



**Oak Ranch Estates Home Owners Association  
Supplemental Information from Board Meeting of  
May 21, 2021  
APPROVED July 16, 2021**

Open Discussion

The Board met new owners.

2. Committee Reports:

*Architectural:* Four applications for three owners are currently under review: new fencing and front door, removal of certain large shrubs, fence replacement with different material.

*Common Area:* The condition of our trails was discussed. Over the years some areas have become badly eroded, with gullying and exposed rocks; it is tricky negotiating some areas. It may be advisable to create switchbacks at the steepest sections. At the edge of the trail down from Sunset the railroad tie retaining wall is deteriorating. It was suggested there be a walk-thru to identify and prioritize the areas needing work. Because there is currently no budget item for the work, we could do some work this year and the rest next year. Volunteer owners may be able to do some work; we may need to hire CREW for some or all of the work.

*Corral Area:* Last month there was concern about the number of flies. One owner was given permission to purchase fly predators. The location of one bench near the riding arena was discussed. At one point it was placed too close to the entry gate and became a hazard for horses. It was requested that the bench be located at least one horse-length away from the gate. One owner has requested to install a new tie rail to be used when saddling his horse. The proposed location would interfere with vehicles parking in that area. One spot might be at the back end of the row of sheds at the base of that slope. The Board will ask the Corral Committee to come up with a solution. One owner had noted that she will soon need one new corral panel as the current one is getting corroded.

*Website:* See separate discussion below.

General Business:

1. Common and Corral Area Maintenance Items: CREW completed the weed abatement last week for a cost under budget. Unfortunately earlier this month we had yet another big oak tree fall down across the trail between Ridgeline and Almond. On its way down it took down another tree. Corona Tree Service cut and hauled the material away last week. Kathie noted there is another dead oak on the trail up from Sunset near the creek. When it falls it will not be across the trail and will not damage any structures or trees on the owner's property it will land on. The Board decided to wait until the tree falls to have it cut as it will be easier for Corona to work on it. There may be another dead tree near Almond that Kathie will investigate.
2. Reserve Items: Kathie reported that the project to remove some dirt from in front of the upper shed and place crushed rock to provide a safer parking space for a horse trailer is still on hold as she is not able to find a contractor. There is no urgency until the rainy season. The OREHOA sign at the boundary between us and Saddle Mountain on the trail up from Sunset is damaged. This is not a critical location for our sign but its poor appearance reflects badly on our HOA. The Board will order a new sign to replace a faded one on Ridgeline and move the faded sign to the Saddle Mountain location; Kevin agreed to do the installation work. An extra sign will be ordered to keep as a spare. There has been a slow leak at one hose valve in the corral area. An irrigation company will be contacted to make the repair.
3. Website development. Pat reported she spent a day trying to set up a new website thru Wix but found it difficult to use. The Board agreed to proceed with hiring a professional and accept the proposal from Jessica of Savoy Media Works to create the site and connect with Wix for \$750; Pat signed the agreement. This price is less than other firms Pat had researched and Savoy has national experience with HOAs. We are also saving money by not paying the professional to upload all of our documents; Pat will do this work. For transparency, the owner is Kathie's niece. There will also be an annual expense of \$168 for the basic hosting plan thru Wix. Although the Budget has no provision for new website expenses, our Operating account is sufficiently funded to absorb the expense.
4. Corral Rules re Liability Insurance. Kathie presented a draft document changing the name of the Rules Governing the Corral Area to Corral Area Rules and added language clarifying that horse owners must provide proof of liability insurance annually on the date of renewal, more specifics about insurance coverage, and that owners may lose the right

to use the corral area if they fail to provide proof of insurance annually. Horse owners should ask their agent to automatically send a copy of the insurance certificate to ASV each year upon renewal. The new rules will be sent to all owners for a 30-day review period before final approval.

5. Insurances. Our liability insurance will automatically renew; the annual premium is \$1,559, an increase of \$8 over 2020. The officers and directors insurance will renew on May 27; the annual premium is \$932, the same as last year. Pat signed the agreement. We were asked to consider purchasing terrorism insurance; we declined. We were asked to consider purchasing workers compensation insurance that covers directors and committee members for \$364; we declined. We were asked to evaluate if our employee dishonesty coverage is sufficient; it is. We were asked to consider increasing our fire coverage for landscaping; we declined.

6. Reserve Study. The proposal submitted by J.D. Brooks was evaluated. This year we are only required to have a financial analysis review of our reserve assets; fee will be \$380. This is as budgeted and the Board agreed to have him move forward; Pat signed the agreement. He will be notified of our recent improvements including new corral panels and new signs. Next year we will be due for a full site inspection and financial analysis, previously costing \$780.

7. Board of Directors Election. The annual meeting and election will be held on Tuesday, November 16 at 7 pm. Nomination materials will be sent to owners in July with a deadline in August to submit nominations. Owners are encouraged to consider running for a board seat so the same owners aren't always serving. There will also be a chance to sign up for committees at the annual meeting.

9. CC&R/Rules Violations. One owner is moving dirt on her property and caused dirt to pile up against oak tree trunks, potentially causing their decline or death. CC&R section 3.15 addresses care of oak trees and section 3.17 addresses grading. One owner's white wood rail fence has needed painting for a while and now the wood is rotting; the fence needs attention.

Financial Business:

1. Account balances for March 31, 2021: Operating checking - \$23,902.27; Reserve checking - \$28,892.13. No discrepancies.

Account balances for April 30, 2021: Operating checking - \$27,529.40; Reserve checking - \$29,233.59. No discrepancies.

2. Financial Reports. Reports look good. We are over budget on legal and tree maintenance expenses and, if trends continue, will be over on expenses for administration of late charges. Our Operating funds are sufficient to absorb these excess expenses.

Respectfully submitted,  
Board of Directors

For any HOA concerns please contact Association Services of Ventura at 805-655-7786. You will be asked to leave a message detailing your issues and a return call will be made to you to provide information or discuss.