CAUGHLIN RANCH
HOMEOWNERS ASSOCIATION

Board of Directors General Business Meeting Minutes
Wednesday, September 30, 2026, at 6:00pm
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, President Al Dennis, Vice President Jon Ericson, Secretary Steve Bremer, Treasurer
Allen Black, Director Harvey Miller, Director Jeanne Naccarato, Director

Board Members absent: None

Others in attendance in-person or via teleconference and/or telephone:
Shawn Oliphant, Legal Counsel Lisa Nunley, General Manager
Randy Lisenby, Landscape Supt. Sandy Wheeler, Asst. Manager/CAM (virtual)

2 Homeowners attending in-person

1. **Call to order and establish quorum:** President Ginsburg called the meeting to order at 6:00p.m. A quorum was established with seven (7) Board Members present either in person, via teleconference and/or telephone.

2. **Member Comments.** President Ginsburg welcomed those present and provided a brief overview of guidelines regarding Member Comments to the Homeowner(s) present. This item permits homeowners to give comments regarding items on the agenda.
   - A homeowner from River Run HOA expressed concerns about some pine trees in the Caughlin Ranch HOA common area; they appear to be distressed or diseased.
   - Two homeowners provided written messages regarding security (unhoused people in the community) and a request for increased community patrol. Also, a request for more, larger, signage about no fishing in the ponds. (Messages are attached to the minutes.)

3. **Consent Agenda.** The proposed Consent Agenda below was presented for the Board's acceptance or revision. President Ginsburg confirmed that all Board Members reviewed and were familiar with the Consent Agenda items prior to proceeding.

Motion: Treasurer Bremer moved to approve the items on the Consent Agenda as listed. Secretary Ericson seconded. Motion unanimously carried.

   a. ***Minutes*: -** Review & Approve July 29, 2026, Board of Directors General Business Meeting Minutes
   b. ***Reports & Updates*:**
      i. ***Finance & Budget Committee***. The Finance & Budget Committee met on August 20th, along with the Board of Directors, to review the proposed 2027 draft budget and possible assessment increase amounts. The F&B recommended approval of the proposed budget with the percentage amount to be decided upon by the Board during the September 30th Board Meeting. They are scheduled to meet next on March 18, 2027, for the 2026 Audit Review.
      ii. ***Architectural Control Committee***. Seventy-four (74) applications were reviewed from 07/01/2026 through 08/31/2026. Of those, sixty-nine (69) were approved with standard conditions, four (4) were denied, and one (1) was withdrawn by the homeowner. 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.)
      iv. ***Community Events/Caughlin Rancher***. The Events/Caughlin Rancher Committee met on September 15th to review potential topics and articles for the Nov/Dec 2026 edition of The Caughlin Rancher. Discussion also included review of recent events, planning for the remaining 2026 events, and creating the proposed event schedule for 2027 for the Board's consideration. A copy of the Board approved 2026 Events Schedule was provided in the meeting packet. The Board will review the proposed 2027 events schedule later in the meeting.

v. ***Branding / Signage Ad Hoc Committee.*** The new logo continues to be incorporated into CRHA stationery, For Rent/Sale signage, banners, L&M uniforms, CRHA vehicles, HOA office building signage, and community signage. New signage for Caughlin Creek (both entries) and Seasons are completed. Caughlin Crest, Vantage Pointe and Village Green Park signs were repaired and repainted by CRHA Maint. Crews. The update to the upper Caughlin entry monument signage was completed in June 2025. Additional "No Motorized Vehicles" signs have been installed at Village Green Park. The full updated listing has not required an update since the last meeting.

vi. ***2025-2029 Strategic Plan Update***. The Board met on May 22nd to review the Strategic Plan as updated at the last meeting in March 2026. Some additional revisions were made and discussion ensued regarding best practices, community patrol, and various other operational items. Another update will be provided to the Board and then a meeting will be scheduled on a date to be determined.

