

**Redwood Estates Services Association**  
**Monthly Board Meeting**  
**August 13, 2025**

Meeting called to order at 7:04 p.m. Location: The Pavilion at Redwood Estates

- **Determination of Quorum**

- Quorum was met with the attendance of: President Jennifer Throssell, Treasurer Pete Heller, Secretary Brian Krupp, Director Matt Nelson, Director Judy Quigley
- Also in attendance: Operations Manager Jeff Bates
- On Zoom: Office Manager Cheryl Hargrove

- **Approval of Agenda**

- Motion to approve the agenda was made by Pete Heller, seconded by Judy Quigley.
  - Agenda approved

- **Approval of Minutes**

- Motion to approve July 16, 2025 minutes was made by Jennifer Throssell, seconded by Pete Heller.
  - Minutes approved with adjustments and additions to Road Edge Clearing

- **President's Report – Jennifer Throssell**

- **Swimming Instructions**

- Private lessons, no groups
  - 1 private lesson over the weekend
  - 1 semi-private scheduled
- Cheryl Hargrove and Shaw Cichowski working on invoicing and payments
  - Moving forward there will be a protocol in place for signing up, invoicing, and receiving payments
- See how this season goes, build off experience and start earlier next season if instructor is available
  - Instructor discussion/planning around troubleshooting and how to address things next year

- **Pool Season**

- Extended, weather permitting, staff lined up to keep pool open into second week of September

- **Roads**

- Focus is on Alma Court
  - Permit needed from County, mobilizing contractors to start work the week of 8/18
  - Requirement from County: all property owners to consent to access property, 2/3 members signed, final party scheduled to provide consent by 8/16
  - If we do not have final party consent, focus will shift to Santa Ana Road

- o County guideline: October 15<sup>th</sup> currently started construction can continue, otherwise must be delayed until after winter season
- Pushing to take advantage of full construction season/year
- Ideally, we get member consent early to avoid any delays on Santa Ana Road

#### o **SBA Loan**

- Special assessment removed as a requirement
- Loan went to review with SBA Lawyer
- In preparation for signatures, progress stopped, SBA stated RESA needs special assessment
- RESA President met with SBA Lawyer/Representative and RESA Lawyer
  - Confusion around our non-profit status and differences from HOA
  - RESA is defined as an HOA on the application; paperwork must follow as if we are an HOA (RESA is not an HOA)
  - Requirement is there, however if we use Davis Sterling Act rules, there is a clause to have Board authority to implement a special assessment if there is an emergency situation
    - o Determination: FEMA – Safety Issue – it is an emergency situation
  - RESA Lawyer is writing an opinion letter to explain why we are allowed to do so, SBA will provide Board Resolution Form to fill out describing how to continue with loan once opinion letter is reviewed and approved
  - 501(c)12 – Board of Directors makes decisions – different from how HOAs operate

### • **Treasurer's Report – Pete Heller**

#### o **Monthly Financial Report**

- Income at 82% of YTD Budget
  - Assessments: 110% of YTD Budget
  - SBA loan is still not funded
  - \$32.6k recouped from delinquent members (\$6.7k collected in July & \$5k collected in August with 10 suspensions lifted between both months)
- Expenses at 54% of Plan (YTD Budget)
  - Road repairs remain significantly under budget
  - Legal Fees: \$58.6k of \$20.4k budgeted YTD
    - o Exceeding budget by 287%

#### o **Delinquency Report**

- 31-60 day delinquencies – 5 accounts
- 91+ day – 12 accounts
- Office Manager Cheryl Hargrove in conversation with several members about payment

#### o **Lien Status**

- No change since April 2025

#### o **Banking and Cash Status**

- Operating account cash balance: \$91k
- Reserve account balance: \$522k

- **Office & Operations Manager's Report – Jeff Bates**

- **Firewise Activities**

- Community Drive Up Chipping Program
  - September 13 & October 18, 2025
    - 7:30 a.m. – noon, 1:00 p.m. to 3:30 p.m.
- Please visit the RESA / Firewise website to update your Hazardous Fuels Reduction efforts, or visit <https://forms.gle/7DnsLzTKj6BtVKpY6>

