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December 2023



Nepenthe News



Thank you!

The Nepenthe Office has been receiving wonderful feedback following the December 9th Holiday Party held in the Nepenthe Clubhouse! Thank you to all those who attended, and a very special thank you to the Outreach Committee and all others that contributed to the planning, contributions and set up for this event. Fantastic Job!

Photos from the party will be posted on the Nepenthe website, as well as included in the January 2024 Newsletter.

Helping Others:

Thank you to all those who have generously donated food items to the River City Food Bank (non-perishable), and to the Wind Youth Services (snack bars/fruit cups). The two donation bins will remain in the Clubhouse lobby through December 30th.



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Please Note:

The holiday season is a prime time for residential fires. Please take a moment to review the following cautionary items concerning holiday lighting.



- Replace light sets that have cracked, frayed cords or loose connections
- Do not overload outlets or run extension cords under carpets, across doorways or pinched behind furniture
- Unplug all decorative lights before leaving home or going to bed
- Never use electric lights on a metallic Christmas tree

Budget Report

The report reflects a year-to-date net operating income of (\$216,715.87) and year-to-date reserve funding of \$3,109,118.82 compared to the year-to-date reserve funding budget of \$1,876,210. The actual year-to-date operating expenses were \$1,668,918.03. The budgeted year-to-date operating expenses were \$1,540,380. The association has \$223,585.92 in operating funds, which represents 0.65 months of budgeted expenses and reserve contributions. The association has \$11,253,607.07 in reserve funds.

October Cash Flow Report

Sources / Uses	Operations	Reserves
Beginning Balance 1/1/2023	\$125,828	\$11,113,960
Plus Income	\$4,153,336	
Reserve Investment Income		\$407,944
Contributions to Reserve		\$2,701,175
Pending Reserve Expense		196
Accounts Payable	\$341,670	
 Less Operating Expenses	 (\$1,668,877)	
Reserve Funding	(\$2,701,175)	
Reserve Expenditures		(\$2,969,668)
Due to Operating	(\$15,500)	
Receivable from Management	(900)	
 Ending Balance 10/31/2023	 \$223,586	 \$11,253,607

Awarded Contracts - December 2023

The Board did not approve any new contracts during their December 6th, 2023 Executive Session. The following was approved by the Board during their November 1st, 2023 Executive Session but was mistakenly left off the November 2023 Newsletter.

- **eDecisions**—Camera Modifications to reduce the number of on-site visits for surveillance system errors. \$1,717.92

BOARD RESPONSES TO NOVEMBER 2023 OPEN MEETING COMMENTS AND CORRESPONDENCE:

Due to the number of comments focusing on budget and flood insurance issues, responses on those topics are grouped at the end of this message. Subjects beyond those two topics have responses following the homeowner's comment.

Homeowner Comment Session 1

1. **Don Landsittel, Homeowner:** Would like to have the Finance Committee meet in person, not just on zoom.

Board response: Several members of the Finance Committee still work full time and are not able to make meetings if they are not on Zoom. It is increasingly clear that with misinformation about the budgeting process and decision-making spread around, homeowners need to have full accessibility to Finance Committee meetings, where they will get good information and can ask questions. Accessibility to the meetings is better achieved by having the meetings on Zoom, where anyone can log in to participate, even if they might not be mobile enough or feel well enough to come to a meeting in person. Additionally, Zoom discussions are fully recorded and posted on the Nepenthe website for review.

2. **Ashley Tangeraas, Homeowner:** The projected dues are a 10% increase and this is

not the time to do that. There is a water project coming. Why don't we wait until some projects are done. The 48% funded reserve means a negative impact on home values. We should reduce landscaping.

Board response: Please see the budget section at the end of this message.

3. **Leslie Arnal, Homeowner:** Has no problem with dues increase, inflation is present and we had insurance increases due to the storm loss. In regard to flood insurance, FEMA accredited levee has a 'moderate hazard' which means still a risk. 20% of flood claims are in moderate or low risk areas. She does not advocate removing flood insurance. Feels people who are against it will be the most vocal, but not representative.

Board response: Please see the flood section at the end of this message.

4. **Bill White, Homeowner:** Has lived here 5 years and flood insurance has been worthless. Millions of dollars have been spent on the levees. The \$10,000 deductible on personal item replacement means the value will never exceed the deductible. We are spending \$600 a year paying for losses of other people in areas that flood often and where people do not move.

Board response: Please see the flood section at the end of this message.

5. **Mary Gray, Homeowner:** Is concerned about 10% increase in dues. The budget was set during Executive Board discussions without homeowner input. The Board doesn't know if the increase is affordable for residents. The Board did not ask if it was. The Board did not ask if residents want that level of service at that cost. If the Board truly cared, they would ask. Mary knows a neighbor who owes back dues because she had to choose to pay medical bills and buy food instead. There are others like that and the Board should find out about them before increasing dues.

Board response: Please see the budget section at the end of this message.

6. **Ricardo Pineda:** AB1572, which he announced at the last open meeting, has passed. Nepenthe (all HOAs) will need to comply by 2029. The City will be communicating with Nepenthe. He feels the law is unfair as it is not uniform. If the levee fails, we would have 8-foot water levels. We would need financing to recoup and rebuild.

