

Hiller Highlands Association Board Meeting Minutes
Remote meeting: 6/15/2020

Board members present:

Carole Anderson, President
Ann Mulligan, Vice President
Steven Cobbledick, Treasurer
Gary Firestone, Secretary
Rosanna Poret, Member at large

Spyglass Hill residents joining the meeting remotely:

Chuck Scurich (#60 and #55)
Judy Geoghegan (#61)
Hanna Levenson (#5)
Brandon and Megan Gemoll (#9)

Meeting called to order: 7:02 pm

Welcome and Opening Remarks: Carole welcomed everyone to the board meeting, and welcomed Brandon and Megan Gemoll, the new owners of unit #9.

Homeowner's Forum:

Judy (unit #61) described her and Will's proposal to plant a number of plants in the yard near the rocks, and one feature of the project is to construct a small retaining wall. Gary (and the board agreed) asked that Judy and Will complete a Homeowner's Improvement Form and submit it to the board for approval. (Post meeting note: Gary sent the Homeowner's Improvement Form to Judy and Will.)

Agenda Review: Agenda accepted.

HOA board meeting minutes from April 13th and May 25th meetings were approved.

Treasurer's Report (by Steven): Approved

Operating Account (Union Bank): \$28,732.45
Reserve Account (Union Bank): \$184,997.85
Reserve Account (Certificate of Deposit): 0.00
Total: \$213,730.30

Fire Prevention: (Carole)

Carole reported that the last time the trees lining the street were trimmed was approximately two years ago and that another trimming is now needed. In past years this work was done in the Spring, however for the health of the trees it is better to complete the trimming in the Fall season. Therefore, starting this year, the tree trimming rotation will be moved to Fall.

Landscape and Irrigation: (Rosanna)

Rosanna reported that seven dead trees were cleared from the upper slope behind units #3/#5. She will talk to Trimacs about trimming of all of the trees that are touching unit structures. Rosanna also reported that water was cascading down from the irrigation system near the green irrigation boxes around 100 feet from the North entrance to the street. Trimacs pulled out the irrigation covers from the upper side of street and found that roots of trees may have caused the problem. A root ball was pulled out that appeared to have crushed some of the pipes. The problem is fixed in that irrigation waters are flowing but there are no "floods of water." Other root work may be needed in the future.

Update on Earthquake Insurance coverage: (Carole and Steve)

Tommy Brown, our new insurance agent (Farmers insurance), will be working with us to optimize our insurance policy based on our needs with respect to our CC&R requirements. His contact information is on our website. He apparently did not have the appropriate information on the HHI property. Carole reported that Tommy Brown updated the schedule of properties in our HOA, showing the value of each building, in order to determine the increase in earthquake coverage that is needed because of increased property values. Assuming a 6% increase in value over a 13-year period, the value of the properties in HHI is around \$25 million and our current coverage is at \$12.5 million or ~50% of the replacement value. The HHI property has not been re-rated since 2005, and the insurer will need to re-value the HHI property. Tommy Brown will participate in our annual meeting to discuss with everyone our insurance coverage and answer any questions. One issue is that stacked units need to be properly assessed because the insurance company has each structure with two units listed as one unit. Hanna asked whether questions can be submitted in advance to Carole which will then be forwarded to Tommy Brown, which the board agreed is a good idea. Carole also reported that our fire insurance coverage is at 100% and that we are underinsured only for earthquake coverage. Chuck commented that having earthquake insurance may not be necessary because of the ~20% deductible embedded in the coverage. It was pointed out by Steve that the foundations of all of the units are owned by the HOA, which would be very expensive to fix in the advent of a large earthquake. The master insurance policy is in HHI website under resources. Carole also reported that Tommy Brown mentioned that it would be desirable to have an HHI board member designated to work between the board and owners about insurance, as well as define expectations about the working relationship between Tommy Brown and the HHI Association.

Update on annual meeting: All

The annual meeting will be held remotely on Thursday July 23rd. The Annual Meeting packets will be sent out towards the end of June or in early July.

HOA Website:

The Spyglass Hill website address/link is <http://hillerhighlandsone.net> and **spyglassresident** is the login-in phrase. The Board encourages everyone to use the website and provide feedback about how it might be improved.

Meeting adjournment: 7:47 pm

The annual homeowners meeting is scheduled for Thursday, June 23rd, at 7 pm. All homeowners will be invited to join the meeting remotely, and Gary will send out the zoom link to all homeowners.

Respectfully submitted by Gary Firestone