



**Sonoma Pines Homeowners Management Ltd.
Board Meeting Minutes
November 7, 2019**

| NAMES | PORTFOLIO | REPORT TO COUNCIL FOR: | PHONE | EMAIL ADDRESSES |
|---------------|---------------------------|---|--------------|-----------------------------|
| David Reid | Board Chairman | <ul style="list-style-type: none"> ▪ WFN, Coldwell Banker, Pihl Law, Maintenance Committee | 250-826-3751 | davidr.strata@gmail.com |
| Brenda Evans | Vice Chairman & Secretary | <ul style="list-style-type: none"> ▪ Communications & Landscaping Committee | 403-803-4334 | bevanssonomapines@gmail.com |
| Greg Marshall | Director | <ul style="list-style-type: none"> ▪ Safety & Security Committee | 403-852-4095 | gregmarshall@gmail.shaw.ca |
| Michael Trenn | Director | <ul style="list-style-type: none"> ▪ Irrigation & Insurance Committee | 250-768-7207 | matrenn1@gmail.com |
| Tom McEwen | Director | <ul style="list-style-type: none"> ▪ Clubhouse & Social Committee | 250-768-3439 | tommcstrata@gmail.com |
| Terry Cross | Treasurer | <ul style="list-style-type: none"> ▪ Finance Committee | 250-768-3172 | terrycross.sp@gmail.com |

| NAME | PORTFOLIO | PHONE | EMERGENCY | EMAIL |
|----------------|----------------------|--------------|--------------|-----------------------------------|
| Mike Makin | Strata Manager | 250-860-1411 | 250-860-1411 | mmakin@kelownarealestate.com |
| Katelyn Peters | Unlicensed Assistant | 778-754-7929 | 250-860-1411 | smassistant@kelownarealestate.com |

Past minutes of meetings may be found on the Sonoma Pines Website at www.sonomapines.info

Location: Clubhouse, 3999 Sonoma Pines Drive, Westbank, B.C.

Call to Order

The meeting was called to order by David Reid at 9:00 a.m.

Attendance

On behalf of Sonoma Pines Homeowners Association:

Present: David Reid, Terry Cross, Tom McEwen, Michael Trenn

Absent: Brenda Evans, Greg Marshall

On behalf of Coldwell Banker Horizon Realty: Mike Makin, Katelyn Peters

- 1) **Approve the Agenda:** There were no new items added at the time of the meeting and there were some items that were in camera:

MOTION: The agenda to be approved as amended.

Seconded and CARRIED with all in favor.

- 2) **Previous Minutes:**

MOTION: The minutes for the Board Meeting of October 3, 2019 be approved.

Seconded and CARRIED with all in favor.

- 3) **Correspondence:** There were no outstanding correspondences at the time of the meeting other than what is discussed in other parts of this agenda.

- 4) **Committee Reports:**

- a) **Clubhouse Committee:** There was nothing new to report from the Clubhouse Committee at this time.
- b) **Communication Committee:** There was nothing to report from the Communication Committee at this time.
- c) **Finance Committee:** A report has been attached from the Finance Committee.

MOTION: As recommended by the head of the Finance Committee, be it resolved that the Board approves the September 2019 financial statements.

Seconded and CARRIED with all in favor.

- d) **Insurance Committee:** A report has been attached from the Insurance Committee.
- e) **Irrigation Committee:** A report has been attached from the Landscape Committee.
- f) **Landscape Committee:** A report has been attached from the Landscape Committee.
- g) **Maintenance Committee:** A report has been attached from the Maintenance Committee.
- h) **Safety & Security Committee:** There was nothing new to report from the Safety & Security Committee. The next Safety & Security Committee meeting has been scheduled for some time in November.
- i) **Social Committee:** The Social Committee is posting their new calendar on the Sonoma Pines website and is introducing bingo as a new addition to their monthly events.
- j) **Welcome Committee:** There was nothing new to report from the Welcome Committee at this time.

- 5) **Community Services Coordinator Report:** A report has been attached from the Community Services Coordinator detailing some of the issues that he has been dealing with during the past month.