Board response: Thank you for the information on AB1572.

7. **Ruth LeBlanc, Homeowner:** Before AB1572 is enacted, can there be lobbying? Can Ricardo answer?

Board response:

As this item was not on the agenda, it cannot be discussed at the meeting. Director Dascher advised that the question be directed to Ricardo Pineda off-line.

Board Responses Continued on Pages 4 through 9

Board Responses Continued ...

8. **John Baker**, Homeowner: Flood insurance is a significant part of the HOA dues. Boards have been asked numerous times to cancel the coverage. Flood risk is real and Nepenthe dodged a bullet this spring from the threat of rapid snow melt; we are lucky it was a mild Spring. He's worked on levees in his career and knows soil is the construction material; as such it is unreliable and unpredictable. A flood of 6 to 12 feet is possible. The problem with leaving flood insurance to individuals is that some will purchase and some will not. That could force the association into litigation to make its required repairs.

Board response: Please see the flood section at the end of this message.

9. **Carol Duke**, Homeowner: This area is rated X500 for flood risk which means a 1% chance of flood in 500 years. That's a small risk. Based upon flood experience in other areas, it would be 3 to 5 years before reconstruction. We would not be living here by then. Individual flood insurance would be less than \$50 a month.

Board response: Please see the flood section at the end of this message.

10. **Nina White**, Homeowner: Our reserve is only funded at 48.5%. If we were in school, that would be a failing grade. That funding level lowers our property values. We need to finish the siding and cut back landscaping for a few years. Marketability is important.

Board response: Please see the budget section at the end of this message.

11. **Don Ellwanger**, Homeowner: We should recognize that any homeowner with a mortgage will probably be required to carry flood insurance.

Board response: Please see the flood section at the end of this message.

12. **Diane Schaal**, Homeowner: Flood insurance is like a warranty; we may never realize the benefit. Some friends have lived through forest fires and their homes are still not back together. If there is a flood here, will we still be here? Is it worth it? We risk out-pricing our homes. While we have wonderful benefits, we need to tighten our belts in tough years. We can turn down some of the luxuries we can come to have.

Board response: Please see the budget section at the end of this message.

13. **Brian Coates**, Homeowner: We have a budget and we are not spending within our budget. It should not be too hard to live within our budget. This is a willy-nilly increase. He's not seeing what he gets for the money and wants the Board to adhere to our budget.

Board response: We encourage homeowners to attend committee meetings to view and participate in the process leading to recommendations to the Board. Meeting schedules are on the Nepenthe website at <https://nepenthehoa.com/event-calendar/>, or are printed in every newsletter.

Please see the budget section at the end of this message.

14. **John Apostolo**; At the candidate forum he heard it said that oversight on finances and transparency were the goals of all the candidates. He has not seen that happen. Why has the reserve funding percentage gone down? An explanation is needed.

Board response: Please see the budget section at the end of this message.

Homeowner Comment Session 2

1. **Ashley Tangeraas**, Homeowner: This budget does not reflect her work of the last 3 months she was on the Board. We can cut landscaping in half and save \$40 a month on our dues. She is looking for support to conduct a recall of directors Dascher, Nelson and George.

Board response: Please see the budget section at the end of this message.

Board Responses Continued ...

2. **Don Landsittel**, Homeowner: The budget has now been passed. Just because it is approved does that mean we have to spend it all? What do we need to do to get the reserve funding to 60%? We have the flexibility to do that. If we don't have the money to do what we want to do, we must find another way.

Board response: Please see the budget section at the end of this message.

3. **John Baker**, Homeowner: We have had flood insurance for 20 years. Lots more community input is needed before we make a decision.

Board response: Please see the flood section at the end of this message.

4. **Barbara Beddow**, Homeowner: She appreciates all the detail and itemization provided by treasurer Bill Henle. She thinks we can get cheaper flood insurance and wonders if we can require homeowners to have flood insurance. She notes previous Boards also raised dues as prices and maintenance expenses do go up, If homeowners complain, they can join community committees to have influence.

Board response: The current CC&Rs do not require homeowners to have flood insurance. They also do not require Nepenthe to provide such insurance. The implications involved are discussed in the flood section at the end of this message. Those interested in serving on community committees will find information at <https://nepenthehoa.com/committee-application/>

5. **Carol Duke**, Homeowner: Some reserve items must be done, there is no choice. There has been a high amount of money spent on landscaping over the last few years. We could cut back for 2 to 3 years and keep our landscaping good. The special projects could be cut to reduce our dues.

Board response: Please see the budget section at the end of this message.

6. **Gerry Gelfand**, Homeowner: There have been good questions and comments made this evening. There are things to explore. The Board is made up of volunteers and should be appreciated.

Board response: Thank you.

7. **Brian Coates**, Homeowner: He objects to the Board passing the budget without discussion on the items brought up in the earlier comments. What did the Board consider that was a negative cost – all he heard was the pluses in expenses.

Board response: Please see the budget section at the end of this message.

