

FIELDSTONE OWNERS ASSOCIATION  
Board of Directors Meeting  
Meeting Agenda  
**January 9, 2026, 12:00 pm**  
**PHYSICAL MEETING LOCATION:** Murphys Library upstairs

**ZOOM DETAILS:**

<https://us02web.zoom.us/j/86038875722?pwd=w4yt4aDDsah3kyoNFTHrcSEmxazly.1>

Meeting ID: 860 3887 5722 Passcode: 427541

Dial-in by phone 669-900-6833 Meeting ID: 860 3887 5722 Passcode: 427541

One tap mobile +16699006833,,86038875722#,,,,\*427541# US (San Jose)

*Please note that the Zoom connection can be spotty. If you want to be sure to hear everything, it is best to attend in person.*

**AGENDA**

**Meeting Called to Order**

**Board Attendance**

**OPEN FORUM**

This is an opportunity for owners to comment or ask questions. The Board may give short answers and/or designate items for a future agenda. Beyond administrative matters the Board cannot act on anything not on this published agenda. Please limit your remarks to three minutes in this forum or if recognized by the chair during discussion of an agenda item.

**BOARD ACTIONS**

- **Approval of Board Meeting Minutes:** 10/31/25, 11/21/25 (attached to end)
  
- **Expenditures requiring Board approval**
  1. The Board will consider an additional increment of \$25,000 for rot and paint repairs. Project is nearing completion. Reserve 42690 structural repairs
  2. The Board will consider a budgeted expense of \$3,000 for Peffer Tree Service to do the tree work required by Cal FAIR at five buildings plus work around the site as needed. 6200 landscaping - tree service. See attached.
  3. The Board will consider deciding to replace the entire pool equipment system vs. replacing/upgrading several components, and if replastering can be deferred. See previous agenda, and attached quotes.
    - \$16,344 to replace pool system and convert to salt cell
    - \$7,459 to convert to heat pump
    - \$3,153 to add skimmer
    - Total \$26,955

- **Other Actions**

1. The Board will consider revising the Fieldstone fine policy to conform to new AB130 requirements, which cap the maximum monthly fine for HOAs at \$100, with other related requirements. Draft attached
2. The Board will consider revising the Fieldstone speed limit from 10 mph to 15 mph (attached). The 30-day notice and comment period ended on 12/31/25.
3. The Board will discuss whether or not pest service to control rodents at the pool area is necessary (quote for \$6,750 from Tri County, with Foothill Sierra stating no need for rodent control in pool area)

## **STATUS REPORTS/DISCUSSION ITEMS**

- **President's Report**

1. Rain gutter leaf guards will be cleaned off again in the next week or two
2. 2027 Reserve Study process will begin with a roundtable meeting to review the 2026 reserve study and begin to prepare input for 2027 to get underway with Browning. The 2026 study is at <https://client.browningrg.com/files/0294800105420251116161519.pdf>
3. Rot and painting repair update: close to completion, please continue to be patient
4. Cal FAIR fire insurance requires tree trimming at five buildings. Organizing this work and site wide as needed with Robert Pepper. Should fall within approved \$3,000 for tree work
5. Traffic calming measures project (approved 11/21/25) being organized with Adams Asphalt
6. Wood fence repairs this winter – time and materials approach within approved budget
7. Metal pool fence – second thoughts re doing only some touch up now (as approved) vs complete electrostatic process

- **Vice President's Report**

- **Treasurer's Report**

- October and November financials have not been received yet.
- Reserve Fund as of 12/31/25: \$197,669
  - Insured bank deposit 0.20% \$43,685
  - US Treasury \$25,000
  - CD – Maturity 3/2/26 \$91,000 3.90%
  - CD – Maturity 3/18/26 \$38,000 3.85%

- **Secretary's Report**

Update on election timeline: ballots mailed out 1/14/26, election day 2/28/26 at 10am.

