



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

Open Session

Wednesday January 21, 2026, by Teleconference Only.

Special Meeting with Limited Agenda

Called to Order at 6:02 p.m. by President Rachelle Espinoza

1. Roll Call

- a. Seat 1: Shahira Ashkar (Vice President) – Present
- 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 – Joined at 6:03 pm
- g. Seat 7: Barbara Ryder (Secretary) – Present

Quorum was established to conduct Association business.

2. Approve Previous Meeting Minutes

- a. January 14, 2026, Open Session

Shahira abstained, all other present were in favor, minutes approved.

- b. January 14, 2026, Executive Session

Shahira abstained, all other present were in favor, minutes approved.

3. Old Business

- a. Property and Liability Insurance Renewal.

In the last week, the Association received useful references and contact information that led to potential sources for insurance. Thanks to Cryena Escobar and Brian Tatko.

Socher Insurance has not provided a corrected or updated offer that would meet the Association's requirements.

The Association sent initial documents to Tower Insurance on Jan 17th. Tower contacted for missed documents on the 19th, which were sent same day. It is expected to take at least several days for them to respond with an offer, possibly by the end of the week likely by early next week.

The Association sent initial documents to Tillery on Jan 15th and provided information about updates Jan 21st. Tillery Provided a quote on Jan 21st for Building and General Liability at \$6,729. The offer does not include the \$2,000,000 additional liability required but estimates \$1,000 for \$1,000,000 in excess liability. The offer specifically excludes coverage for Zinsco electrical panels which we know we have and are currently working to have replaced.

Labarre Oksnee Insurance provided a “comprehensive HOA package including: Property, General Liability, Directors & Officers, Workers Compensation, and Umbrella Liability for \$19,807. This offer may require the Association to cancel its just renewed Directors & Officers, Crime, and Workers Compensation with a substantial penalty; however, the offered policies are at a lower annual rate.

After some discussion it was determined that Barbara should contact Tillery to confirm the availability and pricing for the umbrella policy and to confirm the underwriters are willing to accept the Association’s existing plans to replace the Zinsco panels as soon as possible.

Barbara will also contact Labarre Oksnee to confirm if the offered coverage is required to be packaged or if it is possible to obtain only the currently required coverage separately.

b. Special Assessment to fund Property and Liability Insurance Renewal.

After researching the subject, the Association’s CC&Rs allow Special Assessments of up to \$1,000, but only specifically for “capital improvements”. State Law allows Special Assessments for up to 5% of the Annual Budget.

Any assessment comes with a fixed cost of approximately \$550 for initial mailings plus some additional for follow-up invoicing for slow-to-pay members; therefore, a special assessment will net at most \$5,200.

If the Tillery offer comes in as estimated, no special assessment will be required.

4. New Business

a. Collection of Assessments unpaid for over two years, Subject to Lien and Foreclosure.

075-0500-016-0000	2726 ADRIATIC WAY	\$673.96
075-0500-022-0000	9160 LINDA RIO DRIVE	\$673.96
075-0580-011-0000	9108 HARVEST WAY	\$673.96
075-0620-044-0000	2436 RIO BRAVO CIRCLE	\$673.96

Mary moved the Association engage Severaid and Glahn PC to proceed with collections actions on four listed two-year unpaid assessments to include placing liens on the member properties in necessary. Barbara seconded the motion.

All present were in favor, motion carried.

6. Member Forum

- Member Forum is a period devoted to questions from or comments by owners; however, except in case of an emergency or urgent matter no action may be taken upon a matter raised under this item of the agenda.
- Each owner wishing to speak will be asked to declare their intent.
- The Board will hear one owner at a time and all owners are asked to keep their comments to three (3) minutes each.
- Member Forum is generally limited to (15) minutes.

Member Ken Minkin expressed concern that the Association had discussed collection action in an Open Meeting and also was concerned that he had received a delinquent notice with interest and late fees for his 2026 Annual Assessment but could not remember receiving an initial invoice on January 1st. Mary explained the initial invoices were mailed on November 2nd, 2025, and the January 15th invoice is a reminder which only has interest on assessments unpaid over one year. Barbara confirmed the member has not accrued any interest of fees at this time.

Secretary's note: Mr. Minkin's procedural concern was lost in the discussion. A reply was sent to him directly and it is noted for record that California Civil Code Section 5673 states: *For liens recorded on or after January 1, 2006, the decision to record a lien for delinquent assessments shall be made only by the board and may not be delegated to an agent of the association. **The board shall approve the decision by a majority vote of the directors in an open meeting.** The board shall record the vote in the minutes of that meeting."*

Debra Finch questioned the due date of the Annual Assessment as being very inconvenient for many people and asked if it would be possible to be changed. Brandon explained that the date is set by the Associations' CC&Rs and is thus extremely difficult to change. Mary explained that while the due date is January 1st, they are not considered delinquent for 15 days, when a reminder invoice is sent, and then another 30 days are allowed before a late fee is incurred.

Kyle Weber asked for additional information regarding his planned event in April. The Board assured him that based on the offers received in the last few hours and discussed in the meeting, they are confident that insurance will be back in place in time for his event.

7. Subjects Not on Agenda Requiring Emergency Action

None.

8. Subjects Not on Agenda Requiring Immediate Action

Mary received by mail an anonymous complaint about a boat in the driveway at 9241 Linda Rio, requesting the Board "enforce the rules that we signed up for". The matter was not considered sufficiently urgent to take up and will be on agenda for the next meeting.

9. Adjourn

All Open Session business being complete, Rachelle moved to adjourn at 7:03 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 22, 2026.

Minutes Approved by the College Greens East Board of Directors on January 28, 2026.



BARBARA RYDER
Secretary, College Greens East HOA