

**Carmel Views Community Association  
Annual Meeting Minutes**

Saturday, January 24, 2026 - 5:00 pm  
*Community Church of the Monterey peninsula  
4590 Carmel Valley Road*

The meeting was called to order at 5:00PM.

All Board members were present except treasurer Morgan Falor.

25 members attended in person and 5 members were on zoom.

90 ballots were received, confirming a quorum had been reached.

The January 2025 Annual Meeting Minutes were approved.

The November 2025 Meeting Minutes need approval by the new Board.

**Message from President Jim Ferguson**

1. We have succeeded in helping the homeowner and county planning with the repair and restoration of the neglected home on Canada Lane.
2. We have made positive progress on the Emergency Fire Exit after numerous meetings with Supervisor Kate Daniels and Cypress/Cal Fire personnel. A budget is being prepared for possible grant funding and construction could follow soon.
3. We have implemented a new homeowner's software and member website, PayHOA/ many advantageous features, including emergency communications, online dues payment and online member database. Please register as soon as possible to ensure the HOA has updated your contact information.
4. We ended 2025 with \$100,000 in the bank and as of the Homeowners meeting we had YTD \$116,000. Full year 2026 should end with a strong bank balance.
5. We volunteered for the 2024-25 Board to eliminate the need for and expense of an outside Homeowner's Management company. We saved the CVCA the \$10,000 initiation fee, a dues increase of \$250-\$300 per month, and an exit fee fine.
6. By keeping the association governed by members, not by paid managers, we have to reduce our annual dues from \$420 to \$375. Hopefully we will continue to elect a board from volunteer neighbors and continue our self-governance.
7. We assisted our great Fire Wise Team whose dedicated work will result in another annual Fire Wise Certification. (Please check with your fire insurance agent to obtain a policy discount with the Certificate.) We finalized a RCDMC Fuel Break Agreement for Carmel Views common areas.
8. We worked with Carmel High School to readjust their new LED Stadium lights to reduce light pollution in Carmel Views.

9. We purchased Neighborhood Watch and Fire Wise signs and installed them outside the elegant main entrance.
10. In early 2024 we succeeded in preventing the state's mandated addition of 1350 "affordable houses" in Carmel Views, Rio Vista and Carmel Knolls.
11. In conclusion, as retiring board members, we are honored to have served and wish the new board and incumbent Mike Krause great success in moving forward. We will schedule a transition meeting with the new Board in February.

Member comment: Remind members to inform their homeowner's fire insurance agent you have a Firewise Certificate of good standing that should help lower their fire policy premium. We are finalizing a fuel break agreement with an outside company that will inspect the fuel breaks in the association's common areas.

Member question: Can we make Fire prevention donations via the new software?  
Answer: Currently, online donations are not accepted, but donations by check are always welcome.

### **2025 & 2026 Budget Report**

President Fergusson presented a brief financial report and referred members to the attached 2025 and 2026 Budget for more detail. He complimented Victor Lourenco for negotiating cost-savings with tree trimming contractors with whom he committed for long-term tree and brush trimming services. He hopes the new Board will retain them.

### **Technology & Communication Report**

Communications Board member Michael Krause presented a tutorial on the association's new PayHOA software, which was selected to address several longstanding operational challenges. The Board identified the need for a modernized system due to the following issues:

- The annual dues collection process was highly manual, error-prone, and not sustainable as the community grows.
- More than 15% of members routinely missed dues deadlines, resulting in extended collection periods and increased administrative workload.
- Member contact information was collected and updated through US Mail, often leading to outdated or inaccurate records.
- The association lacked real-time communication tools, such as text alerts or automated calls, for urgent or emergency notifications.
- Members did not have access to real-time information about their payment status or their contact details on file.

PayHOA was selected because it directly resolves these challenges and provides the following capabilities:

- Automated Dues Management - The platform streamlines the annual dues process through automated invoicing, online payment options, and built-in tracking, reducing errors and creating a consistent, sustainable workflow.
- Improved On-Time Payments - Automated reminders, scheduled notices, and user-friendly payment methods help reduce late payments and shorten the overall collection cycle.
- Centralized, Self-Service Member Records - Members can update their own contact information directly on the portal, ensuring records remain accurate without relying on mailed forms or manual data entry.
- Real-Time Communication Tools - PayHOA supports email, text messaging, and automated alerts, enabling timely communication during emergencies and improving everyday outreach.
- Member Transparency and Self-Service Access - Each member has a secure portal with real-time access to payment history, outstanding balances, and contact information, reducing administrative follow-up and increasing clarity.

He reported since its December launch, 107 out of 280 members have registered and 73 members have no email on file. He encouraged all members to log into the website ([PayHOA.com](http://PayHOA.com)) to register and view the tutorial. Email questions to [support@payhoa.com](mailto:support@payhoa.com).

