

**A. ROLL CALL – COUNT BALLOTS (IF NEEDED TO MEET QUORUM)**

**BOARD MEMBERS:**

Don Adams	President ( <i>Chair</i> )	Perry Fox	Director
Celia Barry	Vice-President	Dave Sullivan	Director
George Shaw	Treasurer	Lindsey Pho	Director (Absent)
Larry Nowels	Secretary	Joost de Schutter	Director (Absent)
		Carlos Sanchez	Director (Absent)

**B. CALL TO ORDER -- President**

Meeting called to order at 11:08 am.

**C. PRESIDENTIAL ANNOUNCEMENTS – Report to Membership by Don Adams**

**1. Introduction of board Members**

Don introduced board Members and encouraged homeowners to consider running for the board.

**2. Status of Strategic Priorities 2024-2025**

Don reported on the status of each strategic priority established by the board in 2024-2025.

**BMP Compliance:** Develop an implementation plan to start bringing the community into regulatory compliance – achieved.

**Pavement Sealing:** Year 1 of 3 for pavement sealing of parking lots – achieved.

**Roof Maintenance:** Use information from inspection to correct missing fasteners and other roof deficiencies – achieved.

**Under Soffit Work:** Determine level of effort per unit – did not achieve.

**Light Pole Luminaries:** Determine potential new luminaries that are dark sky compliant and install – did not achieve.

**Amenities Access:** Seek advice from Alpenhof on the existing amenities access system versus industry standard; potentially revise operations – achieved.

**Security and Remote Access:** achieved.

**Lodge Sewer Replacement:** Replace or continue with regular repairs – did not achieve.

**Electric Panel Replacement:** Panel replacement for insurance options and to prepare for CARB 2030 ban on gas furnaces – achieved.

**Parcourse Bridges:** Develop approach – did not achieve.

**Bylaws and CC&Rs Update:** Led by Committee – achieved.

**Employee Manual:** Update by HR firm; applicable policies and benefits determined by the board; operations to be addressed by Alpenhof/staff – achieved.

**Defensible Space Uninterrupted Certifications:** Defensible space is important for insurance and STR permits – achieved.

**Reupholster Lodge Furniture:** achieved.

Don also reported that the board is evaluating new insurance limits under the CA Fair Plan and noted that the February 2025 homeowner vote approved seeking a Difference in Coverage policy.

**CARNELIAN WOODS**  
**ANNUAL MEETING MINUTES**  
**11:00 AM on Saturday October 25, 2025**  
**Held In-Person and Via Google Meet**

---

Don further spoke about the Reserve Study that was updated in August 2025. Items anticipated in 2025/26 include pavement sealing, under soffit work, development investigations, BMP improvements, light pole luminaries, lodge sewer replacement, electric panel replacements and parcouse bridges. Don also provided a snapshot of the 2025-26 approved budget and where the funds would be spent.

Homeowners asked several questions regarding the reserve study, a problem of non-residents dumping trash in CW dumpsters, how to address pests, the insurance review and the energy panels.

**D. FINANCIAL REVIEW – Board Treasurer to Review Status of Association Financials**

George provided an overview of the budget, noting that insurance had increased 311% and that staff payroll had risen due to more full-time, skilled staff. Other drivers of rising costs in the Reserve Study included elective panel upgrades, roof replacement, the need for Best Management Practices of water runoff and the addition of pool replacement costs. He also outlined plans to evaluate undeveloped lots and their development rights, noting that funding for future projects could come from utilizing these assets. He further discussed the new security system that will reduce the amount of staff time. In summary, he noted that the HOA ended the year with a \$70,000 surplus, very close to the \$78,000 projection.

**E. COMMITTEE REPORTS**

**1. Insurance – Sean Thompson**

Sean reported that CW has a \$20 million fire policy with CA Fair Plan and a supplemental \$20 million “difference in conditions” (DIC) policy for non-fire risks. There is no earthquake or flood insurance. Sean noted two new options. CA Fair Plan is offering \$58 million in fire insurance with a 10% deductible (\$5.8 million). Alongside a \$5 million non-fire DIC policy. The current fire policy has a \$75,000 deductible. The new offering is better for a catastrophic fire but the deductible is a concern. The second option relates to a new insurer who has entered the market for non-fire comprehensive insurance with a \$100,000 deductible that would be paired with the new CA Fair Plan for fire. George noted that individual homeowners could purchase a loss assessment rider on their own policies that would offer a more cost-effective solution than the HOA purchasing a lower deductible coverage.

