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FULL TRANSCRIPT (with timecode)

00:00:00:04 - 00:00:34:21

Okay. I'm hoping this board meeting of Bellavista homeowners, uh, and it is, uh, March 9th at 7:04 p.m. and I want to welcome the people, uh, from the, uh, homeowners. Uh, looks like we have about five people. Uh, I really appreciate you guys coming. Uh, but I'd love to have you encourage any of the other homeowners to join us. Uh, this HOA is important to each and every one of us.

00:00:34:23 - 00:01:08:01

And this HOA is tied to all our titles and homes. And I think it's. I'm kind of disappointed that more people don't realize, um, how important what the board is doing. So if you have a friend or a neighbor, encourage them to join us and look, uh, at their emails for the invitation information. Um. Tonight is the first night of our handling our own zoom meeting.

00:01:08:13 - 00:01:39:01

Uh, Andrew, uh, Wilson, who is our treasurer, who is here as part of the board. Uh, we have Liz Hamilton also. That is a part of the board. I need to record all of this first for a minute, and then Judy Henderson and myself. So we have a quorum. Uh, Andrew and Liz are working together to, uh, manage the zoom meetings, um, for us.

00:01:39:03 - 00:02:17:24

So we may have a little hiccup or two. Uh, maybe not. If I stay out of Liz's way, it may work out fine. Uh, so bear with us. But that's where we're at at the moment. Um, the. I'm going to jump to the present work real quick because I want to explain a few things about our meeting, and then we'll talk about minutes, uh, after that. Uh, but tonight, uh, this started out to be a single purpose meeting a couple of weeks ago, and it's grown rapidly.

00:02:17:28 - 00:02:54:00

So we're going to have very little time for additional comments. So we're glad homeowners are here, but there will be no comments. Uh, if it ain't the topics. You have a question? Uh, you can click uh, chat uh, on your zoom bar. I believe it is at the bottom. And you can send in a meeting or excuse me a question. Liz and Andrew will be watching. If it is a question that's applicable to the discussion, they'll interrupt and say we should consider this.

00:02:54:05 - 00:03:18:14

If it's not, it'll be tabled and we'll keep track of it for our next meeting. Um, so we appreciate everybody's support and there will be no open forum. Uh, again, handle the meeting because to get a room, we got a much later start than normal. And my plan is to have everybody out of here at 830. And we do have a lot to do. Um,

00:03:20:01 - 00:04:02:24

uh, the other thing I wanted to share with the homeowners is you may see us once a month for an hour and a half. This group of people has spending hours between each meeting working on your behalf and our behalf. They're very involved. And, uh, I, I wish, like, say, more homeowners knew, but how appreciative at least I am. Of what? Everything that everybody does. Um, and I also, as the meeting goes on, uh, you know, hear me make more comments about the transition from CPM to AMS, which is still in process.

00:04:02:26 - 00:04:04:18

But anyway, so

00:04:06:17 - 00:04:31:13

we have the minutes from the last board, and we were just going to, uh, unless anybody, I guess has any additional information. Okay. Then I'm going to move that the, uh, draft of the minutes be finalized. And to the homeowners that will be available, uh, on your AMS homeowners forum.

00:04:32:25 - 00:04:37:05

I see this doesn't. Oh, okay. Okay. Yeah.

00:04:37:18 - 00:05:07:24

That one. We don't have to agree official, do we? Yeah. Okay. Okay, so the next item we're going to get to is the treasurer's report. Uh, Andrew hasn't had a chance to, uh, take the Treasurer's on, uh, AMS site, and he's handling. Uh, the main purpose we were starting this meeting was to discuss the need of a coverage attorney for the Karina lawsuit. So Andrew's the point on that.

00:05:07:26 - 00:05:17:21

And so he's got a lot to do. So I'm going to take care of the treasurer's report, uh, for the moment. And I'm going to hand this.

00:05:17:23 - 00:05:18:24

Out to.

00:05:18:29 - 00:05:20:00

You guys.

00:05:22:20 - 00:05:28:16

I think, Joseph, on this to clarify, what do you think there should be? There's one. Two.

00:05:30:05 - 00:05:33:08

Uh, do I have this for everybody?

00:05:33:10 - 00:05:33:25

You know.

00:05:33:27 - 00:05:39:24

I guess I'm only going to be more sorry about that. I thought of it. Okay.

00:05:40:03 - 00:05:45:04

So you can have that one up to this hour. Uh, the treasurer's.

00:05:45:06 - 00:05:45:29

Report

00:05:47:27 - 00:05:48:16

just shook the.

00:05:49:17 - 00:05:50:02

Banking.

00:05:50:04 - 00:05:50:20

Stuff.

00:05:50:22 - 00:05:51:14

Together.

00:05:51:16 - 00:05:54:20

Confronted with those. I knew that.

00:05:54:22 - 00:05:56:27

Judy and Dan that you would share.

00:05:56:29 - 00:06:01:26

Yeah, but I'll share what I can't. It's fine. Yeah.

00:06:02:04 - 00:06:02:22

Okay. Sure.

00:06:02:24 - 00:06:03:12

Okay.

00:06:03:22 - 00:06:38:25

Okay. So becomes their transition. Our treasures report. Uh, it's been hard to put together. Uh, but, uh, we will post what, uh, I've gotten done at the portal. We will have December, and I have a quick overview of January. I did not get documentation for February yet, so I could not get February done. Uh, but at the moment and again, this will be available on the, uh, AMS homeowner portal.

00:06:39:16 - 00:06:51:05

Um, at the moment, it appears everything. Uh, it's on budget. We had nothing, um, unusual that's come.

00:06:51:07 - 00:06:51:22

Up.

00:06:52:07 - 00:07:24:29

Um, we have 60,060 10,682, roughly, uh, with, uh, AMS in Alliance Bank. And we now have our own reserve account at Rogue Valley. Uh, it's going to be a credit union. And at the time I wrote this report up, it was \$143,755. Uh, at the end of this report, I will fill you in on what's happened.

00:07:25:04 - 00:07:42:04

Uh, because that has changed. Uh, but by the end of March, all the transition should come. Uh, uh, together. And the, uh, March report should be totally up to date.

