

HOA Board Meeting Minutes

Feb 20th 2026

Topic	Detailed Notes
Call to order	Meeting began at approximately 7:03 PM. The chair noted the meeting was being held on a Friday night and intended to finish within about an hour.
Owners present	No homeowners were present for open forum. Tom joined after the meeting started; Bridget was mentioned as trying to access the link but was not part of the substantive meeting discussion.
Minutes status	Prior minutes from approximately November existed but had not been reviewed. Approval was deferred and could be completed by email or at a later meeting.

Key Attendees and Participants Mentioned

Name / Group	Role or Context
Ken	Board participant; discussed reserves, insurance, HOA fee increase, snow/removal liability, and action items; supports steady 3% annual increase.
Dave	Board participant; referenced in the context of having volunteered/been assigned for another year and budget participation.
James	Board participant; has prepared or posted agendas/minutes; associated with AI/Zoom summaries and website minutes posting.
Jenna / Jennifer	Board participant; working on budget, financial follow-up, timing of fee increase, Cindy coordination, and budget distribution.
Tom Waller	Board participant/member-at-large context; joined after meeting began; raised insurance/self-insurance reserve question; involved in website/login discussion.
Daniel	Management/operations; website access/admin, diverters, roof de-icing quotes, dishwasher installation, sauna repair, shower check, and future project follow-up.
Cheryl	Management/on-site resident; dishwasher replacement in her unit, lock/ramp/facilities issues, and operational observations.
Cindy	Butner/accounting contact referenced for insurance, operating surplus, reserve/budget information, mailing/notice timing, and annual budget packet.
HSM / Management	Responsible for operational execution, reimbursements, vendor follow-up, quotes, website/admin coordination, and owner communications.
Guillermo / Paolo	Maintenance labor references. Guillermo discussed as salaried/full-time outside labor; Paolo less available, so supplemental shoveling/labor may be needed.

Call to Order

- Meeting was called to order at approximately 7:03 PM.
- The chair noted there was no broader homeowner attendance and the meeting was effectively board plus managers.

- The chair moved quickly into prior minutes and then the president/state-of-the-state report, with budget/reserve issues as the primary topic.

Approval of Prior Minutes

- Prior minutes from approximately November were referenced; it had been around four to five months since the last meeting.
- Although minutes existed, board members had not reviewed them.
- The board skipped formal approval during the meeting and discussed approving them later by email or at a future meeting.
- Zoom/AI meeting-summary tools were discussed as helpful for preparing minutes going forward.

Owners Forum and Homeowner Concerns

No Owners Present

- No homeowners were present for the owners forum portion of the meeting.
- Some owner-related issues were still addressed as operational and policy matters.

Owner Lock Changes / Master Key Access

- Several recently sold units changed locks without checking with the HOA or management first.
- At least three recently sold units are not currently keyed to the association master key.
- Management may have individual keys or codes for some units, but the issue is that those locks are not mastered, meaning management must carry specific unit keys instead of relying on one master key.
- One owner stated that a code had been provided, but the code did not reliably work when management attempted to use it.
- Board members stated that the required access is a physical key/master-key setup, not merely a code.
- The local locksmith historically used by the association is no longer available. Another locksmith declined to take on the account, and a Bishop locksmith may charge a substantial trip fee, discussed as potentially around \$500 just to come up the hill.
- The board discussed that new owners receive HOA documents at closing, but they may not read the full packet. A one-page new-owner cheat sheet was proposed to highlight practical rules such as locks, pets/dogs, flooring, and parking.
- The old CC&Rs may not expressly say the owner must provide a key, but they say the association is responsible for exterior door locks and hardware. The board discussed that this logically supports requiring locks to be compatible with the master key system.
- The board will continue looking for the lock replacement policy and draft/prepare a lock letter or communication to owners.

Handicap Ramp Safety Issue

- A metal handicap ramp near the Unit 29/31 area was discussed as a winter safety concern.
- A fall was reported due to snow sitting on the metal ramp, creating a slip hazard. Another person had reportedly slipped in the same area the prior day.
- The board emphasized balancing the owner's access needs with the safety of other residents and guests.
- The property is a private building and not public access, which may affect obligations, but the board still wanted to handle the matter carefully and respectfully.
- Agreed approach: ask/coordinate so the ramp can be removed when the owner leaves or before snowstorms in winter. Summer use is not a concern.
- Management indicated willingness to remove the ramp before snowstorms if needed.

