

FEBRUARY 17, 2018 CDMHOA ANNUAL HOMEOWNERS MEETING

MINUTES

FEBRUARY 17, 2018

10 AM

521 CASA DEL MAR

MEETING CALLED BY	PRESIDENT GUSTAVO BELTRAN
TYPE OF MEETING	ANNUAL HOMEOWNERS MEETING
FACILITATOR	RON EDWARDS, SECRETARY
NOTE TAKER	DITTO. MEETING COMMENCED APPROXIMATELY 10 AM, 02/17/2018
LOCATION	CASA DEL MAR 521, HOME OF JAYMIAN AND CHELSI CAMPBELL-MILNER
ATTENDEES	GUSTAVO (P), JAYMIAN (VP), CHELSI (T), RON (S), CURTIS (R&M). KARINA (M.A.L.) AND JUSTIN (B) WERE ABSENT. THERE WERE 12 ATTENDEES, REPRESENTING 9 CDM HOMES. SECRETARY MAINTAINS A LIST OF ATTENDEES.

Agenda topics

[TIME ALLOTTED] **REVIEW OF MINUTES OF 2017 ANNUAL HOMEOWNERS MEETING** GUSTAVO

DISCUSSION	ALL PRESENT REVIEWED LAST YEAR'S MINUTES. THE NEW WEBSITE WAS POINTED OUT ON PAGE 2 OF THOSE MINUTES, AND HOMEOWNERS ARE ENCOURAGED TO ACCESS THE SITE (www.sansimeoncdm.com).	
CONCLUSIONS	RON MADE MOTION THAT MINUTES BE APPROVED, SHARON 2 ND , UNANIMOUS APPROVAL.	
ACTION ITEMS	RESPONSIBLE PERSON	DEADLINE
POST MINUTES OF 2017 AND 2018 ANNUAL MEETINGS ON WEBSITE	SECRETARY	NONE
EMAIL AND SNAILMAIL 2018 MINUTES	SECRETARY	NONE

[TIME ALLOTTED] **2017 FINANCE REPORT (BALANCE SHEET, PROFIT & LOSS, INCOME, EXPENSES, SAVINGS)** CHELSI

DISCUSSION	CDMHOA IS IN THE BLACK AND HAS NO DEBT. CHECKING ACCOUNT (\$47.4K) + SAVINGS ACCOUNT (\$100.3k) TOTAL \$147.7K. IMPROVEMENTS TO EXTERIOR WALLS & CHIMNEYS MADE DURING REPAIRS FROM RAIN TOTALLED \$28K. AFTER DEPRECIATION, OUR ASSETS NOW TOTAL \$173.4K. SEE ATTACHED BALANCE SHEET AND PROFIT/LOSS STATEMENTS.	
	INCOME (\$63.7K) WAS OFFSET BY EXPENSES (\$29.5K). LARGEST 2017 EXPENSES WERE HOA INSURANCE, TRASH DISPOSAL, FOLLOWED BY ROOF, CHIMNEY AND WALL REPAIRS,	
	TREASURER WILL SEARCH FOR BETTER INTEREST-PAYING BANK FOR OUR SAVINGS. INTEREST INCOME TOTALLED (\$163) ON \$100K SAVINGS FOR YEAR 2017. (0.16%).	
CONCLUSIONS	TREASURER MOVED TO ACCEPT 2017 REPORT, VP 2 ND , UNANIMOUS APPROVAL.	
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
RESEARCH MARKET FOR HIGHER INTEREST-PAYING SAVING BANKS	TREASURER	NONE

[TIME ALLOTTED]

