

RIVIERA HEIGHTS HOMEOWNERS' ASSOCIATION  
3040 RIVIERA HEIGHTS DRIVE  
KELSEYVILLE, CA., 95451

MONTHLY HOMEOWNERS' MEETING DECEMBER 6, 2017

CALL TO ORDER:

The meeting was called to order by President Kathy Andre, at 2:00PM.

ROLL CALL:

Kathy Andre, President  
Susan McGurgan, Vice-President  
Elma Duncan, 2<sup>nd</sup> Vice-President  
Barbara Meconi, Secretary  
Victoria Robinson, Treasurer, ABSENT

APPROVAL OF MINUTES:

The minutes from November 1, 2017 were approved as presented.

ACCOUNT BALANCES: Read by Elma Duncan, 2<sup>nd</sup> Vice-President

Operating Checking:	\$ 106,860
Money Market	19,043
Fire Abatement	1,689
ARC	2,025
Umpqua Reserve CK.	60,867
WestAmerica Reserve CK.	46,517

Reserve Fund CD's: \$ 138,181

Cash receipts through October were \$203,550. Of this total, \$189,400 has been collected in HOA Dues (the current year as well as prior years), with the remaining amount received for late charges, fines, transfers and escrow fees, miscellaneous income, and interest. As of October 31, only 11% of the 2017/2018 annual dues remain uncollected.

Total expenses on an accrual-basis for October were \$13,084. Payroll expenses were over budget by approximately \$675.00 for the month and are nine percent over year-to-date. Propane expenses were considerably higher than budgeted, in part due to a leak at the tank. Four deliveries were received in a one-month period, resulting in a bill of over \$2,300. For this reason, our propane service, which was with Suburban, has now been changed to Value Propane. On the advice of Value Propane, we have also gone to a smaller tank. This is due to our new heating and air conditioning unit being electric.

There were three property transfers in October.

The workers' comp insurance refund of \$7,345 was received in October.

In November, half of the budgeted \$48,000 reserve contribution was transferred to our WestAmerica reserve checking account. The remaining \$24,000 will be moved prior to the fiscal year end.

#### RESERVE FUND:

The RHHA Board of Directors voted in Executive Session on 11/20/17 to close the RHHA matured CD#09919974 in the amount of \$37,287.82, plus any related interest, currently with Umpqua Bank. This amount has been placed in our Reserve Fund Account in West American Bank. The reason for this transfer is the FDIC rule which sets the current limit of \$250,00 insurance per depositor, per banking institution. Another CD will be transferred from Umpqua Bank to WestAmerica Bank on December 18, 2017.

#### OPERATING ACCOUNT:

We will be transferring \$20,000 from the Operating Account to the Reserve Account. This amount represents part of our yearly contribution to our Reserve Account. The remaining \$28,000 will be transferred at the end of the 2017/2018 fiscal year.

#### POTENTIAL SCAM:

We received a report from an RHHA homeowner regarding a possible scam operation. He received a letter from Bailey Real Estate investments from Sunnyvale, California, that offered to buy his property for \$1,200 cash. Included with this letter was a contract. If the person was interested in selling they merely sign the contract and send it back. We have no idea if this is a legitimate operation or a scam operation, we are passing this information on to our homeowners to give them a "heads up" on a possible scam.

#### ROAD DEPARTMENT:

The Lake County Road Department was contacted to clear debris on our streets. By cleaning the debris such as pine needles from our roads, it prevents our sewer drains from getting clogged up which can cause flooding.

#### FIREWISE COMMITTEE VOLUNTEER:

We are happy to announce that we have a new volunteer joining our Firewise committee, Chris Welch. Chris shared with us information on an insurance company in California called Fair Plan Insurance. The Fair Plan Insurance program offers homeowners fire insurance coverage to all California property owners, for those homeowners who are having a difficult time obtaining fire insurance or are being sent notifications of cancelations. Fair Plan insures for the "bare minimum" and they do not estimate the fair market value of your property, the cost to rebuild or the cost of labor and materials in your area.

#### 2018 NATIONAL FIREWISE RECOGNITION:

We reapplied for our 2018 National Firewise Recognition and were approved for the second year. Hopefully, this will have an impact on our fire insurance. As a Firewise Community, we are also receiving help and support from CAL FIRE in our fire prevention efforts.

#### INSURANCE COVERAGE:

Kathy said she, along with our State Farm representative, have reviewed insurance coverage for the Clubhouse and Common Areas, and found we may need to increase our current coverage which is \$662,700 and \$40,000 on personal equipment. The average cost to rebuild is approximately \$250 a square foot. This issue will be discussed further by the Board.

