

# Solana Board Meeting

## Draft Minutes

Date: Wednesday, December 4, 2024

Time: 10:45

Location: 20930 Calle Cristal Ln #2

- The meeting was called to order at 10:45 by Solana HOA President Jim Nelson
- Quorum was established: Board Members Present: Jim Nelson, Declan Dunn, Bob Barney, Ed Brown, Doug Kornetzke (via phone). Board Members absent: Chet Bartkowski, Harold Sloan, Nancy Odom.
- Proof of Notice was presented by Jim Nelson
- Residents present: Doug Schoon
  
- Old Business: A discussion was held regarding Solana HOA opportunities to
  1. Continue with the current Solana arrangements for maintenance and end-of-life replacement of roofs and the villa owners continue to maintain standard homeowners insurance to repair/replace the roof as a result of damage (storm, trees, etc).
  2. Investigate Solana HOA obtaining wind mitigation insurance on all 4 and 6 packs or possibly 'from the paint out 'insurance'.
  3. Solana HOA removing themselves from end-of-life roof replacement and leak/mechanical repair but continuing to provide scheduled roof cleaning.
- Key take aways.
  1. Doug reported an HOA (The Links of Pelican Point, San Silvestro Dr) in Venice with the same villas as ours has similar roof rules/guidelines as we currently have. They have not yet had to deal with shared surfaces (or what they would even do).
  2. Bob reported that insurance companies may now be interested (seeing that 85 of 88 units will have new roofs) in either quoting wind mitigation or everything from the 'paint out' insurance.
    - If we ever proceed in this direction Bob advised that legal assistance will be needed to address our covenants.
  3. If Solana removes itself from repair and replacement of roofs legal council will have to be consulted as well as a community discussion regarding 'how, going forward, do we handle common roof areas'.

- Action Items
  1. Jim and Bob to investigate (talk with brokers) regarding Solana HOA insurance options to obtain wind mitigation or 'from the paint out' insurance.
    - At the same time, they would investigate if a villa owner could remove wind mitigation from their policy or obtain (what Bob believes) an H06 'from the paint in' policy.
    - If either of the above options is possible (legally, costs) Jim and Bob will have preliminary discussions with council on 'can we cover these items without being a condo association'.
  2. Each Board member present at this meeting will contact their insurance broker/company and report back via email to the other Board members if their insurance broker/agent has any insight, expertise or direction regarding
    - Can they offer wind mitigation insurance for a 4/6 pack or offer 'from the paint out' coverage for non condo units?
    - If the above is possible what is their knowledge or offering of homeowner policies excluding the above items?
      - If any of the above provides positive feedback that information will be added to action item 1.
  3. Jim will schedule a special Board meeting in early January to discuss the action items above.
    - At this meeting the Board will need to determine what to present to the community at its next annual meeting (get out of the roof business, status quo or blanket HOA insurance).
  
- At 11:38 Ed moved to adjourn, second by Declan to adjourn. Motion carries.

Submitted by Doug Kornetzke