

## Hiller Highlands Association Board Meeting Minutes

Remote meeting: 10/21/2021

### Board members present:

Gary Firestone, President  
Ann Mulligan, Vice President  
Steven Cobbledick, Treasurer  
Chuck Scurich, Secretary

### Spyglass Hill residents joining the meeting remotely:

Hanna Levenson (#5)  
Diane Reilly (#30)  
Carole Anderson (#47)  
Neville Colaco (#51)  
Rosalind Ono (#59)

**Meeting called to order:** 7:01 pm

**Welcome and Opening Remarks:** Gary welcomed everyone to the board meeting, including Paul Bickham, our insurance broker from Farmer's Insurance Company.

**Agenda Review:** No adjustments to the proposed agenda.

**HOA board meeting minutes:** The board minutes from September 30, 2021 were approved. Minutes are available on our website.

### Homeowners' Forum:

Diane Reilly brought up the maintenance of the carport between units 30 and 42, which is a shared maintenance between the homeowners with deeded easement parking spaces in the carport. Diane and another owner believe that the carport needs rust removal and paint. She will be working on that project.

Diane also mentioned that the views of her property and others are being blocked by trees on East Bay Municipal Utility property, and she and Faye Baron (#38) will be attending a zoom meeting sponsored by EBMUD next Tuesday. Diane hopes that others might attend who are concerned about EBMUD trees blocking their views. Zoom invitations are available at [www.ebmud.com](http://www.ebmud.com).

**Treasurer's Report (Steve Cobbledick):** Approved Operating Account (Union Bank): \$17,943.64 Reserve Account (Union Bank): \$250,523.45  
Total: \$268,467.09  
All dues are up to date.

**Main Agenda Item, Earthquake Insurance Discussion:** Gary presented a summary of the Board's ongoing research regarding Earthquake insurance. There are several options that the board will be considering in making a final decision.

1. Keep the earthquake coverage what we have now, \$10 million coverage (40% of the value of the buildings), with a 20% deductible.
2. Purchase earthquake coverage of \$5 million (20% of the value of the buildings), with a 20% deductible.
3. Buy into the Motus program, which Paul Bickham, our guest speaker will explain.
4. No earthquake insurance at all and no Motus program, similar to the majority of HOAs in California.
5. Consider other options that Paul Bickham is looking into and will present.

Paul Bickham spoke about the current coverage and the upcoming increases in earthquake insurance costs, from 5% to 10% yearly increases. He explained what the Motus program was and answered homeowners' questions to the best of his ability. The Motus program is an "opt-in" program, such that not all homeowners need to opt-in, and the HOA pays a buy-in fee which includes some coverage of common area property. Paul answered several questions from the homeowners, but he did not have answers to all of the questions at this time, in particular related to the specific costs and coverage by the Motus program. Paul explained that the Motus program will provide insurance coverage to individual homeowners for the total cost of any assessments made by the HOA due to earthquake damage. He will provide specific cost/coverage information around November 15, 2021. The Board decided to hold another Board meeting shortly after that, to further discuss the costs and coverages of the Motus Program. All homeowners are encouraged to participate in this discussion at the next board meeting which will be in mid to late November. Hopefully we will have all the information needed to make a decision. Our current earthquake insurance policy will expire on December 31, 2021.

Meeting adjournment: 8:23 pm

Respectfully submitted by Chuck Scurich, Secretary