00:07:43:19 - 00:08:15:28

Um, and then we have 13,000, \$21 in construction deposits. Uh, Dews, uh, are on track. We have some late fees of being selected. Um, landscaping costs are on track. Uh, we had a little bit of a payment left on our insurance. We'll talk more about that later. Our main committee. So, like I say, at the moment, everything is within budget.

00:08:16:09 - 00:08:57:24

We do have 13 outstanding, uh, uh, collections with dues. But, uh, of those 13, 11 of them, I think in when we changed our dollar amount from the 114 to 125 in that group of 11. Several people haven't done it yet, so they only owed \$14 or. Yeah, about that. But it does show us a late fee. So in that group we got, I'd say roughly 11 people that should find lies in the wash, or 1 or 2 that if you check the rise the day late, it immediately pops is a delay.

00:08:58:27 - 00:09:15:11

We're going to talk more about collections later on in the meeting, and Liz is going to, uh, uh, make a motion for a policy and she'll proclaim that, um, so I wanted to go over my notes here, actually.

00:09:19:11 - 00:09:20:01

About that.

00:09:22:09 - 00:09:49:17

Uh, the only thing that was interesting in January, and I did not have a chance to talk with M's accounting department, but we had no electricity or water expenses. So I think even though water may be very minimal, I think, uh, timing of those payments didn't quite or their bills didn't quite match up. Uh, so it's not like they disappeared. Um.

00:09:51:22 - 00:10:24:27

The last thing I want to share. So, uh, during the transition, we were just barely getting everything organized with CPM when they decided they weren't going to continue with us. So we basically have had reserve funds from all our monthly assessments collecting in our operating expense since September. And

so our reserve account wasn't really for reflecting what the reserve is, because all the money was buried and operated had been transferred.

00:10:25:11 - 00:10:37:09

Uh, the last transfer just happened. There was actually more money in that almost six months, I think it was, uh, than I had thought. Uh, but we now have.

00:10:37:21 - 00:10:38:06

Uh.

00:10:40:09 - 00:10:41:24

100 and.

00:10:42:00 - 00:10:43:11

Oh. Come on.

00:10:44:27 - 00:11:27:06

All right, well, listen. Okay. We've got approximately 180 some odd thousand dollars now. Uh, we picked up \$38,000 from, uh, reserve assessments over the last six years. That's now just been transmitted. Um, and this will be reflected in March Treasurer's report. The one motion that I need to make or I want to make is, uh, that gives us, um, roughly \$68,000 now in, uh, non CDs, 120,000 in 6 month CDs.

00:11:27:11 - 00:11:49:18

And, uh, that's a lot of money not to be making interest on. So, uh, I do think it's wise that we have some cash for quick access, so we don't have to sell a CD in a panic. Uh, so I want to make a motion that we purchase another CD of \$30,000 for six months.

00:11:49:26 - 00:11:50:11

Okay.

00:11:50:15 - 00:11:54:15

Could you say again what that leaves us? What? What does that leave us?

00:11:54:17 - 00:12:25:09

I should leave us about 36, \$30,000 in liquid cash that we can just write a check and make a payment quickly without selling. And I thought I put that in this file, and I apologize. It did not end up being there. But I do also put things in motion. Do I have a second to buy second? Okay, we got a second. All in favor? Okay. So that motion is passed. I have an appointment with.

00:12:25:29 - 00:12:57:15

Can't do this online and do it by mail because of the HOA. I need to personally go down there, and I actually need to bring a copy of the minutes, so we won't have the minutes tomorrow. So I made an appointment next Tuesday or Wednesday and then. So I just have a copy of the minutes or a draft. It

doesn't even have to be our final if something else. I just need the motion to buy the CD. So because of the Association LLC, they have strict rules

00:12:59:10 - 00:13:26:04

and I will purchase some other. Now as far as CDs are concerned, last year um, we had a 1099 from uh, people's Bank for about \$980 of interest that we've made. Uh, right at the moment. And so, uh, February 28th on our CDs, we've already earned \$899.

00:13:27:20 - 00:13:58:22

And it were two months into this. So my projection would be we should be depending on how many CDs we buy by the end. This year, we should be somewhere \$4,000 of earned interest thereabouts, versus the \$1,000 that we've got in the last couple of years. So, uh, yeah, that's a net net gain of \$3,000. So I we're we're going to do well there.

00:13:59:00 - 00:14:18:28

Uh, we can't retire. I know it's not the best interest rate, but we need to keep it simple. We don't have a finance manager that wants to invest. Yeah, maybe make a little bit more. I don't we don't want to get. But at least we're making something. Okay. Okay. So that's.

00:14:19:00 - 00:14:19:18

It.

00:14:19:20 - 00:14:34:04

For the, uh, Christchurch report. Unless. Yes, unless somebody somebody else have a question about what I said. Andrew. Any question on that?

00:14:34:07 - 00:14:34:24

Nope.

00:14:34:28 - 00:14:37:06

Okay, so the motion.

00:14:37:13 - 00:14:37:28

I'd.

00:14:38:00 - 00:14:50:25

Like to make a motion that we allow our chairs of our special committees to access the board tab of the portal. This would include, uh.

00:14:53:13 - 00:14:54:16

The agriculture.

00:14:59:00 - 00:15:12:13

Architecture committee, the landscaping committee, and, uh, the cleanup committee. That's my motion. Those people can access the tab for additional information to work more efficiently.

00:15:13:06 - 00:15:17:00

And can you say you don't know? I might give a little explanation.

00:15:17:10 - 00:15:18:03

Why would you want to?

00:15:18:11 - 00:15:28:09

I don't think it's necessary. Okay. Anyone has a question. Do I have a second? 30s and, um. All in favor?

00:15:28:11 - 00:15:29:12

All right. All right.

00:15:30:10 - 00:15:35:07

Unanimous. And if anyone has any questions. Yes, I know I can't get the portal.

00:15:37:17 - 00:15:38:03

So.

00:15:40:10 - 00:15:42:27

I will. For which context?

00:15:44:21 - 00:15:50:10

Well, I think I think, uh, Jerry just needs a hand getting into the ball.

00:15:50:29 - 00:15:57:10

I looked on her machine and there was no room for ten. So I think it's an asset.