- 6) **Alteration Agreements**

MOTION: The Board denies the following new alteration application.

Seconded and CARRIED with all in favor.

- a) **2084 Candalera Place:** The installation of the front exterior door has been denied. The Board does not want to set the precedent by letting homeowners' install non-standard front doors which could set precedent resulting in more radical doors in future.

- 7) **Old Business**

- a) **Efflorescence Issue:** A proposed letter to Rykon regarding the efflorescence issue asking for an updated was discussed by the Board. It is intended that a letter will be sent to Rykon sometime in the next few weeks.

8) New Business: There was no new business added to the agenda at the time of the meeting

The Board took a short break at 10:10am

9) In Camera: There was an in camera discussion with no decisions reached.

10) Termination

The meeting was terminated at 10:39am

11) Next Board Meeting

Board meetings are generally held on the first Thursday of every month; at 9:00am. Owners are welcome to attend these meetings as observers. Homeowners wishing to address the board should submit a request to Coldwell Banker 2 weeks in advance of the meeting in order to be added to the agenda.

The next Board meeting will be **December 5th, 2019.**



SONOMA PINES

Sonoma Pines Homeowners Management Ltd.

Finance Committee Meeting Minutes

Location: Sonoma Pines Clubhouse, 3999 Sonoma Pines Drive

Date and Time: Monday October 28, 2019 9:00 am

Attendance: Terry Cross, Bill Dartnell, Brian Diemer; missing Roy Evans

Minutes Prepared by: Terry Cross

1. Old business from the Finance Committee meeting reviewed.
2. The September Financials were reviewed and accepted by the Finance Committee. We will move that the Board accept the September Statements.
3. The Finance committee will meet to review the procedures of comparing budgets to actual expenses in preparing yearly budgets and how it should relate to the financial statements.
4. The SP investments were reviewed to discuss upcoming reinvestments.
5. Meeting adjourned



Sonoma Pines Home Owners Management Ltd.

Minutes From

Home Owners Insurance Committee Meeting September 30th, 2019

Date and Time: September 30th 2019 – 1.30pm, Clubhouse Boardroom

In Attendance: David Reid, SPHOA - Mike Trenn, SPHOA - Dave Michie, SPHOA
Leanne Stier, BFL Canada, Mike Makin Coldwell Banker

Insurance Committee Mandate

This is a new Committee that has been created on behalf of the SPHOA, with the intention of assisting Coldwell banker to Research, Investigate and Procure a Timely, Cost Effective and Complete Coverage of the Home Owners Insurance required for our Community.

Purpose of September 30th Meeting

- This meeting with Coldwell Banker and BFL has been requested by the Insurance Committee to review our current Home Owners Insurance Policy relevant to the historical data of last years major Increase in our policy cost, and what actions could possibly be created to possibly reduce the cost of our insurance cost in the future and create an understanding of our options if this is not possible.

Agenda / Discussion points

Historical information/discussion, why did we receive such a large increase in insurance cost last year?

- **WFN Land, why is this relevant?**
 - o Leanne (BFL) explained that fewer Insurers' are interested in dealing with least property's on Native land, in the past they have had less than great experiences, and with the bands leaning more towards self-government, this is not expected to improve.
- **Strata Qualifications, Floods, and other typical Strata Grouping?**
 - o It was also explained to us that we, as a Strata, are grouped globally and the fact that most other Strata's have had many more claims related to floods, sewer backups, property damage and fire claims, make it difficult to separate Sonoma Pines as stand alone community with little to none of the above risks. We feel there should be



2.

exceptions to a community such as ours, that is not a high rise, are totally owned units with exceptional maintenance and preventative measures in place to avert most of the common claim items. (more on that further in the minutes) All of these items and the fact that fewer insurance companies are interested in issuing policies to Strata Developments contribute to the higher premiums we have realized.

- **Previous Claims?**

- Yes, we have had in years past, 3 claims. One property damage in 2014, one pond retaining wall collapse in 2016, and one Residence Fire 2017. All these claims have a 5 year shelf life, which means that after 5 years they fall off our ledger, and without further major claims, our premiums could be reduced.

