

LAKE TAHOE PARK ASSOCIATION  
Board of Directors' Meeting  
January 25, 2024  
Minutes

## 1. Call to order, General Business

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John

President John Taylor called the meeting to order at 6:03 PM. In addition to [John](#) Taylor, Board members participating were Rocky Gunderson, Jacqueline Daniels, Dave Williams, and Catherine Pfitzer. A quorum was established. Will Rompf and Scott Zumwalt did not participate.

Also participating were General Manager Ben Leech, Accountant Barbara Malm, and Recording Secretary Judy Friedman.

a) Establish that we have a quorum.

A quorum was established.

b) Accept minutes from prior meeting.

The minutes of the prior meeting were approved electronically and have been posted on the website.

c) Any revisions/additions to the agenda.

Taylor reviewed tonight's agenda; no changes suggested or made.

## 2. Park Operations

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Ben

a) Prior Season Wrap-up

Leech reported the Park has been winterized for the season. It's been a light winter so far, but that could change!

b) Preparation for 2024

Spring clean-up will be done when snowmelt makes it possible. Last year's winter delayed the Park preparation based on late snowmelt and moderate damage. At this point, the costs for clean-up are unknown and depend on how the rest of winter goes.

Taylor will schedule a meeting with Leech, Williams, and Jan Brisco to discuss the TRPA application for three incremental buoys.

## 3. Fire Insurance and Firewise

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Dave/John

a) Considerations for future coverage

Williams noted the challenges with getting fire insurance. He, Taylor, and Gunderson are investigating options and there are three: 1) trying to find insurance at a reasonable rate, although that could mean a spike in assessments; 2) establish funds for self-insuring, or; 3) a hybrid of traditional insurance and self-insurance. Approximately \$750,000 - \$800,000 would be needed to replace the Park's structures and restore the grounds. It is felt that there would be interim steps to enable a safe Park experience before restoration of the structures and other features. The full restoration would include bathroom reconstruction by a contractor and other structures potentially using a 'tuff shed' approach. Discussion followed as the pros and cons of each option were considered.

There was agreement that trying to find the most reasonable insurance possible while building a “self-insured” fund is the best way to go resulting in multiple years of a hybrid situation. The Board has a responsibility to make sure the Park is adequately insured, whether through a policy or dollars set aside. That said, the membership will be asked their opinion in the upcoming newsletter and at the Annual meeting. Board members agreed to reach out to their contacts to see how other Tahoe organizations are handling similar situations.

b) Review of Addendum

The addendum will be incorporated into the President’s Letter with an addition on how to provide member responses. The addendum will also be distributed to those who provided email addresses on the Portal. Further discussion was to consider a poll later in the year to gather member opinions on this subject.

c) Firewise for Lower Tahoe Park

Taylor informed the Board that a Firewise initiative in lower Tahoe Park is now in the works. The application has been submitted and the expectation is that all of our homeowners will be included in either the Talmont or Lower Tahoe Park Firewise projects. The LTPA Portal will be used for messaging for either organization to inform homeowners of events in their areas. There was a brief conversation about how getting the Firewise designation may impact insurance.

#### 4. LTPA Finances and Budget

Dave/Barb

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a) YTD Budget vs Actuals

Williams presented the financial reports, noting specific revenue and expense line items and variances. He focused on the fire insurance expense and our current policy with WDS. He mentioned his attempts to change the term of our policy to help us budget for the future costs. He felt we were otherwise in line with expenses for other areas. The bids coming in for capital projects are higher than anticipated based on the high demand for contracting and construction services in the Tahoe area.

b) 2024 Budget

Williams presented the draft budget. He used similar numbers as for 2023, including the conservative first-year assessment numbers with the idea that if there are more homes sold above 10, that those fees should be able to cover insurance increases.

Williams and Malm reviewed budget line items noting \$20,000 is budgeted to complete the website and \$6,000 is slated for manzanita removal. In addition, there are some trees that need to be removed. Discussion followed and revisions were made in real time.

c) Determine 2024 Annual Assessment and fee

The Board considered the pros and cons of leaving the annual assessment at \$425 or increasing it incrementally, given unknowns with insurance and higher costs overall. Other fees will remain roughly at 2023 levels.

**It was moved by Taylor and seconded by Gunderson to increase annual assessments from \$425 to \$450. Motion carried unanimously.**

**It was moved by Williams and seconded by Gunderson to adopt the 2024 budget as presented, except increasing Repairs and Maintenance to \$25,000 and adjusting membership assessments to \$450. Motion carried unanimously.**

## 5. Status of website and Portal

John/Dave/Ben

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- a) Statistics on signup process and gate use
- b) Gate entry status
- c) Next steps for system

Taylor and Williams met with Robert Bousquet two days prior. Bousquet will create a kayak reservation system along with the option of online payments in time for this season. The advantage of the system is that the earlier you book a kayak storage, the higher likelihood of getting a preferred slot and thereby eliminate the staff from making assignments. Online payments for kayaks, buoys, and assessments should be in place for the 2025 season.

Malm asked how the 3.5% credit card fee should be addressed. ACH payments are only charged \$.75. The decision on how to account for those fees will be made at a later date.

Taylor said that with the implementation of the financial component on the website, the upgrades are essentially completed. A service agreement will be maintained with Bousquet beyond that point.

## 6. Consideration of Summer Events

Jacque

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Daniels was asked to consider coordinating four or five community events during the summer, such as a music night, potlucks, or a movie. She has some ideas and will ask the membership what they would like to see. Leech suggested investigating insurance requirements for “organized” events. Taylor and Williams earlier talked with Robert Bousquet, who is connected to the Tahoe Orchestra and may fit our needs for an event.

## 7. Board Business

John

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- a) Current Issues

Malm noted the issues with trying to work with QuickBooks online. She is working with a really helpful consultant, but mailing the President’s Letter and inserts may be a bit delayed while she updates the invoices.

- b) Review of Assigned Tasks

- Taylor will reach out to Jan Brisco to schedule a meeting with Jan, Leech, and Williams.
- Taylor will send Daniels Bousquet’s contact information for event planning.
- Taylor will modify the President’s Letter to indicate \$450 dues. Member’s feedback should be directed to [info@laketahoe.com](mailto:info@laketahoe.com). Malm will set up a separate folder for comments and responses.
- Taylor will include information regarding a self-insurance option in the President’s Letter.

Taylor wants to spread responsibilities and tasks to as many Board members as possible and, to that end, he will continue to push tasks to others. He wants to distribute responsibility as much as possible to all seven Board members.

The next meeting was scheduled for April 22, 2024 at 6:00 PM. The July Board meeting and dinner is scheduled for July 11 and the Annual Meeting will be on July 13.

## Adjourn

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There being no further business to come before the Board, the meeting adjourned at 8:08 PM

Respectfully submitted,

Judy Friedman

Recording Secretary

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