

Transcription April 28, 2026 HOA BOD meeting.

Tracy: All right, I would like to call the Tuesday, April 28th, 2026, Rafter J. Homeowners Association.

Tracy: Board of Director Meeting to order. We are recording, Lisa? Yes. Great. And has anyone joined us online?

Lisa: No.

Tracy: Great. Okay, we will proceed through our list here.

Tracy: Okay, first up, um, is our homeowner issues and concerns. Oh, actually, before that, I want to...

Um, note that Jessica Brown is not here, but all our members are in attendance. She'll be joining us later as she is able. Um, our next order of business is homeowner issues and concerns.

Tracy: Um, common area rules and comments. We wanted to make sure we had this on the agenda in case anyone wished to comment. Um, and with no one on the line, I do want to know if Karen Gerger is in the room, and I wanted to ask if there's anything you wanted to bring up this evening?

Karen Jerger: only one thing specifically, otherwise I'm just interested in this list, and I might, um, have something to offer as we go through it. The question I had actually just came up. I was just curious, too, about the recordings of your meetings. I went to look... I wasn't able to come up, go online, and I went... You know, a week or two weeks later to try to listen to the meeting, and it wasn't up.

And I didn't know if that was a decision you guys had made, or if it just wasn't, you know, technical deal, okay. The internet had gone down before the meeting last month, and I had a speaker attached, and it kicked the speaker off, and it didn't pick up, so that was my... No, it is not a fault thing, I just wanted to make sure that that wasn't a change of policy, because I really feel like.

That's super helpful for people to be able to listen to that, and listen to it earlier, like, by the time the minutes get approved, it's already sort of too late to respond. Sure.

Tracy: Thank you very much. Yes, yeah, the intent is to keep doing those, just... Great! Sometimes we are trying to pick up the, like, the volume and the voices that are in the room, and so we had another speaker, and so we're still... it just was a learning thing. But if you have any questions about anything that was on the agenda, too, we'd be happy to... let you know if you have specific questions and, let you know. Thanks. Great. So, um...

we'll go through this. Um, we've had a lot of comments on the common area rules. I hope we've addressed a lot of those questions. People have written in. We smell it what.

Tracy: the last four meetings with, like, lots of time dedicated to those, um, but we certainly entertain other questions if they came up. Um, next on here, we had a question... person... oh, you know what, my things are out of order a little bit here.

Tracy : we had somebody ask about the CC&R clarification regarding campers and oversized vehicles, so let me go down here. Um, I... that also came up from Randy and Lisa around parking reminders. These are sort of all related, um, and so we wanted to remind people, and I did put a post on Facebook, which I know is not our, our, um.

official means of communication, but in case people miss it in the monthly update, that vehicle... for the CC&Rs, vehicle parking is not allowed on streets or common areas in Rafter J, and this includes the cul-de-sacs and by the fire hydrants, which is really a safety thing.

Um, and vehicles less than 12,000 pounds gross vehicle weight and having a current license may park within paved driveways.

Um, parking in cul-de-sac yards and unpaved areas is...

is not allowed. Um...

So, just with that, that part was noted, like, the yards and unpaved areas. Um, and per the current rules and CC&Rs, trailers, truck campers, snow machines, boats, and any other recreational or commercial vehicle, tractor, or machinery may not be kept, placed, or maintained upon any law in a manner that is visible from a neighboring property unless improved as a temporary construction facility.

And if you look at the rules, you'll note that Rafter residents are given grace to have a recreational vehicle, snow machine, or boat.

on their residential property in paved driveways, and thus in view of neighboring properties for up to 3 days prior to and after a trip, um, before we would, um, enforce as a violation. So.

that I don't know if there was a person who had a specific issue, or a specific question, or about enforcement on that, um, but we wanted to clarify what the actual CC&Rs and rules said.

we also had another question come up about chickens versus livestock, in terms of definitions, and so...

if you look at the combination of the CC&Rs and the rules, that helps clarify for you. Um, chickens are not allowed in Rafter J, um, to change that, that's a CC&R, um, change.

that would be required. And so, if you look at CC&R's Article 7, Section 3D.

