

MINUTES of the MEETING of the BOARD OF DIRECTORS OF THE WHITEHAWK RANCH TOWNHOME OWNERS' ASSOCIATION

November 13, 2023 (approved 03/11/2024)

1. Call meeting to order.

A regular meeting of the Board of Directors for the Whitehawk Ranch Townhome Owners Association was held at the Community Center at Whitehawk Ranch and also via ZOOM teleconference on Monday, Nov 13, 2023, beginning at 12:30 p.m. pursuant to the written Notice of Meetings. Director Lisa Laughlin was present at the community center. Penny Popken, Jean Bonander, and Bob Danielson participated via ZOOM. Nancy Johnson had a scheduled absence. Joleen Cline served as the recording secretary. Jean Bonander called the meeting to order at 12:36 p.m.

2. Public Comment (for items not listed on the agenda – limit 5 mins each)

None

3. Minutes from the Regular Meeting of September 07, 2023

After review, upon motion duly made, seconded, and unanimously carried, the minutes of the September 7, 2023, meeting were approved as submitted.

4. Financial Reports

Joleen provided financial reports for the period ending 10/31/2023 to the Board members via email prior to the board meeting.

After review, upon motion duly made, seconded and unanimously carried, the Board approved the financials for the period ending 10/31/2023 as submitted.

5. Budget/Financial Planning Discussion for 2023-24

a. 2024 Review of Proposed Budget and Reserve – 2024 Budget Tool

Stephanie Presly from Russon Insurance joined the call at 12:45. She reported Rick Russo Insurance is merging with LaBar Oxley out of Orange County partially due to the fact that Farmers Insurance is no longer writing new policies in California. Stephanie reported she will request the renewal quote for the TOA since we are now 60 days out from renewal.

Stephanie reported Farmers uses a 1 – 4 scale for determining fire line scores. It has been difficult to find new carriers to bid on policies in this area. Stephanie reported she believes the limit will go over 40 million for insurable value. As long as Farmers has been increasing our coverage limit annually for building cost increases, the TOA should be fine. Jean invited Stephanie to participate in a webinar in the future regarding details of what the TOA policy currently covers. Penny reported she will reach out to Dale Hastie regarding proof of the fire wise status for Whitehawk Ranch.

Jean asked if there are any areas of flexibility within the current policy we have. We currently have a \$10,000 deductible. Stephanie reported many other communities are moving to 25,000 and even 50,000 deductibles.

Jean asked since Farmer's has announced that they will not be writing policies in California, can we assume that this may be our last renewal with them? Stephanie reported Farmers is no longer taking any new business in California. We can expect that in the future they will no longer write any habitational policies, but she did not know if they would not offer a renewal to current policy holders.

i. Review and approve Contract with Mutual Water Co for Administrative Services

After review, upon motion duly made, seconded and unanimously carried, the Board approved the Contract between the TOA and MWC for administrative services as presented. The annual cost is \$27,591.86.

ii. Authorize Contracts and Agreements for Service for 2024

After review, upon motion duly made, seconded and unanimously carried, the Board approved a Contract with Alec Hickman for pine straw removal at a cost not to exceed \$3,600.00 which includes pine straw removal twice per year (fall and spring).

After review, upon motion duly made, seconded and unanimously carried, the Board approved the Contract with Lowell Young for landscape maintenance at a cost not to exceed \$43,240.00. The contract term is April 16, 2024, through November 15, 2024.

iii. Consider Additional Expenses re: Pine Straw Removal on Roofs/Gutters, Replacement of Damaged Driveway Drain(s) and "Snaking" of Slow Draining Driveway Drains

Lisa reported the TOA is responsible for slow drains that are located on TOA property. Penny reported Lowell has identified 3 slow drains. Lowell will finish clearing the rest of the channel drains and will let us know if any of those are compromised. Penny reported she had an issue at their house with water coming off the roof and across their walkway. They were able to correct the issue by installing a rain gutter.

iv. Consider 2024 Deck Re staining, Concrete Sidewalk and Drain Repairs from Reserves

Bob reported he will work on a google document of members whose driveways drain into their garages. Joleen reported Dave Hansell and the Finns both have reported this issue. The Board held a discussion regarding options for deck maintenance for the future. This item will be discussed again at a future Board meeting.

b. Adopt Budget for 2024

Penny presented a proposal from HighSierra MountainScapes.

After review, upon motion duly made, seconded and unanimously carried, the Board approved the proposal submitted by Alec Dieter with HighSierra MountainScapes for snow removal services. The proposal is a 5-month agreement at a cost of \$6,480.00 per month.

After review, upon motion duly made, seconded and unanimously carried, the Board

approved the budget as presented by Bob Danielson. The budget holds dues at \$500 per month. (Budget is attached).

Jean reported she will draft a letter to go out to the community which will describe the Board's current situation waiting on the insurance renewal.

6. Ad Hoc Subcommittees Proposal, Parameters and Appointments

a. Policies and Practices Guidelines for Future Improvements

Lisa Laughlin reported she has a draft that is about 90% complete. The committee would like some guidance on the use of Trex for deck replacement. She reported she has been told that composite deck material is a heavier product and supports underneath require different spacing and engineering. In many cases, the decks are attached to each other. Lisa suggested if a deck is replaced with Trex, and owner would have to submit a plan stamped by a licensed engineer.

Doug Hecker reported the deck is part of the plot plan for each town home. If owners wanted to change to Trex, it does require different support underneath. Jean reported this topic could be worth a conversation with the County Building Official. We could also ask for a recommendation from a structural engineer.

b. CC&Rs/Bylaws Update Subcommittee

Jean produced a memo on October 29 listing the topics the sub-committee discussed. She felt it was a productive discussion. They discussed parking, pets (looking at what is allowed within the Master Association CC & Rs), window coverings, and the 30-day short term lease issue. It seems most people feel the 30-day lease is acceptable as long as it applies only to owners who purchase after the new guidelines are adopted. The next steps will be to gather the committee again, craft a new draft, and send it to legal counsel for another review.

7. Directors Reports/Announcements – For Information

Penny reported Lowell is wrapping up his landscape services for the year. The irrigation lines have been cleared and turned off. Alec has completed the debris removal from the roofs.

Joleen reported a "Send a message to the Board" section has been added to the TOA webpage. Messages entered there by members will be automatically forwarded to Lisa, Jean and Joleen.

8. Future Agenda Items

Jean suggested the Board begin to address some of the reserve study issues. Penny also suggested we discuss the issue with some homes whose driveways drain into their garages.

9. Closed Session for Contract Negotiations (if needed)

This item was not needed or addressed.

10. Adjournment of Meeting – Next Meeting – Monday, December 11, 2023, at 1:00

After review, upon motion duly made, seconded and unanimously carried, the meeting was adjourned at 1:53 p.m.