8. **Bill White**, Homeowner: He is not saying not to have flood insurance, just feels homeowners should buy their own. When the City water expense comes through the dues, we can explain the offset to our homeowners but not defend it to buyers who will only see the total amount. He hopes the water can be a separate line item.

Board response: The Board continues to work with the City of Sacramento to achieve a smooth transition of the water costs to homeowners. This change is the result of the requirement to convert to individual water meters. If the water costs cannot be billed as a separate line item, Nepenthe can add potable water to its list of amenities.

Please see the flood section at the end of this message.

9. **Jim Shaw**, Homeowner: Has 2 suggestions: a) consider spreading the siding project over more years; b) Campus Commons has a water well for use of their turf. Nepenthe could research that as an option.

Board response: Thank you. In 2024 the Browning consulting firm will be on-site to review and update the costs associated with maintaining the assets of the community. Researching the possibility of a well would probably require a consultant. These suggestions can be addressed as part of the site review process.

10. **Diane Schaal**, Homeowner: She appreciates the Board. She wonders if we have gotten bids for the work that is being done. That would be preferable to remaining with the same company because we have a good relationship.

Board response: Please see the budget section at the end of this message.

Board Responses Continued ...

Board response to Diane Schaal: Please see the budget section at the end of this message.

11. **Will Vizzard**, Homeowner: Having served 8 years on the Board and 12 years on the Finance Committee, he has never met any homeowner who wanted to spend more money. You can project lower costs in grounds, the only way you are going to accomplish it is to simply not do the renovation that people are demanding. In this last year one of the things that jacked up costs was the fact that all those trees went over and even though insurance covered the tree removal you had to have restoration behind that which pushed the costs up substantially. The other thing we are facing is that if you do the siding and painting work and if you coordinate the grounds work with that which makes the most sense it generates more cost concurrently. As far as stretching the siding and painting out, the reserve study is a 30-year study, stretching it out doesn't change the cost. It's not a projected expenditure for a particular year, those are just estimates. So, I sympathize with the Board. For the last several years, Boards have been hedging a little bit on funding the full reserve projections and every time you hedge, the next year it gets worse. If there were a way to significantly cut the costs, a lot of people have tried to find it, I don't know where it is.

Board response: Thank you for a cogent summary of the budgetary issues. Please see the budget section at the end of this message.

12. **Ashley Tangeraas**, Homeowner: The Board keeps going over its allocations. There is no correct tracker on expenses. When money is set aside for one thing, it is spent on another. Has proof that when Markus Dascher lists a house, it is landscaped to help it sell.

Board response: The allegations about inappropriate use of resources by Director Dascher are serious. **AS SOON AS POSSIBLE**, please provide details and evidence to the office so that this accusation can be placed in the next Board packet for the community to review. The Board, with director Dascher abstaining, will investigate these charges as soon as the evidence is provided. The Finance Committee and Browning have both explained many times that the function of the Reserve Study is to be a guideline for planning savings and expenditures to maintain our most important assets; it is not a budget, rather a planning document. There is no rule that allocations set aside for one line item must be spent on that item. In fact, it is good financial management to balance overages in one area with underspending on another so that we end up spending no more than planned from the reserves in a fiscal year. While the monthly financial statement shows reserve expenses for each month, the Reserve Tracker is a tool that should make it easier to see what has been spent and what expenditures are coming up. You are correct that we are currently having some problems with the Reserve Tracker. The Finance Committee has asked First Service to sort the problem out. The Board and the Finance Committee are awaiting a response from them.

Please see the budget section at the end of this message.

13. **Nina White**, Homeowner: Nina thanked the Board for its hard work and wants to commend Steve Huffman for his good work over the years. She would like to see us all work together.

Board response: Thank you.

14. **Jim Shaw**, Homeowner: He appreciates Will Vizzard's comments. Would like to see cash flow management on time-extended projects.

Board response: Thank you, Please see the budget section at the end of this message.

Correspondence to the Board

1. **Steve Huffman**, Homeowner: Steve and Sally will be moving from Nepenthe to East Sacramento. Steve feels Carson Landscaping has been the best of the 4 contractors he has experienced during his residency and work with the Board and committees. He feels the community should heed Carson's advice on plantings. He also suggests the Board review a 2018 report on storm-water and waste water systems.

Board response: The Board appreciates the many years of Nepenthe community service Steve has provided. He's been an exceptional asset to our continuing efforts to maintain this community. We wish both Steve and Sally peace and happiness. A copy of the referenced study will be maintained for the use of future Boards.

2. **Jerry D. Dunn**, Homeowner: Jerry resubmitted his recommendation that Nepenthe transfer responsibility for flood insurance to individual homeowners.

Board response: Please see the flood section at the end of this message.

BOARD RESPONSES ON THE BUDGET AND FLOOD INSURANCE QUESTIONS

Background on Budget:

-The primary task of an association, through its board of directors, is to maintain, repair and replace the common areas, which protects the property values of its members.

Associations are responsible for the common areas and CC&Rs prohibit alterations to the common areas without prior approval of the board of directors.

