PEPPER TOWNEHOMES ASSOCIATION
BOARD OF DIRECTORS MEETING HELD OCTOBER 7, 2025

CALL TO ORDER:
The meeting was called to order at 6:03 PM.

Board Members Present:	Robert Reed Ashley Borja-Meyer Anthony Evans Ryan Steinbrecher
Board Members Absent:	Rhonda Bellavia
Vacant Board Seats:	Member at Large Member at Large
Others Present:	Kara Hanley and Rachael Robenolt from 360 Community Management and 2 homeowners

OPEN FORUM:
This time was set aside for owners present to address the Board. No Board action was necessary.

VOTE BY ACCLAMATION: There were fewer or the same number of candidates running for the Board of Directors as there were positions open. Therefore, the Board opted to vote by acclamation.

Upon a motion duly made, seconded, and unanimously carried, the Board approved to vote in the following candidates by acclamation to the vacant Board seats for terms of 3 years: Matthew Benner, Ashley Borja-Meyer, & Anthony Evans. (Robert, Ryan). The Board noted that the Board still has one vacant Board seat.

APPROVAL OF MINUTES: The Board discussed the Open & Executive Session minutes from the July 9, 2025 meeting.

Upon a motion duly made, seconded, and unanimously carried, the Board approved the July 9, 2025 general and executive meeting minutes as presented. (Robert, Ashley)

FINANCIALS: The Board discussed the financials for July and August 2025.

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

DRAFT LEVEL II RESERVE STUDY: The Board discussed the draft level II reserve study prepared by Barrera Company. The Board unanimously tabled a motion on the draft level II reserve study until the next meeting.

DRAFT 2026 BUDGET:
The Board discussed the draft 2026 budget. The Board unanimously tabled a motion on the draft 2026 budget until the next meeting.

BUCK A DOOR: The Board discussed the CAI Buck a Door, which is an entity that advocates for homeowners associations in legislation. For Pepper, the requested donation is a $156 flat fee.

Upon a motion duly made, seconded, and unanimously carried, the Board approved to donate $156 to the CAI Buck A Door program. (Robert, Ashley)

RESOLUTION:
The Board discussed the resolution for items approved over $10,000 at the last meeting.

Upon a motion duly made, seconded, and unanimously carried, the Board approved the resolution outlining items over $10,000 that were approved at the last meeting. (Ashley, Robert)

INVESTMENT RECOMMENDATIONS: The Board discussed 2 CDs that are maturing in October 2025:

Bank	Term	Maturity Date	Amount	Interest Rate
American Express	4 years	10/6/2025	$150,000	3.75%
Synchrony Draper	4 years	10/14/2025	$88,000	3.75%

Upon a motion duly made, seconded, and unanimously carried, the Board approved to roll over both CDs for a term of 4 years. (Ryan, Robert)

LIEN APPROVALS:
The Board discussed notices of intent to lien for parcel #'s 386-300-36-35 and 386-300-36-02.

Upon a motion duly made, seconded, and unanimously carried, it was resolved that the Board authorizes that liens be recorded on the properties APNs 386-300-36-35 and 386-300-36-02 in the event that payment in full is not received by the deadlines imposed in the Intent to Lien letter(s). (Robert, Ryan)

ZINSCO PANEL UPDATE: The Board discussed progress on ensuring everyone in level 3 has updated their zinsco electrical panels.

Upon a motion duly made, seconded, and carried, with Board Member, Ashley, abstaining, the Board approved to provide one more 30-day notice to residents advising that they must update their zinsco panels or request an extension. Otherwise, the Association will replace the zinsco panels at the owner's expense. (Ryan, Anthony)

RETAINING WALL PROPOSALS: The Board discussed proposals to remove and replace the sidewalk and retaining wall and install brow ditches:

Contractor	Location	Scope	Price
ACP	at the slope to 7879 Rancho Fanita	to install a retaining block wall	$34,000
ACP	at 7897 Rancho Fanita	to install a retaining block wall	$17,000
ACP	at the top of the slope north of 7855, 7857, and 7859 Rancho Fanita	install a brow ditch	$42,200
ACP	at the top of the slope north of 7883 Rancho Fanita	install a brow ditch	$17,000
ProTec Building Services		Remove 394 linear feet of 36" retaining wall	$45,752
ProTec Building Services	7881 E	Remove 151 linear feet of retaining wall	$19,608
ProTec Building Services	7881 E and 7883 A	Remove and replace 300 square feet of sidewalk	$12,354
ProTec Building Services	7881 E	Remove and replace 563 square feet of sidewalk	$18,035

The Board unanimously tabled a motion on the sidewalk, retaining wall and brow ditch proposals until the next meeting.