**2. Amenities (formerly Pool/Spa)**

No updates. George noted that with the resignation of board member Carlos Sanchez, there was an opportunity for another homeowner to chair the Amenities Committee. He also mentioned that there was an effort to re-create a Hospitality Committee.

**3. Forestry -- Celia**

Celia reported that the Sugar Pine seedling planting with white pine blister rust resistant seedlings done in the spring of 2024 in the vacant lots has about 128 survivors. Firewise renewal received 10/23/25 and is good through the end of 2026. If homeowners need a copy for your insurance, they can email [forestry@carnelianwoods.org](mailto:forestry@carnelianwoods.org) for a copy or obtain it from the website.

**CARNELIAN WOODS**  
**ANNUAL MEETING MINUTES**  
**11:00 AM on Saturday October 25, 2025**  
Held In-Person and Via Google Meet

---

Total expenditures for Forestry/Firewise this year totaled \$20,000 in staff time raking and expenses for dumping green waste. This was supplemented by 53 hours of volunteer raking time. The Committee will explore new Ideas to increase homeowner participation in raking efforts.

**4. Bylaws – Larry**

Larry reported that the HOA is in the final stages of updating the CC&Rs and bylaws, which haven't been amended since 2014 and 2002/2003, respectively. Adam-Stirling Law Firm has submitted a first draft with questions and edits. Board members are reviewing the documents and will meet with the law firm prior to a second draft. It is expected that the board will approve a final draft and distribute it to homeowners. The board will hold town halls to discuss with homeowners followed by a community vote requiring 75% approval.

**5. Strategic Planning – Don**

Don discussed the committee's focus on large-scale issues and the long-standing question of selling the pavilion. He noted that, the pavilion is a 4.2-acre lot and selling that property alone would not solve the HOA's financial challenges. Don further explained that the HOA hired a consulting firm in August 2024 to evaluate the undeveloped lots and their development rights. The consultant confirmed that 123 unbuilt lots on the uphill westerly side of Carnelian Woods Avenue are legally intact and available for development, transfer or sale. Next steps are

- 1) complete survey and obtain site plan;
- 2) verify development rights with TRPA;
- 3) verify Pavilion zoning and permitted status;
- 4) address the Pavilion issue; and
- 5) consider options for sale/development of undeveloped lots.

Don noted that there are a range of options available to the community, including, do nothing, sell some development rights, sell all development rights and improve/develop Carnelian Woods. Homeowners will receive much more information on this issue as the process moves forward. Don reminded homeowners that the sale of CW property requires 75% owners' approval.

**6. Architectural Review Committee**

Don reported that the project to upgrade the front stairs of all units was on hold, except to repair stairs for safety reasons.

**F. REVIEW / APPROVE 2024 ANNUAL MEETING MINUTES**

*On a motion made by George, and seconded by Celia, it was proposed to approve the minutes of the October 26, 2024, Annual Meeting as presented. No objections, motion carried.*

**G. NEW BUSINESS**

**CARNELIAN WOODS**  
**ANNUAL MEETING MINUTES**  
**11:00 AM on Saturday October 25, 2025**  
Held In-Person and Via Google Meet

---

**1. Review of 2025-2026 Board of Directors Election**

Don reported that there were no candidates running for the board of directors. There are three current vacancies on the board currently.

**7. IRS Revenue Ruling 70-604 Ballot Outcome**

Shannon Herill (unit 55) was named the inspector of election. Ballots were counted. There were 41 yes, 2 no, and 5 disqualified ballots.

**H. 2026 ANNUAL MEETING DATE**

1. Saturday, October 24, 2026

**I. OPEN FORUM**

*During open forum, each attendee may address the board for up to three (3) minutes. A director or manager may briefly respond to statements made or questions posed. Speakers must observe rules of decorum and not engage in other disruptive behavior. If a speaker is in the middle of a sentence when time is called, he/she may finish their thought before sitting down. The time guidelines ensure that others will have an opportunity to speak. Speakers may not allot their time to others. All persons must follow the Meeting Rules listed at the bottom of this agenda.*

**An open forum was held, where members were given an opportunity to address the board.**

**J. ADJOURNMENT** – The meeting was adjourned at 2:00 pm.

*Disclaimer: The meeting minutes, including confidential minutes or any other attached addendums, are the responsibility of the Condominium or Homeowners' Association, and it is the board's responsibility to ensure the minutes are correct and complete prior to approving. The meeting minutes are a summary of the meeting discussion only.*



November 15, 2025

Secretary

Date