

209-795-1973

P.O. Box 213, Arnold, CA 95223-0213

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# 2020 Spring - Summer Newsletter



#### 2020 - 2021 MPOA Board of Directors

# **President**Don Cooper

# **Vice President**Dave Gallagher, Sr.

## Secretary

Paul Gonzales

# **Treasurer** Dick Brockett

#### **Directors**

Pete Slagle Larry Sikma Mike Wever

Thank you to all our Directors for their time and effortand for volunteering to serve our community. All Directors have agreed to serve another one year term.

#### Covid-19

The current Covid-19 Pandemic and Governor Newsome's Proclamation have been quite a challenge for everyone. Numerous businesses remain closed in Arnold and Health awareness practices are evident. Please follow the current mandated guidelines to limit infections so everyone can remain safe and healthy. Be smart, stay apart, stay home, wear a mask and wash your hands!

#### **MPOA Insurance Broker**

Our MPOA Insurance Broker: Next Step / William Yates has helped numerous members obtain coverage on their properties. His phone number is 925-818-4500.



#### **Call for Candidates:**

Our Bylaws call for our Board to consist of 7 Directors and they may serve consecutive terms. The term of office at this time is one year and all our current 7 Directors are up for re-election and they have all agreed to continue to serve the community. Thank you to all our Directors for their time and efforts on the Board.

MPOA property owners may run for office to be voted on by the membership at our July 11 Annual Meeting. Interested members who would like to volunteer, please contact our Manager. NOTE: The Annual Meeting is subject to cancellation depending on the Governors stay at home Mandate currently under review. Updates will be posted on our website: meadowmontpoa.com.

#### White Pines Park & Lake

White Pines Park and Lake is our wonderful community public park on Blagen Rd in Arnold. The Lake was just opened to limited public use by CCWD with some restrictions being enforced.

#### **Frog Jump Cancelled**

The Annual Calaveras County Fair and Frog Jump was cancelled for 2020 due to the Covid-19 Pandemic



Big Trees Fitness on HWY 4 is offering a 30% Membership discount to all MPOA Owners. They will have a Hair Salon, Massage and offer a swimming pool, racquetball court, weight training and outdoor concerts this summer. Call 795-9965 for more information.

#### 2020 Annual MPOA Membership Meeting and BBQ



The Board of Directors of Meadowmont Property Owners' Association invites you to join them at our Annual Membership Meeting and BBQ on Saturday July 11th, 2020. Registration begins @ 10:30am and the gavel drops @ 11:00am. The agenda will be posted on our website: meadowmontpoa.com. Our meeting will be held at the Lion's Club Grove in White Pines Park ... followed by a great, free BBQ Lunch, catered by Big Boy's BBQin'. The menu will include a Hamburger or Hot Dog. green salad w/Italian dressing, potato salad, baked beans, apple pie, an assortment of sodas or water



### 4th of July Parade

The Arnold HWY 4 Fourth of July / Independence Day Parade should be held on July 4th this year. A final decision on cancelling this event is under review.





#### **FIREWISE USA**



MEADOWMONT POA has been confirmed as a Participating site with Firewise USA. This is due to the efforts of numerous volunteers over the years. Share this with your Insurance provider as it shows our commitment to fire prevention. Our Mill Woods Neighbors, the NFS and local volunteers just completed a major clearing effort and fire break which travels behind Meadowmont. Major efforts continue in the Big Trees area in order to surround Arnold with fire breaks.

#### **VIP Program Cancelled**

The Annual VIP property inspection program for this year has been cancelled by Cal Fire (Improved Properties) and EPFD (Unimproved Lots) Property owners are still required to keep their lots clean of forest debris, dead trees and limbs and follow the clearance Guidelines of PRC 4291. Being in compliance is important for fire prevention and required by your Insurance carrier. Violations may affect your Insurance and also negatively affect your neighbor's coverage. A current list of Lot Cleaners is posted on our website! All properties are subject to inspection, year around, and members can be notified to correct violations in order to comply with MPOA CC&R and PRC 4291.







**ART (Arnold Rim Trail)** 

If you like to hike, try the Arnold Rim Trail that travels behind Meadowmont. It is a trail that travels from the Logging Museum to Sheep Ranch Rd. You may visit their website at arnoldrimtrail.org. for their schedule of hikes and events. They now have a new trail map on their site for download. Access to the trail is along Fairway Dr. & Cedar Center. Signs are now posted on the trail directing you. Please follow social distancing guidelines be smart, stay apart.

