



BUCKS LAKE HOMEOWNERS ASSOCIATION

**Bucks Lake Homeowners Association
P.O. Box 1556
Rocklin, CA 95677**

Dear Association Members and Associates,

PRESIDENT’S MESSAGE – BILL NICHOLAU

PRESIDENT’S CORNER

No need to explain, Mother Nature has made it clear, fall has arrived. As you are aware the lake has been holding steady for some time now, since around the 28th of August. I was at the lake and started seeing a level change on 13 October 2017. PG&E has also started their rounds of the leased properties marking trees that need to be removed. Some marked trees for removal are assigned to the lease holder and some to PG&E. You should receive a letter if you are responsible for tree removal. Please know your rights and if you think they may have been erroneously assigned, then speak up. There is a good reference document that defines the Utilities responsibilities for powerline safety, “Power Line Fire Prevention Field Guide”.

I may be living in a bubble, but I’ve seen nothing from the NOAA or other governmental weather agencies predicting an El Nino or La Nina pattern. Guess we’ll just wait and see. I hope your “home weather” is as you like it all winter.

Changes are being made to the website as rapidly as possible. Check you member log in and see what’s new. Your member account is very important. You can limit what information that is available for all to see and list Associate Members for your cabin/lot. It is the hope of the HOA that the website will become the focal point for all our communications, voting and paying fees. We are exploring a number of options for paying of fees, from the old standard check writing, to bank-to-bank transfer via Zelle Pay. Again, check the website for changes, and please give us your thoughts for making it better. We are hoping to initiate a blog that will be regularly posted that will chronical activities and events around the lake.

A final thought as winter approaches. I hope all who participate in winter activities will enjoy and be safe. I also ask that you increase your involvement in the HOA, from the property rights issues to the Fire Department. I also ask for your comments on all HOA activities, issues and processes so that we can work to better our organization.

Best regards,
Bill Nicholau

SUMMARY OF ITEMS DISCUSSED AT THE SEPTEMBER 29, 2017 BOARD MEETING

- 1. Bill Nicholau welcomed Pat Starr as the new Board Member for Haskins Valley Track. Welcome Pat! We thank Gernert Lorenzen for his 10 years of service to the board and for the community at the lake.**

SECRETARY-TREASURER UPDATE & NOTES

This past year has really gone by so fast, I posted a note on my Facebook account when we buttoned up the cabin a week ago that “it’s a wrap”!! But not really, there is so much work to be done for the HOA I am sure that spring will be here before we know it. I wanted to reach out to all of you and hope that your winter months treat you well and yes, we will all be opening our cabins before we know it.
Happy Holiday Season!!

SECRETARY – TREASURER UPDATE

Since we have made changes on how we are billing the HOA members for their annual dues and the changes to how it gets reported to our banks accounts and website, it made sense to combine the Secretary and Treasurer’s position. I have accepted the Treasure’s position as well as continued duties with being the Secretary.

Be sure to note the new P.O. Box to P.O. Box 1556 Rocklin, CA 95677

Email Address to pay: pay@buckslakehoa.com

Email Address: buckslakehoa2016@gmail.com

Website www.buckslakehoa.com

All minutes have been presented to the Board Members, this includes May 26th, July 7th and General Meeting minutes and final September 29th, 2017.

TREASURER - UPDATE

All accounts are balanced (through September 2017) and in the hands of our CPA for preparation of the Taxes for year 2016. Budgets were presented at all the Board Meetings and approved.

WEBSITE – UPDATE – www.buckslakehoa.com

Our project to further develop the website will continue through this winter, thanks to all of you who sent in positive feedback and suggestions. We will continue to post updates on how the development is progressing both on the Website and by email. Here are some important pointers.

- This is a public site; only paid members have access to the “Members Section” designed for those that are a part of the HOA. Anyone can view the website.
- Within the Members Section you can do the following: Review all agenda’s, minutes, change your information, address, or add a phone number, the USER name can’t be changed but you can change your email address if needed.
- Have a comment or suggestion for the Board of Directors, please use the comment section, we get an email and will respond back to you.
- We will be working on posting pictures for both winter and summer fun. Still looking for someone to post an article regarding the history of their cabin.
- We are developing three options for payment of your annual dues, we will continue with Zelle Pay and offer two other options, watch for updates regarding this.

BUCKS LAKE LODGE & TIMBERLINE INN

Bucks Lake Lodge is still here, and are providing vacationers and neighbors with a charming, rustic getaway while offering several of Louie's delicious menu items from our kitchen and restaurant.

Winter hours will be Thursday-Sunday from 11:30am to 6:00 pm. During Thanksgiving week, the Lodge will be closed, starting November 21st. During Christmas will be closed December 20th and opening on December 31.

We wish to thank those of you who continually offered support, prayers and well wishes while we worked diligently to rebuild these last few years.