4. Finances:

4.1 Review & accept (un-audited) Financial Reports dated June 30, 2026, and July 31, 2026

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

- 2026 CD Schedule enclosed.
- Treasurer Bremer was provided with a copy of all the bank/investment statements and associated reconciliations along with the supporting financial reports.
- The Board Members were provided copies of the GL Balance Sheet by Fund and the Statement of Revenues and Expenses as of June 30, 2026, and July 31,2026.
- 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 accrual accounting basis.
- The Association's cash position through July 31st: BALANCE SHEET
  Operating cash: $1,429,197.84 – (1B)
  Reserve cash and Investments/CD's Total: $1,687,671.75 – (2B)
  - CRHA = $931,953.34 – (3B)
  - Whispering Canyon = $227,769.56 – (4B)
  - Caughlin Creek/Deer Creek = $235,721.60 – (5B)
  - Mountainshyre = $292,227.25 – (6B)
- Through July 31, 2026 on an accrual basis, REVENUE and EXPENSES REPORT
- Total (Operating) Income was $1,903,294.93 (1); over YTD Budget by $69,885.18 (2).
  At this time, all reserve transfers are being deposited on a quarterly basis due to the positive cash flow.
- Total (Operating) Expense was $1,767,444.51(3); under YTD Budget by $135,883.49 (4).
- Expense recap: Operating = $322,338.14 (5) under budget by $58,207.86(6);
  Payroll = $992,781.38 (7) under budget by $79,100.62 (8); R&M = $311,664.87 (9) over budget by $20,170.87 (10); Utilities = $140,660.12 (11) under budget by $18,745.88 (12).
- Total Reserve Income was $451,886.15 (13); over budget by $7,137.90 (14).
- Total Reserve Expense was $94,256.09 (15) over YTD Budget by $27,546.09 (16); 2026 Reserve Expense Budget = $208,058.00 (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 Black moved to accept the Association's unaudited financial reports dated June 30, 2026 and July 31, 2026, as presented. Vice President Dennis seconded. Motion unanimously carried.

4**.2 Review & approve Bad Debt Write-offs.** None at this time

5. Reports & Updates:

5.1 Landscaping & Maintenance Dept., including Village Green Park Projects & Playground Repairs

Miscellaneous Projects / Weekly Maintenance

- Normal weekly mowing schedule is on-going.
- Defensible Space clean ups are on-going.
- Fertilized for the third time this season.
- Irrigation system checked and adjusted weekly.
- Irrigation pump system checked and adjusted weekly.
- Replaced one of the irrigation pumps (Pump C).
- Bruce MacKay Pump & Well Service came out and inspected our pump system and said we are in good shape. Just 1 pump is a little weak.
- Engine rebuilt on the 2004 Ford F-350 Super Duty (dump truck).
- Remove eight (8) dead trees throughout the Ranch.
- Graffiti removal throughout the Ranch is ongoing.
- All 3 Parks are inspected and cleaned daily.

Projects (Village Green Park):

- Refreshing the VG Park landscaping; completed.
- Painting tennis court fence; new signs on order.
- Tennis court scheduled for resurfacing week of September 28th.
- Asphalt walking paths have been resurfaced by SNC. Parking lot scheduled for resurfacing.
- Drinking fountains ordered.

Village Green Park Playground Repairs:

- The Orbiter play equipment in VG Park was repaired on June 30th.
- Log cabin playhouse in VG Park has a new roof and paint.
- Zipline parts arrived and repairs made by vendor.

5.2 General Manager's Report: Community Info, 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):

- September 8th through 11th, GM Nunley attended the annual CAI Large Scale Managers Workshop in Big Sky MT. On September 17th, GM Nunley attended a CAI 3-hour seminar on reserve planning.
- New Homeowner Orientation is held virtually on the 2nd Thursday of each month. There has been good participation by new homeowners in recent months.
- 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.
- The office HVAC systems have been serviced and some follow up repairs, replacement of HVAC condenser motors (3) and 1 blower motor was completed on 09.22.
- GM Nunley and Asst Mgr Wheeler have met in person with insurance reps to discuss renewal of the association's business package and the employee benefits coverages.
- GM Nunley and Asst Mgr Wheeler have coordinated the electronic voting plan with the vendor, vote-now.com, in preparation for November's annual board elections.
- Staff continues to support the Events program and looks forward to helping organize and facilitate the ongoing and upcoming events.

- Additional No Motorized Vehicles signage was ordered and has been installed at VGP. Similar signage is being installed at the entrance to high-usage pathways.
- As part of the Association's responsibilities, all fire hydrants located on private streets have been inspected and, if necessary, repaired.
- 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.
- Caughlin Parkway Speeding Mitigation Update - Harvey Miller. As of the date of this report, Harvey did not have anything new to report. He may provide a report at the meeting.

5.3 Fire Adapted Community/Fire Wise Committee Update

The Fire Wise Committee was appointed at the Board's January Board Meeting. A meeting with local fire prevention representatives was held on April 29, 2026. Goals and an action plan were discussed, and steps are being taken to move forward with obtaining the Fire Wise designation. The Action Plan has been reviewed and feedback provided by Tray Palmer. Revisions and additional information has been added to the Action Plan. The application was submitted this week to the National Fire Protection Association.

At the July Board Meeting the Board approved the Committee Charter.