- **World Issues?**

As we have all witnessed in the last few years, all of the world's major insurance companies have taken big hits from tragedies such as floods, fires, storms, tariffs, and increased replacement costs. This all, unfortunately, has led to increased cost and risks for the insurance companies that we have unfortunately inherited.

- **Deductibles?**

Our deductibles for large items such as fire, flood and sewer backup increased last year from \$ 10K TO \$25K, unfortunately this was mandated by the insurance companies, not at our request. We have asked BFL to provide us options for further increases to our deductibles that could lower our premiums. These options will be reviewed prior to our next policy renewal to analyze if it is a practical approach.

New Business

Property Assessment

- **Who initiates the Property Assessment?**

- The Property Assessment is a requirement of the Strata Policy Act, and must represent 100% of the Replacement Cost. Which in our case is \$ 180,987,024.00. Keep in mind this is for our Common Property, and Multi Family Homes. Does not cover the cost of Single Family homes which are insured by the owners.



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- **When does it get Done?**
 - o It is fully assessed every 3rd year, with an annual review to make sure there has been no large difference in the assessment.
- **Who performs the assessment?**
 - o The assessment is performed by an Independent Agency, our last assessment was performed by Kent- Macpherson. It is requested by our Property Managers, Coldwell Banker, and paid for by SPHOA.

Timing of Re-application

- **As we all know last year's process was extremely stressful, we were just hours away from our policy expiring with no new policy in place. This cannot happen again!!**
- **When is the earliest that the reapplication can happen?**
 - o It has been stated that as an industry standard that the renewal process starts 60-90 days before the renewal date. Our renewal date is March 31st 2020. This time line, and the fact that that there is little competition in the Strata Insurance Business, literally puts the insurers in the driver's seat and the expected policy holders at risk, so our bargaining strength is nominal at best. We have asked BFL to expedite the process this year, either by an earlier deadline, or with additional staff so we can have a policy in our hand for review prior to the 11th hour.

-Explanation of the process. Who in industry is approached?

- The process of insuring a community the size of Sonoma Pines is a very complicated process. Our current policy is actually insured/covered by 25 different insurance and re-insurance companies, some of which are, AIG, Allianz, Lloyds of London, Chubb Life, Das, Economical, Great American, Liberty International, and many more. Just a note, Co-operators, who were a big player in strata insurance in the past have pulled out of this market.

The major insurance companies are approached by BFL with a description of what Sonoma Pines is all about with regards replacement cost, location, type of insurance required, expected deductibles, type of construction of residences, risks, and past claims.

The approached Insurance companies then go out to their prospective sub insurers for quotes of coverage percentages, and appropriate cost of such coverages.

It is then back in BFL, s hand to pull together the information collected to access that we are infact totally covered, and that we are getting good value for the cost of the policy. As mentioned prior, we are somewhat at the mercy of the industry related to today's industry costs.



4.

Next Steps/ Options/ Discussion items

- **What does next year look like regarding our policy cost?**
 - Leanne expects to have a better feel of next year's policy costs by the end of this year, it is still a volatile market, but first glance indicates no excessive increase, but time will tell.
- **What can SPHOA do to assist if anything in the process.**
 - It became apparent to the committee thru discussion that a lot of the typical claims issues that give Strata's a bad name in the market place are either nonexistent or better managed in Sonoma Pines by our actual construction methods and continuing maintenance processes.
 - We committed to create a list that BFL can use for possible consideration by prospective Insurers.
- **Is there any advantage to the Strata Board being involved in the Claims process?**
 - It is the opinion of BFL, that they now have a very proficient and experienced Claims Management team. But are obviously open to any observations or concerns brought forward by a council member.
- **How do we get some understanding that we are not your typical Strata?**
 - See question 2 above.
- **Can we break up our community into smaller pieces that would be more palatable to underwriters?**
 - No, this is not possible, according to BC Strata Act the entire community must be covered by one policy, that covers 100% replacement cost. Any variance to this act would not be acceptable.
- **Other Strata's situations, relevant to major increases**
 - All Strata's last year experienced the same issues with regard to increased cost and lack of insurance company's willing to cover such buildings. In fact, there was a Strata not far from us that did not have coverage for a duration last year due to the unwillingness of insurers to provide coverage at a reasonable rate. It was confirmed by Coldwell Banker that many of the Property's they manage experienced the same situations last year.

