

# R-RANCH AT THE LAKE NAPA

## Ranch Owners Association

### Emergency Meeting Minutes

#### BOARD OF DIRECTORS

Joe Meyer, Wayne Palmerton, Ed Russell, Sue Riley, Mike Goodman  
and Ranch Operations Management Team (Brad Miracle, April Miracle)

Meeting Date: Thursday, April 30, 2020 @ 7:00 p.m. via Zoom

Meeting called to order by Joe Meyer at 7:06 p.m.

Directors present- Joe Meyer, Ed Russell, Wayne Palmerton, Sue Riley and Mike Goodman

Others present- Brad Miracle- Ranch Manager, April Miracle - Office Manager, Adam Craven- Asst. Ranch Mgr.

For owners list, see recorded Zoom session

Mike Goodman led us in the Pledge of Allegiance.

Limited Agenda:

Old Business:

1. Review latest revisions to county and state mandated "Shelter in Place" directives from CDC, State of CA and Federal agencies and its impacts to R Ranch
  - Joe advised that we are digging in and have spent countless hours researching , contacting and discussing COVID 19. Brad went to county in person regarding our unique circumstances.
  - Brad presented COVID 19 slide show (see attached for full details)- We have been given written guidance from the Napa County COVID-19 task force based on R Ranch permit and special circumstances on how RRanch can run operations. We expect to receive a formal letter from Napa County shortly. In a nutshell with the country currently on Phase 1 – No activities or members allowed on site as we have been deemed non-essential.
  - Per county verbal discussion- Ranch reopening most likely Phase 2-3
  - Pool and Activities most likely fall in Phase 3-4. County Pool Inspector indicates most likely late summer opening w/ restrictions
  - We still have quite a few questions out to the county and we will continue to work on them and share information as we obtain it.
  - As of now, the Ranch will continue to remain closed per Napa County order through 5/31. No members will be allowed on the Ranch.
  - In the interim we can temporarily take reservations starting 6/1 forward with the understanding that they may be canceled.
  - Awaiting county mandates for reopening guidelines and once we have that we will formulate a structured reopening plan and share with the owners. Expect that only deeded owners, no guests will be allowed back on the Ranch until later phases.

- Brad addressed all owner questions posted in the ZOOM messaging site.
2. Update on Paycheck Protection Program (PPP), part of the CARES Act
    - Ed provided an update- We applied for Round 1 but received no funds. We subsequently applied to Round 2 as soon as it opened up. There is no approval process or notification, only notice will be deposit into account. Application was for \$130K which was 2.5 times monthly salary and utilities. As long as we use for salary and utilities, the loan will be forgiven and no payment will be due.
  3. Update on Business Interruption Insurance Claim information from insurance provider
    - Joe provided up stating that we did file a claim w/ the insurance company for business interruption. Agent is saying it is outside our policy and no claim can be filed. Joe states language is gray and plans to continue to pursue even though we received an initial denial.
  4. Pending fire insurance claims
    - Joe indicated insurance wants to close out all claims. Brad and Joe are working on settlement payout based on all outstanding fire damage replacement work
  5. Cabin replacement open project- Backyards Unlimited
    - Company offered \$10K payback if they can sell the cabins they put together per our contract. Discussion still underway
  6. Review proposal to change due date of Reserve assessment from 10/1/20 to 12/31/20
    - Ed wants to rescind motion to extend reserve assessment as we don't need to vote on a policy/procedure. Kathy Palmerton suggested due date of 12/15/20 to allow for funds to come in the fiscal year.
    - April reminded everyone that if you are experiencing financial difficulty due to COVID restrictions- email [officemanager@rranch.info](mailto:officemanager@rranch.info) or [office@rranch.info](mailto:office@rranch.info) and it will be reviewed on a case by case basis.
    - Owner asked question about obtaining discounts or refunds for not using RRanch due to financial difficulties. Joe and Ed advised that unfortunately we cant return assessment monies as we can easily go into the red as Ranch Operations continue.
  7. Private Horse owners request for riding privileges given COVID-19 mandates
    - Addressed under COVID presentation above
  8. Owner request for consideration of use access by "lottery" if #7 is granted
    - Addressed under COVID presentation above

**Important Notice – With the new guidance from Napa County, members are no longer allowed on the Ranch until further notice.**

Sue Riley motion to adjourn meeting at 8:41 p.m., Wayne Palmerton seconded, 4 ayes, 0 nays

The R Ranch office will be answering calls and emails during normal business hours: 9 am – 5pm, 7 days a week at 707-252-0140 or Brad's cell at 707-337-4927

The Board and Management will reconvene and send out a general meeting notification for owners to attend a follow-up meeting, sometime at the end of May or sooner if pertinent government guidelines change to review any new/revised government and county mandates.

Next Quarterly Board Meeting scheduled for 12 noon on July 18, 2020 – Virtual meeting venue TBD

I certify that on May 02, 2020 a copy of this agenda was posted in public view at the Office of R Ranch at the Lake at 1962 Capell Valley Road, Napa CA, on the R Ranch Website and by Email BLAST.

Sue Riley  
Secretary  
Board of Directors  
R Ranch at the Lake Owners' Association