## **Next Meeting Date**

## **Adjournment**

California FAIR Plan Association  
**NOTICE OF CONDITIONS SURCHARGE**

11/26



725 S. Figueroa Street, Suite 3900  
Los Angeles, CA 90017  
(800) 339-4099  
[www.cfpnet.com](http://www.cfpnet.com)

**DATE OF THIS LETTER**  
**POLICY NUMBER**

12/10/2025  
CHV 0402402193 01

**SUSPENSE DATE**

01/09/2026

**INSURED NAME AND MAILING ADDRESS**

Fieldstone Owners Association,  
344 Fieldstone Drive  
Murphys, CA 95247

**YOUR INSURANCE BROKER**

Hub International Insurance Services, Inc.  
P O Box F  
San Mateo, CA 94402  
(877) 825-2681

**PROPERTY LOCATION**

105-119 Fieldstone Dr, Murphys, CA 95247

**IMPORTANT NOTICE**

Dear Insured / Broker,

Effective [30 DAYS FROM DATE OF NOTICE] the premium for your policy is increasing and dwelling replacement cost is being removed. These changes are being made because the conditions listed below were identified from an inspection of your property.

Should these conditions be corrected you can submit proof of correction requesting that coverage not be removed and the premium not be raised. Submit this Notice with signed Certification to the FAIR Plan along with pictures and/or invoices showing work done as proof of correction.

All conditions must meet FAIR Plan Underwriting standards to avoid the application of a surcharge. Please provide photos and/or receipts for each deficiency noted as proof of repair or correction. Note: photos can be e-mailed to [tocfpuw@cfpnet.com](mailto:tocfpuw@cfpnet.com). Receipts can be faxed to (213)-252-8084.

**CONDITION(S) NEEDING CORRECTION**

Trees or tree limbs that extend over the covered structure and/or that are positioned within 5 feet of the structure, or within 10 feet of the outlet of a chimney or stovepipe which could be reasonably mitigated by the property owner:

- (Building 1) 105-119 Fieldstone - Trees overhanging front roof line.
- (Building 4) 159-167 Fieldstone - Tree limbs overhang front.
- (Building 6) 193-205 Fieldstone - Tree limbs overhang front.
- (Building 16) 293-307 Fieldstone - Tree limbs overhang front.
- (Building 17) 281-289 Fieldstone - Tree limbs overhang front.

Tree branches must be trimmed at least 5 feet away from the roof and/or building.

**CERTIFICATION**

All conditions needing correction have been resolved and I am enclosing proof of correction. I understand that the property may be reinspected.

Signature of Insured \_\_\_\_\_

Date \_\_\_\_\_

Person to contact for reinspection (please print)

Contact phone number

*Reply via e-mail to [cfpuw@cfpnet.com](mailto:cfpuw@cfpnet.com); via fax to (213) 252-8084; or via regular mail to the address above.*

**See enclosed applicant's and Insured's appeal procedure**

UNDERWRITING DEPARTMENT

U-CC-1 (06/2023)

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Peffer's Tree Service  
3945 Ponderosa Way  
Angels Camp, CA 95222

Proposal #20347  
Created: 01/04/2026

Proposal For

Jeff Fieldstone

159 Field Stone Dr  
Murphys, CA 95247

mobile: 6508149089  
[jeffmuscatine@gmail.com](mailto:jeffmuscatine@gmail.com)

Location

159 Field Stone Dr  
Murphys, CA 95247

Terms  
Due on receipt

Fieldstone

ITEM DESCRIPTION	QUANTITY	UNIT PRICE	AMOUNT
Tree Service Day rate. Day is from 0900-1530. Prune trees around 5 buildings. And what ever other trees management decides for the day.	1	\$ 3,000.00	\$ 3,000.00

*All work will be completed in accordance with these plans unless subsequent changes are agreed upon in writing. Balances not paid by the due date are subject to late fees.*

<b>TOTAL</b>	<b>\$ 3,000.00</b>
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Signature

x

Date:

Please sign here to accept the terms and conditions

**John Holt**

P.O. BOX 1152  
ANGELS CAMP, CA. 95222  
Phone: (209) 630-8003

**QUOTE**

QUOTE # 229Q  
DATE: 11/20/2025

**CUSTOMER:**

344 FIELDSTONE  
MURPHY'S, CA. 95247

**REQUESTING COMPANY:**

**DESCRIPTION OF WORK:**

- 1) Clean filter and replace media
- 2) Replace filter backwash valve to reduce energy loss.
- 3) Replumb system to reduce energy loss.
- 4) Add salt system to reduce chlorine usage.
- 5) Move chemicals outside to stop corrosion of equipment room.
- 6) Add Intellichem to monitor and balance chemicals w/ Wi-Fi.
- 7) Repair heater exhaust.