Open Discussion.

It was noted by Mike Makin of Coldwell that they had approached two other Insurance Companies last year with the hope that we would have 3 independent quotes to review prior to our policy expiring. Both of those firms pulled from the process, they both indicated the lack of insurance companies that were interested in entertaining the risk of Strata Insurance Coverage.

It was also noted by Mike, that he thought BFL did a masterful Job of bringing in the appropriate Policy that we required considering the unrest in the markets.

As stated in the opening paragraphs, the intent of this Insurance Committee, is to not only assist BFL and CB in the procurement of the appropriate insurance coverage for our community, but to also come to an understanding of our coverage and be confident that we have this insurance, considering the market conditions, in place at a reasonable cost. We believe that we have achieved those goals.

We will be continuing this process thru out this year towards our policy renewal in 2020.



Irrigation & Water Conservation Committee

MONTHLY MEETING MINUTES

October 21st 2019 AT 3999 SONOMA PINES DRIVE

Present: Gary Sears, Brent Voss, CSC Blake Elsasser, Mike Trenn, (chair)

1. Call to Order:10:34 am
2. Adoption of September 23rd, 2019 minutes M/S/C
3. Old/Unfinished Business.
 - a. 2019 Evergreen Contract (Capitol program)
 - i. No more battery clocks removed this month – total removed - total 14
 - ii. 2 Battery clocks replaced (total 9 reused this year)
 - iii. Multifamily Programming Guide provided by Asahi -- Copies will be provided to the committee this week. (mapping of changes has not been updated yet. Blake to ask Kevin to provide updates)
 - iv. Plan for the rest of the season.
 1. Environmental sensor to the irrigation system around the clubhouse. \$1000 for an update here. Committee agrees to go ahead with the installation – to be installed in 2020 prior to irrigation season.
 2. Review invoices – plan for capital project in 2020.
 - b. Watering schedule – Blow out started October 18 on common property.
 - c. Standardized list of materials – Seacan is installed. Storage space for shut offs etc., is now available. Discussion on assignment of keys and responsibilities took place. Further discussion required.
 - d. Updating our mapping. – Del Mar and Candalera Lane and Candalera Place. A walk through was undertaken October 10th and 16th. Sprinklers, valves and irrigation lines located and mapping is underway.
 - e. Water breaks and repairs report – Blake to update/report on this and provide report prior to the next board meeting. (Recommendation on replacement or repairs for remainder of 2019?)
 - f. Non functioning meters. See item 4.b under new business.
4. New Business
 - a. Battery clock removal investigation on Sonoma Pines Drive around the clubhouse area was undertaken. Valves need to be inventoried so that we can confirm wiring requirements. Work to be done this fall if possible. Work plan to be reviewed with Doug of Evergreen.
 - b. Correspondence from WFN regarding non reporting meters. WFN has indicated they would like to provide new meters to the residences they have no metering information for, early in 2020.

RECOMMENDATION TO THE BOARD. Committee recommends that the correspondence received from WFN regarding meter installations in 2020 be referred to SPHOA Board for review and action.

- c. Year end review meeting with Asahi. Asahi to be asked to come to our November 25th meeting to discuss: Overview of 2019 irrigation season. Clock reprogramming for 2020; Test project for dethatching/aeration – Solano Place (4143-4141) and Pine Vista (2293).

5. Adjournment at 12:18 am

Next Meeting – November 25th at 10:30?

**Sonoma Pines Homeowners Association
Landscape Committee Meeting
Tuesday, October 8, 2019
11:00 am, SP Clubhouse**

Present: Brenda Evans, Dagmar Leuenberger-Swift, Blake Elsasser, John Fawcett

Minutes

Approval of previous minutes

Expenditures to date

- None other than our contract costs.

