

Rio Buena Vista H.O.A.
Board Meeting Minutes
January 25th, 2020
Draft – Subject to Board Approval

The Board Meeting was called to order at 9:03 A.M. In attendance were Board Members Allen Lyon, Mark Bantle, Otto Hinderliter, Scott Morgan, and the Community Association Manager Amy Telnes. Owners present were asked to sign their name on an attendance sheet which will be kept on file with these Minutes.

The November 9th, 2019 Board Meeting Minutes were reviewed.

Action: Upon Motion Made and Seconded, the Minutes were unanimously approved. Vote 4-0.

The 2019 Year End Financial Statements were reviewed.

Action: Upon Motion Made and Seconded, the Financial Statements were unanimously approved. Vote 4-0.

The Legal Committee reported that the Association's position is still that the City of Needles owns the water and sewer system and a general discussion took place. A lawsuit has been drafted but not filed, and the Legal Committee will continue to explore and exhaust all administrative options prior to filing the lawsuit.

The Board discussed and strategized ways to fund legal expenses if the lawsuit is filed. Estimates of cost is \$100,000 - \$250,000. Funding a lawsuit could cost up to \$2,000 per lot. The Reserve Funds cannot be used to pay for the lawsuit. The Board highly recommends owners start saving for a future special assessment. A special assessment vote would have to be sent out to owners for approval. The Board discussed opening a bank account where owners can voluntarily send in money now to go toward a future special assessment. All money would be returned if we do not need it or if owners do not approve a future special assessment.

Action: Upon motion made and seconded the Board unanimously authorized the Manger to open new bank account for the purpose of giving the owners an option of putting money into the account to start saving for a future special assessment to fund a lawsuit.

The Manager reported that Mutual of Omaha Bank has an HOA loan division and she has recently obtained a loan to pay legal bills for an Association in Arizona. It was confirmed Mutual of Omaha will also loan to Associations in California. The process requires an application to be filled out to see if we can qualify and for how much. There is a \$500 processing fee, and the interest rate currently is 3.8%. Terms are offered up to 10 years. Mutual of Omaha does not lien residences, but they secure the loan with a right to future income from the monthly dues.

Action: Upon motion made and seconded the Board unanimously agreed to apply for the loan to determine what amount, term, and interest rate the Association may qualify for. Vote 4-0. It was discussed that any acceptance or approval of a loan will require additional approval to obtain the loan, and all loan documents would have to be signed by both the President and the Secretary.

Mark Bantle presented a viga tail / wood corbel proposal for a standard design to be added to the Architectural Guidelines. The CC&R's already require that all changes need to be approved by the Board so anyone who would like to change their viga tail / wood corbel design must first submit an application to the Association for pre-approval. This design provides clarity and direction on what is acceptable for owner prior to submitting their application.

Action: Upon motion made and seconded, the viga tail / wood corbel requirement proposal was unanimously approved by the Board to be added to the Architectural Guidelines.

Vote 4-0.

The Board reviewed a bid to rebuild the spare sewer pump for the lift station for \$2,227.23. The Board explained that we have 2 pumps currently in the lift station. For several years, we've had a spare pump so that if one fails, we can swap it out and keep the lift station running. Recently we did have a pump fail, and our spare pump was installed. In order to now have another spare pump, we have to rebuild the pump that failed. There was discussion that the City of Needles needs to be made responsible to replace the next pump if our current pumps fail. There was discussion that if they don't then our water and sewer could be shut down and we could have a real problem if the manholes back up. It was discussed that until things are resolved with the City, we have to do what is reasonably necessary to keep the sewer system running and protect the Community. The Legal Committee confirmed that maintenance costs incurred from maintaining the water and sewer lines will be included in the lawsuit

Action: Upon motion made and seconded, the Board approved the estimate to rebuild the spare sewer lift station pump with a vote of 3-1.

During the open items portion of the Meeting, owners attending requested the following:

- Send out a notice to tell people not to take the rip rap rocks off of the river bank slopes. They are doing this to hold down their beach canopies or to secure ropes to their boats. This is causing undermining problems on the slopes.
- Send out a notice to tell people to keep their dogs on a leash at all times and pick up all dog droppings immediately. If you observe someone with a dog not on a leash or leaving dog waste behind, please take a few moments to print off a Complaint Form from our website: www.riobuenavista.org and submit it to the Manager in timely manner as the Board can levy a fine for this up to \$1,000 after the first warning.
- A request was made to have the meetings in a location that is closer to the Board Member's homes, and where we have good internet and phone connections for Board Members to attend remotely. It was discussed that the Board only meets 4 times a year, and it has been helpful to meet in the Community so maintenance issues can be viewed and addressed. The By-Laws were reviewed and they require that the Meetings be held within the Development or as close to it as possible.

**The next Board Meeting will be held on April 11th, 2020 at 9:00 A.M.
in the Rio Buena Vista Pool Area.**

With no further business, the Board Meeting was adjourned at 10:10 A.M.