#### **Please Share the Road**



Please obey the 25mph speed limit on all our residential roads in the Community. County Roads are plowed by the County and they are supposed to maintain the drainage culverts except for the culver under your driveway which is a property owner's responsibility. Call 209-754-6402 for any road repairs, show removal and signage. Vehicles please share the roadway with pedestrians, bicyclists, skateboarders, dog walkers, children at play, and others ... not to mention, wild animals, large and small!!! With hilly crests, curves and trees blocking visibility, excessive speed is DANGER-OUS!!!

# **Emergency Air Lift Helicopter Flight Insurance**



If you own property or have a legal residence in the Ebbetts Pass Fire District, you do not have to pay for EPFD ambulance service as it is paid for in your property taxes. If, you have an Emergency and you have to be "MEDI FLIGHTED" out, it may cost many thousands of dollars (\$20K or more) and not all, if any, medical insurance companies pay for that service.

REACH/CALSTAR provides coverage for as low as \$50.00 per year, per household, to cover air ambulance service. You can contact Reach/Cal Star at (888)-207-5433 or www.calstar.org, to see if you may want to participate in their program. Let them know you are a Member of MPOA! It's a good idea!

#### Refuse Removal/Recycling

Avery Transfer Station off Highway 4 is Free for property owners and there is also a Cal Waste Recycle Dumpster, 24 hours a day, 7 days a week, at their office on Blagen Road.

Formal ID checks are now taking place at the Avery Transfer Station. Dumping is restricted to residents that have proper identification and/or vacation renters who must produce a copy of their rental agreement at the gate. Please call the Avery Transfer Station for additional information at 209-795-3222. Closed Wed. & Thurs. Calaveras County has been notified that they are not meeting the State mandated recycling requirements. Everyone is encouraged to use the transfer station for recycling or curbside weekly refuse and bi-weekly recycling removal services. This service is available through CAL-WASTE who offers their customers an annual free dumpster for landscaping debris. Please call them at 209-795-1532 for more information.



#### **Spring Lot Cleaning**



In the Spring when snow is gone, there is always a concerted effort to bring our properties into compliance with California Public Resources Code (PRC) 4291. But don't forget, compliance with PRC 4291 is required 365 days a year! California Department of Forestry and Fire Protection have provided us with the following information:

If you don't clear around your home, Mother Nature may do it for you, and with a heavier hand than you might have used. Remember the recent Fires?

Fire moves just like water – but in the opposite direction: The steeper the slope, the faster it moves upward. Fire needs fuel to continue moving. Remove the fuel, the fire will stop. BUT: fires can "spot" a mile or more ahead of themselves through burning embers carried on the wind. You may not be able to keep fire off your property but you can reduce its effects by reducing the amount of vegetative fuels around your home.

Flame length and height will be at least 3 times the height of whatever is burning, becoming even longer in hot weather, still longer when it's windy (tall flames will bend over in the wind, parallel to the ground), and longer yet on slopes (the steeper the slope, the longer the flame).

Separate and space your plants with worst-case flame lengths in mind: Separate short plants from overhanging limbs by at least 3x the height of the short plant. On flat or gentle slopes, separate shrubs by a distance of twice their height, and tree canopies by 10 feet. Double these distances on moderate slopes; triple them on steep slopes.



#### **Spring Lot Cleaning Continued**

To retain a continuous tree canopy (branches of one tree touching branches of another), or if there are ground covers such as mountain misery (bear clover) beneath your trees, remove limbs up to 1/3 the height of the trees, to a maximum of 15 feet.

Green plants will burn. Many green plants are extremely flammable. Drought-tolerant and native plants usually contain large amounts of pitch. resin, and dense, dry, flammable twiggy material or thatch (especially evergreens such as juniper, rosemary, and lavender) - keep these low and full of fresh green growth with frequent trimming. Remove dead limbs and twigs from manzanita. Prune pine, cedar, oak, and other trees. Thin and separate clumps of brush to reduce their flammability and slow the spread of fire. Replace flammable plants with fire-resistive plants: Fire-resistive plants have watery sap, little flammable material, and open, airy growth. Plants that provide fruit, or flowers for bouquets are usually fire-resistive.