2018 REPAIRS AND MAINTENANCE

CURTIS

DISCUSSION	R&M CHAIR CURTIS REPORTED, FOCUSED ON FUTURE NEED TO RE-SURFACE DRIVEWAYS. WHILE SURFACE LOOKS BAD, CURRENTLLY HAVE FEW VISIBLE CRACKS THAT COULD HASTEN ASPHALT BREAKUP. DECIDED TO MONITOR BUT TAKE NO ACTION IN 2018 UNLESS CONDITIONS WORSEN.		
	FUTURE RE-SURFACING OR REPLACEMENT OF DRIVEWAYS: WE DISCUSSED OPTIONS OF ASPHALT, CONCRETE, STAMPED CONCRETE, CONCRETE PAVERS OR COMBINATIONS. R&M CHAIR TO (1) GET ESTIMATE OF HOW LONG EXISTING ASPHALT WILL LAST BEFORE NEEDING FULL REPLACEMENT, AND (2) DEVELOP WORKSCOPE FOR BIDS, AND (3) GET BIDS AT SOME POINT IN FUTURE.		
	R&M CHAIR NEEDS COMMITTEE MEMBERS THAT LIVE LOCALLY TO ASSIST HIM WITH IMPLEMENTATION. LOCAL RESIDENT VICKI G. AGREED TO JOIN COMMITTEE, AND SHARON S. WILL ASSIST VICKI G.		
	FOUNTAIN PUMP NEEDS TO BE REPLACED. GUSTAVO B. TO SOURCE REPLACEMENT AND EITHER EFFECT THE REPAIR OR ADVISE R&M COMMITTEE.		
	HOMEOWNER ANN T. REQUESTED HOA-RESPONSIBLE DAMAGE TO UNIT 555 INTERIOR BE FINISHED AND PRESENTED TO R&M CHAIR CURTIS THE HOA REQUEST FORM, THIRD PARTY INSPECTOR REPORT AND A BID TO DO THE WORK. CURTIS REORTED THAT UNIT 545 ALSO HAS INTERIOR HOA-RESPONSIBLE REPAIRS TO BE FINISHED.		
	HOMEOWNER SHARON S. REQUESTED THAT HOA-RESPONSIBLE TERMITE DAMAGE TO UNIT 533 BE FINISHED.		
CONCLUSIONS	CONTINUE TO OBSERVE EXISITNG ASPHALT DIRVEWAYS FOR DETERIORATION. FINISH INTERIOR RAIN-DAMAGE REPAIRS ON TWO UNITS. FINISH TERMITE DAMAGE REPAIRS ON ONE UNIT.		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE	
OBSERVE EXISTING ASPHALT FOR SIGNIFICANT DETERIORATION, PATCH CRACKS AS NEEDED.	R&M MEMBER VICKI G., SHARON S.	CONTINUING	
DEVELOP WORKSCOPE AND OPTIONS FOR FUTURE DRIVEWAY REPLACEMENT.	R&M CHAIR CURTIS, ASSISTED BY RON E., SECRETARY	NEXT BOARD MEETING	
REPLACE FOUNTAIN PUMP	GUSTAVO B., PRESIDENT	NONE	
R&M COMMITTEE TO ACTION AND COMPLETE 545/555 INTERIOR REPAIRS, AS WELL AS 533 TERMITE REPAIRS.	CURTIS, VICKI, SHARON	NEXT BOARD MEETING	

[TIME ALLOTTED]

2018 DRAFT BUDGET

CHELSIN

DISCUSSION	LED BY TREASURER IN ABSENCE OF BUDGET CHAIR JUSTIN. WE ARE FORECASTING INCREASES OVER 2017 IN R&M (+\$12K) AND EXPANDED INSURANCE COVERAGE (+\$1,400) OTHER CHANGES NOMINAL (+/- \$1000). TOTAL PROPOSED BUDGET OF \$57,285 STILL LESS THAN ESTIMATED INCOME OF \$64,728. WILL MAINTAIN EXISTING \$174 P.M. FEES.		
CONCLUSIONS	NO CHANGE IN MONTHLY ASSOCIATION FEES.		
	ACCEPT ENHANCED INSURANCE COVERAGE.		
	CHELSI MOVED, RON 2 ND TO ACCEPT 2018 BUDGET. UNANIMOUS APPROVAL.		

[TIME ALLOTTED]

CANDIDATES FOR 2018 OFFICERS

GUSTAVO

DISCUSSION	ALL OFFICERS AND COMMITTEE CHAIRS OFFERED TO REMAIN FOR 2018. FLOOR WAS OPENED FOR OTHER CANDIDATES. NO OTHER CANDIDATES WERE FORTHCOMING.		
CONCLUSIONS	VICKI MOVED TO ACCEPT EXISTING OFFICERS AND COMMITTEE CHAIRS FOR 2018, TINA W. 2 ND , UNANIMOUS APPROVAL.		

WEBSITE AND FUTURE HOA CORRESPONDENCE		

DISCUSSION	ALL HOMEOWNERS MUST NOW ACCESS THE WEBSITE www.sansimeoncdm.com . FUTURE PAYMENT COUPONS WILL BE POSTED ON THAT SITE, FROM WHICH HOMEOWNERS MUST PRINT A HARD COPY IF NEEDED.
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FORMS FROM HOMEOWNERS REQUESTING HOA ACTION WILL ALSO BE POSTED ON THAT SITE, WHICH MUST BE PRINTED AS NEEDED. REPORTS OF BOARD AND HOMEOWNER MEETINGS WILL ALSO BE POSTED ON THAT SITE.

NO MORE HARD PAPER COPIES OF THESE DOCUMENTS WILL BE SENT BY POSTAL MAIL UNLESS THE HOMEOWNER SENDS A WRITTEN REQUEST TO THE SECRETARY (RON EDWARDS, 12407 PRAIRIE ROSE WAY, BAKERSFIELD, CA, 93312-3565).

ANY QUESTIONS ABOUT ACCESSING THE WEBSITE MUST BE REFERRED BY EMAIL TO TREASURER AT chelsielsiecraig@gmail.com .

