

Western Winds Homeowners Association, Inc.

Board Meeting Agenda

Date: September 23, 2021

Time: 6:00 pm

Place: Home of Nigel Brooks

Regular session:

1. Call to order
2. Open forum
3. Approval of minutes from the prior meeting: <https://home.85705ww.com/board/210902.bod.minutes.pdf>
4. Reports
 - a) President's report
 - b) Treasurer's report
 - i. Financial Statements
 - ii. Budget review
 - iii. Utility recovery
 - iv. PayPal fees
 - c) Committee/function reports
 - i. Nominating
 - ii. Architectural
 - iii. Landscaping
 - iv. Maintenance
5. Prior business
6. New business
7. Other business
8. Adjourn to executive session

Executive session:

1. Legal issues
2. Assessment issues
3. Violation issues
4. Contractual issues
5. Other

Proposed modification to CC&Rs per David McEvoy

“At your request, this email will summarize the potential CCR amendment we discussed today. The amendment would be that, to the extent that water and/or sewer lines located in the common area need to be maintained, repaired or replaced, the HOA would manage such MRR work, but the cost thereof (including related costs to replace affected landscaping or other improvements on the common area) would be allocated as assessments to be paid by (1) the multiple unit owners who are served by the line on an equal pro rata basis (e.g., if there would be 4 units, then 25% each), and (2) if only one unit owner is served by the line, then 100% would be allocated to that owner.”

Response from the underwriter regarding the porches

With regard to the “porches,” I would opine that if these porches existed for a time and/or were “grandfathered” in by the Insured, we would likely have to provide coverage for a personal injury involving one of them. It would have been incumbent on the Insured to perform periodic walk around inspections to catch any such violations and non-approved construction or additions. If they have failed to do so, then they would likely have to bear some liability.

As for coverage for First Party Property damage, I believe that would depend on the coverage written. If Original Spec and the porch was added later, then probably not. If All In, then damage would likely be covered.

With that being said, I am not a claims professional and of course all claims are investigated on their individual merit and subject to all terms, conditions and exclusion of the policy.

Just an FYI: I’m going to be releasing a recommendation to have all the porches inspected by a structural engineer to determine their stability.

Reserve Study Project and Infrastructure List

- Maintenance
 - Boundary walls and fences
 - Interior fences
 - Landscaping in common areas
 - Landscaping on Association easements
 - Parking areas
 - Sewer and water lines (subject to CC&Rs amendment)
 - Sidewalks and curbs
 - Termite control
- Improvements
 - Security
- Administration
 - Administrative services/bookkeeper
 - Insurance coverage
 - Utility fee recovery