00:15:57:29 - 00:16:10:28

Yes. And I forget who took care of mine. But it could be if you guys have two email addresses. Yes, because Maysa and I are there. It confused the system. And even though it was nice and. And they had to manipulate.

00:16:11:05 - 00:16:12:22

So we'll have to get hold of that.

00:16:13:02 - 00:16:13:17

I think.

00:16:13:19 - 00:16:33:00

Yes, I'll send it, if that's okay with you. I'll send a note to Samantha tomorrow. I know she's reached out to you, I hope. And to David and to Laura. And so, um, I will I will tell her this week on Tuesday. Did you get that done?

00:16:34:09 - 00:16:35:12

We received a letter.

00:16:35:14 - 00:16:35:29

On.

00:16:36:02 - 00:16:37:01

Friday, former.

00:16:37:03 - 00:16:42:29

Saying that if there is some help getting on, getting in touch with her. That's right.

00:16:43:01 - 00:16:46:21

After I have contact. Okay.

00:16:46:27 - 00:16:51:07

And we want to limit that contact. Yeah. That's

00:16:53:03 - 00:17:06:00

on the dollars. So they go help. I'll help. And so we can't do we'll get from them. But I would make sure that to begin from I think that she was not adequate. And we were all at the beginning.

00:17:06:02 - 00:17:07:25

Yeah. Yeah.

00:17:08:08 - 00:17:28:13

And I'm just going to say there was a bunch of communication that was getting installed here. We didn't. We thought you guys were getting it. And as far as, like an ACC violation, a letter of response. Uh, the committees couldn't see that information and we had to do it. So this is going to be great.

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This is.

00:17:29:02 - 00:17:31:25

Great. Yeah. Okay.

00:17:34:15 - 00:18:07:05

Okay. So we have that one policy. The other policy will do near the the end of the meeting, um, at the end of it. So we'll do that near the end. Okay. Dana, you had a quick report, uh, as far as landscaping that you

want to, uh, update. Well, basically on the landscape, it's winter time. Uh, the maintenance crews are working part time in the winter and then overtime during the growing season, which is what we all do.

00:18:07:17 - 00:18:39:12

They got the systems off right now. I just talked to them today. And intention is depending on the weather, um, the irrigation systems would be turned on towards the end of this month at the beginning of April. So up to this point, the only probably cost we're getting from the water company are just to use the rental of the, the, the lease of the three meters that we have, just like all of us. Yeah. So that's that's basically what's going on with the landscape.

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Okay. Okay, good. Um, David, you had a few things that have been going on that you probably want to share. Yeah. And we have, uh.

00:18:53:08 - 00:19:30:10

One individual who is building a home in the development right now and has had a problem getting his gas lines due to the Reno situation. And so it looks like hopefully that will be resolved here. And they'll be getting gas from the east side. Uh, so that's, that's going to keep that customer happy. And, uh, we've, uh, noted, uh, just in a cursory review, the neighborhoods, a couple of homes that, uh, uh, realized that, uh.

00:19:30:18 - 00:19:31:08

Uh, it's.

00:19:31:10 - 00:20:03:20

Been ten or so years since they've been painted, and they're going to be addressing that this coming year. Keeping up with the HOA standard there. Um, it is good to know it. And I think there'll be some references to this in the newsletter the next newsletter comes out. Uh, the ACC will be getting with the newsletter, folks. Um, we'll be talking about, uh, we're getting into the season where we need to start looking at our fences and gates that have been up for many years, and they're all faded and need to be retained.

00:20:03:22 - 00:20:35:10

Uh, of course, we're getting back into, uh, needing to fertilize our grasses and cut and mow and trim and all of that kind of thing. And so those are items that will be, uh, encouraged by the ACC for the newsletter, for people to, to realize it's that time of year again. And, um, uh, we, we have had a lot of, uh, as far as the gas line to one of the to the home that's under construction right now.

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A lot of time was spent with the city looking at permits and so forth, finding that because East La Strada is a private road development and no special permits were required for the builder to to, uh, try to get his gas line service. And so it was an interesting period of time. A lot was learned by the OCC and, uh, as we, uh, try to be involved in helping the new customers or the new folks that are moving into the development, uh, with questions that they have.

00:21:13:26 - 00:21:34:06

It's all a learning process for us all. So I think at the moment, uh, everybody has responded to the requests that have been made of them. And, uh, I think things are going well. And I'm looking forward to the new season where everybody can get outside again and start enjoying the outdoors and

00:21:35:22 - 00:21:41:07

keep keep everything up for the neighborhood. So cool.

00:21:42:03 - 00:22:02:02

Um, I know that you mentioned, I think, last spring, but when you come to fences, HOA has to take a look at. I guess we've got to look at the fence, staying on the park side and potentially some others that the HOA has to attend to. So it's just not. Yes, just out of the homeowners.

00:22:02:06 - 00:22:23:28

We have East McAndrews side on the east McAndrews side of the fence that would need to be addressed. Yes, by the HOA. Sherman Williams toasted spices, the same color, uh, for the for the development. And um, so yeah, that very true. That is something that the HOA will have to address.

00:22:24:10 - 00:22:34:07

So I'm going to augment that. I will send They made this list out. I don't want to jinx it, but David Pine.

00:22:39:18 - 00:23:06:10

So in my discussions with Vista, which can be very interesting because it's amazing how many people don't want to talk to you if you're a Bella Vista or you use the word carino. Um, but I had a good, uh, discussion with a vista once they understood what we were asking. Um, and

00:23:08:05 - 00:23:15:16

what, uh, David Dana I, who lives quite a few, has been dealing with. Is this new construction

00:23:17:03 - 00:23:49:15

really complicated? Uh, lots of issues. So many questions popped up, and we're trying to figure out what to do. Well, our concern had to do with where the gas lines were. And do we have to cross the street? How do we deal with it? And how many more lots are out there that we potentially are going to have homes built? So Dana took a time to drop the map, lay out all the available lots, and there is 11 vacant lots in my memory.

00:23:49:17 - 00:24:23:05

I didn't add up so quickly here. I think it is 11 of the 11. Lots of eight of them are on the Strada, either east or west. Okay. And then we have two on Camino and two on Benito. This list I'm sending to a vista. They cannot hand out their schematics for piping, but they told me if I send the lot numbers, they will tell me exactly what that lot is going to have to do to access utilities.