It says no domestic animals or fowl, so that being ducks, chickens.

Swans, you know, things like that, shall be maintained in any lot other than... not more than two generally recognized house or yard pets.

provided that such animals be restrained, released, and provided further subject to these other provisions. So then there's also pieces about horses, um, on there. And then if you look at rules M3, there's a section about livestock.

And the only area in Rafter J that horses and other livestock are allowed is Lot 332, because it's growl and Stables designation. Um, so we wanted to make sure we answered that question. We also had a question regarding auctions, and we did look...

The CC&Rs and the rules, um, and, um, there are folks who have garage sales, right? We generally allow those, right? Which, they're sort of a short-term temporary thing. Um, and there's... and while, like, auctions and estate sales and garage sales are not explicitly mentioned in the CCNRs or rules.

The complications around this really lay with the parking, the noise, the nuisance, the signage part, the home business restrictions, and Rafter J. So if somebody wanted to have an auction, we would recommend that they would come to us.

And see what might work or be possible. Obviously, we do have to consider all those factors, and the number of days, and the noise, and the parking, and all the things.

we did not have a specific request, but somebody was asking about auctions.

Tracy continued: Um, we have another question about a very large birdhouse being on private property. I believe it's the church property over here. Um...

that's visible from residents. I know we are still investigating that a little bit. Um, I know about a year or so ago, we had talked with.

Margaret and her husband Roger about, um, adding some kestrel boxes. Um, and, um, just recently we talked with, um, had a proposal from a homeowner about cleaning out the bluebird boxes.

So, it's, you know, timely of these houses, but, um, we are still trying to search down who put up the box, and what kind of birds it is, and things like that. Um, we would have to, if someone has a complaint about the bird box, we would have to consider if we thought it was a nuisance or something, but it's still sort of under investigation.

it does look like a nicely and strongly erected bird box from the picture that was.

provided to us. I don't know if you all have any other discussion on that, or walked by it, or seen it. I haven't actually seen it in person. Is it on...

It's very tall. Is it on private property or not?

Lisa: It's on the church property.

Randy: It's on the fence, isn't it? It's next to a fence, but it's...

Tracy: you think it's on church property?

Lisa: That is the information that I got, but the church is not aware of... That they put it up.

Tracy: So the church didn't put it up, but it's on their property. So we need to figure that out. If they want it removed, and it's not theirs, right, then they can take it down, right? But in the meantime, we're trying to figure out, if anybody knows who put it up, it looks like a nice burnt box, it probably serves a purpose, but.

We would want to, um, want to track down all of that information, if anybody has information.

I mean, do we have trails that go... do we have any trails that even go to that?

Tracy: Okay, thank you. Um, Lisa's just noting some other folks have joined. We're going through our homeowner issues and concerns list of things people have brought up to us. Um...

Algae on ponds, um, was the next one. In the fall last year, y'all remember that we had talked about this. We had gotten a quote of...

some... of some sort, but there's... I think there's differing opinion about how the algae could be handled, and the cost of it would be pretty expensive, depending on what we do. So, um, it's probably something we needed to budget for, which is why it is, uh.

sort of in our budget discussion. I don't know, has it come up again, Randy, from somebody specifically just to revisit it? Okay. Just the earlier comment, it was on the smaller ponds starting to algae up. Starting to algae up, and last year it did get pretty bad.

Aida: Didn't we say that we were gonna do that together with.

the clearing out of the cattails? Um, I don't think we decided on anything, we just said we looked into it. I think we talked this spring and said we were going to look at these different things and see how... what was the priority frame, and what... But we decided we were going to not just do that one.

So that we wouldn't have to try to get volunteers to do that. Yes, yeah, so I think we need to figure out.

Tracy: is it in the budget? Do we want to do it this year? Is it in the budget? How much is it going to cost? Get quotes, things like that. I don't know, Karen, do you know anything about the algae? No, I just... I don't.

