Regular Meeting of the Board of Directors of the
Rocky Ridge Properties Owners Association
Scheduled Meeting Date: October 20, 2026 at 1:30 pm
Meeting Location: Zoom

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 board at the Rocky Ridge entrance gate.

Attendance and Quorum: Vice President Stacy Conner called the meeting to order at 1:30 pm.

Stacy Conner, (Vice President), Jim Naylor (Treasurer), Gail Gabiati (Secretary), Laura Bertone, Bruce Shepherd and Dan Bosshart attended the meeting from the outset. A quorum of Board members was present throughout the meeting. Matt Howarth (president) joined the meeting at 1:40; Stacy started the meeting on time. Buster Fenley participated in the meeting as property manager for the Association. Eight homeowners also attended the meeting.

Open Session

1. Approval of Minutes.

The minutes of the 9/15/26 regular Board meeting were approved.

2. 2027 Insurance Procurement.

Ryan Taylor, our insurance broker for the past three years, spoke about an offer he has received from ARC, a Lloyd's of London subsidiary, that will cover our entire property with a $350 square foot rebuild expense. (our current coverage is calculated at $310 a square foot) and no co-insurance penalty. This will increase our coverage from our current coverage of $63 million to $71 million. This new policy will actually be $6000 less than our current premium cost, especially as we expect the 2027 renewal rates on our current policies to be even higher than they were in 2026. In addition, having one renewal date early in December will greatly aid Buster and the Treasurer in creating the budget for the following year. The only disadvantage is a higher deductible for a fire insurance claim ($100,000 rather than the prior $25,000) which is offset by the fact that there is no co-insurance.
Ryan encourages us to bind this offer before the insurer pulls the offer. Bruce moved that we establish a new three member executive committee (the Insurance Committee) with Bruce, Matt and Jim as the initial Committee members, and that the Committee be directed to review the written terms of the proposed new insurance policy and, if they find it to be acceptable, to bind coverage on behalf of the Association. Gail seconded the motion and it was passed unanimously.

3. Property Manager Report.

There was a bear break in on October 5. The bear gained entry though a lower floor window which was not wired and did a significant amount of damage. Buster reminds homeowners that if they plan

on installing bear wires, contact Bear Busters now as they do not do many installations during the winter.
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.
The pools are closed for the season but the upper pool spa will re-open on November 25. A kayak was left at the beach and is being stored at the maintenance building.
The arborist visited Rocky Ridge and identified a few trees that were in danger of falling on buildings. Upon their removal, Buster verified the arborist's report, noting hollow areas in the trunks indicating disease.
Ube, a 30 year worker at Rocky Ridge, will retire next year after the summer season.

4. Treasurer's Report.

Buster and Jim shared a rough draft of the 2027 budget and said the final budget will be ready for approval at the next meeting. Jim expressed concern about the state of our reserves and wants the members of the Vision Committee to understand that any new facilities will be expensed though a special assessment and not from our operating budget or reserves.

5. Committee Reports.

Gail prepared a first draft of the revised Rules and Policies document. She was assisted by Stacy and Frank Pagliaro, homeowner and lawyer. The goal of this revision to align the Document with the shorter Rules Summary to avoid inconsistencies and to create a document that is less vague, easier to read and for the homeowner to easily find pertinent information. A second draft will be presented to the Board next month, and hopefully, this document will be finalized in the spring. In the meantime, the current Rules and Policies document will be distributed to homeowners with the budget package in December, accompanied by a note stating that the Board is currently revising the document.

Dan's EV committee is still looking for homeowners to join his committee. Since this is only an Advisory committee, a potential member of the committee does not have to be an actual owner as long as he or she is a regular user of the property. Dan had some encouraging information from Liberty Energy. The company can bring the power up to the top of the hill and will install a transformer and electric meter for free under Rule 24. The Board expressed some concern that this requires us to allow the public to use the charging station. Dan will do further research on this issue. Tahoe City is building a new charging station in town with 8 spots for charging electric vehicles. This should be completed before summer 2027.
The Board reminds homeowners that running an extension cord from your townhome to your car for trickle charging is expressly prohibited as it is a health and safety violation.

6. Proposal to Engage Jack Dittoe.

Jack Dittoe, the owner of a Rocky Ridge townhouse and a retired attorney specializing in insurance matters, has offered to represent the Association in the ongoing negotiations and lawsuit against our former insurance brokers. He will not charge the Association for his time; he asks simply for his out of pocket costs incurred in the representation. Bruce made the following motion:

> **That the Board engage John ("Jack") Dittoe, the owner of a Rocky Ridge townhouse, to associate in as additional legal counsel to represent the RRHOA in its lawsuit against First Insurance Funding and insurance broker Andrew Sinclair (and his agency) to recover, among other things, the wrongfully withheld insurance premiums resulting from**

RRHOA's cancellation of its prior insurance program. Dittoe will not bill the RRHOA for his time and services, but the proposal will authorize Dittoe to be reimbursed for his out of pocket costs associated with the engagement, including the premium for malpractice insurance providing coverage for claims associated with the engagement (which premium is expected to be less than $2,000 in malpractice insurance costs).

Dan seconded the motion and it passed with a majority yes vote. Laura abstained.

7. New Business.

Dan suggested that we revive the Architectural Control Committee and it was agreed to place this on the agenda for the next meeting. There was also some discussion regarding the extent to which the "Open Meeting" rules of the Davis Stirling Act restrict Directors from discussing or exchanging emails concerning Board action or other Association business, with the Board agreeing to put that subject on the Agenda for the November meeting.

Scott Shepherd thinks it should be made clear in the Rules and Policies document that a part owner of a boat moored in the Rocky Ridge buoy field, but who is not a Rocky Ridge owner does not have the right to use the beach facilities, other than walking to and from the parking area to the dock to access the boat. Gail will ensure the revision document makes that clear.

The open meeting was adjourned at 3:33 pm and the Board moved to a closed session where our ongoing litigation with our former insurance brokers was discussed.

The meeting adjourned at 3:50 pm.

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)
November 17, 2026, at 1:30	Zoom platform	Approval of October 20th minutes Approval of 2027 budget Insurance approvals Rules and Policies Revision Unit 34 AC installation request Architectural Control Committee creation Impact of Open Meeting rules on Board emails, etc.
December 8, 2026 at 1:30	Zoom platform	
February 9, 2027 at 1:30	Zoom platform	
March 16, 2027 at 1:30	Zoom platform	
April 13, 2027 at 1:30	Zoom platform	

May 11 2027 at 1:30	Zoom platform	
July 13, 2027 at 1:30	Zoom platform	

The 2027 annual members' meeting for the Rocky Ridge Properties Owners' Association is scheduled for the Saturday within Labor Day Weekend, at 11:00 am, September 4, 2027. The meeting will be held in the Rocky Ridge Beach Clubhouse.