Overcrowded saplings will never become real trees: Dozens of seedlings growing in a few square feet harm large trees and will always remain skinny, unhealthy sticks. Look at normal mature trees and thin accordingly. Eliminate ember-catchers: Sparks, firebrands, and burning embers may blow miles from a wildfire and rain down for hours. These will land on, under, and around your house in any place that rain, snow, leaves, and pine needles fall. During fire season, frequently check and clean all nooks and crannies, especially on roofs and gutters; on, under and around decks, porches, stairs, deck furniture, potted plants, storage areas, and vehicles.

Move woodpiles as far as possible from buildings, trees and power lines; at least during fire season. Surround with 10' of cleared area and cover with fire resistive material, securely tied down. Flying embers from wild-fires can easily burn through plastic tarps and ignite woodpiles, creating an inferno beside your home.





#### **Spring Lot Cleaning Continued**



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Would pets survive if you weren't home? Could your home stand alone without firefighter protection? A fast-moving fire may reach your home before firefighters arrive. Intense heat and heavy smoke from vegetation burning near doghouses, kennels, corrals and barns can kill your furred or feathered friends. Clear around your pets' areas the same as you would clear around your own home.

For more information on Public Resources Code (PRC) 4291 and making your home safer from fire, visit these websites:

www.fire.ca.gov www.firewise.org

www.firecenter.berkeley.edu/toolkit or contact your local CAL FIRE Station or the CDF Tuolumne-Calaveras Unit Fire Prevention Bureau at 209-754-3831.

We all experience downed trees, limbs and pine needle debris that will need to be removed in order for our lots to be in compliance. CAL-FIRE (209-795-1542) supervises the cleaning of improved lots and Ebbetts Pass Fire District (209-795-1646) is responsible for vacant lots. PG&E continues to remove trees they have felled.



#### **Spring Lot Cleaning Continued**

Members may choose to work with their neighbors, hire a chipper and trailer and remove their debris with a group effort. Some residents like to pile and burn their debris. Please visit the CAL-FIRE website for information on how to safely burn your yard debris and burn permit requirements.

No smoke piles please, keep your debris burning! Burn permits are required year round, during the periods that burning is allowed. There are specific rules for burning which must be followed at all times and are the responsibility of the property owner.

There are approved burn days and you can verify these dates by calling 209-754-6600. Cal Waste 795-1532 can also provide you with a dumpster. The dumpster is free if you have curbside pickup! Millers on HWY 4 should take yard waste. Rock Creek 754-6403 is available for dumping and recycling as is Red Hill 736-2144. A list of yard waste removal and tree removal services can be found on our website.

#### Calaveras Tree Mortality Tree Removal Cost Share Assistance for Seniors

The Calaveras Foothills Fire Safe Council has grants to assist owners in tree removal costs. Call 209-728-8785 to qualify and receive benefits from their program.

#### PG&E

PG&E continues to remove and trim trees along the roadway along with the County. Power outages may occur during fire season when conditions are determined to create a hazard.

Garage Sales..... Garage Sale Today

As a reminder, if you are having a Garage Sale, please take down all signs and notices once your sale is over. Your help to keep our subdivision neat and clean is appreciated.





#### **MPOA Property Inspections**

Every year, a small group of dedicated volunteers have inspected all 1,421 lots in Meadowmont, Although "VIP" inspections may not take place this year, MPOA volunteers may still conduct inspections to make sure properties are in compliance with MPOA CC&R and California Public Resources PRC Code 4291. Although inspections may not take place this year, the code requires 100 feet of defensible space and reduced fuel zones around buildings. The requirements are clearly described in their brochure, "Make Your Home (And Community) Fire Safe." In addition to peace of mind, those in compliance avoid steep fines and court appearances. Clearing your property of fire fuels can make the difference between having your home destroyed or passed over by fire. It also protects your neighbors. A home fire 2 years ago destroyed the Home but their lot was so clean it prevented the fire from spreading to neighbor's homes! Defensible space works! Follow these links for information on how to be in compliance:

#### **Improved Lots:**

http://meadowmontpoa.com/wp-content/uploads/2016/05/Cal-Fire-4291.pdf

#### **Unimproved Lots:**

http://meadowmontpoa.com/wp-content/uploads/2016/05/Unimproved-Lot-Clearance-Regmts.pdf

#### Annual Assessment NOTICE Enclosed in this Mailing

The 2020-21 Pro Forma Budget has been approved and the Assessment will remain at \$24.00 per year, per property effective July 1, 2020. Payment is due on July 1, 2020 and becomes delinquent on 8/1. Checks only please. Late payments are subject to a \$10 late fee plus 1% interest monthly on your outstanding balance. The 220-21 Pro Forma Budget and Annual Disclosures are included in this mailing. Full documents are also available on our website.