00:24:23:07 - 00:24:59:18

So we will know right off the bat if it's right there on their property to the house, or whether it has to cross our streets. So I haven't gotten this yet to Vista, but I wanted to give you a copy of Dana's work, and we're trying to get that lined up for, uh, for Future Homes, future construction. Right? Yeah, yeah. And there are

a few other questions there that, uh, David and I think Dana and I have talked about and we're working with AMS, uh, to make things easier on the future, uh, construction projects.

00:25:00:24 - 00:25:03:13

Okay. Yeah, they say so. This plan.

00:25:03:15 - 00:25:05:27

Also shows where the sewer.

00:25:05:29 - 00:25:06:14

Connections.

00:25:06:16 - 00:25:24:17

Are for the streets. And it also shows where the storm drains are. So if you take a look at the different markings of colors, uh, it indicates quite a bit, including the, the infrastructure of our, uh, the private storm drains that we own, including the one going down in the, uh. Um.

00:25:26:22 - 00:25:31:13

Okay. Okay. Well, I see in my take a look at a wider.

00:25:31:15 - 00:25:37:15

Copy than the one you have. I didn't, I gave it you didn't I?

00:25:37:17 - 00:25:38:02

Yeah.

00:25:39:19 - 00:25:40:17

I have one question.

00:25:41:01 - 00:25:42:07

Okay. Yeah. This is the.

00:25:42:09 - 00:25:45:23

One that's going to be a little clearer. I don't know why.

00:25:46:03 - 00:25:46:24

Oh, excellent.

00:25:49:18 - 00:26:19:21

Okay. Perfect. All right. Well, in this, you know, some. Anyway, this will actually probably come around the tour that you guys are setting up for the board members so we can begin to map out those. Utility, your train, your fans. You know, this is where a buffer is. This is where our vacant lives are. So we can set up that inventory list for the HOA.

00:26:20:11 - 00:26:22:15

But I jumped in on your top.

00:26:25:12 - 00:26:56:13

When we talked about doing reserve study in March and its march, and so we need to get a list of everything we own and its conditions. And the last study was done in 2019. And a lot of the things have been aged out according to their projections in 2019. So we need to look at those. Definitely. And then a lot of the things that are due to age in the next year or two, we need to check out.

00:26:57:01 - 00:27:36:15

Um, Dana has volunteered to chair the reserve committee. And so, um, anybody from the board for the, uh, um, the advisory committee can contact data to see about setting up a schedule and going around. What we were thinking is like, maybe two people can do fences, two people can do roads and storm drains to people can do other things and then compile a list, put together their concerns, and hopefully we can present that in our next meeting and start setting some priorities of, okay, we need to tackle this first.

00:27:36:17 - 00:27:44:24

We need to tackle that second and get started on doing the things that we need to do to bring everything back up to up to par.

00:27:45:01 - 00:27:51:18

Okay. That's real quick. Uh, Dana, please do reach out to me on the reserve study.

00:27:51:20 - 00:27:52:08

When I've.

00:27:52:10 - 00:27:56:06

Talked with, uh, AMS about treasurer.

00:27:56:08 - 00:27:56:23

Duties.

00:27:56:25 - 00:28:15:14

And stuff like that and started that process, uh, she and I, I don't recall our, our AMS reps name. Sorry. Uh, but she and I did talk for a little bit about reserve studies. The last one, we had her recommendations on how often we do them, all of that kind of stuff. So I'd be willing to work with Dana on this.

00:28:15:29 - 00:28:28:18

Okay. Okay, okay. Answer was going to work with you. Please talk to me on this. For now, I know. I think AMF said we didn't have to do a reserve study, if I'm not mistaken, but.

00:28:28:22 - 00:28:42:12

We can go through the details and stuff in either executive or within directly. But yeah, it's it's something that they have recommended that we do and that we are out of date on our existing reserve study.

00:28:42:22 - 00:28:45:23

Because I've got a copy of the reserve study right here, which as I said.

00:28:48:03 - 00:29:24:21

And Oregon statute reserves had to be done if it's an apartment complex, HOA condominium, but technically a subdivision like ours, technically, by law, we don't have to. I think it's wise that we do it. I want to say two things about that. One is this list. Not only is it going to help us know what we have to manage, but this list will be available to the homeowners as well because I think most people have no idea what we're responsible for, and I think anybody that's interesting, it'll be helpful.

00:29:24:23 - 00:29:57:21

And I also want to share the last one. It's over \$2,000 to have these reserves done if you haven't done professionally. And I think I'm on the very minimum side. So the efforts that Dana and Judy are doing and then the board members working is going to save the homeowners a lot of money. And it's reading the Old reserve. It didn't make any sense if you were home or so. What the heck? They talk about this will make sense because your home.

00:29:58:12 - 00:30:00:14

Just so you know, the last two reserve settings.

00:30:00:16 - 00:30:05:26

It was required to be done once was, once was in 2000.

00:30:07:13 - 00:30:11:21

I want to say 14 or 15. Neither one of them was.

00:30:11:23 - 00:30:12:08

Done on.

00:30:12:10 - 00:30:30:19

Site. It was all done in somebody's office, in another city and a reserve study is kind of inaccurate that you don't see visually what your inventory is. And the condition is that it was a guesstimate, but that the conditions of having a reserve study, that's all it was. This one will be probably a lot more accurate.

00:30:30:24 - 00:30:56:06

I think it will. And it could have been the fact that Cedar Coast owned the subdivision. So that's where the law came in that they had to do it so they didn't ignore it. Yeah. Okay. So is there anything else? Uh, Judy, and of course you've been working on the newsletters and thank you. Uh, I hope I help other people that take time to read them. Uh uh.

00:30:58:07 - 00:31:00:17

They do, they do. If they don't, they don't. Huh?

00:31:00:21 - 00:31:33:04

Yeah. Okay. So if there's nothing else here, I'm going to move on to check with, uh, Joanne. And she said, uh, and she paid for the beans going to be changed as everything signed with Neighborhood Watch. Uh, so thank you. Joanne. I know I've seen a few things about a couple lost cats, and I think there's been a little success and a little not, unfortunately. Okay. Uh, carino. Uh, so I'm going to do a little bit of an update.

