HACIENDA CARMEL COMMUNITY ASSOCIATION
OPEN SESSION BOARD MEETING
1000 HACIENDA CARMEL, CARMEL, CA 93923
Thursday – October 22, 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
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 10:36 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-I as presented.

A. Open Session Board Minutes – September 24, 2026
B. Architectural Review Committee Minutes – October 14, 2026
C. Events & Entertainment Committee Minutes – October 6, 2026
D. Facilities & Infrastructure Committee Minutes – July 17, 2026, September 14, 2026, and October 8, 2026.
E. Finance Committee Minutes – October 15, 2026
F. Ratification of New Occupancy Applications
Unit # 14 - Anne Artz (Owner), Unit #33 - Kathleen Woods-Novoa (Owner), Unit #101 - Kathleen Hodge (Owner), Unit #114 - Lynn & Anne Krupa (Owner), Unit #153 - Teri Stratton (Owner), Unit #262 - Cyril Colonius & Joseph Rogers (Owners), Unit #212 - Eleonore Reimers (Lessee), and Unit #194 - Pamela Lawrence (Lessee).
G. Tree Removal – From Specialty Tree, $9,000 for (2) Pine trees. Reserves.
H. Concrete Walkway Removal and Replacement – As recommended by the Facilities & Infrastructure Committee. From Alfredo's Landscaping, $7,590.00. Reserves.
I. September 2026 Financial Statements
As recommended by the Finance Committee, the Board accepts the unaudited financial statements for September 2026.

Motion: Linda Mullally
Second: Art Sutton

The motion carried unanimously.

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

V. BOARD AND MANAGEMENT REPORTS

A. President's Report - Sara Harnish, President

1. **Executive Session Disclosure:** The Board met with Ashley McDonnell of HUB insurance, and approved renewal of the flood and bridge policies. Ashley suggested that as soon as the flood restoration is completed downstream from us, we contact our local representative to encourage a re-evaluation of the flood rate map.

   The broker further advised us that earth movement insurance to cover utilities underground is affordable. Additionally, the Board discussed Volunteer Insurance. Ashley advised against utilizing such insurance for jobs that are part of the services that staff provides to the members but did recommend coverage for events. Volunteers that help set up for events would be covered for accidents.

2. **Board Action Items:**

   a. **Flood/Bridge/Volunteer Insurance –** The Board approved renewal of the flood and bridge policies. The bridge policy, written by Golden Bear, renews at $60,758, for the year beginning November 6, 2026. The flood policy, which has 7 layers, renews at $651,052.44 for the year beginning November 6, 2026. The increase for both policies combined is $12,575, with the total insured value on flood being restored to the level of our hazard policy. Also approved was purchase of volunteer insurance for 100 volunteers @ $2.91 per volunteer.

   b. **Doctor's Office –** The Board received an offer for a new podiatrist to provide services from the Doctor's office. The Board declined the offer.

3. **Member Correspondence:** Sara Harnish reviewed the extensive correspondence received this month and the Board made several decisions regarding the suggestions made: The Board decided not to change the current rules regarding pets in the Guest House. The Board declined the request from Woody's at Del Mesa to advertise at Hacienda Carmel.

B. Treasurer's Report - Holly Carlin, Treasurer

1. **Review of Reserve Fund Expenditures – September 2026:** The Reserve Fund expenditures are as follows:

$ 1,728.92	Paid to Ace, Murphy's & Lowes for Fence Repair/Replacement
$ 227.00	Paid to AR Gutters for Gutter repair #51
$ 341.19	Paid to 831 Plumbing for mainline camera (Infrastructure Repair)
$ 346.65	Paid to Ewing Irrigation for Irrigation Replacement (parts)
$ 7,185.00	Paid to Association Reserves for final pmt. 3-yr contract Reserve Study
$ 9,828.76	Total Reserve Fund expenditures for September 2026.

2. **Financial Statement Report – September 202**6:
Because of the transition to Seabreeze, the September statement was missing about $17,000 in payables. When adjustments, including payables, are taken into account the net revenue over expense is approximately $220,000. Ms. Carlin went over the individual departments, all of which came in with positive variances in relation to budgeted figures. In planning the budget, there will be a projection to the year-end done to determine an excess.

C. Management Reports – Christine Hulka & Catherine Robinette

Christine Hulka reported on the staffing review to support Board priorities, committee work, and daily services; Seabreeze's reconciliation of owner accounts and preparation of November statements; and the suspension of late fees through December 31, 2026. Additional updates included fire systems testing scheduled for the week of October 26, receipt of owner information forms for 174 of 300 units (58%), priority tree-risk mitigation and approved November pine removals, and development of a longer-term landscape plan. Member comments on the proposed Enforcement and Fining Policy will be provided to the Board before consideration in November.

