

Regular Meeting of the Board of Directors of the  
Rocky Ridge Properties Owners Association  
Scheduled Meeting Date: December 16, 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 Matt Howarth called the meeting to order at 1:33 pm.

All Board members Matt Howarth (President), Jim Naylor (Vice President), Gail Gabiati (Secretary) Laura Bertone (Treasurer), Stacy Conner, Stephen Dohrmann and Bruce Shepherd attended the meeting from the outset. A quorum of Board members thus was present throughout the meeting. Buster Fenley and William “Yates” Bauder participated in the meeting as property managers for the Association. Three homeowners also attended the meeting.

**Open Session**

***1. Approval of Minutes.***

The minutes of the 11/18/25 regular Board meeting were approved.

***2. Property Manager Report.***

There has been no precipitation but the crew is ready for snow. No bear break ins have been reported but bears have been visiting the dumpsters and other nearby properties. More home owners are installing bear wires so Buster feels that this is helping keep the bears away from Rocky Ridge.

A new dump truck is being acquired for \$85,543.72. The Board approved the expenditure of \$100,000 in the 2025 budget. We are putting \$50,000 down and financing the rest at 5.9% through the Bank of America. We expect to pay off the loan in 4 or 5 months and also sell the old truck.

***3. Insurance Update.***

We have almost finished securing \$63 million of coverage which represents a higher degree of coverage than ever before. Most of our carriers are through private insurers which reduced our premiums from what was anticipated. The private insurers do not have as many exclusions as the California Fair Plan. We still have one Fair Plan policy which will be renewed at the end of January with no expected increase in premium. Even with this good news, insurance coverage remains 30% of Rocky Ridge’s annual budget.

Bruce made a motion to ratify the insurance agreements and Steve seconded. The motion passed unanimously.

#### **4. 4<sup>th</sup> of July Committee.**

Gail (chair) reported on the meeting of her committee (Stacy Conner, Debbie Meeks, Carolyn Lynch and Scott Shepherd). This group decided that the overcrowding during the 4<sup>th</sup> of July should be addressed in order to avoid potential damage to the property, potential liability to the association and to allow enjoyment of the facilities by all homeowners. A spread sheet was created highlighting the potential solutions and the ensuing pros and cons. It was felt that just a few homeowners were allowing more than 15 guests per unit to gather at the beach, in breach of current RR rules. If the current rules were enforced, much of the overcrowding could be alleviated.

At that extremely busy time at the lake, the group recommends that on Friday, July 3, 2026, and Saturday, July 4, 2026, each homeowner be allowed only 10 guests per unit.

The Board discussed the cost to hire the required security at the gate to monitor this limitation and the pros and cons of the proposed plan. The attending homeowners expressed concern about an official taking down names and the implication that there is a loss of community. These thoughts will be taken into consideration as the committee fine tunes the plan. The committee will report further at the Feb meeting. The time line is that if there is to be any change to current rules for that weekend, it will be voted on at the April meeting.

Notes from the committee meeting and the spread sheet are attached to these minutes.

At 2:28 pm, the Board adjourned to closed session.

#### **Closed Session**

In closed session the Board discussed the ongoing lawsuit against our former insurance brokers and negotiations regarding the settlement of our claims. There was also discussion concerning personnel issues.

The meeting adjourned at 3:26 pm.

**Scheduled regular Board of directors meetings:** 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)
2-18-26 1:30	Zoom	<ul style="list-style-type: none"><li>• SB 130 discussion</li><li>• Appoint Inspector of Elections</li><li>• Report from 4<sup>th</sup> of July Committee</li><li>• Report from Legal Committee re: amendments to CC&amp;Rs</li><li>• Ratify moving cash from property fund to operating account</li></ul>
4-7-26 1:30	Zoom	<ul style="list-style-type: none"><li>• Consideration of Draft Election Protocols</li><li>• Vote on any 4<sup>th</sup> of July Committee Recommendations</li></ul>
5-12-26 1:30	Zoom	
6-23-26 1:30	Zoom	

The **2026 annual members' meeting** for the Rocky Ridge Properties Owners Association (i.e., the annual homeowners' meeting) is scheduled for **Saturday within Labor Day Weekend (9-5-26), 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.