# Local Contacts & County Information

A list of local contacts and County information can be found on our website. There is also a link to our Supervisor, Merita Calloway for her Newsletter with current info.

#### MPOA COMMITTEE INFO Building Review Committee (BRC)

Per our CC&R, ALL exterior improvements to your property requires PRIOR approval from the Association before any work being started. All exterior improvements DO require approval including fences, decks, sheds, driveways and all exterior additions & improvements. The form to request approval for this and for tree removal can be found on the first page of our website.

#### **TREES**

Per the CC&R All tree removal requires prior approval from MPOA. Our application Request form can be found on our website. Failure to get approval can result in a fine of \$500 per tree!

#### **Signs and Junk Committee**

Our Signs and Junk Committee requests that Political signs & banners be removed promptly when the election is over. Construction signs should be removed when the job is done and Real Estate signs when escrow has closed. Thank you for helping control sign pollution and please keep your property neat and clean from refuse and debris. Address signs are required and are very important during an emergency! Reflective signs are available at the Sheriff Sub Station in the Shopping Center office.

#### **PET WASTE**



Please be a good neighbor and clean up after your pets! Pet waste can build up and become unsanitary and a smelly nuisance. Carry a waste bag with you when walking your pet. Remember to use a leash and control your pet at all times. THANK YOU!

Noisy pets and animal violations should be reported to:

Calaveras County Animal Services 209-754-6509

#### 2020-21 PRO-FORMA BUDGET & ASSESSMENT NOTICE

May 2020

Dear MPOA Member:

Pursuant to the approval of the 2020-21 Pro Forma Budget by the Board of Directors, the following Assessment information applies for Fiscal 2020-21: (July 1, through June 30th)

The approved 2020-21 Pro Forma Budget provides for <u>No increase</u> over the Assessment level used to fund the 2019-20 Budget. Effective July 1, 2020 the <u>Annual Assessment</u> will be \$24.00, per property, per year.

The Board has been careful in managing the Association's expenses during 2019-20. It is hoped that after carefully reviewing the enclosed Pro-Forma Budget and Annual Disclosures, property owners will support the 2020-21 Budget so Operating expenses are funded properly. The Association has no Reserve Components. This packet is important for Member property values and will also ensure that MPOA will be an attractive investment for lenders and prospective buyers.

Invoices will be mailed to all property owners in June 2020. Assessments are due on July 1, 2020 and delinquent if not received before August 1. Late payments are subject to a \$10 late fee and interest of 1% per month on the unpaid balance. Everyone's prompt payments will be appreciated for the efficient operation of the Association.

Respectfully submitted, Board of Directors and Management

#### Encl.

2020-21 Assessment Notice 2020-21 Annual Budget Report 2020-21 Annual Policy Statements Spring 2020 Newsletter VIP Inspection Information 2020 Annual Meeting / BBQ Notice

# Meadowmont Property Owners' Association, Inc. Insurance Coverages April 2020

Coverage	Carrier	Broker	Policy#	Limit	Ded	Expires
Liability	Atain Specialty	Next Step	CIP 351002	\$1M/\$2M	\$500	04/16/2021
D&O	Navigators	Next Step	NY18DOLV03845NV	\$1M	\$5,000	11/25/2020
Umbrella	Great American	Next Step	UM30130955	\$2M/\$2M	\$0	04/16/2021
Fidelity & Crime	Continental Casualty	Next Step	618837304	\$100K	\$250	04/16/2021

Next Step Insurance Solutions P.O. Box 641723 San Francisco, CA 94164 CA Lic. # 0B70963

Bill Yates

925-818-4500

wyates@nextstep-ins.com

# Annual Budget Report 2020-2021

§5300(b)(1): The approved 2020-21 Pro Forma Budget is included in this mailing

§5300(b)(2) / §5565: Summary of Association Reserves / NA / \*MPOA Has no Reserve Components hence no funding is necessary.

§5300(b)(3) / §5550(b)(5): Summary of Reserve Funding Plan / NA \*

§5300(b)(4): Statement to defer Reserve component repairs: NA \*

§5300(b)(5):

<u>Special</u> <u>Assessment</u> - The Board of Directors do NOT anticipate a Special Assessment at this time. Updates on this item, if any, will be included in the Monthly Board Meeting Minutes.

