HACIENDA CARMEL COMMUNITY ASSOCIATION
OPEN SESSION BOARD MEETING
1000 HACIENDA CARMEL, CARMEL, CA 93923
Thursday – September 24, 2026 - 10:30 AM

MINUTES

PRESENT:
Sara Harnish, President & Director
Art Sutton, Vice-President & Director
Holly Carlin, Treasurer & Director
Niki Tugwell, Corporate Secretary & Director
Linda Mullally, Director (via Zoom)
Christine Hulka, General Manager
Jeanne Mileti, Recording Secretary
Catherine Robinette, Business Supervisor

I. CALL TO ORDER

The Open Session meeting was called to order at 10:34 AM by Sara Harnish, President.

II. MODIFICATIONS OR ADDITIONS TO THE AGENDA

None.

III. MEMBER COMMENT PERIOD (HOMEOWNER FORUM #1)

None.

IV. CONSENT CALENDAR

Resolved: The Board approves Consent Calendar items A-F as presented.

- **A.** Open Session Board Minutes – August 27, 2026
- **B.** Special Open Session Meeting Minutes – September 2, 2026
- **C.** Architectural Committee Minutes – September 9, 2026
- **D.** Events & Entertainment Committee Minutes – September 2, 2026
- **E.** Finance Committee Minutes - August 20, 2026 and September 20, 2026
- **F.** August 2026 Financial Statements
  As recommended by the Finance Committee, the Board accepts the unaudited financial statements for August 2026.

Motion: Art Sutton
Second: Niki Tugwell

The motion carried unanimously.

**** End of Consent Calendar ****

V. BOARD AND MANAGEMENT REPORTS

A. President's Report - Sara Harnish, President

1. Executive Session Disclosure: Sara Harnish explained that the Board was unable to finish the Executive Session portion of the meeting today and will have to reschedule a meeting to discuss the additional agenda items.

The Board discussed amending the Bylaws to change the Board terms from 3-year to 2-year terms. The Board will pursue this further. The Podiatrist is leaving in November. The Board determined not to pursue any more services there.

2. Board Action Items:

a. The Board appointed the President and Treasurer to approve invoices and sign checks with Seabreeze.
b. The Board took action on several member issues.
c. The Board took action on a change to the budget.

3. Member Correspondence: Sara Harnish reviewed several of the topics. Correspondence was not discussed due to adjournment before all items were reviewed.

B. Treasurer's Report - Holly Carlin, Treasurer

1. Review of Reserve Fund Expenditures – August 2026: The Reserve Fund expenditures for August are as follows:

$ 1,443.90	Paid to Granite Rock for a drain replacement (Infrastructure Repair)
$ 1,164.50	Paid to Ewing Irrigation for parts for Irrigation Replacement
$ 148,740.00	Paid to Premo Roofing for replacement of the Casa Central Roof
$ 2,500.00	Paid to Specialty Tree for removal of the dog park tree (Veg. Removal)
$ 1,630.16	Paid to Built-in-Distributors for a washer replacement
$ 155,478.56	Total Reserve Fund expenditures for August 2026.

2. Financial Statement Report – August 2026: Holly Carlin reported on the financial statements for the period ended August 31, 2026. Cash is up from last month and at this time we are holding onto cash in anticipation of paying the flood and bridge insurance premiums in November.

There was a discussion about investing the 'Sweep Account' portion of the Solar Buyout, but it was determined to wait until November, when one of the CDs matures, and add to the amount of the new CD that is purchased to replace it.

The Revenue/Expense Statement indicates, once the balance sheet accounts are backed out, a variance amount that leaves us a $176,653 excess.

The Guest House had a great month in August and for the first time this year we are over budget in income from that department. All other departments are looking good with General and Administrative actual variance being $136,451 under budgeted expenses.

C. Management Report – Christine Hulka

1. Projects and Work in Progress: The annual flu and COVID vaccination clinic is scheduled for October 12. The annual fire inspection is scheduled for October 26 and requires access to all units.

Casa Central roof replacement is complete and solar panel reinstallation is expected to be complete by the end of September, possibly this week - weather and scheduling permitting. Association counsel is pursuing recovery of costs related to the damage and repairs. Pool deck cracking is under evaluation; the Board will review this matter at their next executive session meeting. Gutter cleaning is underway, and furnace filter replacement is scheduled for early October.

2. Additional Information Items: Seabreeze financial services begin October 1. Owner account registration, payment setup assistance, and distribution of October statements are being arranged. Staff training on Seabreeze's system is underway, along with work to expand BuildingLink and digitize records.

VI. COMMITTEE REPORTS AND RECOMMENDATIONS

A. Architectural Review Committee Report

Maureen Sellars, Committee Member reported: The committee approved the following member request that doesn't require a variance:

Unit #262 – Remove two sections of lattice, both 9 feet long, from the top of fence, with the requirement that removal, repair and painting will be done by HCCA at owner's expense.

The committee also recommended that the following member variance request be approved by the board:

Unit #6 – Replace front door with new Fiberglass door with insulated polyurethane core that is Energy Star rated. Color will be Hacienda approved "Oyster." (Owner Karen Jeffries—who recused herself from voting since she's ARC chair—will now be responsible for door maintenance.)

Resolved: The Board approves the Unit 6 front door variance as recommended by the Architectural Review Committee, with the replacement door to be Hacienda-approved "Oyster" and future maintenance of the door to be the responsibility of the Unit 6 owner.