Member question: How many emails per home can be registered?

Answer: Each home is a unit in the system – units have contacts associated with them. Ideally, each unit would have no more than two owners. However, we strongly recommend that renters register as well and can be included as contacts in addition to two owners.

Member question: How can people who are not “tech savvy” access association information?

Answer: For important association communications they will receive mailed information.

Member question: How can I check online to confirm whether I paid my dues?

Answer: After registering, it takes only three clicks to confirm payment.

### **Forestry and Fire Abatement Report**

Victor Lourenco, Vice President in charge of Fire Abatement, reported the following:

- Summary of the 2025 fire abatement activities
- Report on the 2025 CalFire grant
- Update of the 2026 fuel reduction in common areas
- Kudos to fire team for another year of excellent service

He credited part of the reduction of dues because we have rehired an excellent tree trimming service with professional workers who have done well and charged less than the prior Board’s contractors. He hopes the new board will retain Cruz Tree Service. He thanked and praised Bud Miller for obtaining a brush removal grant of \$32,000!

Question: Does the County have any plans to clean out east side of Canada?

Answer: The new Board should address this issue with Rio Vista homeowners group

Questions: On Outlook Drive near the intersection of Canada, can we remove the two dead trees that could fall across the road and cause an accident? And could the Board ask the homeowner north of Canada and Outlook to remove the firewood from view?

Answers: The homeowners are resolving the tree-trimming problem with a contractor and Bob will speak with the homeowner with the visible pile of firewood.

### **Infrastructure Report**

Bob Sinotte, Director, reported on the following:

Status of Monterey County Road Maintenance to repair potholes.

Status of PG&E to replace 12 streetlamps that have burned out.

The entrance walls have been cleaned and repainted.

The entrance plants have been trimmed and weeds removed.

Tree stumps have been removed from the common area park.

### **Election of new board members**

Bruce Greenbaum

David Kazansky

Paolo Singh

Paul best

Brian Congleton

### **Chipper Days**

February 02 – 13, 2026

April 13 – 24, 2026

June 01 – 12, 2026

November 09 – 20, 2026

**The meeting was adjourned at 6:00PM.**

### **Attachments**

2025-2026 Budget

**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 12/31	Variance (Fav/(Unfav))	Actual	Actual
<b>Revenue</b>						
5010 Member Dues	\$ 64,875	\$ 72,660	\$ 71,860	\$ (800)	\$ 72,720	\$ 59,510
5020 Member Late Fees	-	-	580	580	440	60
5030 Fire Abatement Donations	5,000	5,000	5,705	705	5,030	6,065
	<u>69,875</u>	<u>77,660</u>	<u>78,145</u>	<u>485</u>	<u>78,190</u>	<u>65,635</u>
<b>Expenditures</b>						
<b>Common Area Maintenance</b>						
6010 Entrance Walls - Shared RRV	5,000	5,000	400	4,600	6,550	3,326
6030 Roadside Maintenance - Shared RRV	5,000	5,000	660	4,340	8,200	10,650
6050 Less RRV Share	(2,000)	(2,000)	(660)	(1,340)	(2,000)	(3,078)
6070 Tree Removal	15,000	15,000	83	14,918	14,272	-
6090 Fire Abatement	64,000	70,000	42,968	27,032	48,277	75,500
6095 Less Cypress Fire Match	(32,000)	(35,000)	(23,352)	(11,648)	(24,114)	-
	<u>55,000</u>	<u>58,000</u>	<u>20,099</u>	<u>37,901</u>	<u>51,185</u>	<u>86,398</u>
<b>Professional Fees</b>						
7110 Legal	1,000	1,000	-	1,000	657	5,620
7130 Accounting/Tax	500	350	400	(50)	350	-
7150 State & County Fees	35	35	-	35	35	337
7170 QuickBooks Online/PayHOA	1,750	780	775	5	745	895
	<u>3,285</u>	<u>2,165</u>	<u>1,175</u>	<u>990</u>	<u>1,787</u>	<u>6,852</u>
<b>Annual Meeting</b>						
8030 Mtg. Printing & Postage	1,500	1,300	52	1,248	1,300	1,320
8050 Mtg. Rent & Service	350	250	131	119	200	-
8070 Mtg Food & Supplies	150	100	16	84	94	-
	<u>2,000</u>	<u>1,650</u>	<u>199</u>	<u>1,451</u>	<u>1,594</u>	<u>1,320</u>
<b>Utilities</b>						
8310 Water	1,080	1,080	-	1,080	967	1,146
<b>Other General and Admin Expenses</b>						
8110 Insurance	5,000	4,500	4,264	237	4,328	1,900
8520 Website, Domain, Email	250	150	546	(396)	110	542
9010 Banners, Supplies	300	200	464	(264)	196	406
9020 PO Box	225	170	197	(27)	170	166
9030 Postage	50	35	6	29	73	-
95XX Other	-	-	-	-	95	3
	<u>5,825</u>	<u>5,055</u>	<u>5,477</u>	<u>(422)</u>	<u>4,972</u>	<u>3,016</u>
<b>Total Expenditures</b>	<u>67,190</u>	<u>67,950</u>	<u>26,950</u>	<u>41,000</u>	<u>60,505</u>	<u>98,733</u>
<b>Net Income</b>	<u>\$ 2,685</u>	<u>\$ 9,710</u>	<u>\$ 51,195</u>	<u>\$ 41,485</u>	<u>\$ 17,685</u>	<u>\$ (33,098)</u>

