



College Greens East Homeowners Association, Inc. Board of Directors Meeting Minutes

Open Session

Wednesday January 14, 2026, by Teleconference Only.

Regular Meeting

Called to Order at 6:34 p.m. by President Rachelle Espinoza

1. Roll Call

- a. Seat 1: Shahira Ashkar (Vice President) – Absent
- b. Seat 2: Mary Wing (Treasurer) – Present
- c. Seat 3: Rachelle Espinoza (President) – Present
- d. Seat 4: Laura Nielsen – Absent
- e. Seat 5: Steve Brown – Present
- f. Seat 6: Brandon Ruiz – Present
- g. Seat 7: Barbara Ryder (Secretary) – Present

Quorum was established to conduct Association business.

2. Approve Prior Meeting Minutes

- a. December 10, 2025, Open Session
All present were in favor.
- b. January 10, 2026, Emergency Session
All present were in favor.

3. Old Business

- a. President: Rachelle stated the Association is still struggling to find building and liability insurance and asked Brandon for an update.

Brandon explained the current situation. He has filled out a lengthy application Mary had received from Insurance Zone Insurance, which appears to be that same company Brandon was pursuing so they will verify that and coordinate efforts.

Brandon stated the broker offered the opinion the insurance quote from Socher was “the kind of offer you get when nobody will insure you”, which he does not believe is proper and is confident Insurance Zone will be able to provide coverage.

Brandon is also exploring options with Nakamura Insurance, but they may not actually be in the specialized HOA insurance market.

Brandon then explained that HOA Insurance is nothing like Auto Insurance, you can not just sign up and get a policy same day, it takes weeks or even a month.

- b. Treasurer: Mary stated that it has been very busy lately getting the Reserve Report completed and putting together the 2026 Budget. All the accounts are reconciled to the bank statements and all the financial reports have been sent to the Board for review.

Other Income: Bad Check Charge \$25 returned check fee.

Banking Fees Decreased by reducing the number of log-ins.

Fees to QuickBooks: \$0.75 charge to use of credit card by 1 person as California increased amount of paper work . Just another Barrier to using a Credit Card.

Pest Control: Home Shield Pest Control pricing increased from \$63 to \$70 monthly.

US Lawn Contract: US Lawns pricing increased from \$1,500 to \$1,621.28 monthly.

Accounting: Decreased Accounting monthly charge to \$99 from \$140 + 2 months of \$235 for attaining Assessments & Late Fees.

In Reserves: Due to the Electrical Company that stopped operations Mid October to complete electrical panel money was taken from Operating acct. We moved the expense from reserve to operating.

Write off: The Board wrote off \$1.00 due to assessment check short by \$1.00.

Taxes Paid Fed/State: 2025 - \$0 until taxes are completed. Expected to be \$1.5K - \$1.6K

Late Fees: Late Fees were 2.5 times the amount of projected late fees. An adjustment was made to the current Budget

Rental Revenue: Rental Revenue $\frac{3}{4}$ of what was Budgeted. Expenses were also reduced by $\frac{3}{4}$ of expected.

Copy, Printing & Supplies: 44% over budget. Printing rate increased plus – found out we were required to print full-size pages

Postage: was 78% due to the ability to use a smaller envelope reducing postage for 464 mailings.

Insurance: New Policy in process. Increase up to quadruple expected pricing

Irrigation Maintenance: Irrigation repairs were over budget by 36% HOA saved money as Barbara was completing a major amount of repairs. Increased Budget to cover future expenses.

Landscape Contract was pretty much on Budget. We increased Budget by 5% & contract came slightly lower. Determining 2026 should be fine

Restoration: Restoration spent only 32% of expected. We reduced the budget by \$1,500 so we should be fine.

Landscape Supplies came in with only 19% spent. Items on list still need attention.
Budget 2026 the same

Tree Maintenance went over 14%. Increase 2026 Budget to meet the safety needs of the Park.

Emergency Tree Maintenance was over by \$940. Storms created unsafe events from downed branches. We increased 2026 budgeted amount by double to \$1,000

Election Services saved \$3,300 as there was no election required in 2025. Budget same in 2026 as we cannot project if an election will be required

Legal Fees With one good Legal Fees year, the budget was cut. Unfortunately, it did not work. Increased this 2026 budget item to \$1,800

Balance sheets End Of Year are approximately what it is typical for yearly Assessments collections are on target of 95%. Prepaid assessments in line within the previous years. Half of the members pay by 1/1 due date the other half pay after 1/1.

EOY Equity End of Year 2025 is \$6,628. 2024 was \$14,600 - \$8K reduction. Access adjust as projected.

c. Secretary: Barbara welcomed several new members to the Association:

2549 Rio Bravo Circle, Joshua R. Kiser and Hayley A. Kiser

2579 Rio Bravo Circle, Bee Lo

2598 Rio Bravo Circle, Brett Williams

2682 Rio Bravo Circle, Tyler & Keira Carter

2740 Argolis Way, John James Lyons

9137 Harvest Way, Gabriel Soto & Ivonne Mejia

9201 Wausau Way, Kimberly Zumbado & Susana Fredlov

2732 Catania Circle is currently in escrow

2604 Rio Bravo Circle remains on the Market

The Association continues to receive multiple inquiries each spring about PayHOA logins not working despite that service having been terminated over two years ago, asked if the website will ever be replaced with current information or at least deleted.

Brandon stated that he will take care of this, a new CGE website has been prepared for some time awaiting Board review and just needs to be published.

Recently a number of members were looking for information about the Park Closure that had been emailed to all members. There are almost 100 members who the Association has no email address for and about a dozen who have self-unsubscribed from association emails. Asked that anyone receiving such inquiries please have the member contact **secretary@cgehoa.org** to have their email address added or updated.

d. Committees

(1) Election Committee: Brandon need to contact the Election Services to calculate the earliest available date for the 2026 election. He also is looking for some new Election committee members to assist.

