

ILS Committee Meeting Minutes
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Date: December 16, 2024

Time: 5:40 p.m.

Attendees: Jackie Grebitus, Chair-person

Leslie Arnal, Member
Ricardo Pineda,, Member
Pam Dimaggio, Member
John Baker, Guest
Cheryl Nelson, board liaison

1. Insurance deductible and Loss Assessment Coverage: It appear many HO-6 policies will provide loss assessment coverage up to \$50,000. Currently, the HOA deductible per event is \$100,000. This will not be covered by many HO-6 policies if that amount were to be passed through to the owner. Though First Services requested the deductible be lowered to \$50,000, the insurance company declined. **Homeowners need to be advised of the HOA \$100,000 deductible and advised that they need HO-6 coverage. Similarly, they should be advised to explore the limits of their own HO-6 policy with respect to loss assessment coverage. Suggestion: put this in the newsletter and on the homeowner's insurance handout.**
2. Newsletter messages: The ILS committee would like to post timely informational notices in the newsletter on a regular basis. Certain messages will appear in newsletter at certain times of the year. If there is a consensus that this a good idea, the ILS committee will compose all the messages. For example, package theft has been a recent concern. Committee agrees that this is a personal responsibility but that owners might benefit from a list of options, which can be provided through the newsletter. Options: Specify day for drop off with delivery company; use a drop off location for offered by delivery company such as Amazon; rent a box at UPS or similar place; buy drop off box for the front porch (will need ARC variance). Park cars in garage. The committee suggests that this message be posted in the newsletter once a year in November before the holidays. Owners should report any such incidents to the office and to the police.
3. Fire Safety message: the ILS requests the attached be posted in the next newsletter.
4. Our board liaison wants us to research the situation of trees on Howe Ave berm, especially in relationship to fire hazard. Droppings are underneath and not cleaned out. Nicole has made four or five calls to the city. Nepenthe maintained some aspects until it got too expensive. There are also implications for insurance.

7:00 p.m end of meeting. Next meeting is scheduled for January 13, 2025 at 5:30 p.m.

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Safety message from the Insurance, Legal and Safety Committee:

Fireplace Safety

Did you know that improper use of a fireplace is a leading cause of house fires in the winter time?

Use dry and seasoned firewood.

If you are burning wood in your fireplace, have a professional chimney sweep clean your chimney annually. Check that the chimney cap-spark arrestor is secure and unobstructed.

Make sure your chimney flue-damper is open before starting a fire.

Never use lighter fluid or other combustible liquid to start a fire in your fireplace. Never leave a fire unattended.

Check with Sacramento County if it is a legal burn day before using your fireplace on a specific day.

Use a metal or glass fireplace screen prevent sparks or embers from escaping.

Recently a Nepenthe unit sustained fire damage caused by BBQ ashes that were left near a fence. Properly dispose of ashes in a metal container with a lid and place the container outside at least 10 feet from your home or fence.

Make sure your home has a working carbon monoxide detector on the first floor.

Keep children and pets a safe distance from the fire.