

VIRGINIA CITY HIGHLANDS PROPERTY OWNERS ASSOCIATION

Quarterly Board of Directors Meeting – April 8, 2025 at 6:30pm

2610 Cartwright Road, Reno, NV 89521 (Community Center)

A G E N D A

I. Call to Order, Declaration of a Quorum and Approval of Meeting Agenda

(Public Comment / Board Discussion / Possible Action)

II. Pledge of Allegiance

III. Approve Minutes *(Public Comment / Board Discussion / Possible Action)*

IV. Comments by Association Members *(NRS 116.3108.5) (Discussion Only)*

In an emergency, the executive board may take action on an item that is not listed on the agenda as an item on which action may be taken.

V. Financials *(Public Comment / Board Discussion / Possible Action)*

1) Financial Report - Action may be taken on any matters relating to VCHPOA finances

VI. New Business *(Public Comment / Board Discussion / Possible Action)*

All action items must be specifically listed

1) Renewal of Insurance Policy (Liability, Auto & Workers Comp)

2) Possible Installation of stop signs at 3 way intersection (Empire & Sazarac)

VII. Committee Reports

1) Architectural Committee Report *(Public Comment / Board Discussion / Possible Action)*

Action may be taken on any matters relating to the Architectural Committee

2) Road Report *(Public Comment / Board Discussion / Possible Action)*

Action may be taken on any matters relating to the roads

VIII. Matters which the Board Members Wish to Discuss *(Discussion Only)*

IX. Comments by Association Members *(NRS 116.31083.5) (Discussion Only)*

X. Adjourn

Copies of the agenda are posted at the mailboxes. Items may not necessarily be heard in the order they appear. Time limits may be set for public comments at the discretion of the President. Copies of meeting minutes can be found at www.virginiacityhighlands.com



VIRGINIA CITY HIGHLANDS PROPER, thank you for considering State Farm® for your auto insurance needs.



Commercial Auto Insurance Quote

POLICY PREMIUM

\$ 1,924.43 / 6 months

Prepared by: Rose Fox
Prepared date: 03/28/2025
Submission number: 0008573039
Quote effective date: 04/11/2025

Prepared for:
VIRGINIA CITY HIGHLANDS PROPERTY OWNER'S ASSOCIATION

Address: ATTN: JAY CARMONA
PO BOX 686
VIRGINIA CITY NV 89440-0686

Primary phone number: 775-691-0251

POLICY PREMIUM

This is not a bill. The premiums shown in the table(s) below are the premiums for the characteristics of the policy as described in this quote.

TOTAL PREMIUM				\$1,924.43
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PREMIUM BY VEHICLE

Coverage Symbols

Vehicle		A	C
001	Premium	\$420.98	\$2.90
002	Premium	\$416.78	\$2.90
003	Premium	\$420.98	\$2.90

Coverage Symbols

Vehicle		D	G	R1	Total premium by car
001	Premium	\$73.31	\$63.02	\$80.72	\$640.93
	Deductible	\$2,000	\$2,000		
002	Premium	\$73.81	\$59.66	\$76.72	\$629.87
	Deductible	\$2,000	\$2,000		
003	Premium	\$81.10	\$67.93	\$80.72	\$653.63
	Deductible	\$2,000	\$2,000		

VEHICLE SCHEDULE

VEHICLE 001

COVERAGES AND LIMITS

This policy provides the following coverages to the vehicles for which the appropriate "Coverage Symbol" and a corresponding premium are shown in the "POLICY PREMIUM" schedules above.

Coverage Symbol	Coverage	Limit	
A	Liability Coverage	Bodily Injury Limit Each Person, \$1,000,000	Each Accident \$1,000,000
		Property Damage Limit Each Accident \$1,000,000	
C	Medical Payments Coverage	Each Person \$1,000	
D	Comprehensive Coverage		
G	Collision Coverage		
R1	Car Rental and Travel Expenses Coverage VEHICLE(S) 001, 002, 003	Each Day \$100	Each Loss \$3,000

Residential Community Association - HOA Quote Summary

Date Quoted: 3/31/2025

New Busn: 8/15/2024

Ren Busn: 9/15/2024

Eff Date: 04/11/2025 (New Business)

Nevada

Prepared for

VIRGINIA CITY HIGHLANDS PROPERTY OWNER'S ASSOCIATION

PO BOX 686

VIRGINIA CITY, NV 89521

Prepared by

Rose Fox (GOLL)

Agent: Rose Fox (2140)

775-853-6500

rose.fox.goll@statefarm.com

Location Count: 1

Aux Structure Count: 1

Hurricane/Wind Risk Value:

Policy Coverages	Amount	Premium
Coverage A - Building(s)	\$20,000	\$165.00
Coverage B - Business Personal Property	\$35,000	\$67.00
Coverage L - Business Liability (Per Occurrence)	\$2,000,000	\$3,083.00
Coverage L - Business Liability (Annual Aggregate)	\$4,000,000	
Coverage M - Medical Expenses	\$5,000	
Basic Premium		\$3,315.00

Optional Coverages	Amount	Premium
Guaranteed Replacement Cost		\$4.00
Directors and Officers Liability	Liability Limit: \$2,000,000 Includes Property Managers	\$1,340.00
Inland Marine: Computer Property MF-D	\$10,000	
Optional Coverages		\$1,344.00

Total Annual Premium*	(Premium is Estimated) \$4,659.00
Monthly Premium (Service Charge Not Included)	\$388.25

* Total Policy Premium estimate may NOT include all or any State/County/City taxes or surcharges.