(2) Barn Committee: Barbara presented an analysis of the Barn Income and Expenses for 2025. The Barn almost exactly broke even but only due to lower maintenance cost balancing an increase in the electric rate. Furthermore, there has not

previously been any allowance for Barn rental income to reimburse the Reserve Fund for expenditures on rental related items. Barbara believes it may be necessary to adjust rental rates to cover these hidden expenses so as to keep the promise: “rental use will not be supported by the membership at large”. She will prepare a proposal to be on agenda for a future open session meeting.

- (3) Social Committee: Mary stated the Social Committee is preparing “save the date” cards to deliver to membership for upcoming events.

The next scheduled event is the annual chili cookoff in February, which appears to be affected by the insurance issue. Change of date or alternate location will be discussed by the social committee.

- (4) Park and Landscape Committee: Barbara is meeting with a new representative from U.S. Lawns, Steven Thinger, to make sure both sides are clear on contract expectations. Mary reminded Barbara to bring up aeration and re-seeding that was not completed last year as the park currently has a lot of very health well maintained weeds in the lawn areas.

4. Old Business

- a. Replace Zinsco Electrical Panels, required by insurance (Barbara)

30 Dec 2025: Miller Electric and the SMUD Cable and Trenching Engineer met at Crawford’s Barn to discuss Miller’s Proposed work. SMUD tentatively approved the plan based on 811 verifying the location of the buried electric cables and Miller Electric verifying the type and size of the existing conductors.

10 Jan 2026: Miller Electric confirmed they had marked the expected cable route but was having difficulty getting 811 to come to the site to confirm the locations. If 811 is not out next week Miller Electric will ask SMUD to make the 811 request in hopes that it will upgrade the urgency.

The general design remains as quoted; however, SMUD requires use of a different type meter which required a different equipment cabinet, both more expensive than originally planned. Barbara will present the revised plan and estimate when it is approved by SMUD.

Item Remains Open.

- b. Park Bench Purchase and Dedication Request - Brown Family

No update from the family members planning the installation.

Item Remains Open.

- c. Architectural Control: 075-0620-064-0000, 2537 Rio Bravo Circle

The homeowner did not provide the promised quarterly update. The phone number and email address no longer work and the post office no longer delivers mail to the address.

Item Remains Open

d. Current Reserve Projects

(1) Painting: Barn exterior including A/C Fence (Rachelle)

No Update

Item remains Open.

(2) Furnishings, Tables & Chairs: clean, inspect, and replace as required (Barn Cmte)

Barn Committee will proceed when insurance is back in place.

Item remains Open.

(3) Security Cameras (Brandon)

The installation will proceed in three phases, Brandon can do the network setup himself with the contractors doing the physical installation. The electronics market is current very impacted due to AI-related demand and Tariffs on imports.

Specifically the main twin cameras planned sold out the moment they hit the market and it is not known when they will be in stock again or at what price.

Item remains Open.

5. New Business

a. Property and Liability Insurance Renewal

Rachelle asked if anyone had anything to add to what had previously been discussed.

Barbara stated that on Jan 11 she contacted Socher Insurance to inform them that the Board had not accepted the offered coverage primarily because it simply did not meet the Associations legal obligations, i.e. \$769K Property Limit vs estimated \$1.5M Replacement Cost, \$1M Liability Limit vs \$3M Statutory Requirement, and coverage exclusions for almost all the Association's actual risks. Socher replied: *"...we are still pushing forward..."*

On the same day Barbara re-contacted Labarre Oksnee to inform them that the Association is still in need of Building and Liability Coverage. Labarre Oksnee replied: *"We will get this sorted out with our remaining carriers..."*

On Jan 14 Barbara followed up a lead provided by an association member and contacted broker, Jason Tillary Insurance. He is out of the office travelling until Jan 20 but replied to send him information so he could start as soon as he returns.

Rachelle had contacted a few brokers but received no replies.

Item remains open.

b. Special Assessment to fund Property and Liability Insurance Renewal

Without knowing what the final cost of insurance, it is not possible to do anything but make the membership aware there will almost certainly be a special assessment.

Item to remain open.

c. 2026 Scheduled Reserve Project: 02000/224 Concrete Walkways

Barbara opened discussion as to which areas were most in need of immediate repair.

After some discussion Barbara moved that the Association first address the broken and collapsing area in the center of the park under the large walnut tree and perform mitigation grinding in other areas to reduce hazards. Rachelle seconded.

All present were in favor.

Item to remain open.

6. Member Forum

Jennifer Crown asked what can be done to better get the word out about Association meeting and to try to improve attendance. She suggested flyers such as the Social Committee delivers. Rechelle responded that email notifications seem to be the best “bang for the buck” but the association is open to any ideas that would increase community participation.

7. Subjects Not on Agenda Requiring Emergency Action

None were offered.

8. Subjects Not on Agenda Requiring Immediate Action

Barbara asked what should be done about near future Barn rental reservations. All present agreed to take up the issue. It was decided by unanimous consent that reservations through the end of February be cancelled, and all others be strongly encouraged to find alternate venues as the Association could not current commit to being able to host any future events.

9. Adjourn Open Session to Executive

All Open Session business being complete, Rachelle moved to adjourn to Executive Session at 7:17 pm.

Open Session Board Meetings will continue every Wednesday at 6:30 pm until the matter of Building and Liability Insurance is resolved.

Draft Minutes submitted and posted for review: January 15, 2026.

Minutes Approved by the College Greens East Board of Directors on January 21, 2026.



BARBARA RYDER
Secretary, College Greens East HOA