

Carmel Views Community Association
Minutes of November 18, 2025 Meeting

Meeting called to order at 4:30PM

Roll Call and Welcome to Members on Zoom

Officers Present: Jim Ferguson, Victory Lourenco, Robert Sinotte, Gary Koeppel, Mike Krause; Morgan Falor joined on Zoom.

Members Present on Zoom: Cathy Winters, Bruce Greenbaum, Lynn and Steven Berardo, Paul Best, Paolo Singh, Judy Feisthamel and Morgan Falor.

A. Minutes of September 30, 2025 were read and approved unanimously.

B. Board Announcements and Reports

1. Emergency Fire Exit.

Jim Ferguson reported his most recent conversation with CalFire John Tenner who indicated they might obtain a grant from the Monterey County Resource Conservation District (RCD) to create a navigable Emergency Fire Exit for Carmel Views subdivision. Recently the RCD provided a grant to Del Mesa for constructing an exit road connecting Pacific Meadows for two-way emergency exits as part of a larger effort throughout the area. He indicated that funding was being approved soon for an emergency use fire exit road, not a permanent road.

2. Financial Report.

Morgan Falor reported that the new association software, PayHOA, has been programmed and is ready for deployment. A letter will be drafted this weekend to be sent to all members announcing the software and providing a link to register for access. PayHOA will serve as our member digital communication tool that will replace the costly annual member mailings in the future.

The new software allows members to select what information they chose to share that will be visible on the site, which replaces the current antiquated directory. It will also let members pay their annual dues online.

Morgan provided the statement of the Activity and Budgets for 2023, 2024 and 2025 as well as projections for 2026, which is attached to these minutes, a summary of which follows:

There were no changes in the cost of professional fees; we still have a water credit from Cal Am; and there was no material increase in general expenses.

The Fire Abatement budget was \$70,000, of which the association paid \$42,000 of and Cypress Fire paid matching funds of \$22,000. The current bank balance

of association funds is \$120,474. The Board voted unanimously to approve the 2026 budget.

3. Reduction of Annual Dues.

Given the financial health of the association's 2026 financial statement, Jim Ferguson proposed reducing the annual dues from \$420 to \$375. Jim noted that 2026 includes \$20,000 more in fire abatement and included income based on the lower dues amount. Even with these budgeted expenses, our year end net income will be higher than 2025. A motion was seconded and the Board approved unanimously.

4. Forestry and Fire Mitigation.

Victor Lourenco reported that his forestry crew has done an admirable job of trimming and clearing brush throughout the Views, including removal of a number of dead trees. CalFire will not approve the cost to remove the dead trees at the bottom of Pine Hill Drive. Larry Arthur requested the County to remove the trees, but if they refuse the removal would possibly be the association's expense. We are hopeful the County will remove the trees.

5. Communications.

Michael Krause reported he has been maintaining and upgrading the association website. He and Gary will be drafting a letter for mailing to CVCA members that will introduce the new HOA software and how to log in as a member.

6. Infrastructure.

Bob Sinotte finally succeeded in getting the County to fill in the potholes on Canada and Outlook Drives, although he is displeased at the poor quality of work because the asphalt is unraveling and the potholes reappearing. He will ask the county to resurface our entire streets.

Bob spoke with the homeowner on Canada Dr. whose construction project involved a prolonged installation of steel plates on the street and she quickly completed the work and removed the plates.

He noted numerous unsuccessful attempts to get PG&E to replace bulbs in 12 streetlights throughout the neighborhood because his calls are answered robotically and are not returned. He will continue trying to reach a real person but will also submit a maintenance request on PG&E's website.

7. 2026-2028 Board Volunteers (To date)

Four current board members will be leaving (Ferguson, Sinotte, Lourenco and Koeppe)

To date five members have volunteered to serve on the board: Bruce Greenbaum, David Kazansky, Paolo Singh, Paul Best and Brian Congleton. The

current Treasurer Morgan Falor has volunteered to continue on the Board, so she is required be elected and will be included on the ballot list

C. Announcements

- The next Chipper Day is December 1, 2025.
- **The Annual CVCA Meeting is Saturday, January 24, 5:00PM at Temple Beth Israel.**
- The meeting was adjourned at 5:10PM

D. Attachment:
Financial Statement

Carmel Views Community Association
Statements of Activity and Budget
Unless stated, for the years ending December 31,

	2026	2025		2024	2023
	Budget	Budget	Actuals through 9/30	Variance (Fav/(Unfav))	Actual
Revenue					
5010 Member Dues	\$ 64,875	\$ 72,660	\$ 71,860	\$ (800)	\$ 72,720
5020 Member Late Fees	-	-	660	660	440
5030 Fire Abatement Donations	5,000	5,000	5,705	705	5,030
	69,875	77,660	78,225	565	78,190
Expenditures					
Common Area Maintenance					
6010 Entrance Walls - Shared RRV	5,000	5,000	400	4,600	6,550
6030 Roadside Maintenance - Shared RRV	5,000	5,000	660	4,340	8,200
6050 Less RRV Share	(2,000)	(2,000)	(660)	(1,340)	(2,000)
6070 Tree Removal	15,000	15,000	83	14,918	14,272
6090 Fire Abatement	64,000	70,000	41,921	28,079	48,277
6095 Less Cypress Fire Match	(32,000)	(35,000)	(23,352)	(11,648)	(24,114)
	55,000	58,000	19,051	38,949	51,185
Professional Fees					
7110 Legal	1,000	1,000	-	1,000	657
7130 Accounting/Tax	500	350	400	(50)	350
7150 State & County Fees	35	35	-	35	35
7170 QuickBooks Online/PayHOA	1,750	780	550	230	745
	3,285	2,165	950	1,215	1,787
Annual Meeting					
8030 Mtg. Printing & Postage	1,500	1,300	52	1,248	1,300
8050 Mtg. Rent & Service	350	250	131	119	200
8070 Mtg Food & Supplies	150	100	16	84	94
	2,000	1,650	199	1,451	1,594
Utilities					
8310 Water	1,080	1,080	-	1,080	967
Other General and Admin Expenses					
8110 Insurance	5,000	4,500	(79)	4,579	4,328
8520 Website, Domain, Email	250	150	159	(9)	110
9010 Banners, Supplies	300	200	675	(475)	196
9020 PO Box	225	170	197	(27)	170
9030 Postage	50	35	-	35	73
95XX Other	-	-	-	-	95
	5,825	5,055	952	4,103	4,972
Total Expenditures	67,190	67,950	21,152	46,798	60,505
Net Income	\$ 2,685	\$ 9,710	\$ 57,072	\$ 47,362	\$ 17,685

Memo: Cash Balances

Checking		\$ 95,471		\$ 23,604	\$ 2,973
Savings		25,003		25,001	25,279
Total		\$ 120,474		\$ 48,605	\$ 28,252