These quotes only contain a general description of available coverages and limits, with a premium estimate. These estimates are subject to eligibility and Agent binding authority. They are not a contract, binder, or coverage recommendation. All coverages are subject to the terms, provisions, exclusions, and conditions in the policy and its endorsements. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised.

Deductibles	Amount
Basic Policy Deductible	\$1,000
Inland Marine: Computer Property MF-D	\$500

Credits and Charges	Applied Adjustment(s)
Basic Policy Deductible	(\$67.00)
Commercial Experience Rating Plan	(\$1,165.00) 0 Losses (0% Loss Ratio)

Gayle A. Kern, Esq.
gkern@lkglawfirm.com

Reply to: Reno

March 31, 2025

PROTECTED BY ATTORNEY-CLIENT AND WORK PRODUCT PRIVILEGES

Sent via email only to: president@virginiacityhighlands.com

Board of Directors
Virginia City Highlands Property Owners' Association
c/o Jay Carmona
P.O. Box 686
Virginia City, NV 89440

Re: *Virginia City Highlands Property Owners' Association*
Installation of Stop Signs

Dear Members of the Board:

As noted above, this letter is a privileged communication. It is very important that the contents of this letter not be discussed with anyone who is not a Board member, your community manager, or a member of our firm. It is important to remember that Board members and Association Management have a fiduciary obligation to the Association and its members to preserve the privilege of this document and anyone sharing this letter would risk personal liability. The attorney-client privilege continues indefinitely so this document should not be shared with anyone outside the privilege, either now or in the future. If, after consideration of my opinion, the Board would like to share my opinion, or any portion of it, with any member of the Association or any person that is not a Board member or management, please contact me and I will provide a non-privileged communication for this purpose.

Documents Reviewed: In preparing this opinion I have reviewed and relied upon applicable provisions of Federal and State laws, as well as the following documents:

1. Articles of Incorporation of Virginia City Highlands Property Owners' Association dated April 30, 1972;
2. By-Laws of Virginia City Highlands Property Owners' Association dated September 8, 2003; and
3. Restated Declaration of Restrictions Virginia City Highlands Unit 1 recorded on July 25, 1972 as Document No. 35354; and

If there are additional documents or facts you deem relevant or if any of the foregoing documents have been amended or are no longer in full force and effect, please let me know. Other documents and or amendments to the documents identified may cause me to change my opinion, in which event you may not rely upon the opinions expressed herein.

Facts Presented and Opinion Requested: The Board has requested an opinion regarding the installation of stop signs within the Association. Specifically, none of the private roads within the Association currently have stop signs at the intersections. The Board is looking at putting stop signs on a 3-way intersection right next to the park. The Board has the following questions/concerns:

1. If someone were to get into an accident at an intersection on our roads and there are no stop signs, is the HOA liable somehow?

If a driver were to pursue a claim against the Association, it would be based on a theory of negligence and premises liability. “An owner ... of land must exercise ordinary care and prudence to render the premises reasonably safe for the visit of a person invited on the premises . . .” See *Galloway v. McDonalds Restaurants*, 102 Nev. 534, 537, 728 P.2d 826 (1986); *Moody v. Manny's Auto Repair*, 110 Nev. 320, 333, 871 P.2d 935, 943 (1994) (maintaining that “determinations of liability should primarily depend upon whether the owner or occupier of land acted reasonably under the circumstances”).

Landowners bear a general duty of reasonable care to all entrants, regardless of the open and obvious nature of dangerous conditions. The “duty issue must be analyzed with regard to foreseeability and gravity of harm, and the feasibility and availability of alternative conduct that would have prevented the harm.” *Coln v. City of Savannah*, 966 S.W.2d 34, 43 (Tenn. 1998), *overruled on other grounds by Cross v. City of Memphis*, 20 S.W.3d 642, 644 (Tenn.2000); see Restatement (Third) of Torts: Phys. & Emot. Harm § 51 cmt. i (2012).

In order to determine whether stop signs are advisable, I recommend you consult with a traffic engineer or someone with the County that studies the roads. In order to determine if a stop sign is needed, there are various factors that are considered. I am not a traffic engineer and this information was gleaned from various articles I found. I recommend you obtain a recommendation from a professional who studies traffic. In the meantime, some of the factors may include:

- Traffic Volume – a stop sign may be necessary if the number of vehicles are of a volume that the stop sign would be advisable. In some of the information that I could find, though, the volume was in the thousands. I looked at some articles by traffic engineers and the indications in those articles indicated a fairly significant number of vehicles in a day. Do you have any idea how many vehicles per day are at the intersections?
- Crash History – if there have been three or more crashes within 12 months or five or more within two years, there are recommendations that a stop sign could be beneficial. Have you any information about crashes or near-crashes?

