Elkhorn Ridge Owners' Association Board of Directors Meeting
Tuesday, January 13, 2026 12 p.m.
Meeting URL: https://anymeeting.com/lduelrqpmlqoqp
Optional Dial-In Number: 206-331-4836
PIN: 612-4753#

Directors Present: Lauren Baker, Dave Gove, Shawn Bratcher, Kevin McCarthy, and Kevin Doiron
Others Present: Kim Sperlin – CAMCO

Call to Order
The meeting was called to order at 12:02 p.m.

Owner Comments
Any lot owner may address the Board on any Association related topic not included as an Agenda item below
No comments were made.

Approval of Minutes
October 15, 2025 Board of Directors meeting
Kevin M moved to approve the minutes as presented. Dave seconded, and the motion carried unanimously.

October 15, 2025 annual membership meeting
Dave moved to approve the minutes as presented. Kevin M seconded, and the motion carried unanimously.

Financial Reports
Review draft December 2025 (year-end) financials
Kim presented the draft year-end financials for the Board to review, noting an expected surplus at the end of the year. It was noted that assessments did not increase in 2026 with this expectation.

Delinquent account status
One delinquent account closed escrow in December. Two other accounts remain delinquent, but one recently closed escrow and the other is for sale. Funds are expected to be received but the Board still discussed collection action.

Bank accounts and management's software updates
Kim informed that CAMCO has signed on with CINC, an HOA specific software. To ensure full system integration and streamline financial processes, all operating accounts at Plumas Bank are being moved to the new bank, Axos. Once the transition is complete, Axos can provide information on their investment options for the Board to consider for reserve funds. After discussion, Kevin McCarthy moved to move operating funds from Plumas to Axos. Shawn seconded, and the motion carried unanimously. Lauren asked for documentation to review for the Association's reserve options with Axos.

Maintenance Reports – Common Area

Monument signs

Lauren informed she did not have an update for the Board to review, but is working on design ideas. Kim will send the current sign measurements for her use. Dave will assist Lauren with the investigation as well.

Firewise

There were no updates.

Revenue neutrality updates

Kim confirmed that the acceptance is on the Town Council agenda for tonight's meeting. No issues are expected.

Architectural Review Committee

Report

Dave reported that the committee has the new application process up and running with the consultant and it should be a smoother process going forward. Currently, submittals are quiet.

Old Business

Adopt Collection Policy

Kim sent the draft Collection Policy to members for the 28-day comment period and no comments were received. Shawn moved to adopt the Collection Policy as written. Kevin M seconded, and the motion carried unanimously.

Rules & Regulations

Shawn informed he did not have language for the Board to review at this time.

New Business

Code of Conduct/Ethics Policy

It was determined this item was not needed and will be removed from future agendas.

Set Date for Next Meeting

The next meeting was scheduled for Tuesday, April 21 at noon via video/telephone conference.

Adjournment

There being no further business the meeting was adjourned at 12:27 p.m.

Executive Session

No executive session was held.

Prepared by,

Kimberly Sperlin
Property Manager