We continue to receive requests from homeowners for home inspections by Reno Fire Dept or by Truckee Meadows Fire Protection Agency (depending upon whether the home is in the City of Reno or located in Washoe County). Also, the ACC has been reviewing an increase in requests for tree and juniper removals.

A meeting will be scheduled to review the Association's current Fire Wise status and to discuss planning of a Spring event.

5.4 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 September 30, 2026:

- Approval of the July 29, 2026, 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 appeals were reviewed.
- Review the Accounts Receivable Aging Report, including decisions on Notices to Publish from the collection company.
- Review of bad debt write-offs (if any)
- Discussion of Personnel items (if any).

6. Unfinished Business: None for this meeting

7. New Business:

7.1 Accept Resignation of Martin Kwitek from Finance & Budget Committee

Following the 2027 Draft Budget Review Meeting on August 20, 2026, Martin Kwitek submitted his formal resignation from the Finance & Budget Committee and recommended Peter Broughton as a replacement for the Chair position. (Committee appointments will be addressed during the November meeting.) The board was provided with Mr. Kwitek's email.

Motion: Treasurer Bremer moved to accept the resignation of Martin Kwitek from the Finance & Budget Committee effective immediately. Director Black seconded. Motion unanimously carried.

7.2 Ratify MC Automotive Repair to 2004 Ford F350 Super Duty Dump Truck

In August, the engine block of the 2004 Ford F350 Super Duty Dump Truck cracked causing a significant repair (engine rebuild). President Ginsburg approved staff to move forward with the repair with a $25K estimate. The Board was provided with the final invoice in the amount of $25,581.79. This is a reserve expense and the repair will extend the life of the truck at least 10-12 years.

Motion: Director Black moved to ratify the expense to MC Automotive in the amount of $25,581.79 to repair the 2004 Ford F350 Super Duty Dump Truck as presented. Treasurer Bremer seconded. Motion unanimously carried.

7.3 Review/Possibly Approve Bear Mountain Proposal for Tree Work in Greenbelt Common Area

Per Supt. Lisenby, it has been determined that this project should be moved to next year. No need to pursue a proposal until next season.

7.4 Review & Possibly Approve Proposal for Stump Grinder

After conducting research into the appropriate piece of equipment to grind the stumps of large trees, Supt. Lisenby has obtained a proposal in the amount of $36,902.13 for a Cal-Line SG-40H Track Stump Grinder. A proposal with additional details was provided in the Board's meeting packet for consideration. This is a reserve expense as confirmed by Bob Browning Reserve Group.

Motion: Treasurer Bremer moved to approve the proposal from Cal-Line Equipment for an SG-40H Track Stump Grinder in the amount of $36,902.13 as presented. VP Dennis seconded.

Discussion ensued regarding cost of stump grinder versus per visit cost of arborist to remove stumps ($500 per stump at 20-25 stumps per year). Purchase includes lifetime training.

Motion unanimously carried.

7.5 Review and Possibly Approve Eaglesnest HOA Landscape/Snow Removal Services Agreement 01.01.2027 through 12.31.2027

The Eaglesnest HOA Landscape/Snow Removal Services Agreement for 2027 was provided for the Board's consideration. The substantial changes include a ten (10) percent increase in annual base service fee and updated hourly rates to reflect the increase in wages and other employee related costs.

Motion: VP Dennis moved to approve the Eaglesnest HOA Landscape/Snow Removal Services with an annual base fee amount of $29,986.00 for the period 01.01.2027 -12.31.2027 as presented. Treasurer Bremer seconded. Motion unanimously carried.

7.6 Review and Possibly Approve Promontory Pointe HOA Landscape/Snow Removal Services Agreement 01.01.2027 through 12.31.2027

The Promontory Point HOA Landscape and Snow Removal Services Agreement for 2027 was provided for the Board's consideration. The substantial changes include a ten (10) percent increase in annual base service fee and updated hourly rates to reflect the increase in wages and other employee related costs.

Motion: Treasurer Bremer moved to approve the Promontory Point HOA Landscape and Snow Removal Services Agreement for an annual base fee amount of $19,342.00 for the period 01.01.2027-

12.31.2027 as presented. Secretary Ericson seconded. Motion carried by majority vote. (Director Black recused himself; he serves on the Promontory Pointe HOA Board.)

7.7 Review and Possibly Approve Caughlin Creek HOA Landscape Maintenance Services Agreement 01.01.2027 through 12.31.2027

The Caughlin Creek HOA Landscape Services Agreement for 2027 was provided for the Board's consideration. The substantial changes include a ten (10) percent increase in annual base service fee and updated hourly rates to reflect the increase in wages and other employee related costs.