These changes need to be made to reduce monthly energy, chemical costs and stabilize the pool chemistry to stop black algae growth that will force a replaster of the pool. New plaster alone will not stop black algae from returning, only proper chemistry will.

QUANTITY	DESCRIPTION	SERIAL NUMBER	UNIT PRICE	TOTAL
1	Pentair IC40 Salt Cell			\$1,546.00
1	Pentair IC Transformer			\$826.00
1	Pentair Intellichem control system			\$5,881.00
1	Pentair Full Flo Backwash Valve			\$368.00
	Misc. for Exhaust			\$350.00
	Small shed for Chems			\$450.00
	500lbs. Glass Filter Media			\$560.00
	Misc. for Plumbing			\$350.00
			<b>SUBTOTAL</b>	<b>\$10,431.00</b>
			<b>TAX</b>	\$913.00
			<b>SBUTOTAL 2</b>	\$11,344.00
			<b>INSTALLATION</b>	\$5,000.00
			<b>TOTAL</b>	<b>\$16,344.00</b>

**QUOTE VALID FOR 30 DAYS FROM DATE THANK YOU FOR YOUR BUSINESS.**





# FIELDSTONE OWNERS ASSOCIATION

## Enforcement and Fine Policy

**Adopted:** [Insert Date]

This Enforcement and Fine Policy is adopted in accordance with California Civil Code Sections 5850, 5855, and 5900–5920, as amended by Assembly Bill (AB) 130 (2025), and supersedes all prior fine schedules and enforcement policies of the Association.

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### I. Purpose

The Association is committed to the fair, consistent, and equitable enforcement of its Governing Documents (CC&Rs, Bylaws, and Rules). This policy establishes procedures for addressing violations, providing due process to members, and imposing monetary penalties (fines) in compliance with all applicable California laws, including the \$100 fine cap established by AB 130.

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### II. Fine Schedule

Monetary penalties for violations of the Governing Documents shall not exceed the lesser of (a) the amount specified in this schedule, or (b) **\$100 per violation**, except as allowed under the Health and Safety Exception in Section IV.

The following examples illustrate typical violations and the maximum fine for each:

<b>Violation Description (Examples)</b>	<b>Maximum Fine per Violation</b>
Unauthorized architectural change (minor)	Up to \$100
Improper trash/recycling container placement	Up to \$100
Parking violations (e.g., overnight parking in prohibited areas, unassigned space use)	Up to \$100
Pet/animal control violations (e.g., off-leash, pet waste)	Up to \$100
Nuisance/noise violations (first instance)	Up to \$100
Failure to maintain property (weeds, debris, trash, etc.)	Up to \$100

### **Continuing violations:**

A continuing or ongoing condition is **not automatically considered a new violation**. A subsequent fine for the same uncured condition may be imposed **only** if the Association issues a **new written notice of violation** and provides a **new reasonable opportunity to cure** and a **new hearing** under Civil Code §5855.

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## **III. Enforcement Procedures and Due Process**

The following procedures must be followed before any fine is imposed:

### **1. Written Notice of Violation**

The Association shall provide written notice describing:

- The alleged violation and the specific Governing Document provision(s) violated.
- The factual basis for the allegation; and
- A “reasonable opportunity to cure,” which shall generally be **not less than 10 days**, unless an immediate health or safety risk exists.

### **2. Opportunity to Cure**

If the violation is cured **before the hearing date**, no fine will be imposed.

For violations requiring more time to remedy (e.g., architectural corrections), the homeowner may submit a written plan or financial commitment to cure, and the Board may defer disciplinary action.