#### FIRE MITIGATION:

There was discussion on what types of trees and shrubs should be removed for fire mitigation, particularly the Grey Pines, also known as Digger Pines, which are highly flammable. We should educate ourselves as to which trees to plant or not plant in the future and wean out saplings. Pine trees, Bay trees, Junipers and Rosemary are very flammable. Oak trees are designed to burn slower. Many of the trees and shrubs growing in our area are not native, having been planted over the years, and then reproducing on their own, particularly pines.

At the Lake County Fire Safe Council there was discussion on how best to notify residents in the event of evacuation, such as sirens installed in Middletown and Cobb. There was a suggestion of getting a horn system. Evacuation is the most critical factor to focus on and we need to re-examine our plan of evacuation and continue to educate homeowners on this important matter. We cannot depend on our Firefighters, as there is a huge lack of manpower. Because of budget constraints, KPF in Kelseyville and Clearlake Riviera have only 3 firefighters on duty at any one time. One suggestion is that we do joint planning meetings with Clearlake Riviera, Riviera West, and Buckingham's HOA's.

Lake County Office of Emergency Services is preparing a Hazard Mitigation Plan to present to FEMA. This County plan must be updated every 5 years in order to have Lake County eligible for FEMA Government funding in the event of a disaster. Kathy Andre has been participating in the planning meetings. High priority hazards have been identified as (1) wild fire (2) flooding (3) lake health/ Environmental impacts and (4) earthquake. The extensive Hazard Mitigation Plan identifies both challenges and recommended actions to address these matters. Wild Fire Mitigation received the most votes and is identified as the most dangerous hazard facing Lake County.

#### PG&E:

PG&E has been doing their part for the fire mitigation program by doing tree topping and removal in the area. They have what is called an annual circuit in which PG&E inspects, marks and tracks trees, cut back and/remove trees that pose potential line hazard. Kathy will meet with the PG&E Vegetation Management representative tomorrow.

#### FIRE HYDRANTS:

We have asked Special Districts and KFPD to test our fire hydrants to insure they have enough water pressure in the event of a disaster. We have mapped the location of the fire hydrants in the area; however, they have not been tested as to working condition. We see this as a priority matter and will continue pursuing the hydrants testing.

#### TAX COLLECTOR:

Kathy went to the Courthouse and spoke with the Tax collectors Office regarding the possible purchase and sales of abandoned lots in RHHA as it relates to the fire hazard these abandoned properties pose. After trying to possibly purchase 3 lots, she was not able to and learned that these efforts are stalled at the Tax Collectors Office due to budget and legal process matters, required public auctions, etc. Kathy will be addressing this once again at the next L.C. Fire Safe Council Meeting to see what options might be available to have these fire hazards mitigated.

#### MARINA UPDATE:

In process of formalizing a Marina Committee, following Davis Stirling criteria in setting up a new association committee. The Board is working on a mission statement.

The PG&E electrical box has been relocated. John Goss Backhoe Service can now tear down the old pumphouse building.

#### VIP UPDATE:

December 9<sup>th</sup> is the date for the VIP's Holiday Dinner. VIP's report 48 persons attending thus far.

#### WATER UPDATE:

Rob Shurgis, a new homeowner, gave a water update at the meeting. He said that one grant application had been approved on the state level, while the funding decision for \$161,000 is still in the process. The other grant for \$6,000,000 has not been completed and more information regarding archeological digs, etc., has been required of Special Districts by the Federal level. He suggested contacting Jan Coppinger the Administrator, regarding the two grants (one for the FEMA Hazard mitigation/Redwood water tanks and the other for capital improvements on the treatment plant.)

#### FIRE RESISTANT TREES:

Rob also gave the homeowners in attendance some valuable information on fire resistant plants/shrubs/trees. He warned that planting vineyards are not considered a good fire break in October because they are not being irrigated; however, Walnut Trees, Oak and Redbuds would be a better choice instead of Pine or Bay Trees.

#### ARC:

Kathy announced ARC volunteers are needed. Joe Magliocco, because of personal reasons, has left. John Meyer, volunteered to help.

045-162-080 Request to replace existing roof with higher pitched roof. Hearing date set.

045-172-170 Application and blue prints submitted for boat cover structure approved.

045-142-070 Owner has had 30 days to begin project. Hearing letter will be sent.

045-226-140 Owner has corrected exterior paint color of house.