(CC&Rs, 3rd Amended, restated; defined by Davis-Stirling Act)

-To change the CC&Rs requires legal overview and a formal vote with a quorum of homeowners voting. Approved CC&Rs are recorded with the Sacramento County Recorder. The current version (the third amendment of the original document) is available for view at <https://nepenthehoa.com/wp-content/uploads/2022/07/NEP-CCRs-Third-Amended-Restated-recorded-6-27-19-DOC-No.-201906270604.pdf>

-Nepenthe consists of 590 homes, 2 cabanas, a clubhouse, 3 sports courts, 3 swimming sites, situated over 50 acres, and about 3000 trees.

BUDGET

Each year the Board, Nepenthe general manager, First Service, Nepenthe Finance Committee, and the Browning group review the prior year's expenditures. They then review the predicted Reserve expenditures for the upcoming year as well as expected operating costs (salaries, utilities, contracted services, etc.). Assumptions made in the Browning study as to expected life expectancy of the Association assets are reviewed and edited. Where contracts are expiring or new services will be required bids are solicited for the work. Because of the major changes in insurance in California, with many insurers no longer offering coverage in the state (Sacramento Bee, ABC News and others for example <https://abcnews.go.com/US/wireStory/california-insurance-market-rattled-withdrawal-major-companies-99855058>), the Board determined that we should remain with Farmers' Insurance. From the information so gathered a projected Operating Budget and a draft reserve study are prepared. Those documents are again reviewed to assure accuracy and allow for further scrutiny of the Reserve expense assumptions; every effort is made to control costs. For example, due to the change in the materials used in siding, this year Browning recommended and the Board decided to change the life span estimate for siding from an 8-year cycle to a 12-year recurring cycle, which will reduce future expenses. Drafts of the operating budget were provided and reviewed by the Finance Committee, whose comments and suggestions were recognized. Then the Operating Budget and the Reserve Study are accepted. From those two documents, the necessary dues needed are determined.

The 2024 operating budget experienced increases in utility, insurance, grounds and common area maintenance costs but also had a decrease in administration expense.

The Reserve Study consists of a list of community assets and obligations with predicted life expectancy and replacement cost of the asset projected for 30 years (this year's study forecasts through 2052). These figures result in the monthly contribution to the reserves necessary to meet those goals. When major expenditures are incurred - such as the current siding and painting project - the reserve percentage funded calculation drops. After major projects end, the percentage funded rises as contributions continue. A household example might be where someone has been saving money for the eventual replacement of their air conditioning system. Before the purchase is necessary the account has perhaps accrued 90% of the cost - that would mean the account is 90% funded. After the unit is purchased, the percentage funded would drop. However, as monthly contributions resume, the percentage funded rises.

There are two budgets for grounds.

1. The monthly maintenance contract that cannot qualify as a reserve expense under the Davis-Stirling Act and the improvements which do qualify as reserve expenses.

The monthly maintenance contract paid from the operating budget pays for Carson to come and mow the lawns, mow the ground cover, fix broken sprinkler, remove debris and trim shrubs.

2. The grounds reserve allocations adopted by the Board of Directors in 2014 provide for plant replacements, ground cover replacements, irrigation improvements, replacement of broken irrigation lines and tree health including removals, replacements, pruning and provide treatments such as beetle, aphid or fruiting prevention. To arbitrarily decide that 50% over the maintenance contract is what is needed to do all of these items may not be meeting the Board's fiduciary duty.

Board Responses Continued ...

While we may not all agree on specifics of what is appropriate grounds maintenance, the Board takes seriously its responsibility to maintain the premises of Nepenthe. New residents often mention a contributing factor in their decision to purchase here was the trees, green belts, and grounds maintenance. As the Board attempts to reduce grounds maintenance costs, while meeting new irrigation requirements and homeowner expectations, not all necessary changes will please everyone. Directors balance the need for grounds services, (in the last six months alone there have been 55 homeowner requests for landscape improvements in their area) with the expense and prioritize what can be done while moving toward a more sustainable, water-conscious, and lower maintenance landscape. The overall spending goal is that we end up spending no more than planned from the reserves in a fiscal year.

To arrive at the monthly dues for each household, the 2024 Operating budget of \$2,122,896 is distributed between 590 households and added to the recommended reserve funding. For 2024 the monthly household dues will be \$620 per month.

Background Flood Insurance:

-Nepenthe flood risk is rated X, which is a low-risk designation

-According to FEMA, whether you are in a high-risk zone or not, you may need flood insurance because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. Flood insurance isn't federally required in moderate- to low-risk areas, but it is recommended for all property owners and renters as the risk of flooding is reduced, but not completely removed. Moderate- to low-risk areas are shown on flood maps as zones beginning with the alphabet letters 'B', 'C' or 'X'. Low-risk areas submit more than 20 percent of National Flood Insurance Program claims and receive one-third of federal disaster assistance for flooding.

(<https://www.fema.gov/blog/fema-flood-maps-and-zones-explained>

and <https://www.fema.gov/sites/default/files/documents/how-to-read-flood-insurance-rate-map-tutorial.pdf>)

-Nepenthe CC&Rs require the maintenance of the facilities and amenities in accordance with community standards. Thus, the Association is responsible for repairing damages to the exterior structure of the facilities.

