

ILS Committee Meeting Minutes
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Date: February 10, 2025
Time: 5:34 p.m.
Attendees: Jackie Grebitus, Chair-person
Leslie Arnal, Member
Pam Dimaggio, Member
Ricardo Pineda, Member
Cheryl Nelson, board liaison
Ann Pasiuk, guest

1. **Spas:** Pam Dimaggio continued the search for lockable spa covers. She found none; the companies only seem to offer lockable spa covers for above-ground spas. The exemption is Belightspacovers, <https://belightspacovers.com/contact/>, 4925 Fulton Drive, Fairfield, C 94534, 707-864-8919. However, they have not returned her calls. The issue is whether the lock can be adapted to use our cards. The committee will continue their attempts to contact this company.

The Board has asked First Services to solicit bids for the fence adjustments recommended by this committee.

2. **Trespassing Signs:** The HOA has trespassing signs that state “No trespassing / Private property.” Jackie will do more research on the requirements for no trespassing signs: What must they say and how must they be placed for law enforcement to agree that a trespasser has notice?
3. **Fire safety:** Ricardo Pineda provided information on the fact that many fires start from circulating embers. They can circulate for significant distances. In addition, they can get into house vents, causing fires inside the attic. There are roof vents that block these embers. **The committee recommends the roofing company provide us information on which ember protective vents would work with our roof vents and how much the options cost. In addition, the committee suggests that the roofing company, during its normal inspection or gutter clean up, sample the chimneys to determine what percentage has adequate spark arresters and what percentage does not.**
4. **Loss assessment coverage issue:** An interested homeowner wrote a lengthy letter with his suggestions for how to deal with the HOA \$100,000 deductible. See attachment. The committee appreciated the homeowner’s input. Generally, it appears his suggestions would require a significant re-write of the current CCRs. He suggested the unit number be minimized by exempting detached homes – allow such homeowner to self insure, while allowing the HOA to require proof of insurance. The HOA covers “walls out”. The issue the committee sees is that if a homeowner is self-insured, the HOA would need to police all aspects of repair, which does not seem realistic for an owner who is dealing with his own insurance company. He suggested it appears the insurance custom is to offer \$50,000 loss assessment coverage, and that all owners be required to obtain loss assessment coverage and be sanctioned if they do not. The committee believes that it might be difficult for homeowners to switch companies right now, and that companies might have different

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limits, that the HOA would need to monitor. Another suggestion was to obligate all homeowner to repair and rebuild. The committee notes that the CCRs have a different and somewhat complicated method for determining when rebuilding would occur. All of these suggestions would require a comprehensive re-write of the CCR, which the committee believes the Board wants to avoid. Finally, another suggestion was to pass on to all 590 owners any HOA deductible which is over and above the loss assessment coverage of any given owner. The committee supports this suggestion and believes it is in line with what the Board is already contemplating. It too would require a CCR amendment, but one that is limited in scope.

Jackie had requested at the December board meeting that the Board issue a policy stating in writing that the HOA will not allocate the deductible to the homeowners experiencing the loss. **The committee continues to support this suggestion pending a CCR amendment.**

7:05 p.m. end of meeting. Next meeting is scheduled for March 10, 2025 at 5:30 p.m.