

Board of Directors General Business Meeting Minutes
Monday, November 17, 2025, at 5:00pm

Meeting held in-person at the Caughlin Ranch HOA conference room & virtually via GoToMeeting

Board Members in attendance in-person or via teleconference and/or telephone:

Michael Ginsburg, VP/Acting President	Jon Ericson, Secretary	Al Dennis, Director
Allen Black, Treasurer	Steve Bremer, Director	Harvey Miller, Director

Others in attendance in-person or via teleconference and/or telephone:

Shawn Oliphant, Legal Counsel	Lisa Nunley, General Manager
Sandy Wheeler, Asst. Manager/CAM	Randy Lisenby, Landscape Supt.

3 Homeowners in-person; 0 attending virtually

- Call to order and establish quorum:** VP Ginsburg called the meeting to order at 5:08p.m. A quorum was established with six (6) Board Members present either in person, via teleconference and/or telephone.
- Member Comments.** Vice President Ginsburg welcomed everyone present and provided a brief overview of guidelines regarding Member Comments to the Homeowners present. This item permits homeowners to give comments regarding items on the agenda.
There were no member comments at this time.

3. Board Business

a. Accept Resignation of Board Member, Thomas Keiffer

On Friday, October 3, 2025, Thomas Keiffer contacted GM Nunley to inform her that he planned to resign from the CRHA Board of Directors. On Thursday, October 9, 2025, he formalized that statement in an email with an effective date of Friday, October 10, 2025, at 5:00pm. The Board was provided with the email from Mr. Keiffer.

Motion: Director Bremer moved to accept the resignation of Thomas Keiffer from the Board of Directors effective Oct. 10, 2025, at 5:00pm. Treasurer Black seconded. Motion unanimously carried.

b. Appoint New Board Member to Fill One-Year Vacancy

The Board was provided with an excerpt from the CRHA By-Laws regarding filling a vacancy on the Board. The term to fill this vacancy will be “until the expiration of the term of the replaced Director” which is November 2026. Historically, the Board fills a board vacancy by appointing a member who received the next highest number of votes from the most recent board election. GM Nunley provided the Board with the slate of Board members who were elected to the Board for the next two-year term. The two candidates not elected were Allen Black and George “Eddie” Lorton, with Allen Black receiving the highest number of votes.

Motion: VP Ginsburg moved to appoint Allen Black to the Board to fill the current vacancy until the expiration of the term (Nov. 2026). Secretary Ericson seconded. Motion carried by majority vote (S. Bremer, A. Dennis, J. Ericson, M. Ginsburg, H. Miller in favor; A. Black abstained).

- Consent Agenda.** The proposed Consent Agenda below is presented for the Board’s acceptance or revision. VP/Acting President Ginsburg confirmed that all Board Members have reviewed and become familiar with the Consent Agenda items prior to proceeding.

Motion: Director Bremer moved to approve the items on the Consent Agenda except for Item 4.b.1 (Finance & Budget Committee), which was requested to be moved out of the Consent Agenda and placed on the Regular Meeting Agenda for discussion and possible action. Treasurer Black seconded. Motion unanimously carried.

a. **Minutes: Review & approve October 1, 2025, Board of Directors General Business Meeting Minutes**
The October 1, 2025, Board of Directors General Meeting Minutes are provided for the Board's review and consideration.

b. **Reports & Updates:**

- 1) Finance & Budget Committee – to be addressed following the consent agenda items.
- 2) Landscaping & Maintenance Dept., including update on Village Green Park Playground Repairs (Superintendent Lisenby)

Miscellaneous Projects / Weekly Maintenance:

- Normal weekly maintenance on-going
- Seasonal clean up of leaves (and more leaves) is taking place
- Final round of Defensible Space work in process
- Installation of Holiday lights taking place
- Steamboat Ditch turned off on October 1st
- Irrigation pumps switched over to TMWA on September 26th
- Started shutting down irrigation systems on November 12th
- Seasonal crew's last day is November 21st
- Large dead Jeffery pine in Alum Creek corridor removed. 8-foot Jeffery pine planted to replace the removed Jeffery pine
- Graffiti removal throughout the Ranch is on-going
- All 3 Parks are inspected and cleaned daily

Projects :

- Rubber mulch refresh for Village Green Park playground is completed.
- Small rock wall behind Caughlin Club to control erosion along path is completed.
- Fence repair work along Caughlin Parkway is completed.
- The orbit spinner play equipment is still awaiting repairs by the manufacturer. The recent update is that it needs to be redesigned and retested. That is almost complete and will then be sent to the manufacturer for production. Shipping is from Europe, 5-6 weeks out, then one week for repairs. Mid to late January is the estimated time for repairs to be completed.

