

**Villa Monterey Homeowner's Association
Board of Directors Meeting**

Date: October 14, 2009

Present: Board of Directors:

President: Michael Campbell
Vice President: Steve Huddleston
Secretary: Katrina Graupmann
Treasurer: Terri Jacks
Director: Patty Werdownatz (arrived at 6:53pm)
Director: Sher Bash (arrived at 6:10pm)

Others Present: Curtis Management Company: Kimberly Hand, CCAM
Recording Secretary: Linda Strom, CCAM, PCAM
Guest: Michael Berg from Berg Insurance Agency
Fourteen homeowners present

Absent: Director: Dale Hill

I. CALL TO ORDER

A. President, Michael Campbell, called the meeting to order at 6:00 p.m.

II. GUEST SPEAKER:

A. Michael Berg from a full service Farmers Insurance Agency addressed questions residents had regarding the difference between the Master Policy and their HO6 Homeowner Policy. He stated Insurance adjusters interpret policy coverage not the Agents. When a claim is made Mr. Berg stated the Commercial side pays first then the Homeowner Policy kicks in. He used a fire as an example. Both the Master Policy and the Owner's Policy will be filed. All interior damages will be covered that were installed by the builder. Items excluded are the ceiling, wall coverings and floor areas. The HO6 policy will cover personal items. Loss assessment is included in all Farmer Insurance Policies for \$4.00 per year. He also used garage damage as an example. If a garage was damaged when the owner is gone the HO6 policy would pay for damages if it is under the Master Policy deductible. Otherwise the Master Policy would cover the damage. He stated if a structure is owned and maintained by the owner the owner is responsible. If the Association paints, installs the roofing and repairs it, then the Master Policy would be paid by Farmers Insurance. A question was asked about a water line break. Mr. Berg stated no policy will repair the pipe, only property damages caused by the pipe and access to the pipe is covered. The Board referred to the matrix behind the CC&Rs that document what Owners and the Association are required to maintain. A phone number was given for any further questions: 949-830-4590X216 or Dennis Finn at X212.

III. MINUTES

A. The Board Members *MSCM to approve the September 9, 2009 Regular Minutes as corrected.
B. The President noted that he usually does not call for a standing vote; therefore, it is not important who voted for what.

IV. HOMEOWNER'S FORUM

A. [] Edge Park – Owner asked the Board for an update on a satellite dish installation. The Board requested the owner install the dish on the flat roof but has not received signatures on the owner's Architectural Form. The dish had not been relocated.

- B. [] Rim Park Lane - Owner requested Rules and Regulations and 2008 amended By-laws regarding units #5 & #6 per a letter she sent June of 2008. She stated the hole in her fence has not been repaired that rats chewed through and reported that a neighbor hit the gas outlet behind the gas dryer vents. She requested information be distributed to owners so they would know where the gas turnoffs were located. Board commented an article would be included in the next newsletter.
- C. [] Edge Park Way - Owner expressed concern that the paint color boards were not in the front Clubhouse window as promised. The Board will put the color combinations up when the final color scheme is finished. The owner also stated the trash cans were missing near the pool and the Clubhouse gate. The Board stated the receptacles were removed due to the smell caused by dog defecation. 50% of the owners have dogs and should be responsible for picking up their own pet's litter.
- D. [] Rim Park Lane - Owner reported she had the color board for the Association and any one could come by to look at it until it is displayed in the Clubhouse. She also asked what could be done about the skate boarders and the noise and damage they are doing. The board will discuss the issue with COA.
- E. [] Edge Park Way - Owner reported that Apartment tenants across the street are bringing their dogs and kids to play on the common ground and that they are leaving doggie bags where the trash cans used to be. She also reported that at noon on Halloween there would be a costume pet parade beginning from the Clubhouse and around the green belt.
- F. [] Pine Knoll - Owner stated he was the pool monitor and that he opens the pool daily and always has. He also opens the locked cable rooms for Time Warner. He stated his wife was the Pool Chair but is not currently.
- G. Unidentified - Owner was happy the water lines are fixed.

V.COMMITTEES

- A. CC&Rs Review Committee - The committee report stated they met four times since the last Board Meeting. All documents were reviewed; however, they still need to be proof read before submitting to the Board.
- B. Clubhouse Committee - No Report.
- C. Landscape Committee - Rose Smutko reported that an Arborist evaluation stated the Association has 2 to 3 years to go before tree maintenance is current. The Eucalyptus trees were treated for beetles and that in 2010 some trees on the canyon will need to be removed for fire safety. A list of trees to be removed will be submitted for the next Board Meeting. She also reported that the Tierrasanta Landscape coalition wants several Homeowner Associations to attend a pilot presentation from landscaper contractors on irrigation, shrub trimming and a whole educational package at a cost of \$300 that includes lunch. Rose reported the November and December walk-throughs were planned for the 3rd week of the month due to holidays. It was noted that the Fire Marshall gas operated pool pump arrived and that a field trip is needed on how to use it.
- D. Parking Patrol Committee - Florence Holmes reported that parking violations were still happening. On Pine Knoll and Lemonwood all guest spots are filled all the time. Michael reported that 15 parking stops needed to be replaced. He received a bid to replace all 29 stops and to paint and restripe them.
*MSCM to approve expanding the limit to \$3000 for replacing and painting all 29 parking stops.
It was also noted that the handicap sign needed to be replaced in front of the clubhouse.
- E. Pool Committee - President, Michael Campbell, reported Gardner Pool and San Diego Plastering were asked to submit bids for the pool from the clubhouse rear door to the back gate. They are bidding on replacing all surfaces with new material because existing materials are no longer available. The pool needs to be drained, tiles and coping stones need to be replaced, and vents need to be upgraded before next spring. Katrina Graupmann volunteered herself and her husband for the Pool Committee.