Tree Removal and Fire Clearance

- Trees in front of Units 5 and 7 had been removed.
- Owners asked about replacing trees, but management explained that new fire-clearance rules prevent trees from being replanted too close to buildings.
- Eastern Sierra, during prior tree work, reportedly walked the property and identified additional trees that may be in violation of clearance requirements.
- The board discussed that rules are moving toward stricter clearance due to wildfire risk in California.
- Bushes or compliant landscaping may be possible if they meet the required setback/clearance rules.
- The board recognized the aesthetic concern but noted the removal is a safety and compliance issue.

Policy Review

HOA Fee Increase / Annual Assessment Policy

- The board discussed whether the HOA should move to predictable, steady annual increases rather than waiting several years and implementing larger increases.
- The preferred direction was a consistent 3% annual increase, partly to keep pace with inflation, insurance, labor, snow, and reserve requirements.
- The chair noted that historically the association went many years without raising dues, which contributed to underfunded reserves and later pressure to raise dues more sharply.
- A 3% increase was viewed as easier for homeowners to plan for than larger increases every few years.
- The board discussed whether the increase could begin April 1, or whether notice timing would require a later start such as May 1 or June 1.
- There was uncertainty over whether email notice counts or whether mailed notice is required; members believed a formal mailed letter may be needed.
- The board planned to confirm timing and notice requirements with Cindy.
- A formal vote was taken in the second half: motion/approval for a 3% increase for the 2026/2027 budget passed 5-0, subject to proper notice/timing.

Reserve Study / Reserve Policy

- The 2023 reserve study was discussed as the basis for required reserve contributions and long-term reserve planning.
- For the 2026/2027 budget year, the reserve contribution was identified as \$160,055.
- The prior contribution was discussed as \$145,505, making this year the last of the 10% annual funding increases.
- After the 10% increase period, the plan was described as moving to approximately 3.33% annual increases to continue building reserve funding.
- Reserve funding was described as approximately 31% funded previously, with an ideal target of 36.8% at the end of the current year, 40% at the end of the next fiscal year, and eventually 70% over a 30-year horizon.
- The reserve plan included scheduled projects such as asphalt slurry, monument sign replacement, snow blower replacement, landscape/tree items, tennis court resurfacing, plumbing and other long-term components.
- Some scheduled reserve items may not be needed in the exact year listed, such as a snow blower that was already purchased approximately two years ago or a monument sign not currently needing replacement.
- The tennis courts were discussed as beyond useful life but still being managed year-to-year; the board acknowledged that a full repair may cost more than previously budgeted.

CC&R / Governing Document Updates

- The board noted that the updated CC&Rs were not properly visible on the website, and old CC&Rs may still be showing.
- Two CC&R-related items need to be updated, but the work is time-consuming rather than urgent.

- The goal discussed was to have the homeowner changes ready by September or around the annual cycle.
- The board considered scheduling an April meeting focused on the steps to complete the CC&R update process, and also discussed coordinating with the annual/in-person property walkthrough schedule.

Manager's Report / Operational Updates

HOA Website and Document Access

- The HOA website is outdated and underused because basic information is out of date and documents are difficult to access.
- The agenda is visible, but minutes links may show only an agenda or no accessible minutes.
- Minutes were missing from at least September and November, and there may be no minutes posted since February or July of the prior year.
- The updated CC&Rs were believed to have been posted, but the site still appeared to show old CC&Rs because the correct page may not be visible.
- The board document section exists on the backend but is not reliably accessible from the homeowner-facing frontend.
- Homeowners should be able to access budgets, reserve studies, CC&Rs, agendas, minutes, and other key documents without contacting board members or management each time.
- A WordPress-capable person may be asked to inspect or update the site; Tom also offered to look at it due to familiarity with WordPress.
- Daniel was to receive administrator access so he could inspect the backend and make updates. A login would be sent to his email, and he would be made an administrator.
- There are two separate sites/systems causing confusion: the HOA website and the Butner/accounting/reimbursement-related site.