- 3) Architectural Control Committee. Seventy-four (74) applications were reviewed from 09/01/2025 through 10/31/2025. Of those, sixty-nine (69) were approved with standard conditions, three (3) were denied with a request to resubmit, and two (2) were withdrawn. The ACC meets twice per month on the 2nd and 4th Thursdays, except for November and December when they meet once per month. (A copy of the detailed list of submittals was provided to the Board in their Executive Session packet.)
- 4) Community Events. The Events/Caughlin Rancher Committee met on November 5th to review potential topics and articles for the Jan/Feb 2026 edition of The Caughlin Rancher. Discussion also included a recap of the Oktoberfest event, and planning for upcoming events such as the Angel Tree Program, Annual Meeting and Fire Wise Town Hall. A copy of the Board approved 2026 Events Schedule was provided to the Board.
- 5) Branding / Signage Ad Hoc Committee. The new logo is gradually being incorporated into CRHA. Office stationery, the For Rent/For Sale signage, banners, Landscape/Maintenance uniforms, CRHA vehicles have been updated. In 2024 the HOA office building signage, Caughlin Creek (both entries) and Seasons were completed. Caughlin Crest, Vantage Pointe and Village Green Park signs were repaired and repainted in March 2025 by CRHA Maint. Crews. The upper Caughlin entry monument signage was completed in June 2025. Additional "No Motorized Vehicles" signs have been installed at Village Green Park. The Board was provided with a full updated list.
- 6) Community Information, including BLA with Vista Pointe HOA; Caughlin Pkwy Speeding and Remediation Efforts. In addition to the items on this agenda, below are some other highlighted items

and projects being addressed by management and staff since the last meeting (the list is not all-inclusive):

- On Nov. 5th, GM Nunley received confirmation that her Large-Scale Manager Designation (LSM) application had been approved! She is 1 of 140 community managers worldwide who have received this designation. She will be recognized at the CAI National Conference in 2026.
- New Homeowner Orientation is held virtually on the 2nd Thursday of each month.
- GM Nunley is a member of CAI's Education Committee and CAI's Legislative Action Committee for Nevada and attends monthly/quarterly meetings for each committee.
- Staff continues to support the Events program and looks forward to helping organize and facilitate the ongoing and upcoming events.
- Vista Pointe HOA obtained the votes needed to transfer the parcel to CRHA and the CRHA board approved the BLA survey agreement from Sanbell at the last regular meeting. Ryan Cook with Sanbell has sent an aerial configuration (reviewed and approved by Seth Padovan and Randy Lisenby). Owner Affidavits have also been sent for signatures by both board reps, and checks are being cut as specific in the contract.
- Community Wildfire Protection Plan (CWPP) is being developed by Tray Palmer in conjunction with the City of Reno's plan which should be completed in late 2025/early 2026.
- Additional No Motorized Vehicles signage was ordered and has been installed at VGP. Similar signage will be installed at the entrance to high-usage pathways.
- The electronic voting with vote-now.com is going well (today's date 11.7.2025). A follow-up recap of costs this year vs previous years will be presented at the January 2026 meeting.
- The Fire Wise Townhall has been scheduled for December 3rd at 5pm in the CRHA conference room. As of 11.13.2025, 30 RSVP's have been received.
- The City of Reno is in the planning stages to redesign the sewer pump station located at the entrance to Whispering Canyon. They are unsure at this point if they will need to increase the easement area but will keep us updated on the planning process.
- TMWA will be replacing and making improvements to three (3) booster pump stations (BPS) in the Caughlin Area Feb. 1 to May 1, 2026. This is at the same location as the temporary generators. Supt Lisenby and GM Nunley will be meeting with them in early December to coordinate any landscaping concerns.
- **Caughlin Parkway Speeding Mitigation Update** (from Harvey Miller 11.09.2025). Lisa, Due to recent re-structuring at Reno PD, I have had to re-establish a working contact. I have been in discussions with Washoe County Sheriff Department, Jason Walker, and he is going to help with the process. I should have more to report going forward. Thank you, Harvey.