Karen Jerger: But I do have, um... that is something that I'd like to comment on. Sure. Is that...

I am concerned that at some point... well, at some point a while back, we were really trying to encourage people not to mow down right to the pond edges. And that's part... goes partly into not mowing beyond your property line, right? But also the fact that if you mow down to the park edges.

The pond edges, many of those same people who have landscape companies are also fertilizing.

Their lawns, and that's a direct contribution to nutrients that are going to feed that algae.

And I'm not an algae expert, so I don't know how big a contribution that is.

But before we start paying money to skim that stuff out, I feel like it is appropriate to talk to those homeowners who do.

have a straight shot into the pond and may or may not be fertilizing. And I did talk to a few homeowners when we were.

dealing... when we were discussing trails, things that were separate, a separate issue, but I talked to them about. Mowing down there, and...

two people stopped at that time, but I've noticed that two years later, they're now doing that again, and one person.

um, was pretty adamant that he wasn't interested in stopping, and I think that we would have to really make a good case.

To say, this is contributing to this problem that all of us see, and.

Please, you know, stop. Don't do that. And so I just... I want to make.

The point that...

decisions that individual homeowners make, or even the HOA like Cedar Woods, I've noticed that they have a buffer that they seem to maintain. And a couple of the people in Cedar Woods have seemed sensitive to that.

Tracy: So that might be a much easier ask, but, um, it's hard to enforce those things. I mean, I get it. It's hard to unwind the mowing once it happens. I know in the proposal, there was something about testing, right? And so, which would.

be scientific about figuring out what kind of algae, what contributes, what we could do to stop it, too. So I feel like that was.

Rafter J: part of it, but we were trying to decide how much money, time, energy to put towards algae, because it could be a huge cost, depending upon what we did. Right. I remember that whole discussion.

And... but I have noticed this spring.

You know, that this would be a time to say.

When you do your own mowing, or when you contract mowing.

don't mow to the edge, and it's easy enough... it's easy enough to identify those owners who do that and live there. It's much harder to talk to them and convince them not to.

Aida: so I'm sensitive to that, but I think that you...

That looking at some of the potential, um, problems up front.

will maybe be part of the mitigation. Sure, yeah, so I just... we talked about reinvigorating the Wildlife Committee.

And I just saw one of the women on it, we were discussing.

Actually, the clern of the cattails and the algae. And, um, she mentioned the same thing that.

You just don't care. Yeah, yeah. Um, and I think she had even spoken with.

somebody at the conservation district that was agreeing that.

that buffer needs to be there to minimize the algae, but I'm not sure about that, so that would be something or the...

Tracy: If the fertilizer's in the grass right there, is it still gonna... I think it's a combination, so, like, if it rains and it sloped down, if they are doing their own lawn.

Right? And they mow, it's gonna easily jump in the pot. The buffer is really helpful. Because of the slope.

And they could be dumping fertilizers and things into the common area as well, which is going right in the park.

Aida: Uh, well, so, so that might be something that, uh, we talked about trying to have a wildlife committee meeting, not this coming week, but the week.

Or what is this? The first week of May. Great. We talked about trying to have a meeting.

Tracy: provide you with some information as we go forward, and... That would be great, and we can pull what the previous options were, so you had some context to what we looked at before, and I don't know, Randy, if you had more information?

Randy: Right now, the small pond's not even flowing, so we've got stagnant water sitting there. The other one's almost to that point.

And anywhere you got stagnant water, you're gonna have algae, and it's gonna take it over and destroy the fish.

Tracy: In the low water, can we look at maybe getting flow into the ponds?

Randy: I mean, that's probably the big... the best answer is having water flow. And the same is true for where the animals are. I noticed the little pond is already starting algae up, because it's... it hasn't been flowing for...

Well, somebody... I removed that beaver pond, the beaver dam, somebody went out there and put the beaver dam back in.

