



**ANDALUSIA HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
HELD VIA
ZOOM VIDEO CONFERENCING**

JUNE 25, 2020

I. Call to Order – 7:05 PM

Directors Present:

Ron Shore – President
Greg Zarski – Vice President
Matt Cano – Secretary
John Burnett – Treasurer

Directors Absent:

None

Others Present:

Kenny Feng - 39335 Marbella Terraza
Mark Brading - UNC Community Management

II. Homeowners Open Forum

- Homeowner was interested in enforcement of governing documents regarding recent incidents
 - Homeowner was informed that enforcement is a private matter between the Association and the homeowner.

III. Approval of Previous Minutes

- Minutes of the Board Meeting held on May 28, 2020 were reviewed.
 - Minutes were approved as presented.

IV. Treasurer's Report

- Financials: John provided a summary of the financials for the month ending 05/31/2020.
 - Income – Favorable to Budget
 - Expenses – Favorable to Budget due mainly from reduced general repairs & supplies however water usage continues unfavorable to budget.
 - Overall – Favorable to Budget
 - Reserves – No charges to Reserves in May. Road repair / maintenance bill has not yet been received.
 - Delinquencies – Some outstanding Open House Fees and Fines remain, but no HOA Dues delinquencies.

- All Board Members reviewed the full monthly financial packet, which was sent via e-mail, from Community Management Services.

V. Business Items

- Bay Alarm Fire Monitoring Permit Inspection
 - The permits for the three remaining buildings have now expired and will need to be renewed or extended with the City of Fremont.
 - As-Builts have been submitted to the City for Approval, but Covid-19 shutdowns continue.
- New Fountain Lights Update
 - A previously submerged light was remounted on the fountain rim as a sample.
 - Electrical wires have been cleaned up and re-routed.
 - Awaiting completion of fountain repair, by pool company, before making final decision on lighting.
- Insurance Renewal Proposals
 - Board reviewed the renewal proposals for the Master Policy, Umbrella Liability Policy, and Earthquake Policy for the period of 7/1/2020 – 7/1/2021.
 - The Master Policy had a 6% premium increase with an increase in coverage of 5% to \$30,915,301
 - The Umbrella Liability Policy premium and coverage remained unchanged.
 - Board approved renewal of both the Master Policy and Umbrella Liability Policy.
 - The Earthquake Policy had a 15% premium increase with no increase in coverage.
 - Renewal of Earthquake insurance would cost \$56,400.31/year with a \$2,000,000 limit and a 20% deductible with a \$100,000 deductible.
 - HOA dues would have to increase around \$6/month due to the increased premium.
 - Current Earthquake premium is \$4,085/month which equates to \$39.28/month/homeowner.
 - Majority of the Board voted to renew the policy, but all agreed that if the costs continue to climb at some point it will have to be cancelled. This year's renewal was near that tipping point.
 - Next year BOD will conduct survey of Association to see how many members have individual earthquake insurance and how other members would be willing to purchase individual earthquake insurance.
- Coronavirus Impact on Association
 - Board reviewed summary of County orders regarding pool and recreation center access.
 - County orders are for pools to remain closed and no indoor gatherings are allowed.
 - Pool and Recreation Center to remain closed until allowed by County and until Association can conform to any requirements necessary to re-open these facilities.
- Resignation of Board Member Greg Zarski
 - Greg Zarski has served on the Board of Directors since June 2018 and has benefitted the Association by managing recreation center rentals, initiating a

neighborhood watch, and performing drone roof inspections, just to name a few.

- o Greg has recently sold his home, with escrow scheduled for July 7, and therefore must resign from the Board.
- o Board thanked Greg for all he has done for Andalusia and wished him the best going forward.
- Next Board Meeting Date – July 23rd @ 7:00 PM.

VI. Association Manager’s Report

- The Board reviewed the work order history and homeowner activity, for the period of 05/25/2020-06/21/2020.

VII. Committee Reports

- Landscaping – None
- Pool/Clubhouse – None
- Fountain – None
- Lighting - None
- Parking Compliance – None

VIII. Adjournment – 8:10 PM

Respectfully submitted



07/23/20

Ron Shore, President