Budget and Financial Administration

- Jenna/Jennifer is working on the updated budget and will coordinate with Cindy.
- The board requested that the updated budget be sent to board members and placed in the shared location/Dropbox/Google Drive where board members can review it.
- Only approved budgets should be posted publicly on the homeowner-facing website, not working drafts.
- Budget materials and reserve studies should be easier for homeowners and new owners to access once the website is corrected.
- The board will verify the actual starting reserve balance and interest assumptions because the reserve study showed approximately \$13,000 in interest, while current CDs may not generate that much.

Insurance / Possible Self-Insurance Discussion

- Insurance costs were discussed as a major budget pressure. The policy was described as \$60,000+ and significantly higher than prior years.
- Insurance had increased dramatically in California; some complexes had been dropped or faced extreme increases, and some HOAs reportedly had to double dues.
- The board discussed whether, in the future, reserves could be built up enough to raise deductibles, reduce some coverage, or create a self-insurance category to reduce premiums by perhaps 15-20%.
- There was uncertainty about whether statutory reserves intended for components that wear out can legally be used for self-insurance. The board noted it might require a separate category or different classification of funds.
- The insurance topic was left as a longer-term strategic issue, not an immediate action decision.

Roof Diverters / Water Damage

- Existing straight diverters were removed, and removal is preventing damage to building corners.

- However, removing the diverters means more water is now flowing onto decks.
- Daniel drove around town and observed other complexes using pyramid-style diverters over problem areas.
- The pyramid-style diverters are installed under shingles and appear to divert water more effectively than straight boards sitting on top of staggered shingles.
- Straight diverters may work in some locations but not all, particularly where they had been damaging buildings.
- Daniel will look into costs for replacing or installing pyramid-style diverters, especially if only around ten problem areas must be addressed.

Roof Snow / Ice Removal

- Following a recent storm, roof shoveling/de-icing was needed again, especially in areas that create cornices and ice.
- The board discussed whether to use Kenny Roofing or other contractors.
- Kenny Roofing had historically performed roof work and may charge about \$100 per person/hour.
- Other contractors might charge around \$70 per hour, but the board emphasized the importance of liability insurance and coverage for both worker injury and roof damage.
- The board discussed concerns that using contractors other than the roof installer may affect roof warranty or future responsibility for damage.
- Because rain was forecast soon and many Mammoth complexes would be competing for roofers, time was a concern.
- Management will seek more than one quote where possible, verify liability insurance, and consider a GC currently working at Fireside who was eager for work.
- The board also noted prior insurance-audit issues where lack of proof of contractor insurance caused problems.

Dishwasher Replacement

- Cheryl needed a new dishwasher.
- The dishwasher was purchased locally from a new appliance store for immediate delivery/convenience, at a premium compared with potentially cheaper alternatives.
- Daniel installed it.
- Cost was \$675, and the board approved reimbursement, subject to receipt and taxes if applicable.

Sauna Repair

- The sauna was not properly installed and is too close to the floor, so it is not getting enough air draw.
- The sauna overheats and trips, requiring someone to reset the switch.
- The issue began with the newer sauna/replacement unit.
- Several attempted fixes had been tried, including issues with rocks being too close together and the unit being too high/too close to the ceiling before adjustments.
- The proposed fix is to raise the sauna unit approximately four inches and have an electrician adjust the rigid electrical connection.
- An estimate was discussed at roughly four hours / \$400, but the board approved up to \$800 so management could proceed without further delay.

Bathroom / Shower / Jacuzzi Supplies

- A shower in the sauna/Jacuzzi bathroom area reportedly had very poor flow, described as a small amount of water coming out. Management had not heard prior complaints but agreed to check it.
- There had been repeated misuse of provided soaps, shampoos, and conditioners, including supplies being put into the Jacuzzi.

- The board discussed documenting incidents. If misuse becomes frequent, the board may put out a notice or remove the supplies.
- The board noted that the supplies were provided because homeowners requested them for shower use, but abuse may require changing that practice.