CONCLUSIONS	TO KEEP HOA COSTS AS LOW AS POSSIBLE, ALL FUTURE CORRESPONDENCE WILL BE DONE BY WEBSITE AND EMAIL.
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ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
ALL HOMEOWNERS WITH QUESTIONS, OR NEEDING HOA ACTION TO ACCESS www.sansimeoncdm.com .	ALL HOMEOWNERS	ONGOING
POST CONTACT INFORMATION FOR OFFICEERS AND COMMITTEE CHAIRS ON WEBSITE	CHELSEI	SOON

SWALLOW INVASION		
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DISCUSSION LED BY VICKI G., HOMEOWNER. WE'RE ALL AWARE OF ANNUAL SWALLOW INVASION AND THE IMPACT OF MESS ON OUR HOMES, ENTRANCES AND EXTERIOR CONCRETE. VICKI DISCUSSED WITH LOCAL BIOLOGIST WHO SUGGESTED THE HOA BUILD A SWALLOW TOWER, WHICH SWALLOWS WOULD PREFER TO CURRENT NESTS. THEY WILL RETURN TO THE SAME LOCATION WHETHER THE OLD NEST EXISTS OR NOT, UNLESS A PREFERRED TOWER IS NEARBY. VICKI IS RESEARCHING THE WORKSCOPE AND COST OF SUCH A TOWER, ALSO OPTIONS THAT COULD INVOLVE LOCALS SUCH AS 4H GROUP, BOY SCOUTS, OR THE SSCSD.

DISCUSSED IF A TOWER WOULD DETER THEM FROM NESTING UNDER OUR HOME EAVES, OR JUST INCREASE THE SWALLOW POPULATION. ALSO DISCUSSED LOCATION OF SUCH A TOWER, AND WHETHER ADJACENT LANDOWNER OR SSCSD WOULD ASSIST US IN LOCATING A TOWER ELSEWHERE THAN OUR PROPERTY.

VICKI HAD OBTAINED WRITTEN RESEARCH INFORMATION TO WHICH SHE REFERRED DURING DISCUSSION.

CONCLUSIONS	SWALLOW INVASION WILL CONTINUE TO BE A PROBLEM, AND AN ALTERNATIVE SOLUTION OR LOCATION WOULD BE PREFERABLE TO THE CONTINUED MESS THEY BRING WITH THEM.
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ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
HOMEOWNER VICKI TO POST HER CURRENT INFO ON WEBSITE	VICKI, (CHELSEI IF NEEDED)	ONGOING
HOMEOWNER VICKI TO CONTACT SSCSD TO SOLICIT THEIR COOPERATION.	VICKI	ONGOING

LANDSCAPING

DISCUSSION	DISCUSSION WAS LED BY HOMEOWNER NORA, UNIT 545. OUR PROPERTY LANDSCAPING TO THE IMMEDIATE EAST AND WEST OF OUR TWO ENTRANCES IS IN SERIOUS NEED OF UPGRADING. WE DO NOT KNOW THE COST, NOR DO WE HAVE IDEAS FOR A NEW DESIGN THAT WOULD BE PLEASING, OTHER THAN TO COPY THE STRIP ACROSS THE FRONT PARKING LOT OF THE PROPERTY.		
CONCLUSIONS	OBTAIN PHOTOS OF EXISTING LOCATIONS NEEDING IMPROVEMENT. SEEK OUT SOMEONE EXPERIENCED IN LANDSCAPING AND SOLICIT THEIR ADVICE.		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE	
OBTAIN PHOTOS OF EXISTING LANDSCAPING	CHELSI AND NORA	ONGOING	
CONTACT MARINA MCLAUGHLIN TO OBTAIN LANDSCAPER INFO.	NORA SAENZ	ONGOING	
DEVELOP WORKSCOPE AND PRESENT TO BOARD	NORA AND CHELSI	ONGOING	

INSURANCE COVERAGE

DISCUSSION	RON DID OVERVIEW OF FARMERS INSURANCE HOA COVERAGE AND RECOMMENDATIONS. DISCUSSION ENSURED ABOUT ADDING UMBRELLAS LIABILITY COVERAGE AND INCREASING SEWER BACKUP COVERAGE, SINCE OUR UNITS ARE ALL TOWNHOUSES.		
CONCLUSIONS	ALL WERE FAVORABLE TO CONTINUING WITH FARMERS INSURANCE AND TO INCREASING OUR COVERAGE AS RECOMMENDED. RON TO CONTACT FARMERS AGENT AND MODIFY COVERAGE. THIS WOULD INCREASE ANNUAL LIABILITY PREMIUM SOME \$1,760 (OR 14%), TO A TOTAL OF \$12,281. RANDY MOVED, SHARON 2 ND , PASSED UNANIMOUSLY.		

ADJOURNMENT

DISCUSSION	IT WAS DECIDED TO ADJOURN THE MEETING AND WALK AROUND THE PROPERTY AS A GROUP OF HOMEOWNERS AND BOARD.		
CONCLUSIONS	TINA MOVED, JAYMIAN 2 ND , PASSED UNANIMOUSLY TO ADJOURN. TIME APPROXIMATELY 12:45 02/17/2018.		