00:31:33:24 - 00:31:34:14

Um.

00:31:39:05 - 00:31:59:27

Um, I had a phone call and talked with Bill Davis today, and now these are my notes. You'll see that, uh, it's on the back page, and you'll see different calls I have. It's by date. Um, and I need one. Uh, can you guys hear me?

00:32:00:22 - 00:32:01:08

Let me hear.

00:32:01:10 - 00:32:02:14

It. Okay.

00:32:04:04 - 00:32:38:06

Uh, so I can track, uh, what I talk to him about. I put down questions, so I want to ask him when he returns calls. Um, but, uh, right at the moment, uh, I'll share that, uh. Uh, not much of me going on, uh, until I talked with Bill around one today. Uh, mediation. Uh, they scheduled a May 19th date. Um, he thinks they want to start it early, but the zoom, the details have not been set up.

00:32:38:08 - 00:33:11:12

Uh, but I think I let you and Judy and Laura and Paul know because we were the ones that were on the last mediation. I locked the date in. He will get us zoom links and the exact time it'll be somewhere between 8 and 9:00. So at least mediations going a bit. Uh, we're going to start working a little bit on the potential litigation. Uh, so, uh, I have a group of people that volunteer to potentially be witnesses.

00:33:11:14 - 00:33:40:12

I'm going to make that list up and send them to Bill. We'll probably make it help. I'll do it. It's only like for people. It's what we're probably going to do. Just let them know that Bill's going to contact him. They don't have to. He's going to explain what he needs and ask them whether they're willing to be a part of the witness, and they will have the option to say yay or nay. Um.

00:33:42:17 - 00:34:15:11

I told Bill that we were talking about a coverage lawyer for our insurance, and his comment is make that priority number one. So he's behind, uh, and we'll get to that with Andrew a little bit later. Uh, but, uh, he said a coverage lawyer is extremely important in what's going on. Um, the other thing I'll share with everybody The July 20th date, which Laura keeps an eye on, is still in place.

00:34:15:13 - 00:34:49:02

But I need to warn the board and any homeowner that's interested. Be prepared for that day to continually change. It's out of Southbridge Attorneys and it's out of our hands. It's the courts. And one gentleman that Andrew and I talked to said he now is finally getting a case. Maybe the end of this year. And it's been three years that the case gets set and then postponed. So his comment was we have to be patient.

00:34:49:23 - 00:35:21:15

It could change. But that's the current status. Okay, Craig, just just real quick to make it clear, it's not that this one will take three years. Very common in any kind of litigation where you get 2 or 3 trial settings on this. And our attorney is just he's indicating that it's there's a chance that the July date gets moved. That's all we know right now. So yeah. And you're correct. I'm just everybody that thinks the state's over and done with and we're over and done with.

00:35:21:17 - 00:35:48:08

No, I'm sorry, it's not that predictable. Um, uh, and Bill did talk a little bit, and, uh, he thinks this mediation might start to move a few things. Just the response they had from the insurance, uh, uh, for South Ridge, some of the questions that were asked that were before, it just kind of like almost why were we here? Because not much was going on.

00:35:48:10 - 00:36:15:02

Great. Um, it seemed like the mediation last time was strictly a case of trying to settle David's claims. I don't remember them because they kept coming back saying, well, we'll pay David this. If you pay David that and get him to drop the suit. I don't see where it had anything to do with what Southridge did causing the damage. That for us.

00:36:15:04 - 00:36:18:02

Okay. And actually, I don't remember that they even got that.

00:36:18:23 - 00:36:24:20

No. They just. It was with David. That's the only thing is they said that they would. They paid 50. So

00:36:26:11 - 00:36:26:28

I don't know.

00:36:27:12 - 00:36:28:23

Oh, that's a good point.

00:36:29:05 - 00:36:36:29

Yeah I think Judy, Judy, the specific stuff. Why don't we discuss that in executive session?

00:36:37:05 - 00:36:37:20

Yes.

00:36:38:11 - 00:36:50:11

Yeah. I just think we got to be careful with, especially because a lot of those conversations and tailored conversations with our attorney, we should probably make sure it's in executive session.

00:36:50:13 - 00:37:05:15

Yeah. And an FYI, once we were once we make a motion. And if we do, uh, to the coverage attorney, uh, then there's stuff like Sharon's executive session about what we're supposed to do with Bill. Um.

00:37:07:16 - 00:37:31:20

Davis. Our attorney. Um, okay. Well, that's all I'm sure that I can share, uh, with the homeowners. Uh, there may be some other things that'll happen. And executive session at the end of this meeting. Uh, so the next item that's up is you took care of the, uh.

00:37:33:13 - 00:37:46:12

Oh, no, that was different. So what we need to take care of now are the two, uh, proposals that you put together related to, uh, collections.

00:37:49:28 - 00:37:51:20

And, um.

00:37:54:03 - 00:37:58:13

Homeowner meeting advocacy.

00:38:00:12 - 00:38:13:05

So what we have to do. So you want to present that and you're going to hang on to this because you and I, that's going to be solid. That's assuming it all gets proven that anybody.

00:38:13:07 - 00:38:46:11

Can we talk about this? Yes. Yes. Okay. So I think they should be trying to get the meeting moving forward. All of the board members, including the AC, have a copy of this letter to the people who gave them feedback. We appreciated it. And we based on another document the AMS have done. So I don't think there's a lot of discussion needs to be, uh, around this one. Uh, what I would suggest is we decide to put it to a vote.

00:38:46:13 - 00:39:19:02

If we approve it, it can be. It can go online for all of our homeowners to see. And if changes need to be made, that's possible, too, because this is just a policy document. So if we have any homeowner who sees this once, it goes online. If they don't like something, they should contact us. It's not. It's not classic stuff. This is, uh, it's a working document. So that's the first one. The late payment. And then the policy in homeowners was written by me within the group on AMS.

00:39:19:12 - 00:39:36:12

Um, just on a way of handling things which people can never use. So it's, as the board has seen that too. And it's out there. And both of these will go online if we need to make changes to work on the site and the changes that we've made. It's very easy to do.

00:39:36:14 - 00:39:40:06

I explain to them why we're doing the collections policy.