Item(s) Removed from Consent Agenda, for Review and Possible Action

4.b.1. Finance & Budget Committee

F&B Committee Member, Martin Kwitek, addressed the Board with a report from the committee.

Mr. Kwitek provided an overview of the most recent F&B Committee actions and also expressed gratitude to outgoing Chairperson, Mike Heffner. Mr. Kwitek's full report is attached to these minutes.

The F&B Committee will meet again on March 19, 2026, for the annual audit review meeting.

5. Finances:

5.1 Review & accept (un-audited) Financial Reports dated August 31, 2025 & September 30, 2025

The following report was provided to the Board of Directors which includes bank balances for the operating and reserve accounts:

- 2025 CD Schedule enclosed.

- Treasurer Black has been provided with a copy of all the bank/investment statements and associated reconciliations along with the supporting financial reports.
- The Board Members have been provided copies of the GL Balance Sheet by Fund and the Statement of Revenues and Expenses as of August 31, 2025, and September 30, 2025.
- The bank statements are being reconciled and the financial reports reviewed and adjusted as needed monthly by the GL Accountant and Assistant Manager Wheeler to ensure CRHA is reporting on a true accounting basis.
- The Association's cash position through September 30th:

BALANCE SHEET

Operating cash = \$918,372.45. – (1B)

Reserve cash and Investments/CD's Total: \$1,185,701.31. – (2B)

CRHA = \$585,967.58 – (3B)

Caughlin Creek/Deer Creek = \$152,535.12 – (5B)

Whispering Canyon = \$186,600.87 – (4B)

Mountainshyre = \$260,597.74 – (6B)

- Through September 30, 2025, on an accrual basis,

REVENUE and EXPENSES REPORT

- Total (Operating) Income was \$2,445,386.52 (1); over YTD Budget by \$68,627.02 (2).

At this time all reserve transfers are being deposited on a quarterly basis due to the positive cash flow.

- Total (Operating) Expense was \$2,333,331.13(3); under YTD Budget by \$100,213.37 (4).

- Expense recap: Operating = \$432,379.70 (5) under budget by \$36,175.80 (6);

Payroll = \$1,307,453.26 (7) under budget by \$126,023.74 (8);

R&M = \$334,565.48 (9) over budget by \$11,967.48 (10);

Utilities = \$258,932.69 (11) over budget by \$50,018.69 (12).

- Total Reserve Income was \$368,776.40 (13); over budget by \$15,167.90 (14).

- Total Reserve Expense was \$102,249.99 (15) under YTD Budget by \$527,419.01 (16);
2025 Reserve Expense Budget = \$695,540 (17).

The Board is required to review the Association's financial information in accordance with NRS 116.31083. The Association is following paragraph (b) of subsection 2 of NRS 116.3115 and confirms that reserve funds have not been used for daily maintenance.

Motion: Director Bremer moved to accept the Association's unaudited financial reports dated Aug. 31, 2025, and Sept. 30, 2025, as presented. Secretary Ericson seconded. Motion unanimously carried.

5.2 Review & approve Bad Debt Write-offs. There are no bad debt write-offs at this time.

6. Reports & Updates:

6.1 Executive Session Summary and Pending Legal Action against the Association; Attorney Oliphant
(Per NRS 116.31085 subsection 6)

Pursuant to NRS 116.31085 subsection 6, the following items are being reported as reviewed during the last Executive Session Meeting held on November 17, 2025:

- Approval of the October 1, 2025, Executive meeting minutes.
- Pending legal action notices as follows:
 - Discussion of the status of a homeowner complaint/dispute involving CRHA and Washoe County regarding potential easement deed associated with recent spur road abandonment.
- Review the Violation Report & Fines.
- Review the most recent Architectural Control Committee Report.
- Review Homeowner disputes, appeals and alleged violations; one In-person and one written.
- Review the Accounts Receivable Aging Report.
- Review of bad debt write-offs (if any)
- Discussion of two personnel items.