Two weekends ago. Yes, humans.

Not beavers. Not beavers. The beavers are gone. Beavers are out of there. Not new beavers? No, they're people. There's footprints, there's shovel, they took the old sticks and stacked them in there.

They will probably want the pond back that was behind the dams that was there all winter.

that's gone now, because it flows. It drained. It flows now. Okay, well, we probably went out, and maybe we need trail cameras. I don't... so that's not cool. Instead of a trail camera, again, some education. Education. It's hard to know. Before I can go in there and just tear one of those willow bushes out. There's two willow bushes that.

Make a... Make a real spot for a dam, and just get rid of one of them.

Aida: And are they down in the water, basically?

Randy: It's right off the edge of the road there, just past the church there.

Aida: Yeah, but the willow bushes probably would be below the waterline.

Randy: Yeah, they're right on the edge. They're, like, tight on the edge. They're big, two big bushes that the beavers use. There's, like, two spots back there that the beavers got. Because typically we try to clear out things in the flow, just so the water can flow, so... That's all I did, yeah. So if one of them is more in the flow... You can see it when you drive back. The dam that I was out there in all winter.

Tracy: Well, and what happens is that area flows, and it floods the learning center.

Randy: Well, no, it floods that transformer, which is almost underwater. Yeah, we can't have that happen. So, yeah, yeah.

Tracy: Further... the further back towards the church, I could care less, because it doesn't flood the transformers, that one dam that got it. If that can flood people's... So, if anybody has a case for the dam and wants to bring it to us, um, we would love to hear about it. Maybe we should... Yeah.

They're probably trying to think they're doing good, but they don't realize that it's...

It's going to infrastructure. I'm trying to do good, but they don't know it's not so good.

Okay, we'll start with that. We'll start with that. I mean, it's not flooding anything at this point, but... So the algae at this point? I think we should... I think we should delegate that to the Wildlife Committee, see if they have any thoughts.

Recommendations, um, and if they... it's something that they don't feel like they have the expertise on or want to handle, we can get one of us to.

champion that to research it, but I do think that could be a very large cost, and we need to figure out.

what stages, and this year might be different than other years because of the low water, you know, that it might... and like Randy said, we can figure out flow, but there may not be enough water for flow. Yeah, that's what I mean. ...by us doing that and waiting until next week till the Wildlife Committee meets.

As far as the algae and that, it shouldn't, I mean... Okay, because it's... we're at the very beginning of spring, so we should be okay.

I agree, you shouldn't be putting your fertilizer by the ponds. That's common sense to not poison your water. Maybe that should... we should put something in the monthly update. I'm not sure quite how to get to that, but it might... I don't know, I'd rather the wildlife community first and see if there's first, yeah, and maybe we can come up with some wording.

Aida: To just encourage people to... education-wise. Yeah. Something like that.

Um, since we have a specific area on mowing.

Should we consider that maybe something about mowing by the ponds should be in that rule?

Tracy: I think it's covered by the... by the rule, and I think we can... this is, like.

Karen Jerger: this is the time we should address it if we see people mowing down there, but the education is really... needs to go along with it, or it's not going to happen. That's the only thing that's going to stop it.

Aida: Because if people feel like they're invested in it, they understand what it's for.

And if we find out that it really will make a difference. At this point, none of us are saying that we know.

Tracy: So, if we find out that it really would make a difference, then... And if it proceeds past an ask to not, we can always consider enforcement using our rules.

Karen Jerger: But that's down the... that's down the path, I think, right? Um, at least for my opinion. I do have a question about that. I understand the idea of education, and that's great, but generic, general education doesn't cut it, really. And I don't know if that's...

one of you guys' responsibilities, or Randy's, or whose responsibility is.

to contact individual landowners. I did a really bad job before.

In other words, based on the results I got. I thought I did a fabulous job in terms of contacting people and having.

Personal discussions and standing on their lawn, etc, and looking at it, but.

But I was apparently easy to ignore. So, if you're going to... it's not that hard to figure out.

who lives right there. And to, um, Brian's point.