### **3. Notice of Hearing**

The homeowner shall receive **at least 10 days’ written notice** of the hearing, which shall include:

- Date, time, and location of the hearing.
- The potential disciplinary action.
- The homeowner’s rights at the hearing.

### **4. Hearing Process**

At the hearing:

1. The homeowner has the right to attend, present evidence, and question witnesses.

2. The homeowner may be assisted by a representative, including legal counsel.
3. The Board will consider all evidence presented in good faith and determine whether a violation occurred.

## 5. Written Decision

Within **14 days** following the Board's action at the hearing, the Association shall deliver a written decision to the homeowner stating:

- The Board's findings.
- Any disciplinary action imposed.
- The homeowner's further rights under law.

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# IV. Health and Safety Exception (Fines Over \$100)

A fine **exceeding \$100** may be imposed *only* if the violation creates an **adverse health or safety impact** on:

- The common area; or
- Another member's separate interest.

## Required Process

To impose a higher fine:

1. The Board must make a **specific written finding** identifying the health or safety risk.
2. The finding must be made at a **properly noticed open Board meeting**.
3. The written finding must be **entered into the meeting minutes**.
4. The higher fine applies **only to the specific violation reviewed**, not as a general category.

## Examples of qualifying conditions

- Blocked fire lanes or emergency access routes
  - Hazardous structural conditions
  - Unsecured pool or recreation area gates
  - Dangerous animals or conditions creating imminent harm
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## V. Prohibition on Additional Fees and Interest

No late fees, interest, administrative charges, or collection costs may be added to any monetary penalties (fines), in accordance with AB 130.

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## VI. Internal Dispute Resolution (IDR)

A member may invoke Internal Dispute Resolution at any time as provided in Civil Code §§5900–5920.

### IDR Process

- **Request:** Either the member or the Association may request IDR in writing.
  - **Mandatory Participation:** The Association must participate if the member requests IDR.
  - **Meeting:** The parties shall meet promptly at a mutually convenient time and place.
  - **Good Faith:** Each party must explain its position and confer in good faith to resolve the matter.
  - **HOA Representative:** The Association must designate at least one director to participate.
  - **Resolution:** Any agreement reached must be **in writing** and signed by both parties.
  - **Further Rights:** If no agreement is reached, the member retains all rights under the law, including the right to request further board review or pursue Alternative Dispute Resolution (ADR).
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## VII. Effective Date

This Enforcement and Fine Policy becomes effective on **[insert effective date]** and remains in effect until amended or repealed by the Board of Directors.

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11/21/25

Draft Revised Speed Limit Rule for Fieldstone Drive

Existing:

The speed limit for Fieldstone Drive is 10 mph. This rule is implemented for safety and road preservation. Passed by Board: August 29, 2019

Proposed:

The speed limit for Fieldstone Drive is 15 mph. This rule is implemented for safety and road preservation.

FIELDSTONE OWNERS ASSOCIATION  
Emergency Board of Directors Meeting  
Meeting Minutes  
**October 31, 2025, 11:30 am**  
**PHYSICAL MEETING LOCATION:** Zoom only

**AGENDA**

**Meeting Called to Order**

**Board Attendance** – Jeff Muscatine, Denise Summersett, Carolyn Peterson, Abigail Padou

**BOARD ACTIONS**

- Review and approve one of the 3 insurance options.  
Summary of discussion with Tina Keele, Socher insurance agent, took place. One of the quotes was incomplete, so Tina said she would provide the remainder of the information later that day. On another of the quotes, there was an underlying assumption that the replacement cost would be for “premium construction” instead of standard construction. This increased the quote by tens of thousands of dollars, so Tina said she would revise and resend it. No action was taken pending receipt of revised quotes.