Motion: Niki Tugwell
Second: Holly Carlin

The motion carried unanimously.

Under New ARC Business, the committee created and unanimously approved a draft list of rules regarding the installation of patio sunshades for board consideration to add to existing Architectural Rules.

The Board took no action on the Patio Sunshade rules at this time.

B. Events & Entertainment Committee Report

Flossie Stowell, Co-Chair, reported: There will be no Tai Chi or Movie Night in the month of October. Movie Night is also cancelled for September 27th. The Echoes of a Lifetime programs will continue the third Saturday of every month. Saturday, October 17th will be Oktoberfest on the Green with great food by Chef Bill. The annual Halloween Costume Party will take place on Halloween in the Lobby with costumes, snacks, and prizes. November and December events will be forthcoming. The Activities Committee is open to any ideas from residents.

C. Finance Committee Report

Fran Baca, Chair, reported: The Finance Committee met on Thursday, September 17, 2026. Two Members attended the open session.

There is one action item and two information items to report.

1. The Committee reviewed and discussed the draft 2027 Reserve Study. Changes of note:

   - The percent funded (%) has increased from 37.3% on January 1, 2026, to an estimated 40.1% on January 1, 2027.

- Funding of the solar, both panels and inverters, has been discontinued.
- The Casa Central roof that was recently installed has been updated, both estimated replacement cost and remaining useful life.
- New common area expenses $270,000 for asphalt and $50,000 for tree removal.
- The Finance Committee recommends that the Board accept the Reserve Study as submitted.

Resolved: The Board approves the 2027 Reserve Study as recommended by the Finance Committee, reflecting a reserve funding level of 40.1% and a 2027 monthly reserve contribution of $71,900.

Motion: Niki Tugwell
Second: Holly Carlin

The motion carried unanimously.

2. Draft #3 of the budget is being submitted to the Board, not for approval, but for discussion:

- Transfers from Operating to Reserves were calculated at $985,000, $862,800 per Reserve Study plus $122,200 to reach 50% funded in 5 years. This is the second year of the 5-year plan to achieve 50% funding.
- Information on the bridge and flood insurance is still pending. We anticipate receiving information from Ashley in the first week of October.
- Does the Board see a need for a joint meeting with the Finance Committee? As it stands now, there is opportunity for further discussion at the October 22, 2026, meeting, and the budget can be approved at the November 19, 2026, meeting.

3. Change in Finance Committee meeting schedule: The Finance Committee will hold its November meeting on the 12th. There will be no meeting in December, and the January 2027 meeting will be held on the 7th. These changes were made to stay in sync with the Board schedule. (The Board will meet on November 19th, will not meet in December, and will meet on January 14, 2027.

D. Facilities & Infrastructure Committee

Sam Parsons, Chair – no report this month.

VII. UNFINISHED BUSINESS

A. Crosswalk / Red Curb Safety/ Speed Limits

The Board discussed this item briefly and welcomes comments.

B. Landscape Plan Implementation

Resolved: The Board approves the revised Vegetation Management and Implementation of Master Landscape Plan as presented.

Motion: Linda Mullally
Second: Holly Carlin

The motion carried unanimously.

C. Dog Park Shade Structure

Tabled.

VIII. NEW BUSINESS

A. 2027 Draft Operating Budget and Reserve Study

The Board approved the 2027 Reserve Study under the Finance Committee Report and resolved to call a special joint budget meeting for the 2027 Operating budget if it is required following the regular Board meeting of October 22, 2026.

B. Certification of Previously Approved 2024 and 2025 Bylaw Amendments

Resolved: The Board approves the Resolution Memorializing the 2024–2025 Bylaw Amendments, subject to review and approval by Association counsel, and authorizes the appropriate officers to execute the final resolution and maintain it with the Association's official Bylaws and minute book.

Motion: Linda Mullally
Second: Art Sutton

The motion carried unanimously.

C. Collection and Delinquency Policy

Resolved: The Board approves the proposed Collection and Delinquency Policy, subject to review by Association counsel, and directs Management to incorporate any recommended legal revisions and distribute the proposed policy for a 28-day member comment period, with final adoption to be considered by the Board following the comment period.

Motion: Niki Tugwell
Second: Holly Carlin

The motion carried unanimously.

D. Enforcement and Fining Policy

Resolved: The Board approves the proposed Enforcement and Fining Policy be submitted to Association counsel for review and, following incorporation of any recommended revisions, distributed to the membership for the required 28-day notice and comment period prior to consideration for adoption by the Board.

Motion: Art Sutton
Second: Niki Tugwell

The motion carried unanimously.

E. Appointment of 401(k) Plan Trustees

Resolved: The Board approves the Resolution Appointing 401(k) Plan Trustees as presented, appointing Christine Hulka and Jeanne Mileti as Trustees of the Hacienda Carmel Community Association Retirement Plan effective September 24, 2026.

Motion: Linda Mullally
Second: Holly Carlin

The motion carried unanimously.

F. Employee Parking

The item, a result of correspondence from a resident, requests that the eight parking spaces behind the Clubhouse be reserved for owners and their visitors, with employees using street parking. The Board tabled the item. Comments are welcome.

IX. Member Comment Period (Homeowner Forum #2)

8 members made comments.

X. Next Open Session Meeting Date – Thursday, October 22, 2026

XI. Adjourn: The meeting adjourned at 12:45 PM.

Approved:

Signature	**Title**	**Date**