PEPPER TOWNEHOMES ASSOCIATION
BOARD OF DIRECTORS MEETING HELD JANUARY 14, 2026

CALL TO ORDER:
The meeting was called to order at 6:01 PM.

Board Members Present:	Robert Reed – Vice President Ashley Borja-Meyer – Treasurer (left at 6:40 PM) Anthony Evans - President Rhonda Bellavia – Member at Large
Board Members Absent:	Matthew Benner – Member at Large
Vacant Board Seats:	Member at Large Secretary
Others Present:	Kara Hanley from 360 Community Management and 7 homeowners

OPEN FORUM:
This time was set aside for owners present to address the Board. Owners discussed meeting procedures, communication avenues, the dog run, cameras, fencing and architectural requests. No Board action was necessary.

APPROVAL OF MINUTES: The Board discussed the Open & Executive Session minutes from the November 12, 2025 meetings.

Upon a motion duly made by Robert, seconded by Ashley, and unanimously carried, the Board approved the November 12, 2025 general and executive meeting minutes as presented.

FINANCIALS: The Board discussed the financials for November and December 2025.

Upon a motion duly made by Ashley, seconded by Robert, and unanimously carried, the Board approved the November and December 2025 financials subject to yearend CPA review and in compliance with California Civil Code.

UNANIMOUS WRITTEN CONSENT:
At the October 2025 meeting, all Board members in attendance approved the Unanimous Written Consent, which gives quorum of the Board authority to approve emergency decisions between meetings. Unanimous Written Consent must be approved by all Board members. Board Members, Rhonda and Matthew were absent at the October 2025 meeting.

Upon a motion duly made by Rhonda, seconded by Ashley, and unanimously carried, the Board approved Unanimous Written Consent. This item will be included on a future agenda for Matthew to approve.

RULES AND REGULATIONS UPDATE REGARDING THE DOG RUN AREA:
The Board discussed the draft dog run rules that were drafted in January 2025 and recommended rules provided by Matthew Brenner and by Robert Reed. If the Rules are

approved, the document will be submitted to the Membership for a 28-day review period prior to being formally adopted by the Board at the following general session meeting.

Upon a motion duly made by Anthony, seconded by Robert, and unanimously carried, the Board approved the dog run rules with the addition of hours of operation 8 AM – 8 PM.

FINE AND ENFORCEMENT POLICY UPDATE DISCUSSION:
The Board discussed the draft Fine and Enforcement policy, updated to be in compliance with the new AB130. If the policy is approved, the document will be submitted to the Membership for a 28-day review period prior to being formally adopted by the Board at the following general session meeting.

Upon a motion duly made by Anthony, seconded by Rhonda, and unanimously carried, the Board approved the draft Fine and Enforcement policy.

STUMP REMOVAL AND TREE INSTALLATION PROPOSALS:
The Board discussed a proposal from Green Horizons to stump grind and install 2 trees at 7827 for $1,875. The Board also discussed an explanation from the landscaper regarding why they propose to grind the stump rather than removing it, which would cost approximately $2,500.

Upon a motion duly made by Robert, seconded by Rhonda, and unanimously carried, the Board approved the proposal from Green Horizons to perform stump grinding and tree installation for $1,875. In the same motion, the Board denied removing the stump for $2,500.

LANDSCAPE RETAINING WALL PROPOSAL:
The Board discussed a proposal from Green Horizons to replace the retaining wall by Rancho Fanita Drive between the Association's landscape area and the City sidewalk for $8,390.

The Board unanimously tabled a motion on the retaining wall proposal until the next meeting.

BLOCK WALL AND SIDEWALK REPLACEMENT PROPOSAL:
The Board discussed proposals to remove and replace the sidewalk and retaining wall and install brow ditches. ACP provided an updated proposal to remove 60 linear feet of sidewalk for $7,500 and install a vinyl fence for $11,000. The Board noted that 60 linear feet is approximately half of the area.

The Board unanimously tabled a motion on the block wall and sidewalk replacement proposal until the next meeting.

INSURANCE RENEWAL/FUNDING DISCUSSION:
The Board discussed a proposal from Berg Insurance for full building coverage for fire insurance for a premium of $116,276. If approved, the Association will be reimbursed for its current fire insurance that does not have full building coverage and it set to renew in May 2026.

Upon a motion duly made by Ashley, seconded by Robert, and unanimously carried, the Board approved the fair plan fire quote reflecting a premium of $116,276. In the same motion, the Board approved a not to exceed amount of $70,000 for the wrap policy at full coverage.

Upon a motion duly made by Ashley, seconded by Anthony, and unanimously carried, the Board approved the Directors and Officers, Worker's Compensation, and Crime policy that renews on February 4, 2026 for a premium of $2,087.26.

Upon a motion duly made by Anthony, seconded by Ashley, and unanimously carried, the Board approved to pay for the insurance premium in full to avoid interest costs, and if the amount needed to pay in full exceeds the budgeted amount for insurance, it will be paid from the reserve account and the reserve account will be reimbursed monthly within one year.

TRAIL CAMERA DISCUSSION:
The Board discussed whether to purchase additional trail cameras to mitigate pet waste being left in the common area.

The Board unanimously tabled a motion on purchasing another trail camera until the next meeting.

BOARD MEMBER RESIGNATION AND APPOINTMENT:
Board Member, Ryan Steinbrecher, resigned as of November 13, 2025.

Upon a motion duly made by Anthony, seconded by Robert, and unanimously carried, the Board accepted Ryan's resignation from the Board. Thank you for your hard work on the Board, Ryan!

RE-ROOFING PROPOSALS:
Proposals from Paradise Roofing, Alta Roofing, and Diversified Roofing were not available in time for the meeting. No Board action was necessary.

ZINSCO PANEL UPDATE:
Level III Members were given a final deadline to replace their Zinsco panels no later than December 31, 2025 and provide proof to Management that they have done so. After the deadline, there were 5 Members who did not provide proof to Management. No Board action was necessary.

EXECUTIVE SUMMARY – It was announced to the Membership present that the Board met in executive session immediately prior to this general session meeting to discuss delinquency, reimbursement requests, walkthrough notes, and legal.

A motion was made, seconded, and carried to adjourn the meeting at 7:11 PM.

Attested: ___________________________________ Date: _________________