Catherine Robinette reported the landscape crews completed the grinding of 24 tree stumps on the property.

There will be new locked chains installed on berm access points, so that contractors or others needing to gain vehicle access will have to inquire at the Front Desk first.

Lighting improvements will be installed to code, as weather permits. There will be 33 pole lights throughout the property, and 75 additional ground lights will be installed.

VI. COMMITTEE REPORTS AND RECOMMENDATIONS

A. Architectural Review Committee Report

The committee approved the following member requests that don't require a variance:

- **Unit #153 –** Remove and replace concrete on back patio and assure installation of proper slope for drainage. Install new dual pane windows in HOA approved tan color. Remove pony wall between kitchen and living room. Replace accordion door to the bedroom with a wall.

- **(**Regarding Unit #153, ARC sent back owner's request to install a new front door as we need specifications.)

- **Unit #122 –** Install dual pane windows in HOA approved tan color.

Under New Business, the committee voted unanimously to request that the Board approve a modification to the Request for Change or Addition to Unit or Common Area Planting form. ARC wants it to include language that requests must be received by the Business Manager no later than five business days prior to the next ARC meeting (which are held the second Wednesdays of every month).

The committee requests this so committee members and Management have enough time to review requests, and follow-up if needed, without being rushed. ARC also gently reminds owners to review Article 7 of the CC&Rs when considering a project, and provide all the details required when making requests for changes.

Resolved: The Board approves a change to *Request for Change to Unit or Common Area*, to specify a deadline for submission – no later than five business days prior to the next ARC meeting.

Motion: Linda Mullally
Second: Niki Tugwell

The motion carried unanimously.

Resolved: The Board directs the Architectural Review Committee to update the *Hacienda Carmel Architectural Rules* section on awnings, sail shades, and umbrellas – making that section more comprehensive.

Motion: Linda Mullally
Second: Art Sutton

The motion carried unanimously.

B. Events & Entertainment Committee Report

Flossie Stowell reported that "Echoes of a Lifetime," featuring Edward Bungert, will be held Saturday, October 24. On October 31 the "Halloween Costume Party" will take place in the lobby starting at 3:00 PM. "Tai Chi Chih" returns on November 4, and then on November 5 the Scorpio "Sun Sign Luncheon" will be held. "Pickleball and Pizza" will happen on November 7 at 11:00 AM in Casa Fiesta. There will also be big changes to the New Year's Eve party this year. It will take place in the lobby and will be a gathering of celebrants in a casual atmosphere, with nibbles provided.

The committee is always looking for new members and ideas and meets the first Tuesday of every month.

C. Finance Committee Report

Holly Carlin, Treasurer, reported: The Finance Committee met on Thursday, October 15, 2026. The committee approved the previous minutes, went over the Financial Statement for September, and talked about the budget (draft 4). Monday, October 26 at 10:00 AM, there will be an open meeting in Casa Fiesta to discuss the budget. The Investment Committee had no quorum but should be able to meet on Monday to discuss the upcoming maturity of one of the CDs.

D. Facilities & Infrastructure Committee

Art Sutton reported meeting recaps:

July 17, 2026 (first meeting)

- Charter & responsibilities
- Budget $5,000/year for outside professional services
- Complete review of the reserve study (overview, detailed study to follow)
- Bidding & contractor procedures
  - Up to 10,000 – single bid
  - 10,001-20,000 – two bids
  - Over 20,000 – Three bids
- Repeated repairs require more scrutiny
- Bids need to require an RFP, 10% retention payable on satisfactory completion, closer monitoring of "big ticket" items. (This item may require board approval prior to implementation)
- Fire safety considerations:
  - Fencing, shared attics, ember resistant zone requirements – consider and make recommendations
  - Cost & timing of community wide retrofits
  - Zone Zero planning and compliance when final regulations are released

September 14, 2026:

- Electrical panel replacement – common area Zinsco panels
- Pool deck –
  - review proposal to repair/replace
  - referred to legal counsel
- Fire safety
- Vegetation removal 5 feet from building (This may be measured out 5 feet from the furthest extension of the roof, regulations not confirmed yet)
- Fencing & gates that abut buildings
- Recommendation: Consider no new plantings near buildings until regulations have been issued