- **Roads**

- Purchase delineators discussed previous BoD Meeting, will begin installation
- Week of August 18 meeting with Cross Land Surveying to address turnaround at the end of Mary Alice Way

- **Drainage**

- Road edge drainage erosion repairs have been rescheduled to begin the week of August 18, 2025
- San Jose Water Company has yet to approve construction sites

- **Pavilion and Playgrounds**

- No dogs are allowed on the Pavilion lawn

- **Pool**

- Pool hours beginning August 13 through September 1 (Labor Day)
  - Mon-Fri: 3:30 – 7 p.m.
  - Sat & Sun: noon – 6 p.m.
  - Holidays: noon – 4 p.m.
- Pool hours beginning September 2 through Sept 28, then closed for the season
  - Mon-Fri: closed
  - Sat & Sun: noon to 6 p.m.

- **SJWC**

- West Valley Construction Update (WVC)
  - Scheduled the painting of the two speed bumps at the intersection of Virdelle Drive and Woolaroc Drive
  - Working on getting a quote from the WVC painter to paint remaining 16 bumps within Redwood Estates
  - Committed to replace blue fire hydrant reflectors – putting in work order to begin within the next few weeks, date is TBD
    - Santa Clara County Fire Department requested this be done

- **New Business and Public Comment**

- **Public Comment:**

- No public comment

- **New Business:**

- **Repainting striping on speed bumps**
  - Quote from WVC painter and second striping contractor to compare
  - Will move forward with least expensive option
- **Bank Auto Pay**
  - Number of residents still on auto pay

- Paying the previous rates, debt is building up
- Had worked on putting these members in a lien situation
- RESA to set threshold on debt to move into a lien situation
- Pre-lien communication in a letter
- Many warnings – letters, emails, phone calls have been sent
- When RESA updated lien policy, a time frame was set up
- Paying less is not the same as not paying at all
- 2 years for lower payment accounts to move into lien process
- Give same communication that all other non-payment lien accounts have been getting
- Burden to go through the process – both warning and lien process
- Costs RESA money to deal with low payers
- Hold to the one-year policy with outreach
- Standardize process, with no conditions
- Autopay – is it set up for a specific amount or can we change it
  - o If RESA charges the amount, we can change it
  - o If the member sets it up with their bank, we can't change it
  - o Cheryl Hargrove – would like to steer everyone toward ACH payment
    - Credit Card fraud, issues
    - ACH no fees, no problems withdrawing funds
    - ACH – 25 accounts
    - CC – around 100 accounts when we added fees, 15 switched after fees
    - Zelle – QuickBooks matching transaction has issues, no automatic budget category, Zelle transaction must be matched manually
- Conclusion: Use the same process for all short or non-payment accounts, same schedule for outreach/communication/warning/lien process

- **Old Business**

- o **Board Responsibilities**

- Discussion around the Roles and Responsibilities of each Board of Director position and individual, tracking requirements from the Bylaws, Role Based, and Special Projects
  - Role Based: President, Vice President, Secretary, Treasurer
  - Special Projects: Events, Road Repairs, Job Descriptions, Election Items, Policies & Procedures, Firewise, Easements, RESA Properties, etc.
- Discussion around training new Board Members, assistant roles trained close to Annual Meeting (prior December) to handoff knowledge and responsibilities
- Individual Board members will divide and conquer Special Project ownership

- **Adjournment**

- o Motion to adjourn by Jennifer Throssell, seconded by Brian Krupp.
- o Meeting Adjourned at 9:05 p.m.

- **Executive Board Meeting**

- Executive Session called to order at 9:28 p.m.
  - The following topics were presented and discussed:
    - Voting on Liens for lot owners
    - SBA loan contract discussion
    - Litigation follow-up
    - Employee payment regarding extended Pool Season
  - Executive Session adjourned at 10:17 p.m.

Respectfully submitted by Secretary Brian Krupp