Motion: Director Black moved to approve the Caughlin Creek HOA Landscape Services Agreement for an annual base fee amount of $38,232 for the period 01.01.2027-12.31.2027 as presented. Director Miller seconded. Motion carried by majority vote. (Director Naccarato recused herself; she serves on the Caughlin Creek HOA Board.)

7.8 Review/Approve Preventative Maint Agreement with Sierra Gate & Control for Caughlin Creek Gates 1&2, Mountainshyre, & Whispering Canyon Gates Effective 01.01.2027–12.31.2028

The Preventative Maintenance Agreements with Sierra Gate & Control for Caughlin Creek Gates 1&2, the Mountainshyre Gates, and for the Whispering Canyon Gates expires 12.31.2026.

1) A two-year agreement for Caughlin Creek 1&2 and Mountainshyre Gates in the amount of $3,600/year ($900/quarter) effective 01.01.2027 for the same services was provided for the Board's consideration; and
2) A two-year agreement for Whispering Canyon Gates in the amount of $1,200/year ($300/quarter) effective 01.01.2027 for the same services was provided for the Board's consideration.

Motion: Treasurer Bremer moved to approve the two Preventative Maintenance Agreements with Sierra Gate & Control for 1) Caughlin Creek Gates 1&2 and Mountainshyre Gates in the amount of $3,600/year ($900/quarter), and 2) Whispering Canyon Gates in the amount of $1,200/year, both agreements effective 01.01.2027-12.31.2028 (24 months) as presented. Director Black seconded. Motion unanimously carried.

7.9 Review and Possibly Approve Annual Insurance Renewals Effective 10.01.2026 (Landscape/General & Management/Professional Liability, Crime, Cyber Liability, Commercial Insurance Package, Umbrella and Directors & Officers/Employment Practices)

The renewal package for the above referenced insurance coverages was provided in the board's meeting packet. Below is a premium comparison between 2026 and the proposed renewals for 2027. There is an overall annual increase of $6,423.00 which is primarily attributed to the Commercial Package/Umbrella, and Crime/D&O.

COVERAGE	Expiring Premium	Renewal Premium
**Commercial Package	$88,087.00	$90,912.00
Commercial Umbrella	$19,194.00	$21,023.00
Crime/D&O	$18,998.00	$20,498.00
*General Liability (Landscaping)	$5,446.00	$5,715.00
Professional Liability	$1,656.00	$1,656.00
Commercial Cyber	$1,596.00	$1,596.00
TOTAL PREMIUM	**$134,977.00**	**$141,400.00**

Motion: Director Miller moved to approve the Association's Insurance Premium Renewals as presented for renewal period Oct 1, 2026, through Oct 1, 2027, in the amount of $141,400.00, with the understanding that staff will work with the Association's insurance agent to continue to assess blanket coverages to represent the Association's needs. Treasurer Bremer seconded. Motion unanimously carried.

7.10 Review/Possibly Approve Proposed 2027 Board Meetings & Other Important Dates

The Board was provided with the proposed 2027 Board Meetings and Other Important Dates Calendar for review and consideration.

Motion: Treasurer Bremer moved to approve the 2027 Board Meetings and Other Important Dates Calendar as presented. VP Dennis seconded. Motion unanimously carried.

7.11 Review and Possibly Approve Proposed 2027 Community Events Calendar

The Board was provided with the proposed 2027 Community Events Calendar as recommended by the Events Committee for review and consideration.

Motion: Treasurer Bremer moved to approve the 2027 Community Events Calendar as presented. Director Black seconded. Motion unanimously carried.

7.12 Review/Possibly Approve Proposed 2027 Architectural Control Comm Meeting Calendar

The Board was provided with the proposed 2027 Architectural Control Committee Meeting Calendar for review and consideration.

Motion: Treasurer Bremer moved to approve the 2027 Architectural Control Committee Meeting Calendar as presented. Director Black seconded. Motion unanimously carried.

7.13 Review and Possibly Approve Agreement with McClintock Accountancy for 2026 Annual Audit & Tax Prep

McClintock Accountancy has presented their proposal to provide 2026 Annual Audit and Income Tax Preparation services for a fee of $11,300.00 for the audit and $1,550.00 for the income tax return. (The agreement for 2025 services was $11,000.00 for the audit and $1,550.00 for the income tax return.)
The proposal was provided to the Board for consideration.

Motion: Director Black moved to approve the proposal from McClintock Accountancy in the amount of $11,300.00 for the 2026 Annual Audit, and $1,550.00 for the 2026 Income Tax Return Preparation as presented. Treasurer Bremer seconded. Motion unanimously carried.