October 8, 2026

- Winter storm prep (attended by David, Jean Paul, Catherine, and Christine who provided status updates on the following)
  - Sump pumps may be required
  - Map reviewed for low lying areas and pooling
  - 2,000 new sandbags purchased and ready for use
  - Gutters and downspouts – cleaned & repaired as needed
  - Cameras used to inspect drain lines
  - Maintenance dept. to flush drains to Carmel River
  - Contact PG&E to trim trees in the riparian corridor outside the berm
  - Install new gutters – Premo was contacted to inspect and provide a bid
  - Cagwin & Dorward to review landscaping, tree service, and turf removal
- Sidewalk and concrete repairs at Units 272–273
  - Two bids reviewed
    - Straight Edge
    - Alfredo's Landscaping
  - Recommendation to Board:
    - Contract with Alfredo's Landscaping
      - Remove & repair sidewalk
      - Remove dirt mounds left after tree removal (new item)
      - Remove sub-surface roots, install a drainpipe out to the curb, replace irrigation, and re-sod (new item)
- Reserve study – tabled
- General Liability insurance carrier inspection review (Crum & Forster)
  - Zinsco Panels
  - Federal Pacific Panels
  - Pushmatic panels
  - CO detectors in Casa Amigos
  - Water heater straps
  - Max capacity signs in dining room
  - Pothole cracks in driveway, trip & fall hazards in general
  - Kitchen exhaust flue cleaning
- Pool deck – Legal counsel engaged

- Fire safety & fencing – tabled (discussed at last meeting)
- Solar panels – tabled

Next meeting: November 12, 2026

VII. UNFINISHED BUSINESS

A. Crosswalk / Red Curb Safety/ Speed Limits

Resolved: Consistent with the pedestrian safety principles of California's Daylighting Law, the Board approves painting the curbs red for 20 feet on the vehicle approach side of each crosswalk within Hacienda Carmel.

Motion: Art Sutton
Second: Linda Mullally

The motion carried unanimously.

B. Dog Park Shade Structure

Resolved: The Board, by consensus, determined not to place a shade structure at the dog park at this time.

C. Employee Parking

No Board action was taken.

D. Collection and Delinquency Policy

Resolved: The Board approves the Collection and Delinquency Policy, with adoption effective upon expiration of the 28-day member comment period on November 6, provided no additional comments requiring further Board consideration are received. Management is directed to present any such comments to the Board before finalizing adoption.

Motion: Linda Mullally
Second: Holly Carlin

The motion carried unanimously.

VIII. NEW BUSINESS

A. Pool Temperature

Resolved: As there are seasonal fluctuations in the pool temperature, the Board tabled the matter until next summer.

IX. Member Comment Period (Homeowner Forum #2)

6 members made comments.

X. Next Open Session Meeting Date – Monday, October 26, 2026 at 10:00 AM in Casa Fiesta.

XI. Adjourn: The meeting adjourned at 12:05 PM.

HACIENDA CARMEL COMMUNITY ASSOCIATION
OPEN SESSION BOARD & FINANCE COMMITTEE JOINT MEETING
1000 HACIENDA CARMEL, CARMEL, CA 93923
Monday – October 26, 2026 - 10:00 AM

MINUTES

PRESENT:
Sara Harnish, President & Director
Art Sutton, Vice President & Director
Holly Carlin, Treasurer & Director
Niki Tugwell, Corporate Secretary & Director
Linda Mullally, Director
Fran Baca, Finance Committee Chair
Jacklyn Graham, Finance Committee Member
Adrienne Otis, Finance Committee Member
Christine Hulka, General Manager
Jeanne Mileti, Recording Secretary

I. CALL TO ORDER

The Open Session meeting was called to order at 10:02 AM by Sara Harnish, President.

II. MEMBER COMMENT PERIOD (HOMEOWNER FORUM #1)

Three members made comments.

III. DISCUSSION OF 2027 OPERATING BUDGET

Fran Baca presented Draft 5 of the 2027 operating budget. The draft applies $100,000 in projected excess income from 2026 to offset expenses. Insurance figures were adjusted to reflect the confirmed premium for the flood policy renewing November 6, 2026.

The Board will consider approval of the budget at the November 19, 2026 open session meeting.

IV. MEMBER COMMENT PERIOD (HOMEOWNER FORUM #2)

Four members made comments.

V. Next Open Session Meeting Date – Thursday, November 19, 2026 at 10:30 AM in Casa Fiesta.

VI. Adjourn: The meeting adjourned at 11:32 AM.

Approved:

_____ _____ _____
Signature **Title** **Date**