**Adjournment**

FIELDSTONE OWNERS ASSOCIATION  
Board of Directors Meeting  
Meeting Minutes  
**November 21, 2025, 12:00 pm**  
**PHYSICAL MEETING LOCATION:** Fieldstone Pool

**MINUTES**

**Meeting Called to Order**      **12:01PM**

**Board Attendance** – Jeff Muscatine, Denise Summersett, Carolyn Peterson, Abigail Padou

**OPEN FORUM**

**BOARD ACTIONS**

- **Approval of Board Meeting Minutes:** 8/14/25, 9/12/25, 10/24/25  
**Approved unanimously. Motion CP, Second AP**
  
- **Expenditures requiring Board approval**
  1. The Board will consider reimbursement of \$70.80 to Denise Summersett for 11/7/25 social event expense. **Approved unanimously. Motion AP, Second JM**
  2. \$50 for room rental at Murphys Suites for the 2/28/26 Annual Meeting. **Approved unanimously. Motion-DS, Second-CP. AP to create invoice for payment**
  
- **Other Actions**
  1. The Board will consider a request from the 137 homeowner to paint the front door the same color. If done as part of current repair/painting minimal specific cost is assigned. **Approved unanimously. Motion AP, Second DS**
  2. The Board will consider new information regarding the potential to replace the entire pool system vs. replacing/upgrading several components, and for replastering (Holt/Olympic quote is coming), see also previous agenda re Burkett's and Olympic) to previous agenda) NTE \$45,000 for pool replastering and equipment replacements, and the timeline for a final decision. The process requires four months for scheduling, permit, and work.  
**Meeting with Holt was very informative. Holt says:  
Nuke the black algae instead of replastering. Replace leaky skimmers, which we have to do. Filter assembly is fine. Replace the sand with glass beads. This will help reduce black algae. Pump is fine. Replace Rola Chem with Pentair (wifi enabled). Replace chlorine with salt cell. Replace propane heater (costs \$1500 for the season in propane) with heat pump (\$80/month electricity during the season). Replace some plumbing fittings.**
  3. The Board will consider approval of traffic calming measures NTE \$6,000 (reserve-asphalt) as itemized in the Adam's Asphalt quote attached to 10/24/25 agenda. Includes two pavement signs ("SLOW"), corner 1 centerline and gutter edge stripes with raised reflectors, corners 2, 3, and 4 centerline stripes with raised reflectors, the stop sign by 362 limit line stripe with raised reflectors, and elimination of two parking spot markings

by 155 and 171. Additional metal signage on existing entry pole (“15 MPH” or similar) and entry parking pole (“PARK IN MARKED SPACES ONLY”) to be relocated, NTE \$250. Total NTE \$6,250. **Approved unanimously. Motion CP, Second JM (Abigail absent)**

4. The Board will consider changing the speed limit rule from 10 mph to 15 mph (attached). **Approved unanimously. Motion CP, Second DS (Abigail absent)**
5. The Board will consider the draft 2026 pro forma operating budget (attached to agenda) with the now known insurance cost of \$ \$137,442.29 total annual premium (\$2,988 per unit), of approximately \$211,637 plus \$87,000 reserve contribution, totaling approximately \$298,637. Due to the evident need to consider a greater than 20% monthly dues increase (+35% per the foregoing estimate, pending consideration), the Board will consider means to raise the needed funds – a special election to vote on a dues increase, a special assessment election, or other potential options available to the Board. Election inspector needs information by 12/15/25 at the latest in order for it to be added to the ballot.

**Raising the monthly dues to cover the increased insurance cost:**

- **\$79/month increase starting 1/1/26. Approved unanimously. Motion-AP, Second-CP.**
  - **\$66/month proposed increase to be voted on by the membership on the February ballot, to be effective 4/1/26. Approved unanimously. Motion AP, Second JM.**
  - **Budget approved with changes (attached). Approved unanimously. Motion JM, Second AP**
6. Deferred to a future meeting: The Board will consider a draft revising the Fieldstone fine policy to conform to new AB130 requirements, which cap the maximum monthly fine for HOAs at \$100, with other related requirements. Complete by year end.
  7. Deferred to a future meeting: the Board will discuss pest service quotes to control rodents at the pool area (one quote received so far for \$6,750 from Tri County, with additional quotes pending)

## **STATUS REPORTS/DISCUSSION ITEMS**

- **President’s Report**

1. 2026 Reserve Study process is underway with Browning. Here is a link:  
<https://client.browningrg.com/files/0294800105420251116161519.pdf>
2. Rot and painting repair update: still churning along, please continue to be patient
3. Rain gutter work done by contractor to install missing diverters and replace short gutter screens with coarser mesh
4. Wood fence repairs TBD this winter – organizing time and materials approach

