DRAFT COPY

BAYSHORE SKI & RACQUET CLUB
HOMEOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING-OPEN SESSION
September 19, 2026

DIRECTORS PRESENT: Bill Kay (President), Shelley Silver (Vice-President/Secretary), and Solomiya Pyatkovska (Vice-President/Treasurer)

DIRECTORS ABSENT: None

HOMEOWNERS PRESENT: Ellen Kosmatka, Ken Spillman

PROPERTY MANAGER: Mindy Vermilion, Email: bayshorebigbear@gmail.com, Tel: (818) 489-4511, Fax: (909) 866-4074, Mailing address: PO Box 1224, Big Bear Lake, CA 92315.

I. Call to Order: Bill Kay called the open session meeting of the Bayshore Ski & Racquet Club Homeowners Association to order at 10:00 a.m., Saturday, September 19, 2026, via Zoom video / telephone conference call.

II. Welcome and Introductions: All in attendance were introduced and welcomed.

III. Approval of Minutes of the August 15, 2026 Meeting: Motion to approve the Minutes as submitted made by Shelley Silver, seconded by Solomiya Pyatkovska. Vote: 3-0, approved.

IV. Application for the Board of Directors – Term March 2026 – March 2028: Application received by Ellen Kosmatka for open Board position. Application reviewed and discussed; Motion to approve Ellen Kosmatka as a Director at Large for term March 2026 – March 2028 made by Shelley Silver, seconded by Solomiya Pyatkovska. Vote: 3-0, approved. Welcome back Ellen!

V. Reports:

A. Manager's Report: Report submitted and read by Mindy Vermilion. A copy of the Manager's Report is available to all Homeowners by request. Please contact Mindy Vermilion for a copy.

B. Landscaping Report: Verbal report given by Solomiya Pyatkovska; See also Manager's Report.

C. Architectural & Property Report:

1. Violations: A walkthrough was conducted on 4/17. Notices were sent to Homeowners with a due date for compliance no later than August 31st. All notices have been satisfied for the year. Thanks to all Homeowners for the cooperation in keeping Bayshore looking beautiful!

2. Requests:
(a.) 737-D – Request to Replace Windows and Front Door: Request reviewed and discussed; Motion to approve the request as presented made by Solomiya Pyatkovska, seconded by Shelley Silver. Vote: 4-0, approved.

D. Treasurer's Report: Financials provided by Wheeler Steffen Property Management. Summary report read by Solomiya Pyatkovska. Motion to approve the summary report, as presented, made by Ellen Kosmatka, seconded by Shelley Silver. Vote: 4-0, approved.

VI. Old Business:

A. Annual Audit Report: Approval for distribution sent to Wheeler Steffen Property Management on July 20th. Bank account confirmations were sent by the CPA office for Bill Kay to sign. All information is complete and ready for distribution to the community as of 9/18/26. Further update in October.

B. 2026 Projects & Schedules:
   1. Painting: Buildings The painting project for Buildings 663 and 669 began on 9/16/26. Homeowners were notified in advance. Update on project in October.

C. 2027 Budget – Draft Budget for Review, Discussion and Approval: Draft budget for 2027 presented, long discussion held and some small adjustments made. Motion to approve the 2027 budget as presented, with small adjustments. Motion made by Shelley Silver, seconded by Ellen Kosmatka. Vote: 4-0, approved.
Please note: The Budget Committee spent a lot of time with each line item, being very mindful of costs and increases. There will be a small increase to $665.00/month beginning January 1, 2027. This is a 3.1% increase from 2026 to 2027; However, the Budget Committee would like to remind all Homeowners that there was no increase in 2026, minimizing the increase even further to approximately 1.5% each year for the last two years.

VII. New Business:

A. Contracts and Proposals:
   1. Stalcup Landscaping:
   (a.) 2027 Final October Mowing Proposal: Motion to approve the proposal as presented made by Shelley Silver, seconded by Ellen Kosmatka. Vote: 4-0, approved.

   (b.) 2027 Weekly Landscaping Service Contract: Motion to approve the contract as presented, including twice per season fertilizer. Motion made by Shelley Silver, seconded by Solomiya Pyatkovska. Vote: 4-0, approved.

   (c.) 2027 Spring Cleanup and Flower Bed Maintenance Proposal: Motion to deny the proposal due to lack of funds in the 2027 budget. Motion to deny made by Shelley Silver, seconded by Ellen Kosmatka. Vote: 4-0, denied.

   2. Insurance Policies: All policy proposals reviewed and discussed. Motion to approve all the following policies as presented, including Broker's fee. Motion made by Shelley Silver, seconded by Solomiya Pyatkovska. Vote: 4-0, approved. Mindy Vermilion will confirm with the Broker and send binding contracts to Bill Kay for Docusign.
   (a.) Fidelity Bond Policy
   (b.) Directors and Officers Policy
   (c.) Workers Compensation Policy

   3. Mike's Plumbing – Sewer Line Repair Proposal 693 C/D: Motion to approve the estimate to repair the sewer line for units 693 C & D due to tree roots as presented. Motion made by Solomiya Pyatkovska, seconded by Shelley Silver. Vote: 4-0, approved.

B. Request from Homeowner 693-C Regarding Insurance Company Request to Remove Landscaping: Letter from the insurance company and Big Bear Lake Fire Department defensible space rules reviewed and discussed. Mindy Vermilion will meet with Bear Valley Tree Care to discuss and obtain guidance on how to minimally satisfy the insurance requirements. Update in October.

VIII. Emergency Items Not on the Agenda: None

IX. Homeowner's Presentations and Comments: *(Agenda Policy SB 528 - Open Meeting Act - The Board is no longer able to discuss or take action on any item that is not on the scheduled Agenda. The Board requests that any owner that would like a matter placed on the Agenda for review that you provide your request in writing to the management company at least ten (10) days prior to the meeting.)*

Ken Spillman: Expressed a concern regarding the dead plants at the north pool area. Question regarding the sewer line being repaired, whether the HOA is responsible for the sewer lines and related issues/repairs? Discussion held and questions addressed.

X. Property and Association Issues Not On Agenda (In Executive Session Book):

A. Correspondence: None

B. Legislation: Proposed Solar Panel Installation – Senate Bill 868: Senate Bill 868 reviewed and discussed. The Board will continue to watch whether the Bill is signed by Governor Newsom and consider further action if needed. To be addressed again in October.

XI. Next Meeting of the Board of Directors: 10:00 a.m., Saturday, October 17, 2026 via Zoom video/telephone conference call. Meeting information including agenda and Zoom link/call-in information to be provided by general notice no less than (5) five days prior to the meeting.

Please note: California's Governor signed Assembly Bill (AB) 648 regarding virtual board meetings into law on September 22, 2023. CAI-CLAC sponsored this bill, which amends the Civil Code to permit board meetings to take place virtually, without there being any physical location requirement, as long as certain notice and accessibility requirements are complied with. The change to the law is effective January 1, 2024. As such, meetings will be held via Zoom and Homeowners will be provided with the meeting link and call-in information no less than five days prior to the meeting. If a physical location is also available, Homeowners will be notified.

For the most up-to-date meeting and Association information, please refer to the community bulletin board (located next to the center trash enclosure) or the Association website: www.bayshorehoa.org

XII. Motion to Adjourn: Motion to adjourn the Open Session at 11:25 a.m. made by Solomiya Pyatkovska, seconded by Shelley Silver. Vote: 4-0, adjourned.

Respectfully submitted by:

Mindy Vermilion, Recording Secretary

Shelley Silver, Association Secretary