7. Unfinished Business:

7.1 Update on Status of Disengaging from Caughlin Crossing Commercial Center (CCCC)

The CCCC Board met Oct 22nd as a follow-up to their Sept 23rd meeting. They discussed CRHA's request to be removed as a member of the Association. Their legal counsel provided verbal recommendation to the PM that CRHA should not be permitted to disengage as it would increase assessments for other members. A majority of the members are not in favor of CRHA disengaging from the Association. Further discussion and agreement were made about final budget numbers which would remove CRHA from the primary common area costs, thereby reducing the CRHA's annual payments to CCCC by approximately \$7,000.00.

Discussion ensued regarding CRHA's financial responsibility. Is a Memo of Understanding necessary? Attorney Oliphant requested GM Nunley forward the email from the PM regarding the 2026 budget, and then VP Ginsburg to respond to the PM following Attorney Oliphant's review.

A full report on budget approval will be made at the next meeting.

8. New Business:

8.1 Review & Approve 2025 Staff Bonus and 2026 Staff Compensation Plan

The Board was provided with the 2026 Staff Compensation Plan (as presented previously during the 2026 budget review) and the 2025 Bonus Schedule for consideration.

Motion: Director Dennis moved to approve the 2026 Staff Compensation Plan and the 2025 Bonus Schedule as presented. Director Bremer seconded. Motion unanimously carried.

8.2 Review & Approve Employee Health, Dental, Life Insurance Policies 12/01/2025

The Board was provided with the annual employee benefit premiums for the period 12.01.2025 through 11.30.2026. The amount of last year's premiums totaled \$176,710.87. The total for the upcoming year is \$170,317.56, a decrease of \$6,393.31. The amount budgeted for 2026 is \$180,862, so the premium costs are within the amount budgeted for the upcoming year.

Motion: Director Dennis moved to approve the Annual Employee Benefit Premiums for a total annual amount of \$170,317.56 as presented. Director Bremer seconded. Motion unanimously carried.

8.3 Review & Approve Workers Compensation Insurance Policy eff. 01/01/2026

Per Assured Partners, the Workers Comp estimated premium for 2026 is \$21,613.00. The estimated premium amount for 2025 was \$14,600.00. The Board approved a budgeted amount of \$26,554.00 for 2026.

Motion: Director Dennis moved to approve the estimated premium amount of \$21,613.00 for the Workers Comp insurance policy, effective January 1, 2026. Director Bremer seconded. Motion unanimously carried.

8.4 Appoint Members to the Architectural Control Committee for 2-year term

The following members of the Architectural Control Committee are requesting to be reappointed:

Paul Gianoli, Guy Grimsley, Bill Houston, Drew Naccarato and Randy Lisenby (voting members).

Seth Padovan as professional engineer consultant (architect to be presented at the January meeting).

Board Liaison (currently Secretary Jon Ericson) will be assigned at the January 28, 2026, meeting.

Motion: Treasurer Black moved to appoint the following members to the Architectural Control Committee for Nov. 2025 to Nov. 2027: Paul Gianoli, Guy Grimsley, Bill Houston, Drew Naccarato and Randy Lisenby. Also appointed is Seth Padovan as professional engineer. Director Bremer seconded. Motion unanimously carried.

8.5 Appoint Members to the Finance & Budget Committee for 2-year term

The following members of the Finance & Budget Committee are requesting to be reappointed:

Allen Black, Steve Bremer, Peter Broughton, Martin Kwitek, Joyce Thompson and Phil Schweber. Mike Heffner has indicated he is available in a consulting role if needed. The Board Liaison (currently Treasurer Allen Black) will be assigned at the January 28, 2026, meeting.

Motion: Treasurer Black moved to appoint the following members to the Finance & Budget Committee for Nov. 2025 to Nov. 2027: Allen Black, Steve Bremer, Peter Broughton, Martin Kwitek, Joyce Thompson, and Phil Schweber. Secretary Ericson seconded. Motion unanimously carried.

8.6 Appoint Members to the Events Committee for 2-year term

The following members of the Events / Rancher Committee are requesting to be reappointed: Michele Attaway, Myra Chen, Mike Ginsburg, Al Dennis and Lisa Ericson. The Board Liaison (currently Mike Ginsburg) will be assigned at the January 28, 2026, meeting.