Grounds / Snow / Maintenance Labor

- The board reviewed the seasonal labor pattern: grounds maintenance may appear over budget at one point while snow removal appears under budget, and vice versa depending on the year.
- Grounds work can occur even in winter if there is a warm/no-snow period, such as January, when workers may pick up pinecones, rake, clean driveways, or perform other grounds work.
- The board discussed that labor is categorized among grounds, snow, pool/Jacuzzi/sauna, building maintenance, and other line items by Butner based on monthly HSM files.
- The target labor model remains approximately 1.5 man-years: Guillermo at approximately 2,000 hours plus approximately 1,000 hours of supplemental labor.
- Paolo is less available, so supplemental shoveling/labor may need to come from other sources.
- The goal is to stay within that labor model while still accommodating snow removal and required maintenance.
- Only eight hand-watering hours were noted for all of 2025, thanks to effective irrigation/grounds practices.

Budget Review

Operating Budget

- The operating budget is tight, with very little cushion compared with prior years.
- Earlier years had approximately \$30,000-\$50,000 of operating cushion or slop; the current/next budget may have only about \$1,000 projected cushion before a dues increase.
- Jenna/Jennifer estimated the current operating surplus may be under \$10,000, though December was the latest financial data available and January/February were not yet fully known.
- The association has not necessarily borrowed from reserves yet this year, and operating was believed to be in the black, but with little ability to absorb large unplanned costs.
- Snow is the biggest annual variable. A low-snow year can create surplus; a high-snow year can require borrowing from reserves or possibly a special assessment if not repaid within the required period.
- A prior \$100,000 assessment was discussed as the first assessment in approximately 15 years of ownership and was linked to an extreme snow year.

Reserve Funding and CDs

- The 2026/2027 reserve funding target was discussed as \$160,055, up from the prior \$145,505.
- This increase represents the final year of 10% increases under the reserve plan, after which smaller annual increases were expected.
- The reserve study assumes interest income, but the board needs to verify actual CD rates and maturity dates.
- Two CDs were discussed: one around \$111,000 at roughly 3.8% for a six-month term, and another around \$103,000 on a 13-week term at a lower rate (discussed as around 2.46%).
- The board discussed asking Butner/Cindy whether funds not needed soon could be rolled into longer-term CDs for better rates, potentially around 4%.
- Operating funds earn very little interest compared with CDs.

HOA Fee Increase

- The board favored a 3% increase for the 2026/2027 budget year.
- The increase was expected to generate approximately \$17,000 in additional revenue.

- Most of the additional revenue would help fund the increased reserve contribution from \$145,505 to \$160,055, leaving a smaller amount to support operating costs.
- The chair framed the 3% increase as necessary to keep the reserve appropriately funded while maintaining enough operating cushion for normal costs.
- The board wanted to avoid repeating past practice of holding dues flat for many years and then facing much larger increases.
- Implementation date depends on notice requirements and mailing timing. April 1 was preferred if allowed; May 1 may be necessary if mailed notice cannot be completed in time.

Insurance and Market Context

- Insurance was increased in the budget by 5% based on a conversation with Cindy, but members remain concerned because insurance costs have risen sharply across California.
- State Farm discussions suggested the association might return to more normal increases rather than extreme jumps, but there was skepticism due to statewide fire/insurance market conditions.
- The association was described as no longer one of the highest-dues complexes in Mammoth due to broader increases at other properties and the association having bulk Wi-Fi/internet.

Decisions / Votes / Approvals

Decision / Approval	Result / Detail
Prior minutes	Not approved during meeting; deferred for review by email or later meeting.
3% HOA fee increase	Board agreed to a formal vote; passed 5-0 for the 2026/2027 budget, subject to notice/timing compliance.
Dishwasher reimbursement	Approved reimbursement for \$675 plus applicable tax/receipt requirements.
Sauna repair	Approved up to approximately \$800 to raise sauna unit and adjust electrical.
Website administrator access	Daniel to be given administrator access; Tom may also inspect WordPress/website issues.
Ramp winter safety approach	Management to coordinate removal when not in use/before snowstorms rather than leave ramp in place during hazardous conditions.