Yeah, you're not going to tell people not to put fertilizer on their own private property lawn.

With that buffer.

Of native grasses and soil and etc. can keep.

that stuff from running into the pond, and I don't... I don't know. Maybe...

I just don't know... it's easy to say, yeah, it's a problem and we'll educate people, but...

I think at this point, you almost need to go contact them directly, especially because one person.

Lives abroad for much of the year.

And it's hard to get, you know, so it's hard.

To get in contact with him.

Aida: So, um, I think we can take that under advisement. I... I have to respectfully disagree with.

Education doesn't work. When we did work on invasive species, nuisance species.

That going in and trying to take care of the problem does not work.

Unless you have buy-in from people that live in the area. It just doesn't work. Well, I guess... So, what I... that's what my... I'm kind of coming from it.

From a different avenue where you really need to get buy-in.

In order for whatever we do to last.

And so, I hear you. Just, you're saying generic, Brian, and I'm not... Not just generic, I mean, you actually do a push.

Karen Jerger: Rafter J: So I... the term generic... I guess I just mean that I live quite far from the ponds.

So if I see something in the update that says, please don't modify it, blah, blah blah blah blah.

It's... it's not going to mean much to me if the person who is mowing right down to the ponds is contacted directly in a kindly.

Way, not in an enforcement way, but just saying, here are our concerns.

Um, then I would think that that would be more focused, but that...

That is your job, and you're doing a good job of everything, so thank you for listening to my concern.

Tracy: Yeah, thanks, Karen. It might be a yes and, right? Yeah. Everyone's dealing with the algae directly.

So, yeah, I think... stay tuned, it's something we're going to tackle this year, and for the purpose of budgeting, we need to kind of get something, like, look at the recommendations, because I do think.

Some of them were a large ticket dollar number, if we were gonna really like it.

Professionally cleaned and tested and all that, so... And then we had one other item under owner issues and concerns.

Um, we've had a couple... like, Randy's noticed a couple times, and we've seen some tracks, um, just a reminder if...

If you are needing to access common area to get to your property to do maintenance, such as tree trimming or something like that, please coordinate with the maintenance office. Um...

In advance, uh, because there's big trucks and stuff out there, we might need to move.

the rocks or the barriers so people can get through, as opposed to driving through, um, common area or other people's yards.

So, as a reminder, please, please do not drive anything, including.

maintenance vehicles that are not Randy.

Randy: I don't even drive on that. Clearwater's the only one that drives on those paths.

Tracy: Clearwater and irrigators really should be the only ones in there, unless it's really an essential something, um...

So, it's just, again, a reminder on that, because we've had some instances of construction and terminating different things and big vehicles using our open space to access.

places. Um, all right, I think we are done with the homeowner issues and concerns section. I would like to keep moving, as I know we have lots.

some things to address. Um, is everyone okay? Any other things you've heard come up that we need to address?

Rafter J: Did we talk about motorized vehicles? That was the... that was just construction and the, you know...

Tree trimming vehicles, please coordinate if you need to use them. But I also think just a reminder that motorized vehicles, even e-bikes, aren't allowed in the common area. Four-wheelers, yeah.

Randy: None of these contractors ask. There's been dozens and dozens.

I mean, I saw 3 today just walked around doing fences that are just, oh, there's one, there's one, this guy drove in here. People just do what they want.

Because they see the road, and they're like, we just do it. Well, then it might be one of those things when... there used to be boulders, or... I'll get some boulders for that spot. It might just be we need to make it impassable then, so that they... because there used to be, when I first moved here, boulders in those entrances, and they've gotten moved over time.

Tracy: by people. Oh. Well, just by...

So, the boulders are now, like, the ones down here in the entry over by that creek, um, is just moved to the side, and so people now can freely drive. So, if we're gonna keep seeing it, maybe we'll do some big boulders, I don't know.

Randy: Yeah, well... I'll go out and find some boulders. And try to...

if I get, I'll bring the skids here and move them.