00:39:43:06 - 00:40:15:02

Well, I just want to show them the the thing to do was the fact that the AMS was to get them to automatically start doing stuff. They needed that policy. For now, we were hit and miss. We found out that one of these past two, it started back in 2018. Nobody was following through. The policy gives us the right. If it makes up this criteria in 30 days, they do this. If it goes 60 days, they do that. It's totally not reliant on us making sure they will tell us what they're doing.

00:40:15:04 - 00:40:47:26

But that's the purpose, to make things easier. I think the last policy was pretty arbitrary. I think it was actually chosen to be ignored by the tech run many times. In fact, I think I can see why AMS would want to have a fixed policy that's consistent and it's reliable to anybody can refer to when they're in concerned about it. I think that's appropriate. And this policy is all based on our Bible. So we have written. Liz hadn't written AMS hadn't written up anything that anybody would not be aware of.

00:40:47:28 - 00:40:51:19

It's based on our current files. Okay.

00:40:51:21 - 00:41:00:07

So I make a motion to, um, to accept number one, the payment to be document as it is. I seconded.

00:41:00:28 - 00:41:07:03

Okay. All in favor? Aye aye aye. Okay. Approved.

00:41:07:05 - 00:41:25:23

And then, number two, the policy owners meeting asked the same process and the motion to approve it as is. And once these are approved, they will go on the website for everybody to read and see and get back with you. That concerns. Um, and secondly, to two seconds and

00:41:27:19 - 00:41:28:11

elevator.

00:41:28:13 - 00:41:30:01

All right. All right.

00:41:30:19 - 00:41:31:05

All right.

00:41:38:05 - 00:41:39:22

Did you have anything else on that?

00:41:40:12 - 00:41:40:27

No.

00:41:40:29 - 00:42:12:22

For sure. Okay. Uh, so now we're going to move on, uh, to technically new business. Uh, in new business, I'm going to turn this over to Andrew, uh, who has been the lead, uh, on kicking appointments for he and I to have conference calls. Why you need a coverage attorney. And so we're going to have Andrew do that first. But after Andrew then I'm going to bring everybody up to a date. I talked with Chuck this morning Keith.

00:42:12:24 - 00:42:31:14

And we finally have a vote. And I want to give everybody just a quick overview, uh, on uh, insurance for the HOA. So Andrew, I'm going to pass this out, but I'm going to turn the meeting over to you now.

00:42:32:01 - 00:42:32:21

Okay.

00:42:33:02 - 00:43:07:09

All right. So, uh, the ongoing litigation involving, uh, carino and, uh, South Ridge, uh, as you guys have all heard, the last mediation didn't really go far. And part of that, uh, at least as relayed to us by our own attorney, Bill Davis, he thinks that we may be running into some issues with our own insurance company, and their willingness to provide coverage for the situation.

00:43:07:11 - 00:43:37:12

Now, I want to make it clear there has been no indication whatsoever that they're going to drop us as far as defending us and prosecuting our counterclaims in the case. That's not anything that anyone's heard about. Uh, but in lawsuits sometimes, uh, you know, there's kind of two issues. One, we will defend you. We will pay for your defense. We'll hire Bill. We'll make sure that you're defended.

00:43:37:17 - 00:44:19:29

Uh, but then if you do end up with a judgment against you, meaning if the HOA ends up with a judgment against them. The second question is applicable coverages and whether or not, whatever the judgment is. So let's say an outcome from this lawsuit. There's a judgment against Southridge, but there's also some kind of a judgment against the HOA. There becomes the question of will the insurance company actually pay whatever the judgment is within our, uh, insurance policy limit? And Bill Davis, after that mediation reached out to Craig, he even reached out to me very, very shortly after I joined the board.

00:44:20:01 - 00:44:51:00

And he said, look, you guys need to talk with a coverage turn, somebody who specializes in, uh, insurance coverage litigation. And when being that I do this for a living, too, when a defense attorney tells me or one of my clients that it means talk to a coverage attorney because he's hearing stuff that's giving him concern. So, um, Craig and I have met with two coverage attorneys.

00:44:51:11 - 00:45:25:26

Uh, one was recommended to us by Bill Davis. Her name is Margie Schroeder. We talked with Miss Schroeder. Got a sense for what she could do for us. Got a sense for what her costs would be. What her timelines would be. Uh, and we'll go over all the details of that in executive session. Uh, we also spoke with my. I personally have a connection in the world of insurance coverage. My brother in law, uh, works for a great coverage firm up in Portland.

00:45:26:07 - 00:45:54:25

Uh, we talked with one of his partners at the firm. I wouldn't want my own brother in law to be representing our HOA. Just my personal belief. You don't mix family with legal representation. So, uh, one of his partners. Uh, uh, his name is Kyle Strom. We also spoke with him. Got the same information. Go into detail with that in executive session. Uh, the gist of why.

00:45:56:27 - 00:46:39:02

From what we've gathered from our consultations with these attorneys is kind of twofold. What they would do to make sure that we maintain our coverage, but also to try and fight really hard and use all their tricks to make these insurance companies settle this case, whether that means settle it in May or another future mediation, I have no idea. But what they can do is help one frame the issues, so frame whatever the judgment is so that the judgment falls down within coverage.

00:46:39:06 - 00:47:12:10

I'll give you an example for that. I do a lot of personal injury litigation. You never want a jury to say somebody assaulted somebody else, because that's an intentional crime And doesn't fall within normal insurance coverages. You want the jury verdict to say they negligently injured somebody else because negligence does fall within coverage. So the attorney will make sure that the issues are framed in a manner that falls within our insurance policies or at least our coverages.

00:47:12:12 - 00:47:44:03

And then secondly is do all of the arguing about insurance, bad faith and obligations to defend, obligations to settle in good faith, all the things that they can do to force, uh, both our insurance company and the insurance company for Southridge to get this matter resolved. You know, because that's what we want. We want the hill to be stabilized, the road to be fixed. We want Dave Matthews house to be accessible again.

00:47:44:05 - 00:48:14:19

I mean, that's that's kind of the shared goal in this mediation. So anyway, we'll go through. Those are the overarching goals why we are presenting this to the board as something that, um, likely needs to be done. Um, that's my kind of overview of the coverage, uh, Council and why it's being recommended things. I think that the community should know about that. And then again, we can go into detail in executive session.