-Because associations are responsible for the common areas and because CC&Rs prohibit alterations to the common areas without prior approval of the board of directors or an architectural committee, boards should adopt written architectural guidelines. They can be incorporated into the Rules and Regulations or be stand-alone architectural standards. (CC&Rs, 3rd Amended, restated; defined by Davis-Stirling Act)

-The CC&Rs require homeowners to submit annually proof of homeowner insurance coverage. There is no requirement for flood insurance coverage, either by the HOA or individual homeowners.

FLOOD INSURANCE

At a February 2022 Insurance Forum, arranged by the Nepenthe Insurance, Legal, and Safety Committee, experts explained the Nepenthe insurance coverages and potential risks. See a video of the event at:

<https://www.youtube.com/watch?v=H9jWITQk1kE>.

Insurance is a form of risk management, hedging against the risk of loss. The concept of insurance is the sharing, or pooling, of risk. In return for payment of a premium, the insurer assumes the risks—that is, obligates itself to (pays the losses)—of all the policyholders. Some fortunate policyholders may never experience loss, however, when others do, the financial impact is lighter due to the shared risk.

If individual owners have the option to carry flood insurance rather than have universal coverage, there is risk that not all owners will carry the insurance. To indemnify Nepenthe and protect our reserves in case of loss, each policy would need to show Nepenthe as the loss payee for exterior repairs. In the event there is loss without insurance, the Association would be forced into legal action against any owner who could not pay the costs of the exterior repair. Under this model, homeowners that did carry insurance but did not show Nepenthe as loss payee or those who chose to self-insure would still need to comply with CC&R regulations and community standards in the repairs. The Association would need to carry flood insurance for the clubhouse and cabanas and those cost would be passed to the homeowners as part of operating expenses. Alternatively, the Association might self-insure by significantly increasing reserves.

There are options, but the costs, when compared to continuing with universal coverage (what we currently have and will continue to have through at least 2024) are significant.

OPTIONS:

1. Maintain universal NFIP insurance
2. The Association becomes self-insuring. This would require creating a new Reserve line item and increasing monthly dues to reach a to-be-defined amount within a to-be-defined time frame. After the amount is achieved, monthly dues could be reduced. Or, there could be a special assessment to raise the funds. During the fund-raising period, universal insurance would be maintained but canceled once self-insured goals are attained.
3. By official ballot in compliance with CC&Rs and requiring a voting quorum (legal, filing and election processing fees would be incurred), change the CC&Rs to require that each homeowner purchase and annually show evidence to the Association proof of a valid flood insurance policy. The Association would be liable for the clubhouse and cabanas and might choose to purchase insurance for those properties, costs of which would be part of operating expense in computing dues.
4. By official ballot in compliance with CC&Rs and requiring a voting quorum (legal, filing and election processing fees would be incurred), change the CC&Rs to eliminate coverage of the exteriors and fencing on Nepenthe structures. This would significantly reduce monthly dues. However, full responsibility would fall to the homeowners to comply with needed maintenance and repairs in compliance with community standards. The Association would be liable for the clubhouse and cabanas and might choose to purchase insurance for those properties, costs of which would be part of operating expense in computing dues.

Architectural Applications, December 2023

Address	Improvement	Action
1041 Commons Drive	Security Camera	Approved w/ Conditions
712 Dunbarton Circle	HVAC	Denied

Correction: It has been brought to our attention that the above listed address of 712 Dunbarton Circle as recorded in the ARC Minutes, is actually for 712 Elmhurst Circle. The detail provided in the minutes, as well as the action taken, are correct.

Phase 1 Siding & Fencing Update:

Phase 1 is defined as the 171 units within the Dunbarton Circle area bounded by Commons Drive, Swarthmore Drive, Howe Ave and University Ave.

General Announcements:

Critical Path Reconstruction, or “CPR” is now working in the center area of Dunbarton Circle. As of 11/30/23, 104 Units are completed out of the 172 in Phase 1.

As announced during the December 6, 2023 Open Board Meeting, Paul Reeves is scheduled to be at the January 3rd, 2024 Open Board Meeting that begins at 6pm, to provide an in-person update on the Siding, Fencing and Painting Project.

Path of Travel:

Dry rot repairs are completed up to 1106 Dunbarton Circle. Repairs are in process at 1100 to 1104 Dunbarton Circle. These homes will be completed within approximately three weeks. Painters will be scheduled, weather permitting, as soon as possible following completion of these units.

If you have any questions or concerns pertaining to the project, please call the Nepenthe Office at: (916) 929-8380.

When selling your home, please remember the following process required by the Nepenthe Association...

Nepenthe Association Architectural Compliance Estoppel

Rules

Adopted by the Board of Directors on January 4, 2023

All Homeowners who are in the process of selling their Nepenthe Association home must adhere to the following process before their home sale closes escrow. This process is in addition to the option that Homeowners have pursuant to the Association's CC&Rs at Section 4.15 that provides that Homeowners may obtain an estoppel certificate "certifying (with respect to any Lot owned by the applicant Owner) that as of the date thereof, either: (a) all improvements made and other work completed by said Owner comply with these CC&Rs, or (b) such improvements or work do not so comply."