7.14 Discuss ESI's Current Patrol Schedule and Possibly Increase Hours

The Board was provided with the current recap of ESI's Community Patrol service.
The current community patrol schedule for ESI is as follows:

Winter Schedule:
-September 1st through April 30th: Friday through Sunday, 4pm to Midnight (24 hrs/week)
Summer Schedule:
- May 1st through August 31st: Thursday through Sunday, 4pm to Midnight (32 hrs/week)

ESI's hourly rates are $31.18, or $249.44 per day. The August invoice was provided for reference.

The office averages about 3-5 calls per week (more in the summer) regarding incidents of unauthorized riding of e-bikes and e-motorcycles on walking paths, common area grass in the greenbelt and in Village Green Park, and recently in the tennis courts; also calls regarding unauthorized fishing and wildlife harassment in the lower ponds by mostly teen boys. Some other issues that occur are reports of unhoused persons loitering in the common areas or on a homeowner's private property, graffiti, off leash (sometimes aggressive) dogs, etc. Many of these reports receive no action because ESI is not onsite. Other times, office staff must respond.
Homeowners have attended board meetings (6 at the July meeting) to express their concern and request action by the Board.

An activity log was provided (it is not all-inclusive) of some of the types of calls the office receives regarding the foregoing incidents. The foregoing information was provided for the Board's discussion and possible action.

Motion: President Ginsburg moved to request two (2) proposals from ESI for the next meeting to reflect the following schedule(s):

1) Winter: Sept 1 through April 30:
Fri/Sat/Sun 2pm – 10pm

Spring/Summer: May 1 through Aug 30:
Thur/Fri/Sat/Sun 2pm – 10pm

2) Winter: Sept 1 through April 30:
Fri/Sat/Sun 2pm – 10pm

Spring/Summer: May 1 through May 30:
Thur/Fri/Sat/Sun 2pm – 10pm

June 1 through July 30
Sun through Sat (7 days) 10am – 10pm

Aug 1 through Aug 30
Thur/Fri/Sat/Sun 2pm – 10pm

Secretary Ericson seconded.
Discussion ensued regarding ESI's recommendations, staff availability, schedule 2 changing the 7 day schedule to 5 days, value to homeowners, cost increase, etc.
Motion unanimously carried.

7.15 Review and Possibly Approve 2027 Annual Operating and Reserve Budgets

The Finance & Budget Committee met, in conjunction with the Board on August 20th, to review the proposed 2027 draft budget and possible assessment increase amounts. The F&B recommended approval of the proposed budget with the percentage amount to be decided upon by the Board during the September 30th Board Meeting.

The proposed 2027 Annual Operating and Reserve Budgets were provided in the Board's meeting packet for review and consideration. Possible assessment increases presented were 4%, 5% and 6%, all of which present as a deficit budget. The full excel worksheets were also provided separately on the Board's tablets, along with an email from F&B Committee member, Joyce Thompson.

Motion: VP Dennis moved to approve the 2027 Operating and Reserve Budgets with a six percent (6%) increase as presented. Treasurer Bremer seconded.

Discussion ensued. Director Miller would prefer to see a five percent (5%) increase.

Motion carried by majority vote (A. Black, S. Bremer, A. Dennis, J. Ericson, M. Ginsburg in favor; H. Miller, J. Naccarato opposed).

8. 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.

- None at this time.

9. Announce Future Meeting Dates & Recess/Adjourn:

- **Thursday, Nov. 5th** - Candidate Forum; Meet the Candidates, 5pm (if necessary)
- **Monday, Nov. 16th** - Annual Ballot Deadline, 11am (if necessary)
  Call 2026 Annual Meeting to Order at 12:00pm;
  Open/tally Remaining Secret Ballots (if necessary).
  Recess meeting once ballots are counted.
  - Board Executive Session 4:00 p.m. / General Business Meeting 5:30pm
- **Wednesday, Nov. 18th** - Reconvene 2026 Annual Members Election & 2027 Budget Ratification Meeting at 6:30pm
  - Organizational Meeting will immediately follow the 2026 Annual Members Election/2027 Budget Ratification Meeting
- **Friday, Jan. 8th, 2027** - Board Orientation/Training 10am - TENTATIVE

Motion: Treasurer Bremer moved to adjourn the meeting at 7:32pm; Secretary Ericson seconded. Motion unanimously carried.

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Jon Ericson, Secretary Board of Directors
Caughlin Ranch Homeowners Association

Attachments:
- 2 homeowner comments