VI. SEPTEMBER 2009 FINANCIAL

- A. The Board members reviewed, discussed and *MSCM to approve the September 30, 2009 financials subject to audit.
- A. Treasurer, Terri Jackson, wanted the reserve allocation issue resolved. The cash flow items listed on page 12 are listed differently on page 13. She wants the reserve list to tie into the reserve study. It should all be consistent.
- B. Ms. Jackson requested a better interest rate for a \$100,000.00 CD maturing on October 31st. She reported that CD's will roll over for \$100,000 in April, \$100,000 in August, and \$50,000 in May, 2010.
- C. The delinquency list indicated that one lien had been paid on September 21, 2009.

VII. ADMINISTRATIVE

- A. Owner Information - The Board requested another letter be sent requesting owner information.
- B. Reserve Study - Terri Jackson reported that the reserves were 75.66% funded and that loans are not given to Associations who have reserves less than 50% funded. *MSCM to accept the reserve study for 2010 as presented.
- C. Proposed Budget - *MSCM to accept the 2010 budget as presented with the dues at \$240 per unit. It was noted that the clubhouse rental fee increased and that 10% was built in to cover bad debts. The reserve allocation was increased to \$10,400 per month. The telephone and pool monitor expenses were deleted.
- D. Bylaws - *MSCM to approve the Bylaws be mailed to the owners for a 30 day comment review period. It was noted that each lot shall be assigned one vote for each position to be filled at an election. Culmative voting had been removed.

VIII. LANDSCAPE

- A. Landscape Walkthrough - The next walkthrough is scheduled for Wednesday, October 28, 2009 at 8:00a.m.in front of the Association clubhouse. It was noted that due to the Holidays the November and December walkthroughs were changed to: Nov 18th, and Dec 16th, Wed, at 8:00a.m.
- B. Landscape Walkthrough Report - The report dated September 23, 2009 was provided by the Landscape Company for Board review.
- C. Landscape Proposals - *MSCM to approve the Weststar Landscape bid of \$1,995.00 to remove and replace concrete sidewalks at [] Rim Park Lane and [] Edge Park Way.

IX. ARCHITECTURAL

- A. Architectural Report - The Board was provided a modifications report for review.
- B. [] Guinda Court - The Board Members *MSCM to approve an air conditioner unit provided it be sound mounted on the roof.
- C. [] Rim Park Lane - The Board Members *MSCM to approve a window installation provided the window matches the existing bronze windows. Letter to remind owner that another window needs to be replaced.
- D. [] Guinda Court - The Board Members *MSCM to approve window installations as shown, two front windows and one upper side window. Existing windows are being replaced.

X. MAINTENANCE

- A. Property Inspection Report - The report from September 23, 2009 was provided for Board review.
- B. Work Order Report - The September report was provided for Board review.
- C. Painting - The Board members reviewed the \$360 cost to paint the Clubhouse doors from ProTec Paint Company. All agreed the doors should be painted. Board Members *MSCM to stain and water proof the fencing as they go along to protect the wood and add life and value to the property and to increase the curb appeal at a cost of \$1,900.00. It was a line item excluded from the contract.

Steve Huddleston recommended approval as the buildings are being painted.

- D. Termites - Board members *MSCM to approve \$350.00 to treat drywood termites at [] Guinda Court.

XI. CORRESPONDENCE

- A. The violation log - The September Violation log was available for Board review. It was noted item #13 had the wrong address listed.
- B. [] & [] Park Crest Lane - Owners requested reimbursement for a common area sewer line back up. A DVD was provided by the plumbing company. *MSCM to table the issue until the Board has time to watch the DVD. It was noted the water bubbled up into the owner’s toilet and he hired someone to inspect the line.
- C. [] Pine Knoll Lane - FYI that someone is going through trash cans collecting cans and glass at night.
- D. [] Edge Park Way - Owner fixed garage mail slot that was falling off the garage.
- D. [] Park Crest Lane - Owner failed to attend for show cause. *MSCM to hold \$2700 fines in abeyance for six months because the parking violations have stopped for the past several weeks. Fine an additional \$500 that will be applied if another violation occurs.

XII. ADJOURNMENT

- A. The Board members *MSCM to adjourn the Regular session at 8:05 p.m.

BOARD MEMBER _____

DATE APPROVED BY THE BOARD _____

*MSCM – (Moved, seconded, and carried by majority)