Also, Homeowners who are refinancing their home loans may proceed with the following process.

The Association may initiate this process upon being informed that a Homeowner is in the process of selling their home.

1. Obtain from the Association a Request for Inspection form. (See Attachment A.)
2. Complete the form and submit it to the Association at 1131 Commons Drive, Sacramento, CA 95825 or Nepenthe.HOA@fsresidential.com.
3. The Association will make an appointment to inspect the exterior of the home to determine whether the home is either in compliance or in noncompliance with the Association's governing document's architectural provisions. (See Attachment B.)
4. After the inspection, the Association will send the Homeowner a certificate that states that the home is either in compliance or in noncompliance with the Association's governing document's architectural provisions. (See Attachment C.)
5. If the Association determines that the home is not in compliance with the architectural provisions, then the Homeowner may take the necessary steps for the home to be compliance. After the Homeowner has taken the necessary steps for the home to be in compliance, and has informed the Association that it has taken the necessary steps, then the Association will perform a reinspection, and, if Association determines that the home is in compliance with the architectural provisions, will send the Homeowner a certificate that states that the home is in compliance with the architectural provisions.

⇒ **Request for Estoppel Inspection Forms can be obtained from the Nepenthe Office located at: 1131 Commons Drive.**

Copies of our complete Architectural Compliance Estoppel Rule can also be obtained from the office, and our staff are more than happy to answer any questions you may have regarding this process. Thank you!

2024 Assessment Change

As we step into the new year, we want to remind you that there will be an assessment change which will be effective on January 1st, 2024.

For those of you who are signed up for reoccurring auto-pay through ClickPay, and have chosen the “reoccurring” or “full amount due” payment option, your assessment amount will be adjusted automatically. If you have chosen the “fixed amount” option, please note that you will need to go into ClickPay and adjust the amount to be pulled based on the new monthly assessment amount for 2024, which for Nepenthe, will be \$620.

If you have set up payments through your bank, please access your third-party processing company account or bank to update the monthly assessment amount accordingly.

For those that have not yet signed up for ClickPay, ClickPay offers a safe and efficient way to make payments on-line with the flexibility of choosing from three different payment options—credit card, debit card or eCheck.

As always, if you have any questions regarding the assessment change for 2024, or signing up for ClickPay, please feel free to contact the Nepenthe Office at (916) 929-8380 Monday through Friday from 9am to 6pm.

Thank you for your cooperation, and we wish you all a happy and healthy New Year!

NEPENTHE CLUBHOUSE HOLIDAY SCHEDULE:

Nepenthe Clubhouse and Office will be closed the following days for Christmas and New Year Holidays:

CHRISTMAS:

Friday – Monday ~ December 22nd—25th

NEW YEAR:

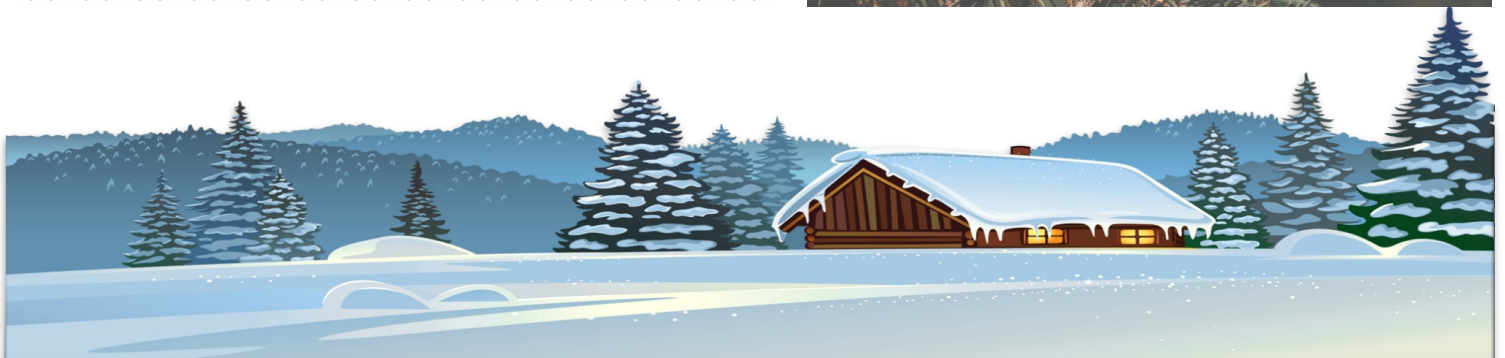
Friday- Monday ~ December 29th — January 1st

Office and Staff to return to normal business hours Tuesday, January 2nd.

Christmas Tree Pick up!

If you wish have your Christmas tree disposed of this year by Carson Landscape, please issue a \$15 check payable to Carson Landscape and drop it off at the clubhouse.

Carson will make rounds and pick up trees for those who participated in the service beginning January 5th to January 12th.



