

Regular Meeting of the Board of Directors of the
Rocky Ridge Properties Owners Association
Scheduled Meeting Date: September 5, 2026 at 9:00 am
Meeting Location: Rocky Ridge Beach Clubhouse

Meeting Minutes

Advance Notice of Meeting. Justin (Buster) Fenley (the Association's property manager) provided notice to homeowners of the Board meeting in accordance with the requirements of the Association's by-laws. 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 boards at the Rocky Ridge entrance gate and the Rocky Ridge beach Clubhouse.

Attendance and Quorum: President Matt Howarth called the meeting to order at 9:00 am.

Board members Matt Howarth (president), Jim Naylor (Vice President), Gail Gabiati (Secretary), Laura Bertone (Treasurer), Bruce Shepherd, Steve Dohrmann, and Stacy Conner attended the meeting from the outset. A quorum of Board members was present throughout the meeting. Buster Fenley participated in the meeting as property manager for the Association. A few homeowners also attended the meeting.

Closed Session

In closed session the Board was updated on the litigation with our former insurance brokers and there was discussion about a letter received from a Homeowner. The closed session was adjourned at 9:40 am and the open session began right after.

Open Session

1. Approval of Minutes.

The minutes of the 8/13/26 regular Board meeting were approved.

2. Property Manager Report.

The FireWise certification inspection will occur later this month. Buster reminds Homeowners that firewood stored outdoors must be completely covered with a tarp that also protects the wood from touching any walls of the unit. If not done correctly, the staff will be forced to rectify the situation and will bill the homeowner for that labor.

September 8 is the last day of work for the dock attendants. The rowboat will remain available for use until October 15. All boats, kayaks and paddleboards must be removed from the beach property by October 15th.

3. Treasurer's Report.

We are on budget. Laura announced that she will be resigning as Treasurer but will remain on the Board for one more year as Assistant Treasurer to aid the transition to the new treasurer. Her father, and then Laura, have served as Rocky Ridge Treasurers for 35 years!

4. AB 130.

Frank Pagliaro, homeowner and former Board member, spoke about his research concerning AB 130, the California statute that limits fines that a homeowners association can impose on a homeowner. The law does not limit fines for the late payment of association dues and violations that involve the health and safety of residents and visitors at the Association property. Frank has determined that each successive violation is a separate occurrence triggering a new \$100 fine. Gail is working on a re-write of the Rules and Policies and will incorporate Frank's findings in order to ensure that our rules are in compliance with state law.

5. Board Allocation of Responsibilities.

Stacy agreed to be the point person on the website and work with Ian, a homeowner's son who is helping create a new and more user-friendly website. This will remove one item from Buster's workload.

6. EV Charging.

Dan Bosshart, an incoming Director, agreed to head a committee exploring the feasibility of establishing an EV charging station. Bruce agreed to serve on the committee as well. Homeowners are also welcome to join this effort. In the meantime, trickle charging via extension cords running from a condo to a car is expressly prohibited.

7. Homeowners' Insurance Policies.

The Board has discovered that many homeowners who rent their units may not have sufficient coverage to protect themselves or the Association. Renters must carry their own renter's insurance as most second home policies exclude commercial activities (rentals) from coverage. The homeowner needs to have a special rider on their policy that will cover rental activities and the Association should be named as a secondary insured.

8. New Business: Posting of Draft Board Minutes.

Gail is concerned with the delay in posting minutes for homeowner review. State law requires the approval of minutes be at an actual Board meeting. Since there may be 2 months between Board meetings, this means the homeowners are unable to see what happened at a meeting for an inordinate length of time. It was decided that the draft minutes will be posted after Gail has written them and they can be amended, if necessary, at the next Board meeting when they are presented for approval.

There were no comments or requests for new business from homeowners attending the meeting.

The meeting adjourned at 10:40 am.

Scheduled remaining regular Board of director meetings in 2026: 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)
September 15, 2026 at 1:30	Zoom platform	Insurance procurement for 2027-Ryan Taylor
October 20, 2026, at 1:30	Zoom platform	2027 budget planning-Jim and Laura Insurance procurement Rules and Policies Revision
November 17, 2026, at 1:30	Zoom platform	2027 budget planning Insurance procurement Rules and Policies Revision
December 8, 2026 at 1:30	Zoom platform	2027 insurance renewal approvals Approval of 2027 budget