Customer Service Coordinator Report

- Trees along the property to Sonoma Pines from Peters Road have been or will be taken down shortly.
- The remainder of the mulch from the springtime purchase will be used to clean up some garden beds especially along corners of Sonoma Pines Drive and the cul de sacs.
- Four dead trees from our community have been removed by Blake.

Oval Garden

- The garden will be winterized next week. Blake had an electrician the open electrical sockets behind the oval garden. While electricity is still available for lights on trees, etc., the sockets are now safe.
- October 15 will be the last lawn cutting for the season. Blow out for irrigation system will begin after that.

New Business

- The Landscape Committee is looking for new volunteers for various committee projects.
- An in depth and investigative conversation was held regarding our plans for going forward with landscape concerns in the community. All ideas and opinions were expressed, and the frank conversations benefitted all the committee members. We will continue to gather ideas and/or more questions

to begin the development of our 5-year plan for the landscape and features of our community.

Old Business

- See above.

Next meeting date – TBD



Sonoma Pines Home Owners Management Ltd.

Maintenance Meeting October 23rd, 2019 Minutes

Date and Time: Oct 23 2019 – 9.00 am

In Attendance: David Reid, Bob Nichol, Blake Elsasser, Ken Smith, Terry Cross, Vern Sarver, Ver Valan

Absent: None

Old Business Review

Preferred Contractors list

- List is complete and posted on the SPHOA Website

Multi Family Decks Surfaces

- we were given a list of home owners that have identified there homes have issues with the deck surfaces, a few have cuts to the surfaces, and a few have what could be call premature failure of the surface materials. (Excessive Fading)We're in the process of identifying the manufacturer of these decks surfaces and attempting to get them to come to the community and review these issues
- It has become increasingly difficult to get any company to assist in the review of these deck surfaces, a part of the September 19th Home inspections, these decks were again reviewed.
- At a minimum, the decks that have visible cuts and or damage , will be repaired this season, the excessive fading issues will need further review and restoration plan developed and funding request for repairs will happen next spring.
-

Fence Repairs, replacements and painting

- The majority of fence repairs have ben completed for the season, Vern is completing some repairs in the upper RV lot, and all of the expected repairs for this year will be complete.

We have contracted out the painting of our required fences this year, this has proven to be both successful and economical, and will probably be our preferred procedure going forward.

House Painting

- The scheduled house painting for this year is complete, there was two complete duplexes painted, and on one residence had only the South West exposure painted due to excessive premature fading.



2.

Wood Trim Staining

- There was no requirement for Wood House Trim Staining this season, a rotating schedule for trim painting will again be reviewed next spring.

- Gutter Cleaning

- the Gutter Cleaning will be done this fall, the maintenance committee have done a comprehensive review of the present conditions of our gutters and have comprised an extensive list for the tender of this work.

- a company has been selected and will commence gutter cleaning first week of November.

- some residents will require a further cleaning in the spring due to the large trees adjacent to some of our homes. We have not done this in the past, but thru conversations with many residents, we agree it could be required.

PRV Testing, Back flow valve annual testing

- Small Valves have been complete, Large PRV,s will require a shutdown, will be scheduled for the month of November.

- there will be a ½ day shut down of the water supply to the neighborhood, appropriate notices will be sent out.

Coordination with Fire Department and Insurance Company's required.

- Hydrant Flushing

- Complete

Road surface repairs and Line Painting

- Road surface repairs are complete. And all of the Road curbs and center lines are now also complete, c/w new identification of Handicap Parking stalls in front of the Club House.

Eaves Troughs Repairs

- Final eavestrough repairs will be completed in conjunction with the gutter cleaning this year.

- Roof Inspections

- roof inspections, are weather depended, if not completed this fall will be completed in the spring.



3.

Discussion Items / New Business

- CSC Report

- our lower gate is now equipped with a siren activated opening mechanism, allowing emergency vehicles access to the community thru our lower gate.
- our Snow Removal Contractor has been selected, same Contractor as last few years. We have been pleased with their efforts to date, and they have held their cost to the same as it has been for the last three years.