- Visibility – if the intersection has limited visibility, a stop sign may be required to improve safety.
- Placement – if you do place a stop sign, it should be located where traffic can stop and clearly see both directions before entering the intersection. I saw some information that it would be ideally no greater than 50 feet.

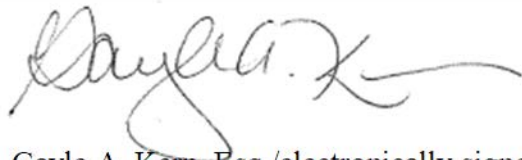
It is my opinion that the Association should act reasonably and satisfy its duty of care by consulting with a professional regarding the factors and parameters as to when a stop sign should be installed. This would reduce the risk of liability for the Association because taking appropriate measures would satisfy its duty of care.

2. If we put up signs on 1 intersection, does that set a precedent where we would need to put signs everywhere?

Again, if the Association can reasonably foresee certain intersections which may be dangerous without proper signage based on the recommendation of a professional, the Association should take action to install stop signs at those intersections as well based on the recommendations of a professional. However, simply because there are signs at some intersections does not mandate the installation of signs at all intersections. It would be fact specific as to whether a particular intersection would require a stop sign.

If you have any additional questions or concerns, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Gayle A. Kern", with a long horizontal flourish extending to the right.

Gayle A. Kern, Esq./electronically signed

Virginia City Highlands Property Owners Association
Balance Sheet
As of March 31, 2025

	<u>Mar 31, 25</u>
ASSETS	
Current Assets	
Checking/Savings	
1001 · Checking HERITAGE - 8082	125,458.65
1050 · Savings Reserve HERITAGE - 0835	102,317.27
Total Checking/Savings	<u>227,775.92</u>
Accounts Receivable	
1200 · Accounts Receivable	63,396.64
Total Accounts Receivable	<u>63,396.64</u>
Other Current Assets	<u>9,905.55</u>
Total Current Assets	301,078.11
Fixed Assets	
1300 · Fixed Assets	197,697.49
Total Fixed Assets	<u>197,697.49</u>
TOTAL ASSETS	<u>498,775.60</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	<u>1,632.02</u>
Total Liabilities	1,632.02
Equity	497,143.58
TOTAL LIABILITIES & EQUITY	<u>498,775.60</u>

VIRGINIA CITY HIGHLANDS PROPERTY OWNERS' ASSOCIATION

Statement Revenues and Expenses

March 31, 2025

	Month			Fiscal Year-to-date		
	Mar 2025	Mar 2024	Increase/ (Decrease)	Mar 2025	Mar 2024	Increase/ (Decrease)
REVENUES:						
Association Dues (billed)	-	-	-	58,825	59,600	(775)
Special Assessment - Reserve Fund (billed)	-	-	-	58,825	59,600	(775)
Fees	9,400	1,500	7,900	19,575	9,665	9,910
Other Income	5,289	3,919	1,370	5,997	8,328	(2,331)
Total Revenue	14,689	5,419	9,270	143,222	137,193	6,029
ADMINISTRATIVE EXPENSES						
Bookkeeping	2,450	1,899	551	4,533	3,106	1,426
Ombudsman Fee - NRS 116	43	-	43	5,769	-	5,769
US Postage	-	-	-	1,916	-	1,916
Office Supplies	43	-	43	1,711	1,309	402
Printing & Reproduction	151	208	(56)	1,226	1,059	167
Bank Fees	30	10	20	90	62	28
Professional Fees	-	-	-	26	192	(166)
Other Tax & Licenses				50	2,148	(2,098)
Total Administrative Expenses	2,718	2,116	602	15,321	7,877	7,444
ROAD EXPENSES						
Vehicle Maintenance	3,547	35	3,512	17,109	12,489	4,620
Road Maintenance & Improvements	-	-	-	83,301	67,067	16,234
Materials for Roads	-	-	-	-	322	(322)
Wages & Payroll Taxes, Worker's Comp	1,271	253	1,018	1,271	478	793
Other Road Expenses			-	-	-	-
Other Equipment Costs			-	-	-	-
Total Road Expenses	4,817	288	4,529	101,681	80,356	21,325
OTHER EXPENSES:						
Insurance	6,014	-	6,014	8,218	5,288	2,930
Fuel	-	-	-	347	-	347
Depreciation			-	-	-	-
Income Tax Expense			-	-	-	-
Telephone & Utility Expenses	380	158	222	1,122	676	446
Bad Debt Expense			-	-	-	-
Miscellaneous (includes snow plowing)	1,161	604	-	3,112	3,649	(537)
Total Other Expenses	7,555	762	6,793	12,799	9,613	3,186
TOTAL EXPENSES	15,090	3,166	11,924	129,802	97,846	31,956
Net Income / (Loss)	(401)	2,253	(2,654)	13,420	39,347	(25,927)