

Discovery Bay Women's Club

Work Session Agenda

10/16/2025

By Zoom

Call to Order: 11:03

Members attending: 40

Board Members present: Judith Wright - President, Sherri Poindexter - Vice- President, Kena Warrick - Secretary, Sam Blake - Treasurer, Kate Blagdon - Member-at-Large

President's Statement - Judith shared that she sent a letter to our attorney, Marlyn Hawkins, outlining the situation with the septic system. To give an example of legal costs right now, we were charged \$30 just to have our letter scanned and filed. Marlyn said that there are potential legal issues that can be looked at regarding our failing septic system. She said that it might be something that we would want to pursue. She advised us to have our designer/advisor, Mark Moren, stop his work, while we get an attorney to evaluate the case and have their septic expert evaluate our system. She said that Mike is a prejudiced witness because we have hired him already. She advised that, until we have an unbiased expert evaluate our system, we should not do any more repairs at all. That won't work for us. Marlyn recommended that we need to look at our original contracts with the designer and installers. If we have a case, it would probably be against the insurance companies who cover them. We don't have contracts that discuss those entities' insurance coverage and licenses. Any recovery of attorney fees, that could be in the hundreds of thousands of dollars, would have to have been addressed in the contracts that we don't have. We would have to negotiate recovery of legal fees. Marlyn did have a reference for a legal firm that she highly recommends. Judith will write a letter to that firm and ask for a consultation with them to see what they say about our legal recourse. The Board will notify members with further information as it becomes available.

Thanks to the participants of the Great Shake Out and special thanks to the organizers here at DBR.

Report from Facility Manager - Tanya shared that Facilities has been taking advantage of the weather to start doing some clearing and cutting back on our perimeters and ditches. They have made progress clearing the drainfield in preparation for the septic work that will be done there. Tanya has been working on septic issues with Mike and is hoping that we can work with him on a scheduled basis, not just during emergencies, so that they can go systematically through the septic problems to make plans for the fixes. Mike has a Subaru vehicle that will be parked in the meadow when he is here. He has a dog that he walks. Say hello to them if you see them but please avoid conversations because we pay him for his time in the park.

Report from Office Manager - Julia has been doing some reorganizing in the office. She asks that you please complete a departure form or notify the office when you are leaving the park.

It helps the office and the safety committee know who is away for the winter season. If your birthday is not in the directory and you would like to have it included, please let Julia know. Budget packets will be mailed and put in boxes next Monday.

Open Forum for DBWC Members (At this time, members may make brief comments or address the Board with questions.)

Kerrie McMillen – Thanks to everyone who took part in the Great American Shakeout.

Discussion Topics

- Advantages of pre-payment plan to our Reserves – Kate Higgins for the Finance Committee – **Please see the comprehensive power point presentation that is attached to these minutes.**
 - Questions and Answers:
 - Cindy Kennedy – Q: Where does the money that is paid through prepayment go? A: The money goes into the reserve accounts and will be used to continue paying for future expenses.
 - Melissa Burke – Q: If a leaseholder decides to pre-pay, what designation should be put on checks? A: Please write a separate check labeled “prepayment for special assessment”.
 - Lisa Genoit (for Jean Parsons) – Q: Is the \$504 per site a certainty? A: Yes. Q: Are payments per Site? If someone owns two sites would they owe \$1008? A: Yes. Question: It sounds like getting everything fixed might not cost as much as lawyer fees? Wouldn't we have to pay the lawyer fees as well? A: Yes, lawyer fees would be included in the special assessment if we decide pursuing a case is the best thing to do. Since a special assessment can't be put in place without a vote from the membership, the \$504 that has been borrowed from the reserves has not been assessed and is not a current obligation. We know it will be included in the special assessment when we vote on that in the future. Prepayment is merely an opportunity to set up a “savings account” to pay ahead for the special assessment. We won't vote on the special assessment until we know how much the whole project will cost us. Once we have decided on the special assessment, options for payment schedules will be discussed. The opportunity for the prepayment option is to help people plan their own budgets and to keep our reserve funds available for other maintenance issues and other planned expenses.
 - Jeri and Joan – Q: Can you make a prepayment of a lump sum.? A: Yes. You may structure pre-payments in any way that works for you.
 - Nancy Saurdiff – Q: If you pre-pay and you have to leave the park, will those funds be refunded? A: We have not talked about that but what makes sense to Kate is that the amount per site that has been spent to that point would not be refundable. The buyer of the lease would be responsible for future costs. The Finance Committee will discuss this question and come back with an answer