Motion: Secretary Ericson moved to appoint the following members to the Events / Rancher Committee for Nov. 2025 to Nov. 2027: Michele Attaway, Myra Chen, Al Dennis, Lisa Ericson and Mike Ginsburg. Director Bremer seconded. Motion unanimously carried.

8.7 Review and Approve General Manager Contract

The Board was provided with the General Manager's Management Agreement (redline version) effective January 1, 2026 (term is one year). Attorney Oliphant has reviewed.

Motion: Director Dennis moved to approve the General Manager's Contract effective January 1, 2026, as presented. Director Bremer seconded. Motion unanimously carried.

9. Member Comments: This time is devoted to Association Members who have comments and/or concerns regarding any association matters. The Board has the authority to limit the time for individual comments. A time limit of two (2) minutes per member has been allotted. No member can give away his or her allotted time to expand another member's time. In consideration of other members who may wish to present comments and/or concerns, please avoid repetition.

- A homeowner informed the Board that gunfire is being heard in the early mornings/late evenings across from Ranch Vista. Discussion ensued. Secretary Ericson provided information about the ShotSpotter app which works within the City of Sparks McCarran Loop.
- Treasurer Black asked that the Strategic Plan be placed on the January agenda.

10. Announce Future Meeting Dates & Recess/Adjourn:

- **Wednesday, Nov. 19, 2025** - Re-convene 2025 Annual Members Election & 2026 Budget Ratification Meeting at 6:30 p.m. Organizational Meeting will immediately follow the 2025 Annual Members Election/2026 Budget Ratification Meeting
- **Wednesday, Dec. 3, 2025** - Townhall: How to Become a Firewise Adapted Community – 5pm–7pm
- **Friday, Jan. 16, 2026** - Board Orientation/Training 11am
- **Monday, Jan. 26, 2026** - Board Agenda Workshop 4:00 p.m.
- **Wednesday, Jan. 28, 2026** - Board Executive Session 5:00 p.m./Board General Business Mtg 6:00 p.m.
- **Thursday, Mar. 19, 2026** - 2025 Audit Review w/Board and Finance & Budget Comm. 2:00 p.m.

Motion: Treasurer Black moved to adjourn the meeting at 5:51pm; Secretary Ericson seconded. Motion unanimously carried.

Jon Ericson, Secretary Board of Directors
Caughlin Ranch Homeowners Association

Attachment: F&B Report from M. Kwitek

To: Lisa Nunley
Sandy Wheeler
Joyce Thompson
Peter Broughton

Caughlin Ranch F&B committee summary Nov 15, 2025

We are extremely thankful for the dedicated guidance provided by Mike Heffner over many decades and wish to replicate as closely as possible his performance model to sustain the organization's fine record. Mike's community service in the form of volunteering one's time for neighborhood improvements has been a gift.

One of the highlights from the October 1, 2025 F&B meeting was a comment from the treasurer expressing the need to boost funding for reserves following the Browning study. Hopefully, the ~10% structural inflation incurred & implied by the 5-yr reserve study is the remainder of a punctuated event that is less frequently encountered by the Board in forward years.

Noted during the budget review process was a two year interval of TMWA landscape water expenses exhibiting approximately 20% annual cost increases (compounding events). The two year water spending increase happened to be equivalent to annexing a team of four from the landscape crew (a cost cutting scenario presented to address the board president's request for cuts).

A proposed adaptation of cdars interest income potential (a ladder structure for deposits) involving a portion of operating funds was suggested to boost revenue sources. If adopted this will result in some taxable income tracking & IRS quarterly payments.

Responding to numerous homeowner inputs, the organization is faced with adding budget scope (new line item resources) dedicated to wildfire mitigation throughout the complex.

Building upon the materials provided by Mike Heffner, perhaps the F&B committee can compose a "draft" charter document for GM & Board review. A general outline for scope of activities provided to support the general manager with an objective interpretation of financial data to include template graphs exhibiting revenue/expenses/reserve transfers & CPI trends. With the current reserve study completed, the committee can run a query on the most prominent reserve events that will be encountered over the next five years.

Thanks to the committee members & for the opportunity to assist.

Marty