00:48:15:02 - 00:48:33:14

So, um, Andrew, uh, when I was on the phone with Bill, you know, I'm trying to get an idea because the board's going to have to approve. And a bunch of you and I talked about the budget, and we have no idea. Yeah, I am.

00:48:33:16 - 00:48:34:01

And.

00:48:34:11 - 00:48:59:22

Uh, I asked him and I said, well, so if we put a vague guideline, we spent about \$30,000 to get Chris Hearn to manage all this together. So we were covered and I said, so if I were to pick a round number, he said, well, 30 to him, he said, might be a little high, but you probably have got a figure 20 to \$30,000. Could be your exposure. But you have no idea.

00:48:59:27 - 00:49:00:25

Yeah. And so.

00:49:01:00 - 00:49:02:07

To give us a ballpark.

00:49:02:09 - 00:49:28:00

I think what we would do in executive session will approve some kind of a budget. And if we undershoot it, we may have to go back again and approve more. But otherwise, if we overshoot it, great. Then we underspend on on what we allocated for it. So we'll talk about it in executive session and come up with a number, assuming of course the board approves hiring of a of a coverage council.

00:49:28:07 - 00:49:31:00

So does anybody have a question.

00:49:31:02 - 00:49:41:25

I do. What what signaled Bill Davis to say we might need a this type of an attorney, but.

00:49:43:00 - 00:50:15:24

It was a combination of things he had been hearing from the adjuster, who's been assigned to adjust the case for the insurance company as well as communications he was having with the mediator during the last mediation. Uh, in combination with both of those kind of interactions he was having, he he got a strong sense that, um, our insurance company seems like they may pull some type of coverage stuff.

00:50:15:26 - 00:50:22:09

Should the, should a judgment against the HOA result from litigation.

00:50:22:11 - 00:50:22:26

So.

00:50:23:02 - 00:50:28:24

And is this something that we can tack on the expense of this attorney on to.

00:50:29:03 - 00:50:43:09

Let's go into those kinds of details in executive session, because I, I don't know that I can advise the entire community. That would be something we'd have to talk with the attorney and get his or her representations regarding.

00:50:45:29 - 00:50:46:25

Do I have.

00:50:46:27 - 00:50:47:12

Any other.

00:50:47:14 - 00:50:48:02

Questions?

00:50:50:03 - 00:50:51:07

No concession.

00:50:51:19 - 00:50:53:09

Okay. Um,

00:50:54:29 - 00:51:25:12

the, uh, we and we do. 99% sure that Southridge has hired a bank's, uh, coverage lawyer to make sure their insurance. Yeah. So they did that to our advantage. Yeah. So I know I'm not trying to be negative. I'm saying, really, the more I work on this and having dealt with insurance, it's on fire. Um, yeah.

00:51:25:14 - 00:51:42:19

Insurance companies, um, you know, aren't necessarily going to pay unless you find the details. In my case, it was estimated that if I had somebody do it and I spent a year doing it myself, it was a tremendous amount of time. But it's estimated 10% of the client.

00:51:44:06 - 00:52:04:04

So if this ends up in the million, \$200 million. 10% of that. The sizable amount of money. So it's probably going to be way under what I'm getting at. Uh, but to make sure that we get it covered. Okay. Um,

00:52:06:04 - 00:52:11:03

Laura, did you have a question about, uh, the coverage?

00:52:11:10 - 00:52:12:02

I'm not.

00:52:12:04 - 00:52:12:19

Sure.

00:52:15:02 - 00:52:29:22

Okay. Um, so I would make a motion that we approve, uh, setting up to hire a coverage lawyer. Uh, details will be discussed in the, um.

00:52:30:16 - 00:52:31:01

Uh.

00:52:31:17 - 00:52:36:11

Executive session where we will pick out which attorney we may get in the dollar amount.

00:52:36:20 - 00:52:41:06

I think we're doing this in the wrong order. I think we got to do executive session first and then come.

00:52:41:08 - 00:52:42:24

Back to that's okay.

00:52:42:26 - 00:52:44:21

We all have, I think, a lot of questions.

00:52:44:23 - 00:52:46:16

Yeah. Yeah. Yeah. Okay.

00:52:46:22 - 00:52:52:01

All right then that's what we're going to do. So if there are no other questions I'm going.

00:52:52:03 - 00:52:52:18

To.

00:52:52:22 - 00:53:01:01

Before we go into executive session, um, I'm going to bring everybody up to date on our.

00:53:02:18 - 00:53:03:03

Uh.

00:53:03:28 - 00:53:35:12

Insurance, which ends April 30th. Uh, they opted not to renew. Um, started the process back in October, but we were starting way ahead of time. Well, we've had a couple decline since, uh, Chuck, uh, I contacted Chuck a month and a half ago, and so he's now been helping me, and he finally got a quote. He got, uh, the agent he's working with that has multiple carriers, got a couple, uh, declines.

00:53:35:14 - 00:53:39:01

But we did get our first quote. Uh.

00:53:40:25 - 00:54:03:21

I'm out of town the rest of the week. So Chuck, setting up an appointment next week for he and I to go down and to go over the policies we'll try and compare to what we had. Um, at the moment it's, uh, for the year is \$4,933. Um, and we have a bunch of 5000.

00:54:03:23 - 00:54:04:13

So.

00:54:05:05 - 00:54:35:21

Shockingly, we may come in budget. There are a few questions about, uh, board members that need to be addressed. Um, and those are things that we will talk to with the agent. Uh, you'll have some answers for us and the company. So that's what's going on there. Um, is there somebody else that understands insurance that would like to meet with us? I think we went by more than three people. So you're all good with Chuck and I?

00:54:38:04 - 00:55:08:18

During that time. Okay. Okay. Well, just so everybody's aware, that'll go on next week, and, um, uh, I may send out loans at all. I'll probably send out a quick email to everybody, and, uh, we may have to, uh, to some type of offline vote. I will have to look into that, uh, to approve it. Okay.

00:55:10:05 - 00:55:17:26

Okay. So, uh, at this point, uh, we're going to go into executive sessions. Um.

00:55:18:20 - 00:55:22:27

Did you want to do the homeowner forum? No, no.

00:55:23:24 - 00:55:28:24

No. It's 8:00 and we aren't going to a half hour. So no, I don't, uh, but just let the folks.

