

**High-Tide Condominium Association Work Session Meeting**  
**September 25, 2024 • 10:00 am**  
**Join Zoom Meeting:**

**ATTENDEES:** Al Rubeck, Craig Ottavelli, David Passey, Rita Schilling, Jerry Furey

**MINUTES**

1. Call to Order – **President Ottavelli called the meeting order at 10:10 am.**
2. Consent Calendar – **It was moved, seconded, and passed unanimously to approve the Consent Calendar as presented.**
  - a. July 24, 2024 Adoption of Minutes
  - b. Approval of Financials
3. Building and Grounds
  - a. Maintenance Manager Report – Painting is completed! This ends the major projects for 2024.
  - b. The urgent water leak will be fixed October 1. This will result in water shutoff for 5-8 hours, impacting all units in the complex.
  - c. A search continues for a part time helper, with the priority for vacations and spring/summer 2025.
  - d. The reserve study ‘walk around’ is complete. The representative will prepare and submit the new reserve study based on the new repairs and upgrades.
  - e. An insurance inspection will happen September 27.
4. Treasurer’s Report (see attached financial reports) – Rita Schilling reported she met with Michele and OrgSupport to develop efficient tracking for anticipated expenses.
  - a. Taxes were more than last year, particularly because of new tax laws.
5. Insurance reports
  - a. Earthquake – Jerry Furey spoke with Theresa Farmer about the coverage, who is already soliciting bids for next year. The trend in the market is fairly stable (for budgeting purposes, last year was \$19,500).
  - b. Property and Liability
    - i. The Board secured new insurance coverage after the previous policy was canceled. The new policy takes effect December 5. Despite an extensive search, only one company offered coverage, and the premium is significantly higher. The new policy offers "walls-out" coverage, excluding personal and rental liability, and includes several important conditions:
      - Fire extinguishers must be tagged and maintained annually.
      - Outdated electrical systems are prohibited.
      - Chimneys, fireplaces, and vents require annual maintenance.
      - Smoke detectors are required in all common areas with regular testing.
      - A professional property management company is required.
      - Heat must be set to a minimum of 55°F in all units.
    - ii. Additional requirements exist for owner-occupied and renter-occupied units, including smoke detector installation and grill restrictions. The Board is reviewing potential changes to the CC&Rs, including a requirement for individual insurance policies for all owners.
  - c. An email was sent to all owners providing an update on the property and liability coverage changes. Directors discussed whether to send the letter via certified mail. Consensus of directors is to have OrgSupport send the insurance letter via certified mail to each owner at their

address used for billing purposes. *OrgSupport will send the insurance letter via certified mail to each owner at their address used for billing purposes.*

6. Policy Updates

- a. The board recognizes policies must align with insurance requirements and is working through each policy to ensure compliance.
- b. Picnic tables and fire pit must now have a smoking section 30 feet from buildings consistent with underwriter requirements. **It was moved, seconded, and passed unanimously to update the picnic table, smoking, and fire pit policy to include smoking and a 30-foot buffer from all buildings.** *OrgSupport will update the picnic table, smoking, and fire pit policy to reflect smoking and a 30-foot buffer from all buildings, and clarify language as needed, and distribute the new policy to all HOA members.*
- c. Update policy on fireplace inspections to be consistent with underwriter requirements.
- d. Approve guidelines to owners to comply with Insurance underwriter requirements.

7. Budget Preparation Timelines

- a. *OrgSupport will prepare a draft budget and send to board by October 15<sup>th</sup> to review before the work session meeting.*

8. Review DCC&Rs – Directors discussed the draft DCC&Rs and reached consensus that all owners have an opportunity to review and reflect on the substantial changes in the document. *OrgSupport will create an online comment form and distribute the draft DCC&Rs to all owners for review and comment, with a comment deadline of October 9, 2024.*

9. Items from the Floor – None.

10. Notifications of Impending Desires to Buy, Sell, or Trade Units – None.

11. Adjournment – **With no further business, President Ottavelli adjourned the meeting at 11:30 am.**