But I mean, if we leave that... the south entrance where that cul-de-sac comes out, you can access almost everything you need to drive to.

Um, other than on a special, special circumstance. We do have some signs that say, no unauthorized vehicles, and there we... and so I don't...

I feel like they are placed in the correct locations, and people drive right past them, so... The people think I live here, so I'm just gonna drive the truck around back to my backyard, and that's what they do.

loads of wood, things like that, too. There's also a situation with, like, four-wheelers and stuff. They don't live here. They come in to Rafter J.

Rafter J: there's, you know, and they come in, and they go to the end of Big Trail, and they go down that road, and then they go to Flat Creek, and I've witnessed it myself, and they're not people who live here.

Tracy: well, Randy, I appreciate your attentiveness, and if we can...

Randy: I'll try to get some boulders.

Randy: So I know we've got cleaner, like, fresh signs, because some of them are very faded, you've done that. We need some more.

Tracy: You can put some boulders, and maybe... or if you notice areas where it's become problem areas, we can take the next step, right? Um, I don't... I'm not sure what it is, but... I think boulders are just... they look natural, and they're not a big fence, and...

Yeah, fences are pretty, uh, visually less pleasant.

Randy: Okay. Um, I'll get some... Clearwater's getting a bunch I load to protect the wellheads. I'll try to get with him and maybe get a few of them.

Tracy: Awesome, that would be great. Thank you.

Alright, next we have the approval of the March minutes. Everybody should have a copy in your pocket.

Rafter J: Um...

Thanks, Lisa, for adding.

Some of that detail around all the rules and voting, so we have that.

Um, from last meeting.

I know, Aida, did you want, you know, to check...

Revisit rule E.

Approvals, that was a common area one.

Aida: Oh, um, in the minutes it said that we approved everything, but 3...

And as I look at those other ones, I don't remember us having any issues with those anyway, and do other people remember that we approved all those?

Tracy: I remember discussing 1, and then going to 3 and running out of time, and then I thought we said the others were...

just language tweaks, and we were okay with them, but that is my memory. I am happy to re... And we don't have that. Right, maybe...

On 3, I feel like we were like, alright, we'll just deal with the whole thing, instead of going through each one again.

We would deal today, so maybe...

We didn't vote, but we were like, oh, the only one that... I mean, I have a note that who... but I don't know if we actually voted on the other part of... Okay.

Tracy: I have a note of who made a motion and seconded, because I did it by each one, but I'm happy to just say, we discussed it, and let's just... if we don't for sure remember and don't have the recording, let's just revisit that one tonight. Is that okay? So...

Let's, um, if there's any other changes, um, please speak now. Otherwise, I'd look for a motion to approve the minutes minus that, whatever that bullet is, 3.

The common area. The common area fifth bullet under old business rules.

And then taking out Rule E. 3. Common Area from minutes from 3.17.26

Any further discussion?

Brian: I move to approve the minutes minus Rule E. 3. Common Area

Aida: I second the motion

Tracy: All right, all in favor, please say aye. Aye.

All: Aye.

Tracy: Motion carries, all in favor. All right. Let's new...

So the minutes can reflect that. Yeah, we'll just strike that section, or make a note on that section. Um, okay, financials.

I know we have several things to touch on, and then most importantly, though, is the financial statements and the insurance renewal, so maybe we give our time to those, Kathie?

And anything else, those other ones we can, um, briefly mention.

Kathie: Yeah, okay, quick. I'll go quick. There's only one, um, that if you review the financials, there's only one...

Then I see...

That's out of the ordinary expense, but it is because of our QuickBooks, um, renewal.

That was most of the... on your office computer email, most of that...

\$2,232 was the QuickBooks renewal.

Um, other than that...

Our income gross profit was \$3,713.

Our expenses were \$26,831, so our organ income was...

Minus...

2,000, or 26,000.

Sorry, I said total expense was... total expense was \$30,000.

545.