ROOF MAINTENANCE PROPOSALS: The Board discussed proposals for roof maintenance:

Vendor	Scope	Price
Paradise Roofing	Roof inspection and maintenance on all 158 units including sealing all penetrations, removing debris, cleaning gutters and downspouts, and providing a written report Additional work needed is charged at $105/hour	$39,500 ($250/roof)
Alta Roofing	Roof inspection and maintenance on all 158 units including sealing all penetrations, removing debris, cleaning gutters and downspouts, and providing a written report Contract includes a 1, 3, and 5 year plan at a discount.	$30,845

Upon a motion duly made, seconded, and unanimously carried, the Board approved the proposal from Alta Roofing to perform the annual roof inspection and maintenance for $30,845. (Robert, Ashley) The roofer will also be asked to prioritize roof replacements.

LANDSCAPE/TREE DISCUSSION: This time was set aside for the Board to discuss tree maintenance and landscape proposals.

The Board discussed a proposals from Green Horizons to remove the large palm tree for $1,350 or skin the tree (remove the trunk husks) for $600 near 7895 G.

Upon a motion duly made, seconded, and carried, with Board Member, Ashley, abstaining, the Board approved to have Green Horizons remove three palm trees on the property not to exceed $4,050. (Anthony, Ryan)

The Board discussed a proposal from Green Horizons to overseed the lawns for $750.

Upon a motion duly made, seconded, and unanimously carried, the Board approved the proposal from Green Horizons to overseed the lawns for $750. (Ashley, Robert)

The Board discussed a proposal from Green Horizons requesting a 3% increase in landscape maintenance fees beginning in January 2025, bringing the monthly cost to $5,832.

Upon a motion duly made, seconded, and unanimously carried, the Board approved the increase request from Green Horizons bringing the monthly cost to $5,832 beginning in January 2026. (Anthony, Ashley)

FINE SCHEDULE AND ENFORCEMENT POLICY UPDATES: With the new law AB130 that took effect in June 2025, the Board discussed whether to update the fine/enforcement policies.

Upon a motion duly made, seconded, and unanimously carried, the Board approved a Do Not Exceed amount of $550 to have the Association's attorney update the fine and enforcement policies.

UNANIMOUS WRITTEN CONSENT: The Board discussed whether to approve and sign Unanimous Written Consent, a document that allows the Board to make emergency decisions between meetings with a majority of quorum rather than unanimous Board member consent.

Upon a motion duly made, seconded, and unanimously carried, the Board approved Unanimous Written Consent. (Robert, Ashley)

There was not a full Board present at the meeting. Therefore, this consent will go before the Board at the next regularly scheduled meeting to request approval from the absent Board members.

ARCHITECTURAL:

The owner of 7823 Rancho Fanita Drive unit B submitted an architectural application to remove and replace 6 windows.

Upon a motion duly made, seconded, and unanimously carried, the Board approved the architectural application submitted by the owner of 7823 Rancho Fanita Drive unit B to replace windows. (Robert, Anthony)

The owner of 7867 Rancho Fanita Drive unit D submitted an architectural application on August 4, 2025 to remove and replace all sides of the fencing because it is falling over from termite damage. The contractor is Balboa Fence, and the Association's portion of the cost is in the amount of $1,300. The Board approved this architectural application via an emergency due to the required response time for architectural requests outlined in the Association's governing documents.

Upon a motion duly made, seconded, and unanimously carried, the Board ratified the approval of the architectural application submitted by the owner of 7867 Rancho Fanita Drive unit D and the $1,300 that the Association will pay to Balboa Fence for their portion of the cost. (Anthony, Ryan)

PARKING DISCUSSION:
Beginning on November 1, 2025, Reliant will issue 24 hour parking variance passes only.

ORGANIZATIONAL SESSION

SELECTION OF OFFICER POSITIONS: Upon a motion duly made, seconded, and unanimously carried, the Board appointed the following Members to the following Board seats: (Robert, Ashley)

Robert Reed – Vice President
Ashley Borja-Meyer - Treasurer
Rhonda Bellavia – Member at Large
Ryan Steinbrecher – Secretary
Matthew Benner – Member at Large
Anthony Evans - President

A motion was duly made, seconded, and unanimously carried to adjourn the meeting at 7:04 PM.

EXECUTIVE SESSION SUMMARY:
The Board addressed enforcement matters, contracts, delinquency and legal.

Attested: ________________________________ Date: ________________