The Timberline Inn will be available for rent all winter. The phone number for the Lodge and the Inn remain the same: 530-283-2262. Be sure to ask for our Winter Special.

The U.S. Postal Service has recently delivered mail here for some of the area's cabin owners, so please stop by and check to see if any of it belongs to you.

With our Deepest gratitude and appreciation,
Rebecca and Lou
Louis & Luz
Owners, Buck's Lake Lodge

LAKESHORE RESORT

Thank you to everyone who joined us for a great year! I also thank my crew for being awesome.

We will open for the winter season December 28th. Winter schedule is Thursday – Sunday until mid-March depending on weather conditions.

FERC – UPDATE – Andy Everett

- a. PG&E will answer the FERC Additional Information Request (AIR) by 10/12/2017.
- b. Licensees will file "supplemental" measures and plans which agreement with the Agencies has been reached. Target date is 10/31/17.
- c. FERC may issue the Ready for Environmental Analysis Notice (REAN) as early as mid-November or as late as first quarter of 2018 if Licensees and Agencies agree to request a further delay (PG&E not likely to request).
- d. The FERC timeline next calls for "(any party's) comments, interventions, and (agency) preliminary terms and conditions" to be filed within 60 days following the actual date the REAN is issued.
- e. Timeline beyond that is very much "we'll see." Licensees have been asked by the Agencies to consider continuing negotiation with them on lingering disagreements if they are "close" – up to days 60 from 10/31/2017 or beyond

PHONE UPDATE HASKINS VALLEY TRACK – By Renee Russell

- a. I spoke to Andy Banchio (Senior Lineman Quincy Area) regarding the completion of the project on Haskins Track), they have a small area to complete the lines and should have that done within the next couple of weeks. He will let me know when the project is complete. After that notification cabin owners will be able to contact AT&T and get service to their cabin.

- b. Note – Andy called me on October 16, 2017 and reported that the crews to finish up on Haskins Track were being rerouted to the Santa Rosa/Napa area. He was not sure if they would be back up to Bucks Lake until after the first of the year.**

MIKE HOOVER - INSURANCE INFORMATION

AN ADVENTURE IN INSURANCE LAND

Last January, probably on the 18th, during one of last winter's major blizzards, the top of a 150-foot red fir broke off into three pieces. All of them landed on our deck, destroying it. This deck was built in 1996, to 250-pound snow load, and was permitted.

We guessed it would cost around \$35,000 to replace or fix, and decided to make an insurance claim. We have been with Hartford for many years, and they very politely opened a file. Through the rest of the winter, we communicated with them and supplied them with many pictures as the snow began to melt.

In April, our contractor arranged to bring us and an architect in with his snowcat. The architect concluded that the deck was destroyed, and thus rebuilding would require a Plumas County building permit.

The County imposed their current requirements on the project. The snow load factor would now be 450 pounds. There would be no more piers. A full home type perimeter foundation was required, with framing on 16" centers. Beams went from 4x8 to 8x12. All evidence of the prior deck had to be removed so the project would begin on bare ground.

The cost ballooned to \$105,000, and Hartford balked. They sent a contractor from Sacramento to review the project and cut it everywhere he could. They finally agreed to \$94,000. For a deck.

Construction went smoothly, and by Labor Day we were at about 98% done. Hartford made regular payments throughout the project. Three days after their last check arrived, a letter from them canceling our insurance arrived. Because our cabin is in a newly mapped "fire zone."

So, knowing how difficult it is to get insurance on our cabins, we started the search immediately. At one point we had three agencies, two in Reno, and one in Quincy, searching companies for us. This went on for weeks. During that time, we discovered our address is listed in Berry Creek by some geo-location company. Because of that, several insurances could not find the cabin and rejected the application out of hand. We don't have a clue who to try to fix that with. Google Earth shows our address in Meadow Valley. Confusion reigns. We did take extra steps to clarify the address issue with all three insurance agencies, and they confirmed that after determined efforts with the insurance companies, our stated address and location were accepted.

Some rejected us because of the "fire zone" issue. Probably the most bizarre rejection came because we do not have central HVAC that is controlled by a thermostat. How many Bucks cabins, or cabins anywhere have central heating?

We were told by a few people that many cabins are now insured by Lloyd's of London. Our situation did not go that far. We now have an offer from a Salt Lake City company for pretty good coverage, at a cost of \$5,764 per year. We will probably take it, at that cost, because, what choice do we have?

Upcoming Events – Mark your calendars (2018)

Poker Run & Play Day Saturday February 3rd, 2018 – Final Date will be announced

Board of Directors Meeting - May 25th, 2018 – Location to be determined

Board of Directors Meeting – July 6th, 2018 – Location to be determined

General Meeting – July 7th, 2018 – Location at the Fire Station, Bucks Lake, CA

Prepared by: Renee Russell