To come down to the net income of \$28,000.

Tracy: Does anyone have any questions online?

Questions on the financials?

Tracy: Why don't we make... go ahead and, call for a motion to approve the February financials, and then we'll keep moving through the items. March, sorry, March financials.

Kathy, is it okay for you to make a motion? Or is that...

Kathie: Oh, I'll make a motion. I'll make a motion to approve the financials. As of the end of March, okay. As of the end of March, yeah.

Brian: Just a quick question. What is a money market account?

Kathie: The money market account is... no, we have 4 total accounts.

We have the sweep account, the big... I see a sweep account. We have an account that we don't use, really. It's the purpose of...

That one account that we don't use is... is an account so that when we exceed in our large account that's diversified to.

all the other banks, so that we have FDIC, um...

FDIC insurance. If it gets over that amount, it gets put into this other account.

And... let's see, we have the money market account. Money just goes in and out of that.

Brian: Um, and... No, the operating account. Yeah, okay.

Rafter J: I can explain in greater detail if you want, but, you know, I know we have a lot to do.

Tracy: Great, so we have a motion to approve the March financials. Do I have a second?

Brian: I second the motion to approve the March financials. .

Tracy: Great. Um, any further discussion or questions?

Bearing none, let's vote to approve the financials. All in favor, please say aye. Aye.

Board: Aye.

Tracy: All in favor, motion carries. All right, the insurance renewals, this is... I will look to Kathie to give us the rundown, um...

Kathie: The... she, I, and, um, Eileen from the ISC met with our insurance broker to go through a bunch of different things.

Very kindly made a spreadsheet for us of all the different policies and the offerings, and, um, what her recommendations.

were. Um...

And so, we do need to approve, just as it is.

May 1, um, renewal date, if anyone has...

concerns or questions, we can certainly, in the next few days, um, connect with Alexis. Um...

At tegler.

Liberty Mutual and the Cincinnati, Cincinnati Commercial Property Enhancement, whatever, um, group, whatever they are.

Cincinnati Insurance. They are both top rated.

You know, they're in the A ratings for insurance companies.

Um, currently we have Liberty Mutual. I know we have some concerns, um...

Around, um, the water main...

issue, and...

Somebody, you know, they didn't... Liberty Mutual... I mean, it's still going... gone back again to them, and they're.

We're working... trying to get us covered, but since we didn't cause the damage.

Liberty mutual, um...

Doesn't go to our insurance policy to be covered.

And, you know, so that's Liberty Mutual. And then we have the other Cincinnati.

that Alexis, our insurance agent, looked into...

And there are some differences in the two policies, deductibles and such, and it's kind of outlined in your handout.

Um, I don't know if I fall one way or the other with them, because in one way.

Cincinnati has a little bit lower premium, they have a higher deductible on certain things and.

You know, it's, in my mind, 6 to 1, half dozen the other, I don't know.

Um, I don't know, what are your thoughts?

Tracy: Did Alexis, because this is kind of a package, how I understood it, we're choosing kind of one for the package coverage. Correct. Um, so we can't sort of pick and choose between the different lines. No, that makes sense. Did she, um, have a leaning.

towards one or the other, by the way.

Kathie: That was good. I didn't think of that.

Um, my understanding is there packages with the insurance company, so, um... and I know the DNO, we are still waiting on the details, uh, because we have, like, we have some last-minute updates. Right, right, she didn't have all the information, she's waiting to hear back.

Now that she has the information she needs. Um...

I don't know, like...

I don't know, I don't have an opinion, normally or the other guys, you know, because, you know, they each have their pros and cons, but it's the same company.

So, my question is, are we...

I'm disappointed with Liberty Mutual and what's going on. I... here's how I feel about it, just the more I learned about it.

is that... and this is why I think that whenever we enter into a contract, we have to be more careful.

Because of what I learned about this.

Basically, our insurance doesn't cover us, that doesn't cover the HOA if somebody else causes the damage.

And we're right now entered into another contract.