045-141-060 Owner submitted application and photos for neighbor fence. Approved

045-202-030 Owner has done deck cover and exterior renovation in compliance with ARC.

045-273-190 Pending litigation

045-202-030 ARC application approved, work in progress

045-264-040 Tree falling on HOA property; Jose Juarez doing job.

045-226-180 Submitted ARC application to remove trees due to fire hazard. Approved

#### CODE ENFORCEMENT:

045-273-190 Court date set for April 4, 2018

045-226-110 Hearing date set

045-142-070 Hearing letter to be sent

045-142-020 Owner sending check for cleaning up property

FIREWISE:

- 045-143-230 Responded to complaint re. large oak tree/branches in PG&E lines. PG&E called.
- 045-152-240: Cleanup pending given 30-day extension. Fine may be imposed after 30 days.
- 045-252-260: Met with owner inspected exterior of home, more work needed for compliance.
- 045-191-060: Progress Pending
- 045-183-220: Not cleared
- 045-183-100: Responded to hearing letter sent payment to have lot cleared. Francisco Lopez to clear.
- 045-261-080: Owner had People Services clear brush.
- 045-152-230: No show on hearing date of 11/9/17.
- 045-193-110: Getting bids
- 045-181-100: Missed hearing date. Fine will be imposed.
- 045-281-050: Med. Fire danger.
- 045-264-090: Hearing date 11/9/17. No show on hearing date. Fine will be imposed
- 045-141-020: Fallen, dead tree, will be cut by Timberline Management. Not Elderberry.
- 045-201-230: Being cleared by Daniel Holland
- 045-201-140: Missed Hearing Date. Property not cleared, fine may be imposed
- 045-173-040: Small Claims
- 045-264-070: Medium Fire Hazard
- 045-234-180: Letter being sent to have brush chipped.
- 045-242-050: Fine of \$2,500 assessed.
- 045-193-010: Missed hearing date 9/14. Owner may be fined
- 045-234-130: Owner sent check. Property being cleared.
- 045-152-150: Branch falling onto next door neighbor's deck.
- 045-152-040: Missed hearing date of 11/19/17. Assessing fine
- 045-152-100: Hearing date 11/19/17 High weeds.
- 045-281-130: Partially cleared. Continues working on clearing remainder.
- 045-152-020: Large dead Walnut tree must be removed. Bid rec'd from Francisco for \$475.00.
- 045-183-010: Pending
- 045-283-010 Cleared lot of trees. High fire danger as wood was stacked between trees. Owner  
Attended hearing will remove stacked wood.
- 045-233-110: Hearing letter sent.
- 045-281-070: Hearing letter sent; owner responded hiring Majestic Landscape to remove downed tree.
- 045-183-020: Hearing letter sent 11/30/17. Missed hearing - fine may be imposed.
- 045-281-080: Hearing letter sent 11/30/17. Missed hearing - fine may be imposed.
- 045-264-040: Hearing letter sent 11/30/17. Missed hearing - fine may be imposed.
- 045-261-190: Owner Deceased – lot is fire hazard
- 045-233-120: Income Shelter – property abandoned, high fire hazard.
- 045-143-070: Owner is taking action to improve property exterior and mitigate fire dangers.
- 045-183-200: Paid \$250 to have lot cleared; in progress
- 045-183-120: High level fire danger
- 045-193-060: Small Claims letter sent with fire abatement fine of \$2,500 on 9/26/17.
- 045-142-020: Property owner given notice regarding fire hazards and structural improvements that  
need to be made; Property ownership dispute. Bid received and accepted for \$450.  
Waiting for owner to send check for fire abatement. Property has been put up for sale by  
owners.
- 045-226-180: Down branches overhanging on next-door neighbor's property. Will cut w/permission.

045-264-090: Owner deceased/brother responded to hearing letter. Obtaining bids to clear.

FOLLOWING PROPERTIES RATED HIGH FIRE DANGER BY CALFIRE:

045-181-030: Cal Fire List

045-241-240: Cal Fire List

045-241-050: Cal Fire List

045-142-020: Cal Fire List

045-143-070: Cal Fire List

045-201-230: Fine letter sent; owner responded. Daniel Holland to complete work.

045-252-180: Work being done/ clearing defensible space around home.

045-261-220: High fire danger

045-193-010: High fire danger

The meeting was adjourned at 3:30PM

Minutes respectfully submitted by Barbara Meconi, Secretary

Approved by Kathy Andre, President \_\_\_\_\_