no fault).

Note also that the CC&Rs establish certain rules with respect to heat and water settings. For example, the CC&Rs provide that when you anticipate that your unit will remain vacant for more than 48 hours, you should set your heat to no lower than 50 degrees and you should close the water service shut off valve within your unit. These requirements protect against leaks that might go undetected due to the extended vacancy (including leaks due to freezing pipes, though leaks can occur for a variety of reasons).

Please consult the CC&Rs for further details as to the insurance requirements and any heat and water operational requirements. A copy of the CC&Rs can be found on the Association's website (<http://www.rr-tahoe.com>). **As a homeowner, you are responsible for knowing the terms of the CC&Rs.**

Safeway. As you probably know, the Save Mart grocery store that used to operate at the west entrance to Tahoe City has closed. We understand that the store currently operated as Safeway in Tahoe City will be moving to the location of the vacated Save Mart store. The reduction in grocery store options already is impacting the time it takes to make a grocery run; we anticipate that the delays may be even greater during summer traffic. So... you may want to plan to make your grocery stops at other stores outside of Tahoe City. Just a thought...

Bears: Still here. Still a threat. Still something we have to stay cognizant of. Please stay mindful of our Rocky Ridge bear protocols:

- Close, latch and lock dumpsters as per the instructions on the dumpster, **everytime!** When you fail to properly latch a dumpster, you are letting down not only yourself, but also your neighbors.
- Do not leave pet food or ice chests (even if they are empty!) beneath or on exterior decks or patios.
- Consider emptying food from your unit when it is vacant.
- **Clean your cars too!** Cars should be locked with windows up and with nothing fragrant inside the car -- food, gum, candy, toothpaste, pet food, old wrappers or drink containers, suntan lotion, even but a single French fry -- all should be removed from cars, truck beds and rooftop storage compartments.

Now for some good news! The frequency of bear break-ins into Rocky Ridge townhomes has diminished materially since the widespread deployment of electric bear mats in 2023. In order to effectively deter bears, homeowners are encouraged to keep their bear mats “on” at all times. **Of course, this creates some risk to children and pets.** Accordingly, please watch (and tell your guests to watch) any children and pets to make sure that they do not suffer an unpleasant shock as a consequence of straying onto either your own or a neighbor’s bear mat. Note: Some homeowners leave their bear mats “off” during the day so as to reduce the risk of someone inadvertently stepping on it. But please consider the pro’s and con’s before adopting this practice – bear visits are not limited to night-time hours!

Dogs. Still here. Still lots of fun. But still something that can interrupt the enjoyment of other Rocky Ridge owners or guests if not attended to properly. Please note in particular the following:

- Rocky Ridge rules mandate that **dogs should be on a leash AT ALL TIMES when they are outside of an owner’s townhouse unit.** In other words, per the Association’s rules **no dog outside of its owner’s townhome should EVER be off leash** (and that includes early morning or late at night when you might think others are indoors).
- **Dogs also must be on a leash AT ALL TIMES at the beach.** There are no early morning, late at night or “but the beach is empty” exceptions to this rule.
- Unfortunately, judging by the volume and nature of complaints, many people do not abide by the leash rules. Unleashed dogs can frighten other Rocky Ridge visitors, and we have had multiple such incidents. That simply is not fair to others entitled to enjoy their time at Rocky Ridge. You may think of your dog as a lovable, friendly companion; others may be less convinced. Please – be courteous on this point.
- **Too many dog owners are not cleaning up after their dogs.** Rocky Ridge, including the landscaped AND THE UNLANDSCAPED Common Areas, is not a giant litter box! Dog owners should clean up waste wherever it may be found in Rocky Ridge, including “wild” areas. **Please be courteous – clean up after your pets.**

Enforcement of Rocky Ridge Rules:

- Enforcement of CC&R’s and operating rules is difficult – we do not have a captive police force, and it is unfair to expect Yates, Buster or another member of the management team, or other homeowners, to have to step into the enforcement fray. So please read the rules and endeavor to comply with them on your own. Please also note that **under our CC&R’s, owners are responsible for assuring that their guests comply with our CC&R’s and any associated operating rules.** If an owner or guest violates our CC&R’s or

operating rules, the pertinent owner can be sanctioned with escalating fines of up to \$5,000 (as established by the Board based upon its consideration of the circumstances).

- Please notify your rental agent and any renters or other guests of these rules. We believe that compliance with these rules is important to the maintenance of the family atmosphere at Rocky Ridge, and to protect the natural beauty that we all love.
- The Board has appointed a committee to make recommendations to the Board regarding revisions to the rules applicable to common areas. Frank Pagliaro is the committee chair.

Board of Directors Election: The Rocky Ridge Governing Documents call for 3 new directors to take seats on the Board as of the end of the September Board meeting (joining continuing members Curt Sproul, Frank Pagliaro, Laura Bertone and Bruce Shepherd). If you would like to run for a Board seat, note that the procedures for the election adopted at the February 6, 2024 Board of Directors meeting set a deadline of June 10 for a homeowner to announce his or her candidacy. The homeowner should do this through an email to Yates (rrpoa@sbcglobal.net).

HOMEOWNERS' MEETING AND BARBEQUE REMINDER: The 2023 annual meeting of homeowners is scheduled for 11:00 am on the Saturday of Labor Day weekend! The meeting will be followed by a homeowner's barbeque. We hope to see you there!