- **Vice President’s Report**

- **Treasurer’s Report**

1. October financials have not been received yet.

2. Reserve Fund as of 10/31/25: \$214,743

Insured bank deposit 0.90%	\$23,710	
US Treasury	\$25,000	
CD – Maturity 11/25/25	\$90,023	4.35%
CD – Maturity 12/17/25	\$38,005	4.05%
CD – Maturity 3/18/26	\$38,005	3.85%

- **Secretary's Report**

Update on election timeline and Annual Meeting:

- The deadline for nominations is 12/14/25. If you did not receive the nomination form by mail (forms were mailed out on 11/10/25), you can submit your candidacy online at: **[www.TheHOAElectionGuys.com/nominate](http://www.TheHOAElectionGuys.com/nominate)**
- Ballots will be mailed out on 1/14/26
- The Annual Meeting and Election is **2/28/26 at 10am** at Murphys Suites conference room (same location as last year).

**Next Meeting Date** Friday, January 9 at 12pm at Library

**Adjournment** 1:53pm

Fieldstone 2026 pro forma operating budget approved 11/21/25

Income		
<b>4000 · OPERATING INCOME</b>		
	4001 · Membership Assessments (\$474/mo)	\$261,648
	4010 · Late Fees & Penalties	1,200
	4050 · Reimbursed Expenses	0
	4070 · Income-Operations Interest	2
<b>Total 4000 · OPERATING INCOME*</b>		262,850
Expense		
<b>6000 · ADMINISTRATIVE</b>		
	6001 · Insurance Expense	137,442
	6002 · Website	200
	6010 · Auditing/Tax Prep	1,650
	6011 · Bank Fees	0
	6015 · Bookkeeping/Accounting	4,300
	6030 · Fed/State Taxes	10,000
	6040 · Legal Fees	800
	6045 · License & Inspection Fees	440
	6080 · General Office Expense	260
	6081 · Reserve Study	800
	6082 · Social Events	300
	6090 · Postage/Delivery/Copies	20
<b>Total 6000 · ADMINISTRATIVE</b>		156,212
<b>6100 · COMMON AREA MAINTENANCE</b>		
	6120 · Janitorial	550
	6130 · General Maintenance & Repair	750
	6160 · Roof Repairs & Maintenance	1,000
	Wood fences	3,000
	Pool fence	500
<b>Total 6100 · COMMON AREA MAINTENANCE</b>		5,800
<b>6200 · LANDSCAPING</b>		
	6220 · Landscape Contract	25,000
	6221 · Landscape Repairs (incl. in 6220)	-
	6230 · Plant Repl./Weed Contr. (incl. in 6220)	-
	6240 · Irrigation Repairs (incl. in 6220)	-
	Tree service	3,000
<b>Total 6200 · LANDSCAPING</b>		28,000
<b>6300 · POOL</b>		
	6320 · Swimming Pool Service	9,000
	6330 · Pool Repairs	1,000
	6340 · Pool Supplies	100
<b>Total 6300 · POOL</b>		10,100
<b>6400 · UTILITIES</b>		
	6410 · Electricity	3,800
	6415 · Gas	1,533
	6450 · Water	1,600
	6451 · Sewer	792
<b>Total 6400 · UTILITIES</b>		7,725
<b>2026 TOTAL EXPENSES</b>		<b>\$207,837</b>
<b>2026 RESERVE CONTRIBUTION</b>		<b>\$90,800</b>
<b>2026 TOTAL EXPENSES + RESERVE CONTRIBUTION</b>		<b>\$298,637</b>
<b>2026 OPERATING DEFICIT</b>		<b>(\$35,787)</b>
<b>2026 OPERATING DEFICIT PER UNIT PER MONTH**</b>		<b>(\$65)</b>

\$541 implied monthly dues

\*Does not include \$92,000 in special assessment income allocated to the Reserve Account.

\*\*Funding to be sought via membership vote on additional dues of \$65/month on the Feb 2026 board election ballot.