

Ridgeline Homeowners Association

BOARD OF DIRECTORS MEETING MINUTES

October 2, 2025

Present: David Minyard called the meeting to order at 4:00pm. Other members present were Clyde Shaffer, Kathy Bibb, Steve Trotta and Dave Oliver.

Management: Leann Gonchoroff with Unity, Inc.

Minutes: MSC (5-0) to approve August 7, 2025, Board Meeting Minutes.

Financial Report: MSC (5-0) to accept the financial reports through August 2025 as previously sent.

Cash		
Banc of California Checking	\$46,100.45	
Total Cash		\$46,100.45
Cash Reserves		
Banc of California Reserve	\$81,306.79	
Edward Jones Investment	\$192,371.57	
Total Cash Reserves		\$273,678.36
Other Assets		
Accounts Receivable	\$15,486.00	
Tools & Equipment	\$7,662.93	
Snowplow Ford F350	\$12,046.00	
Total Other Assets		\$35,194.93
	Total Assets	\$354,973.74
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Liabilities		
Prepaid Assessments	\$4,282.94	
Total Liabilities		\$4,282.94
Capital		
Reserve Deposit	\$78,059.50	
Reserve Interest	\$13,425.13	
Reserve Withdrawal	(\$118,137.00)	
Retained Earnings	\$341,636.99	
Net Operating Income	\$35,706.18	
Total Capital		\$350,690.80
	Total Liabilities/ Equity	\$354,973.74

Landscape/Architectural: 40513 Saddleback. MSC (5-0) to approve the repainting of the stairs and beams as reported in the home inspection report.

Business:

Collections/Pre-Lien: None

Committee Reports: None

House Paint Color Schemes: Clyde Shaffer and Kathy Bibb have reported that we now have 27 approved color combinations for the board's approval. MSC (509) to approve the paint scheme palette as presented. Clyde will keep the original paint chips for viewing if needed and Steve Trotta stated that he would add this to the website.

Speed Bumps: MSC (5-0) to table for more information.

Retaining Wall Replacement on Smoketree: Clyde Shaffer reported that since 1987 we have been depositing funds for this. The wall is degraded and missing wood. This section needs to be replaced. If this was to ever give way or be allowed to bow more, we don't know what will happen to the home by this. Clyde is asking to have Ranger Maintenance to do this replacement for \$14,800.00 and to use the reserve fund to pay for this. After discussion it was MSC (3-2) to approve this project.

Electric Golf Cart Policy: Clyde Shaffer asked for this to be on the agenda because an owner was concerned that he had received a letter about his golf cart being left in the common area. There was discussion that we need consistency with enforcement. All vehicles, including golfcarts and low speed vehicles, must be licensed.

Reinspection of April Inspection: The board agreed that it is time to reinspect those homes that received letters to repair. All board members agreed to help.

Capital Projects: None are planned for 2026.

Holiday Party: After the meeting in June, there were couples that thought it would be nice to have a party that would not be funded by the association.

Short Term Rentals: After discussion it was agreed that if a board member becomes aware that a home is being rented, they will notify management.

Proposed 2026 Budget: After discussion it was MSC (5-0) to approve that the assessment will remain the same as 2025 at \$380.00 per quarter.

Firewise/Overhanging Trees: David Oliver reported that there are areas that need to be looked at because there are trees hanging over homes.

EMADCO BILLING: MSC (5-0) to set up this account on ACH.

Snow Plow: Clyde Shaffer wanted to remind everyone why we approved to sell the snow plow because the cost of insurance was over \$6,000.00 per year. Access charges \$350.00 per hour and is willing to purchase the snowplow. It was agreed to wait until next year to revisit the selling of the snow plow. It was also agreed to use Ranger this year and continue to find back ups to use as needed.

Correspondence: None

Homeowner Forum: There were (5) owners present.

MSC (5-0) to adjourn to the Executive Session meeting for collections/foreclosure, personnel, invoices.

The next Board Meeting is scheduled for November 6, 2025, at 4:00pm unless otherwise posted.

MSC (5-0) to adjourn as there was no further business.

Submitted by: Leann Gonchoroff
Community Association Manager

I, Kathy Bibb, am the duly appointed Secretary/President of Ridgeline Homeowners Association and hereby certify that these minutes were approved by the Board of Directors on 11/6, 2025.

K. Bibb
Signature