**Emergency Assessment** - The Board of Directors do NOT anticipate an Emergency Assessment at this time. Updates on this item, if any, will be included in the Monthly Board Meeting Minutes.

§5300(b)(6): Statement of Methods for Reserve Funding / NA \*

§5300(b)(7) / §5570(b)(4): See attached

Association Reserve Study Calculation Procedures NA \*

§5300(b)(8): The Association does not have any loans.

§5300(b)(9): Summary of Insurance Coverage with Disclosure Statement See below

§5300(e) / §5570: Assessment & Reserve Funding / NA \*

## INSURANCE DISCLOSURE

The recommendations of the Association's Insurance Agent are followed when placing liability coverages. The Association's policies do meet the minimum limits as required by Civil Code 5805. Therefore; generally, individual owners can only be liable for their proportional share of any Emergency or Special Assessment levied to pay the amount of a judgment or court order, which exceeds the limits of the Association's coverage. It is recommended that owners purchase coverage on their individual Homeowner's policies to cover this exposure

#### OWNER'S INDIVIDUAL LIABILITY POLICES AND LOSS ASSESSMENT COVERAGE

It is very important that members explore their own risks with a knowledgeable insurance agent and purchase coverages to protect you from any liability or loss occurring on your own lot. Owners should also be aware of the exposure from damages or loss on the common area and/or any exclusive use common area that may result in an insurance gap in coverages between the Association's coverage and your own. We also strongly recommend that you inquire about Loss Assessment Coverage. The cost of an endorsement for loss assessment is very minimal and provides protection to individual owners for any extraordinary Association loss that may result in a special or emergency assessment to members for damages in excess of the Association's coverage. Individual homeowners are encouraged to obtain Loss Assessment Coverage for earthquake/flood damage, particularly in light of policies, which are now available, by participating insurance carriers, which have joined the California Earthquake Authority.

#### STATUTORY DISCLOSURE

The summary of the association's policies of Insurance provides only certain information as required by subdivision Section 5310(a)(7) of the Civil Code and should not be considered a substitute for the complete policy terms and conditions contained in the actual policies of Insurance. Any Association member may, upon request and provision of reasonable notice, review the Association's Insurance policies and, upon request and payment of reasonable duplication charges, obtain copies of those policies. Although the Association maintains the policies of Insurance specified in this summary, the Association's policies of Insurance may not cover your property, including personal property or, real property improvements to or around your dwelling, or personal injuries or other losses that occur within or around your dwelling. Even if a loss is covered, you may nevertheless be responsible for paying all or a portion of any deductible that applies. Association members should consult with their individual insurance broker or agent for appropriate additional coverage.

## More Disclosures & Statements Enclosed with Newsletter.

## Meadowmont Property Owners' Association, Inc. Fiscal Year 2020 - 2021 Pro Forma Budget July 1, 2020 - June 30, 2021

	Annual Budget
Ordinary Income/Expense	
Income	
Dues 20-21	28,320.00
Investments	
Interest-Savings, Short-term CD	252.00
Total Investments	252.00
Other Types of Income	
FINES	0.00
Total Other Types of Income	0.00
Program Income	
Late Fees	1,200.00
Transfer Fees	5,100.00
Total Program Income	6,300.00
Total Income	34,872.00
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Expense	
Business Expenses	
Bank Fees	24.00
Business Registration Fees	35.00
Total Business Expenses	59.00
Contract Services	
Accounting Fees	350.00
Legal Fees	2,400.00
MANAGER	9,600.00
Website Maintenance	695.00
Total Contract Services	13,045.00
Facilities and Equipment	75,51515
Lot Clearing & Maintenance	750.00
Rent, Parking, Utilities	250.00
Total Facilities and Equipment	1,000.00
Operations	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Postage, Mailing Service	2,371.00
Printing and Copying	3,900.00
Supplies	200.00
Telephone, Telecommunications	528.00
Total Operations	6,999.00
Other Types of Expenses	-,
Donations	250.00
Insurance-Bond	483.00
Insurance-D&O	4,067.00
Insurance-Liability Umbrella	2,264.00
Insurance - Liability	4,745.00
Memberships and Dues	60.00
Total Other Types of Expenses	11,869.00
AnnualMeeting/Picnic-Net Cost	11,000.00
Annual Meeting BBQ Costs	1,750.00
Annual Meeting Park Use Fee	150.00
Total AnnualMeeting/Picnic-Net Cost	1,900.00
Total Expense	34,872.00
Net Income	0.00
NET HICOMIE	0.00



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