With another situation, you know, the south entry light.

Where their contract says, if we cause certain damages, we're not responsible.

Well, one way to deal with that, I mean, because then we have no insurance, because we're not covering... we're not covering for their damage.

And that's where the problem comes in, and that's where it came in with this water main situation.

So...

basically, there are ways to deal with it, and I'm not an attorney and an insurance agent, but this is what I understand, so understand this is coming from a layperson.

Kathie cont...What I understand is there's ways, when you enter into a contract.

You know, somebody, you know, they bring us a contract, and their lawyer has drawn it up.

And protection of them, but that's a negotiating point.

Rafter J: And when they say something like they're not responsible for whatever they damage, or, you know, some certain things.

I know that there's a possibility to request to be a co-insured on their policy, which means now we have insurance if they cause damage.

That's one example. I'm sure there's other ways to deal with damages caused by someone else.

So, I'm personally...

Oh, sure, I would have loved it if Liberty Mutual would have covered it, but I understand why they didn't, too. So, am I disappointed, personally

Um, I get it. I understand why they didn't cover it, so...

Rafter J: Yeah, I wish they did so. So, when I look at this, when I look at the comparison.

where it says same, same means same as...

The column to the left, correct.

Yeah, okay, so...

And the deductible's a little higher. The deductible, my guess is...

Had something that had a deductible of \$1,000, we probably wouldn't make it claim anything.

Right, because that makes sense go up. I don't know, I don't know, that would be something to discuss at the time.

But the Cincinnati one has \$10,000 for earthquake.

report from Hale.

Aida: Which, the other one has nothing. Right.

Tracy: Um... the Cincinnati one has earthquake, the other one does not. No, it does.

So, the other one has earthquake and volcanic, whereas Cincinnati only has earthquake.

I think that's how I read it.

Aida: Oh, okay.

Kathie: Deductible, 5% versus 10%.

Kathie: I mean, to me, the stopgap's important to have under general liability, and that just means there's a cap, and then the insurance pays, like, if something really bad happens, right?

And the quote's pending under Cincinnati for that one.

Let's see...

Tracy: Here's what I'm thinking. I feel like they are pretty close.

I'm wondering, um, if we...

Wait till we get the Directors and officers' detail to make sure it doesn't change anything.

Tracy: Um, and do we want to rely on our agent to help us choose?

Tracy: Or do we want to make a determination in a vote today? Um, I mean, there's different ways to handle this, right? But we do need to have this done before... Before the end of the week. But we can do that. She'll surely get back to us soon.

Kathie: you know, and I... I... we're lay people, we're not insurance. Well, we have to be careful if we do a vote by email, it has to be 100%. Well, in the... in the... so I should say, too, in the past, we haven't done a vote on our insurance, it's just been renewed, and we've been... the president has received the information, read the... I read all the policies, and said, this looks great, what does our agent recommend? This agent is way more hands-on.

Kathie: And very, like, came and meet with us, and things like that. She was really great, put together the summary, things like that for us.

Um, which I feel like the personal experience has been better. Yeah. Um, but so... so I think there's different ways to handle. I don't... I felt like we needed to bring it to a meeting, because I feel like this is important. Especially with the controversy recently. Everybody might want to be involved. But has the agent so far...

Kathie: I think she was waiting to get all the final numbers, and they are pretty close. And she is a license. There you go. Once we receive all the final numbers. Okay. Because she's a licensed agent for insurance companies, and we're all lay people, so I think... And I think it would be fine, too, to make sure we circulate... I think we would want to circulate this among board members, just to make sure we don't see any other red flags when this one box of the chart is filled out. Does that make sense?

Tracy: Okay, and if we see something, just notify us. Like the end of Friday. Okay. So, just for next steps, maybe, Kathy, you can follow up with her tomorrow, and just say, we're leaning on your guidance.

on these, we'd love to see the final numbers, you can shoot it out to the full board, and if anybody wants... has an objection to what is recommended, we have to voice it by Friday.