- Club House Update

- Rycon will be surveying the Clubhouse again this week and will compare to past reports. If settling has ceased, they are committed to start repairs on areas of the clubhouse that have sustained damage due to settling.

Still waiting for the Geo Technical report from Rykon

- No up date available.

Effervescence Discussion

- Coldwell Banker to send Correspondence to Rykon to remind them again that there is an issue with Effervescence in certain areas of the neighborhood that need to be addressed.

-This letter has been sent this month, awaiting reply.

2019 / 2020 Maintenance Schedule

- The new Maintenance Schedule was reviewed, and we are currently on track to complete all items on time and reasonably on budget.

Next Meeting

The next meeting will be held in the boardroom on November 21st, 2019 @ 9.00am.

Community Services Coordinator Report for October

- 1)** All water has been shut off and the blow-out has been completed. A few glitches having an early frost on October 29th with some lines being a little frozen to blow out but they did get done. Asahi has finished cleaning up the community and have done a fantastic job. Koto's to them.
- 2)** The Sea can was purchased and now has found its resting spot in the south west corner of the RV park. If you don't look for it you would not even notice it in the park. In its current position it cost nothing to create a spot for the can. We only lost 1 full lot but with the way it was configured we have rented it for a small spot now. It is all wired now with lights and plugs.
- 3)** Prices alarms were out to correct the problems at the upper RV lot. The unit was shut off and was not in use. The backup battery was changed, and the beams were realigned. The siren is set to go off for 1 minute if the beam is broken. Prices is notified for one alarm and is instructed to record the time but not send someone out. Probably something blowing around in the lot. I will be advised on my phone of the breach. For multiple alarms they will dispatch a guard service (The Commissioners) and whoever is closest to the community to respond. They had a punch code for the keypad located at the front gate, but I was advised from Prices this was not in use. There are two led lights on the top of the keypad. Green light means power is on, red light means alarm is armed. I spoke to the commissioners and the pay scale is as follows. \$110.00 yearly subscription with 2 free callouts. Each call after that is \$ 25 a callout. It might be advantages to maybe have a lock box so they could access the main gate and do an inside perimeter check.
- 4)** Prices alarms also gave a price to install add there monitoring service to the clubhouse. The way the alarm sits now is it needs to be armed and dis-armed manually. This means someone would have to arm it at the end of an event and disarm it when someone enters the clubhouse just like a home security system. They have suggested installing their monitoring system for a term of 36 months at 49.99 a month. They would alarm the building at a specific time, say one or two am. The alarm will be active till the next person uses a fob on the door. The first fob in will deactivate the alarm. Also, if the alarm is activated, we could tie in the commissionaires in to answer any alarm calls also.
- 5)** Fire inspection for the fire extinguishers and emergency lighting was done at the clubhouse Tuesday Oct 29. All good

6) Ron Beaudry who is with associated property management was out and we looked at the lower RV Park. He advised me was just the accounting end of the lower RV lot for Rykon. As the alarm in the lower RV lot would cost a fair bit of money to get up and running due to parts missing, He had no desire to get it activated at this time. We noticed there were several cars and work trailers in some lots which were not allowed. He was sent a copy of the bylaws to enforce.

7) Duotech was out to wire the Sea can and fix the wiring around the oval garden. Some of the old pot lights that were laying in the ground around the oval garden were broken and had exposed wiring. The pots that were behind the rock wall were removed and insulated plug ins were installed for the Christmas lights on the spruce trees. A new light led light was installed to shine on the main entry sign. A plug in was also installed on this post so more lights can be added at the main sign if they wish.

8) RFP was sent out 5 companies for gutter cleaning. Next Level was selected to clean 3801 to 3917 Sonoma Pines Drive, the clubhouse, 3827 – 3815 Acacia Lane and the up and down duplexes on Madera and Talavera. They will also be installing roof anchors on these roofs as these roofs have never had them installed on SP Dr. This will commence November 5th.

9) Asahi is in their final trim around the community. I believe we have had a successful season to date. Problems with irrigation and landscaping throughout the community were handled in a quick and efficient manner. Asahi has done a fantastic job this year in the community.

Blake Elsasser
Community Services Coordinator

