

# ACUERDO CON DIOS – HOMEOWNERS ASSOCIATION

## Board of Directors Meeting – October 10, 2017

### A. Opening Meeting

#### 1. Determination of Quorum

The meeting was called to order by Gary Colliver, President at 6:07 p.m.. Joe Topper, Property Manager, and all directors were present. Gary Colliver left the meeting at 7:24 p.m. and Carolyn Coder, Vice President, presided over the remainder of the meeting.

#### 2. Proof of Notice of Meeting:

Agenda was emailed to the BOD, posted at the mailboxes, and posted on the website October 6, 2017.

#### 3. Welcome Guest Members

Roberta Standen was present

#### 4. Additions/changes to the agenda

No additions or changes to the agenda

### B. Owner Comments & Letters:

No owner comments or letters were presented.

### C. Review & Acceptance of September 12, 2017, Minutes

Pat moved to accept the minutes as written. The motion was seconded by Carolyn and approved unanimously.

### D. Financial Reports

#### 1. Review Financial Reports

Joe Topper presented the Profit & Loss YTD, Balance Sheet, and Budget vs Actual reports

#### 2. Treasurer's Report

a. Harry Steed, Treasurer, reported that as of September 30, 2017, the *Checking* account had a balance of \$24, 349.73 and the *Savings* account had a balance of \$99, 151.35.

b. The regular reserves allotment of 2,300.00 was transferred from checking to savings.

#### c. Financial Review

Still waiting to hear from firms. Harry has been busy with 2018 projected budget.

#### d. MPUD

Harry reported that MPUD stated that the unpaid balance of \$150.00 that showed on the August bill was due to MPUD's error of undercharging all customers in July. The September statements showed nothing unusual.

#### 3. Preliminary Projected Budget

Harry reviewed the 2018 Projected Budget Proposal. Revisions (from the first draft) were made to reflect the BOD's recommendation to budget the 2020 Reserves Study cost over a three year period. Revisions were also made based on the 2017 Reserves Study Report.

*Revised Projected Budget posted to the documents page Website 10-12-17 for members to peruse*

*Records are available for membership to review by appointment*

**E. Committee Reports**

***Audit Committee***

Carolyn reported that Luis (unit 25) is willing to serve on the Audit Committee. However, Gary Colliver has sold his unit and will no longer be a member at the end of this week. Pat Fithian volunteered to serve in Gary's place on the audit committee.

**F. Reserves Study Recommendations 2013-16**

**1. Driveway/Parking asphalt**

Final payment to Cal Paving is being held until they return to paint the road surface "STOP" and stop line at the highway entrance of the lot. Forms are in place for the curb near unit 27. Joe reported that the cement will be poured on 10-11-17.

**2. Gutters:**

Joe has talked to a couple of handymen about gutter cleaning but has not received any commitments yet.

**3. Monument:** tabled

**4. Tree trim removal:** Completed

**5. Exterior lighting:** Completed

**6. Pool filter/transformer:** Completed

**7. Arbors x 6:** Casey has submitted a bid to paint the arbors. Estimated 10 hours at the Pride Staff rate of \$40.00/hr plus the cost of paint. Diana moved to hire Casey to do the painting. Pat seconded the motion. The motion was approved unanimously. Research is still needed on the cost of replacing the lattice.

Harry reported that he has talked with Rick Riddle about handyman services through Pride

Staff. Carolyn reported that she has gathered a bunch of business cards from local handymen, but has not had time to call them.

**8. Pergola –** This item was moved forward on the agenda out of respect for Roberta's time.

Roberta Standen, co-owner of the Pergola, presented proposals for ACD to consider with cost estimates made by her son Paul, a licensed contractor. Ms. Standen stated that California Equity Corporation is willing to pay for 50% of the actual cost of the proposal that is accepted.

1. tear down the structure, stack Monier tile, take away material, and clean up. Plus improve landscaping along the creek banks to conceal any scar – estimated at \$3,000. ACD would be granted all of the removed tiles.
2. repair as built bringing it up to code. Replace roofing material or remove roof and wall off south side. Includes a lot line adjustment with deeded exclusive easement for use and maintenance, as well

as, permits and engineering reports – estimated at \$10,000.

3. redesign and build new, including a lot line adjustment with deeded exclusive easement for use and maintenance, permits, and engineering reports – estimated at \$20,000.

9. **Paint patio yard fences:** new coat not needed at this time

10. **Paint wood trim & fascia repair** – Completed

#### **G. Old Business**

##### **1. Maintenance Grounds Review**

Diana reported that the oleander by the stop sign is starting to obstruct visibility.

##### **2. Unit # 30 repairs**

Joe reported that Jesse Tanton may be available soon.

##### **3. Reserves Study 2017**

Reserves Study is completed, report received. The Disclosure Summary will be sent with the annual mailing in November. Diana reported that the full report has been posted to the website.

##### **4. Roof leaks**

Roof leaks on units 11, 17, 19 & 28. Joe reported that Jesse Tanton may be available soon.

##### **5. Leaky faucets**

Leaks have been noted at units 28, 33, 13 and 17. Waiting for more plumbing issues to make these repairs cost effective.

6. **Traveler's Insurance Policy:** paid in full. Harry reported that he has talked with a Farmer's insurance agent. He reported that Farmers Insurance does write policies for HOAs outside of Mariposa County. There was a brief discussion of exploring other insurance companies.

##### **7. Special Meeting of Membership:**

Scheduled for October 14, 2017, at the Methodist Church Hall.

##### **8. Termite Inspection**

Received an estimate for termite inspection of the exterior of all buildings in the complex from Yosemite Pest Control, in the amount of \$1,000. Harry moved to accept YPC's bid. Pat seconded the motion which carried unanimously. Unit 1 to be treated with all other termite infected buildings when the inspection report is received.

##### **9. Fungus Damage**

Unit 27 reported fungus damage to fascia below the roof eaves. Castech submitted an estimate to Joe for treatment/repair of the affected fascia, excluding painting. Joe was directed to obtain another estimate to include treating the cause of the damage, as well as, repair and painting.

#### **H New Business**

##### **1. CCR 5.3.1 regarding windows**

This item was moved forward on the agenda as Gary was not feeling well. Gary shared that the buyer of his unit requested repair/replacement of eight large windows. The third paragraph of 5.3.1 states that repair/replacement, "shall not include the cleaning of any glass surface." The repair/replacement of windows, however, is not clearly defined in the CCRs. Gary's research of other HOAs noted that as windows serve both an exterior and an interior purpose, window repair/replacement for some HOAs is a 50/50 (HOA/Owner) responsibility. Gary suggested that the lack of clarity may cause problems in the future.

Harry researched the Reserves Study, reviewed the Reserves Budget, and talked to ACD owners who are original or near original buyers. Harry's findings were that there has never been a category in the Reserves Budget to cover repair/replacement of windows. The 2017 Reserves Study shows that the current funding for replacement of components is at 30.2%. This means that we are always borrowing 60.8% of the cost from the future when repairing or replacing reserves components. Harry moved and Diana seconded to do more research before taking any action. The motion carried unanimously.

**2. Next Regular Board of Directors meeting:**

*Tuesday, November 14, 2017, 6:00 pm, unit #16*

**I. Adjournment of Meeting:**

The meeting was adjourned at 8:37 p.m.

Respectfully Submitted,



Diana Terra  
ACD/HOA Secretary