00:55:28:28 - 00:55:49:02

Here's where here's where I wish I was controlling the zoom because, um, unless. Liz, you know how to put people back in the lobby or the executive session. Um, I think we're going to have to boot people and reinvent them when we go back into general session.

00:55:49:12 - 00:55:57:08

We're not going to be able to go into a general section after the after the executive session.

00:55:57:10 - 00:56:03:23

That's we're going to have to. Well, we may have to when it comes to authorizing us to retain an attorney.

00:56:03:25 - 00:56:35:15

So so let me explain what I think is going to happen. And then you guys can tell me if we can do this in executive session, we're going to talk about, uh, we have to finalize the collections to, uh, uh, in minutes so that the attorney can, uh, go against foreclosure. Uh, I have a little bit of information about carino. Uh,

we're going to talk about selecting a lawyer. And then my thought was, come back if we can. Appraiser collections.

00:56:35:20 - 00:56:57:19

Excuse be a regular meeting because we have to make a motion to foreclose by account number, but we've got to approve it first, and we have to do that in a regular session for the attorney to continue. And then we have to do the coverage attorney. So there would be two motions for it for discussion.

00:56:58:04 - 00:57:28:27

Here's what I'm going to suggest. Liz, anyone who is not on the board or on the casino committee, uh, if you could remove them from the zoom and if you are removed from the zoom, please try joining right back. We are going to leave you in the lobby until we go back into general session. I'm sorry it's working out this way, but, uh, we would boot you, but come back in. Click the link again. Join again. We'll leave you in the lobby until we're ready to go back into general session.

00:57:29:06 - 00:57:31:21

I don't know how to do that on this system.

00:57:31:23 - 00:57:36:04

I do, I'm not. attached to you. Just click on.

00:57:38:06 - 00:58:09:00

Something. Yes. Um, if everybody who is in the session who's not in on the board or the executive committee, can you just remove yourself? It would be the easiest thing to do. Just just switch off and then come back in. What do you want? Um. 20 minutes. Half an hour. Yeah. Okay. So let's say please remove yourself and come back in half an hour.

00:58:09:22 - 00:58:12:15

Well, we're going to be gone in a half hour, so I save 20 minutes.

00:58:13:15 - 00:58:14:09

20 minutes.

00:58:20:26 - 00:58:26:01

So I still got Mr. Butler in the meeting. Can you remove yourself, Mr. Butler, please?

00:58:32:14 - 00:58:40:05

Why is if you go to participants. Click the three dots next to Mr. Butler and remove him from the zoom.

00:58:42:08 - 00:58:44:25

Click the dots next to Mr. Butler.

00:58:45:17 - 00:58:49:29

Or click on Mr. Butler. There should be a remove from meeting option.

00:58:54:13 - 00:58:54:28

Which.

00:59:18:15 - 00:59:21:15

Will be used for senior citizens.

00:59:23:25 - 00:59:24:10

So.

00:59:26:24 - 00:59:27:13

For example.

00:59:31:06 - 00:59:31:21

And.

00:59:36:23 - 00:59:37:27

This is why she thinks.

00:59:42:00 - 00:59:48:14

This is the best one. So I want to get in touch.

00:59:51:12 - 00:59:56:06

With the next person. The next

00:59:58:05 - 00:59:59:11

set you deliver with the.

01:00:02:16 - 01:00:05:18

Angels. This is a very.

01:00:07:20 - 01:00:08:09

Popular song.

01:00:32:18 - 01:00:34:04

So this is just somebody

01:00:35:24 - 01:00:41:07

who's a camera guy? Yeah, I know it, and I do. I'm.

01:00:49:21 - 01:00:50:07

So

01:00:52:03 - 01:00:52:18
sorry about.

01:00:54:27 - 01:00:55:12
That.

01:00:56:22 - 01:01:05:01
Sorry to disappoint you, but can you please look at the other side of the stairs?

01:01:51:06 - 01:01:52:10
So so.

01:01:55:15 - 01:01:56:13
So. So.

01:02:11:04 - 01:02:11:19
So.

01:02:14:04 - 01:02:16:17
So so so. So.

01:02:27:12 - 01:02:27:27
So.

01:02:30:05 - 01:02:31:05
He says employee.

01:02:33:20 - 01:02:37:26
Experience. And everyone can.

01:02:42:29 - 01:02:47:06
See that the service is something.

01:02:51:08 - 01:02:51:23
That doesn't.

01:02:59:28 - 01:03:00:13
Make.

01:03:10:10 - 01:03:10:27
Any sense

01:03:12:14 - 01:03:12:29

to me.

01:03:14:28 - 01:03:16:27

Okay. Let me just.

01:03:21:00 - 01:03:22:11

Solve the scoring.

01:03:25:10 - 01:03:25:25

For so.

01:03:32:29 - 01:03:33:14

So.

01:03:34:20 - 01:03:35:05

So.

01:03:37:21 - 01:03:38:06

So.

01:03:42:15 - 01:03:43:14

So. So.

01:03:47:01 - 01:03:47:16

So.

01:03:57:27 - 01:03:58:12

So.

01:04:02:06 - 01:04:02:21

So.

01:04:08:02 - 01:04:10:19

So so so so.

01:04:14:03 - 01:04:14:18

It's just.

01:04:27:13 - 01:04:27:29

That's one.

01:04:32:28 - 01:04:36:19

Of the best things. That is when you.

01:04:47:28 - 01:04:50:01
Look at this. She said.

01:04:55:17 - 01:04:57:11
She looks okay.

01:05:08:10 - 01:05:08:25
She.

01:05:11:19 - 01:05:17:25
Said she wanted to give me something to do. And you see, some of us.

01:05:20:03 - 01:05:22:04
Have. So.

01:05:25:04 - 01:05:25:19
You.

01:05:27:08 - 01:05:29:02
See that reaction?

01:05:34:03 - 01:05:34:20
That's okay.

01:05:36:13 - 01:05:37:01
So thank you.

01:05:42:04 - 01:05:42:19
So.

01:05:55:04 - 01:05:55:19
Much for.

01:06:01:10 - 01:06:01:27
Your time.

01:06:04:19 - 01:06:06:09
Thank you so much.