PLEASE BE SURE TO FOLLOW THE HOLIDAY DECORATION RULES BELOW

- Members may place seasonal holiday decorations (from the weekend before Thanksgiving until January 7th on the immediate front entrance, garage door surrounds, gutters, alley ways, including shrubs, bushes, and trees immediately adjoining a Member's property to a maximum height of fifteen feet.
 - Decorations may not interfere with health or safety of the public or create a risk of injury or damage to persons or property by encroaching upon alleys or walkways or present a trip hazard in areas normally traveled by pedestrians. Decorations may not obscure address plaques or Common Area lighting. No electrical seasonal decorations shall be placed on or in any Common Area or Common Facility light fixture.
 - Members are unrestricted in placing holiday decorations in the interior of their property visible to the exterior.
 - Decorations may not be placed upon roofs, and no person shall access the roof for installation.
- * Decorations may be installed on exterior walls and fences by plastic or metal clips so long as they do not cause damage to the Common Area or Common Facilities. Clips may be left in place for use seasonally. Any such clips that are not made of clear plastic will be painted the same color as the siding. The Association is not responsible for maintenance or removal of said clips, except that the Association may remove the clips to perform maintenance on any fence or building and will not be responsible for damage to or loss of clips, nor for replacing or reinstalling the clips.
- Sound effects and flashing lights, twinkling lights and inflatable decorations in the Common Area are prohibited. Decorations or electrical connections which pose a safety hazard or which expose the Association to increased insurance costs are prohibited. Electrical decorations shall be installed pursuant to manufacturer's recommendations.
- Compliance is determined exclusively reserved by the Association. Association reserves the right to disconnect, relocate or remove Holiday Decorations not in compliance with this policy. Association will make reasonable efforts to notify a member and request compliance. Association will not be responsible for damage to any Holiday Decoration it disconnects, relocates or removes.



Don't be a victim of a Christmas Grinch

We all know the story of the Grinch stealing Christmas and the happy ending the story tells . . . However, there are REAL Grinches looking for a non suspecting person to take advantage of. Don't let yourself be that person.

Here are some good rules to follow:

- *Make sure that all doors and windows have secondary locks
- *Do not hide spare keys in planters or under doormats
- *Place gifts where they cannot be seen from the outside
- *Be sure to mail cards, checks or gift certificates from the Post Office or a Postal Service collection box
- *Lock your vehicle and remove valuables
- *Use caution anytime there is a stranger at your door
- *If leaving for the Holidays, ask a friend or neighbor to watch your home
- *Use timers for lights and radios while you are away
- *Remember to make arrangements for mail to be placed on hold until you return home
- *After the holiday, do not advertise expensive electronics or gifts by disposing of boxes in trash. Be sure to place in trash bag before depositing.





December 2023



Sun

Mon

Tue

Wed

Thu

Fri

Sat

					1 12pm-4pm Private Event (Clubhouse)	2 8:30am-10:30am Pickleball 10am-12pm Coffee Group (Clubhouse)
3	4 10am-12pm Private Event (Cabana) 12pm-3:30pm Canasta (library) 2pm-4pm Mahjong Group (Clubhouse) 5pm-9pm Private Event (Clubhouse)	5 9am-3pm Bridge (Clubhouse) 12:30pm-3:30pm Mahjong Group (Library)	6 10am-2:30pm Bridge (Library) 2:30pm-4:30pm Alley Cats Group (Library) 6pm-8pm Open Board Meeting	7 9am-12pm Pickleball	8 4pm-7pm Private Event (Clubhouse)	9 8:30am-10:30am Pickleball 10am-12pm Coffee Group (Clubhouse) 6pm-8pm Winter Holiday Party (Clubhouse)
10	11 12pm-3:30pm Canasta (library) 2pm-4pm Mahjong Group (Clubhouse) 3:30pm-5pm Book Club (Library)	12 10am-3pm Card Game (Library) 12:30pm-3:30pm Mahjong Group 5:30pm-6:30pm ILS Committee Meeting	13 10am-2:30pm Bridge (Library) 2:30pm-4:30pm Alley Cats Group (Library) 4pm-6pm Outreach Committee Meeting 4pm-10pm Private Event (Cabana)	14 9am-12pm Pickleball 3pm-5pm Architectural Committee Meeting	15	16 8:30am-10:30am Pickleball 10am-12pm Coffee Group (Clubhouse) 1pm-6pm Private Event (Cabana)
17	18 12pm-3:30pm Canasta (library) 2pm-4pm Mahjong Group (Clubhouse)	19 9am-3pm Bridge (Clubhouse) 12:30pm-3:30pm Mahjong Group (Library)	20 10am-2:30pm Bridge (Library) 11am-4pm Rotary Wives Bridge (Clubhouse) 2:30pm-4:30pm Alley Cats (Library) 5pm-7pm Event (Clubhouse)	21 9am-12pm Pickleball 3pm-5pm Grounds Committee Meeting 3pm-6pm Private Event (Clubhouse)	22 *Office Closed*	23 8:30am-10:30am Pickleball 10am-12pm Coffee Group (Clubhouse)
24	25 *Office Closed* 12pm-3:30pm Canasta (library) 2pm-4pm Mahjong Group (Clubhouse) 4:30pm-5:30pm Finance Committee Meeting	26 12:30pm-3:30pm Mahjong Group (Library)	27 10am-2:30pm Bridge (Library) 2:30pm-4:30pm Alley Cats Group (Library)	28 9am-12pm Pickleball 1pm-5pm Private Event (Clubhouse)	29 *Office Closed*	30 8:30am-10:30am Pickleball 10am-12pm Coffee Group (Clubhouse) 3pm-8pm Private Event
31 5pm- New Years Party (Clubhouse)	1 *Office Closed*					

Always Good to Know...