**Memo: Cash Balances**

Checking			\$ 74,128		\$ 23,604	\$ 2,973
Savings			25,003		25,001	25,279
<b>Total</b>			<u>\$ 99,131</u>		<u>\$ 48,605</u>	<u>\$ 28,252</u>

**2025 Actuals - Selected Comments**

**Revenue**

173 members invoiced, three members invoices were adjusted for various reasons. Firebatement donations and late fees were favorably over budget.

**Common Area Maintenance**

Overall common area maintenance expenses were \$50k under budget. As a result of not spending as much as anticipated, we did not receive the \$35k Cypress Fire Match due to less than anticipated qualifying expenses.

**Professional Fees**

The association did not incur any legal fees or state/county fees during the year. Other professional expenses were immaterially different from budget.

**Annual Meeting**

Annual meeting expenses were under budget, nothing to note.

**Other General and Admin Expenses**

Insurance renewal was in line with budget. Website was upgraded to more secure URL creating more expenses. Additional banners that were replaced throughout the year were not planned for, causing a small budget overage.

# Carmel Views Community Association

&



## Administrative Issues Facing CVCA

---

- The annual dues collection process is highly manual, prone to errors, and unlikely to remain sustainable in the future.
- More than 15% of members consistently miss dues deadlines, leading to prolonged collection periods and administrative challenges.
- Member information is manually collected and updated through US Mail, leading to outdated or inaccurate records.
- There is no real-time communication system for members, such as text messaging or automated phone calls for emergencies.
- Members lack access to real-time updates on their payment status and contact details.

2

# Proposed Solution - PayHOA

---

- PayHOA is an all-in-one cloud-based software designed to streamline HOA management by offering:
  - Seamless automated invoicing that integrates directly with their accounting platform for efficient financial management.
  - Flexible online payment options to accelerate collection times while still accommodating check payments.
  - Robust communication tools, including mass text messaging and one-click USPS mailings.
  - Personalized member portals providing real-time dues payment status, updated contact details, and customizable communication preferences.

3

## About PayHOA

---

- Founded in 2018
- Over 5,000 HOAs currently utilizing the management platform

### **PayHOA Named Best Software for HOAs and Condo Communities in 2024**

PayHOA is a great application for self-managed HOAs. It's a well-established cloud-based tool currently in use by more than 23,000 homeowners associations. Use PayHOA to...



4

## Benefits to CVCA

---

- All in one platform for communications – mailings, emails, text messages and automated phone calls for emergencies
- All-in-one platform for finance – invoicing, collections, accounting, budgets, tax return filing
- All-in-one platform for members – contact information, payment information, and receipts
- Overall, the Board of Directors would experience **significant improvements in administrative efficiency**, leading to a more streamlined and transformative management process while **enhancing member satisfaction**.

5

## Annual Costs to CVCA

---

- Software is \$169/month – \$1,248 incremental increase annually
  - QuickBooks would no longer be required, saving \$65/month
  - Net cost would be \$104 per month
- \$1.05 per first class mailing – \$221 estimated incremental increase annually
  - *Net additional cost is .32 per mailer vs. standard postage, without factoring in supply costs*
  - *4 mailers a year to all residents would be \$221 in incremental fees*
- Payment processing fees are passed along to homeowner – no cost to CVCA
  - ACH (direct debit) is \$1.95 per payment
  - Credit card payments are subject to a 3.25% processing fee

**Total Estimated Additional Annual Investment: \$1,469**

6

# Proposed Action – PayHOA for CVCA

---

- **Seeking board approval to implement PayHOA with a go-live date of 9/1/25.**
- Onboarding Plan:
  - Members would be informed via mail and email with details about the transition.
  - Onboarding members in Q4 to ensure a smooth transition before the 2026 dues collection season.
  - Hosting a support session in person directly before the annual meeting to assist members with enrollment or technical issues.

7

*Submitted by Gary Koepfel, CVCA Secretary, January 27, 2026*