Action Items and Responsible Parties

Action Item	Responsible Party	Details / Follow-Up
Confirm legal/notice timing for 3% dues increase	Jenna/Jennifer with Cindy	Confirm whether 30-day notice is sufficient, whether mailing is required, and whether April 1 or May 1 start is permissible.
Prepare and mail/send assessment increase letter	Board / Cindy / Butner	Letter to explain annual budget, expected costs, and 3% increase. Timing must satisfy notice requirement.
Finalize budget and circulate updated version	Jenna/Jennifer	Adjust budget depending on start month for 3% increase; send to board early next week and place in shared board folder.
Verify current operating surplus	Jenna/Jennifer with Cindy	Confirm whether operating surplus is approximately under \$10,000 and whether any reserve borrowing has occurred.
Verify reserve balance and CD strategy	Board / Butner / Cindy	Confirm actual reserve balance, current CD amounts/rates/maturities, and whether longer CD terms are appropriate.
Update HOA website and document access	Daniel; Tom may assist	Obtain admin access, fix outdated info, make minutes/agendas/budgets/reserve

		study/CC&Rs accessible, and update basic website information.
Check September and November minutes posting	James / Daniel	Determine whether minutes were prepared but not posted; add missing minutes to website.
Post or correct updated CC&Rs on website	Daniel / Board	Ensure updated CC&Rs replace old version and are visible from owner-facing site.
Investigate pyramid diverters	Daniel / Management	Get cost/feasibility for under-shingle pyramid diverters, especially at approximately ten problem areas.
Arrange roof snow/ice removal bids	Daniel / Management	Get quotes if time allows, including Kenny Roofing and other insured vendors; consider GC currently at Fireside.
Verify contractor insurance	Management	Collect liability insurance documentation before roof snow/ice removal to avoid HOA liability and insurance-audit issues.
Submit dishwasher reimbursement	HSM / Management	Submit receipt for \$675 plus any applicable tax for board-approved reimbursement.
Proceed with sauna repair	Management / Electrician	Move sauna unit higher, adjust rigid electrical, and keep cost within approved \$800 unless further board approval needed.
Check low-flow shower	Management	Inspect shower in sauna/Jacuzzi bathroom area and determine whether repair is needed.
Document soap/Jacuzzi misuse	Management	Track incidents; if recurring, board may issue notice or remove supplies.
Review lock/master-key policy	Board / HSM	Locate lock replacement policy and confirm responsibility for master-key compliance and owner costs.
Prepare lock letter / owner communication	Board / HSM	Notify owners that locks must be master-key compatible and codes are not a substitute for required key access.
Create new-owner cheat sheet	Management / Board	One-page summary of key practical policies: locks, dogs/pets, flooring, parking, and other recurring issues.
Address winter ramp protocol	Management	Offer to remove ramp after owner leaves and/or before snowstorms to reduce slip/trip hazards.
Plan CC&R update process	Board	Consider an April meeting focused on steps required; target completion for September/annual cycle.
Schedule property walkthrough / next meeting	Board / Management	April 25 was discussed as a possible Saturday walkthrough; annual meeting timing historically in September also discussed.

Adjournment / Closing Items

- Formal business concluded after reviewing action items and additional scheduling/logistics.
- The board summarized key action items: Jenna to ask about the 30-day notice, board-approved 3% increase, lock letter, HSM dishwasher reimbursement, Daniel to investigate pyramid diverters and roof de-icing, Daniel website updates, and CC&R planning.
- The board discussed future meeting timing, including a potential April 25 walkthrough and annual meeting timing in September.
- Informal conversation continued after the formal action-item review, including non-HOA topics, but those were not included as substantive minutes.

Items Not Resolved During Meeting

- Exact start date for 3% dues increase pending confirmation of notice/mailing requirement.
- Exact current operating surplus and January/February financial results pending Cindy/Butner update.
- Whether and how reserves can be used or categorized for future self-insurance strategy.
- Final choice of roof snow/ice contractor pending quotes and insurance confirmation.
- Final cost and scope of pyramid diverter work pending investigation.
- Final lock/master-key enforcement language pending review of CC&Rs and lock replacement policy.
- Website document visibility and outdated information pending administrator access and WordPress updates.
- CC&R amendment process and timeline pending future planning meeting.