- **Cindy Kennedy Q:** My understanding is that this current septic system cost around \$750,000 and each lot. If I use those same numbers will this assessment be about \$5000 per lot? **A:** We don't have a ballpark figure at this time. In 2026, the Finance Committee could plan to do intermittent updates of how much money has been spent and keep members informed about how much each site would be responsible for up to that point. They will put this on their meeting agenda.
 - **Karen Kittlehurst -** If we receive numbers on a quarterly basis that would help us adjust our budget.
 - **Judith Musick - Q:** Is the only way we build the reserves is through special assessments and percentage of our monthly assessments? **A:** Yes. **Q:** Is there any other way of raising money for our reserves currently? **A:** Donations would be accepted. **Q:** Is there such a thing as having too much in the reserves? **A:** No. **Q:** At the point of sale of leases could new buyers be asked to participate in paying into the reserve to reimburse investments that have been made in the past or for deferred maintenance? This would be a relatively painless way to do a transfer of funds into the reserves. **A:** That question has been raised in the past. However, the reserves pay for the resources as we are using them up. Judith Musick is asking for new people to pay for what has been used by previous owners. We could establish a payment at the point of sale that could be paid by the buyer or seller and it would not have to be related to any specific account. It would be negotiated between the buyer and the seller as to who would have to pay it. It would not be in our budget. We can bring this up next year and see if this is something that members would want to adopt.
 - **Gale Swafford - Q:** If we pay our \$504 now that will it start earning interest now? **A:** Yes. We would be delighted if members would do this, but it cannot be required until we have had the membership vote to approve an assessment.
 - **Sheryl Haller -** Our documents say that all assessments must be paid by the current leaseholder before the lease transaction can be completed. That cost can be tacked on to the sale price for the lease.
 - **Donna Parker - Q:** What happens if somebody can't afford to pay toward the special assessment? **A:** When the members pass the special assessment there will be a requirement for everyone to pay. In the past, we have had donations to funds that have helped those in financial need. We have had fund raising efforts to help offset costs and replace money in the reserves. Payment plans will most likely be an option.
- **Review of Process for Subleasing a Site -** This item is on the agenda in response to questions asked by Sharon Murphy about how site leases are transferred (sold) following the reorganization. The processes for subleasing and transferring of leases are attached to these minutes, posted on the DBWC website and available in the office.
 - **Continued discussion about shop maintenance and use -** The "troops" have been rallied. The board is convinced that interested parties and shop users will do some organization and caretaking of the shop in the months to come.

- Member comments:
 - Sherri Musgrove has met with Tenna who shared ideas about how the shop can be reorganized. A group will work on that this winter. Sherri does not want to be the steward but she will visit the shop once a week and keep it clean. Volunteers to assist would be welcome. She has a referral from Tenna for someone who may be able to help with tool repairs.
 - Judith Musick went up to the shop to do crafts and realized that it is not an optimal place to do crafts. She wishes that there was a supportive place to do group craft classes and activities. Could we put in a shed and create a new space that would allow for more participants to get together to do their crafts? Does anyone have room in a shop on their site to have a small group get together for crafting?
 - Sherri Musgrove and Susan Schreiber support Judith's idea for an alternative place to work on crafts together.
 - Sherri P. will put together a cost list for what it would take to install and prepare a shed for use.
 - Board Comment - Please notify people about any work days when work on the shop will happen this winter.
- Routing and tracking RFA's - Kate shared that the Board is interested in keeping better track of progress on RFA's. Sherri and Kate have developed a spreadsheet that will be available for members so they may be informed about the status of their RFA's. Kena expressed her desire that we route RFA's to the appropriate place (Facilities, Office, Bookkeeper, Board, committees, etc.) so that they can be handled as expeditiously as possible.
 - Comments:
 - Gillian Herbert - there has been confusion about where to route RFA's
 - Sherri Poindexter - We can use our existing email addresses to send requests to the appropriate place for issues that may not require a formal RFA.
 - Lynn Brem - The webteam has the Board of Directors page from which the RFA form can be downloaded. The web team could also post the RFA spread sheet on the website.

Motion to Adjourn: Sherri motioned and Kate seconded to adjourn the meeting. The meeting was adjourned at 12:09.

Minutes submitted by Kena Warrick, Secretary