New Around Here?

Welcome! If you've just moved in, please come by the Clubhouse at 1131 Commons Drive to complete your Resident Information Form and obtain your electronic key card.

We have a great welcome packet for you!

Need Service?

If you have a problem with a component that the Association is obligated to maintain, please complete a Service Request.

Examples are gates, address signs, dry rot or irrigation in the common area.

Have a Concern?

Start with the management office via walk in, phone call 916.929.8380 or email Nepenthe.HOA@fsresidential.com.

If the office staff cannot resolve the problem, work with the General Manager, Dusty Favichia. Still not satisfied? Submit a letter to the Board of Directors for review at the next meeting by dropping it at office.

Weed Abatement Schedule

Carson Landscape performs weed abatement every Tuesday, Wednesday and Thursday between the hours of 8:00 am and 4:00 pm. The application process is performed in compliance with applicable regulations by one certified specialist employed by the company .

Pre-emergent weed granules are applied between Winter and Spring.

See Area Crime Map

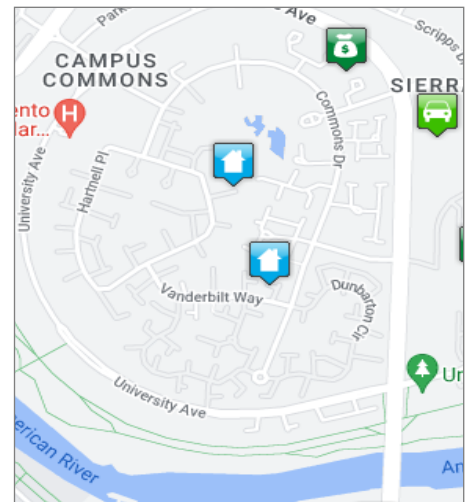
Would you like to see where crime is happening in our area? Go to: <https://communitycrimemap.com/> Use the tools on the left of the map to zoom in to Campus Commons. You can also set a date range.

Click on the icons displayed for more information.

Use the button in the upper right corner to "sign up for crime alerts" to get a weekly email.

This is a terrific resource for staying safe!

If you see a vagrant trespassing/loitering in the Community, please call the non-emergency Police at: (916) 808-5471. For emergencies and crimes in progress, call 9-1-1



Call the Office with any questions.

916.929.8380



Nepenthe Association
1131 Commons Drive
Sacramento Ca 95825

Office Hours

Monday—Friday ~ 9am-6pm
Phone: 916-929-8380
Nepenthe.HOA@FSResidential.com
NepentheHOA.com

Management Staff:

Dusty Favichia, General Manager, Dusty.Favichia@fsresidential.com
Nirmal Dhesi, Assistant Community Manager, Nirmal.Dhesi@fsresidential.com
Julienna Michel, Administrative Assistant, julienna.michel@fsresidential.com

Other Important Contacts:

After Hours Customer Care Center 1-800-428-5588 for property-related emergencies
Power Outage: 1-888-456-SMUD

Your volunteer Board of Directors:

Vice President: *Cheryl Nelson*
Member at Large: *Christina George*

President: *Markus Dascher*

Treasurer: *W.F. (Bill) Henle*

Secretary: *Jackie Grebitus*

Board of Directors

1st Wednesday, 6:00 pm, via Zoom and at the Clubhouse

<https://us02web.zoom.us/j/88272111861?pwd=bDJDa1MyUswQ0ZPSU8lY05jeVF6dz09>

Meeting ID 882 7211 1861, passcode 620373

Architectural Review Committee

Chair: Alan Watters, arc@nepenthehoa.com

2nd Thursday, 5:30 pm at the Clubhouse

Finance Committee

Chair: Susan Timmer, financecomm@nepenthehoa.com

4th Monday at 4:30 pm **via Zoom**

<https://us02web.zoom.us/j/89767673487?pwd=Z25BcjBDUDILWWdoN2hhT0R2L1I0UT09>

Meeting ID: 897 6767 3487, Passcode: 198099

Grounds Committee

Chair: TBD

3rd Thursday at 3:00 pm at Clubhouse

At this time, please send any inquiries for the Grounds Committee to: Nepenthe.HOA@fsresidential.com

Insurance, Legal & Safety Committee

Chair: Nancy Arndorfer, ils@nepenthehoa.com

2nd Tuesday, 5:30 pm at the Clubhouse

Outreach Committee

Chair: Marcy Best, outreach@nepenthehoa.com

2nd Wednesday, 4:00 pm at the Clubhouse