

PONDEROSA SPRINGS COMMUNITY ASSOCIATION

General Meeting October 12, 2024

At 11:30 am, President Kaja-Anne Jezycki welcomed all attendees to the meeting and called the meeting to order, then led the group in the Pledge of Allegiance. Approximately 54 people were in attendance. The group had enjoyed a full potluck lunch.

Secretary Tom Hiscox summarized the minutes from last year's meeting. These minutes are posted on the PSCA website. There was no discussion and a motion to approve last year's minutes was made, seconded, and approved by voice vote.

Treasurer Dave Duprest then presented the financial report (attached). Our finances remain strong with low expenses. Our ending checking account balance is \$13,987.76. We are now a tax-exempt corporation. Dave expressed his appreciation to all during his time as treasurer and is stepping down. A motion to approve the Treasurer's report was made, seconded, and approved by voice vote.

Kaja then led a presentation on our property taxes. Within Gila County in our area, our taxes are used to fund the CKFD fire department, county library, courts, sheriff's department, community college, and the Young school district. This is detailed on your individual property tax statements.

A question-and-answer period followed the tax discussion which included Woody Cline, our Gila County Supervisor. In response to questions, Woody explained that the county board acts as a unit with one budget and does not separate income or expenditures by district or north/south areas. Money goes where it is needed most regardless of income source. He also discussed allocations for road upgrades such as the planned upgrade to the Young road. These often involve federal agency involvement which slows down approvals. Road upgrades are prioritized based on population served which puts further upgrades to Colcord Road low on the list.

Susan Keown then formally introduced Woody Cline as the speaker at our meeting. Woody lives in Young where he was born and raised. Woody first gave an update on the Pleasant Valley Veterans Retreat. It is now in operation with 300 users so far. More improvements are planned. There is a non-profit associated with the retreat to help funding. Veterans do not pay anything to use the retreat. Annual expenses are projected at \$350,000. The county is trying to own it and bills in the federal legislature are pending.

Woody mentioned the problems with homeowner insurance availability and cost in our area. This subject will be discussed later in the meeting. Woody also mentioned APS is making improvements to reduce the fire risk. In certain weather conditions, the power

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will be shut off to prevent fires from downed power lines. APS is also aggressively thinning growth under the lines.

Supervisor Woody Cline can be reached at:

928-961-2931 (cell)
wcline@gilacountyaz.gov

We then had a very informative presentation on the situation with homeowners insurance by Crabdree Insurance from Payson. They are a well-established local insurance agency with many years' experience in our area. It is a dramatically different climate for homeowners insurance now. They have recorded 1,500 cancellations in the past year alone.

The main points made in the presentation are:

1. Many insurance companies no longer offer homeowner policies. 20 A rated carriers have left our zip code in the past year, and only 5 A rated carriers remain.
2. Some carriers are changing to named perils insurance rather than blanket coverage and are eliminating wildfire coverage.
3. Carriers are leaving due to the exploding cost of the major incidents not just in Arizona but all over the US. These incidents include hurricanes, wildfires, tornados, wind and hail damage. Insurance claims have risen to \$280 billion annually in the last three years. A large portion of the payout is due to fraudulent claims and carriers are aggressively fighting that.
4. Carriers are also making unannounced inspections of insured properties.

Crabdree made these recommendations:

1. If you have a policy and are able to renew it, **RENEW IT** even if the rate is higher. Increases in the thousands of dollars a year are not unheard of. Shopping for another less expensive policy is very difficult now.
2. Carefully review your policy and its exclusions and deductibles. Increasing your deductibles can reduce your annual premium.
3. Check your policy limits to ensure they are high enough to rebuild. Rebuild costs are now about \$300 per square foot.
4. Check for a no rebuild option in the case of a wildfire where you may not want to rebuild.
5. Do not use your policy for small claims. Frequency of claims is a metric used to cancel policies. Claims even if denied count against your policy. Use your homeowners insurance for major catastrophic events only.
6. Do everything you can such as Firewise trimming to reduce your risk of loss.

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We then had a presentation from Jake Garrett of the Gila County Public Health Department Community Development – Wastewater Section concerning septic system problems. Old systems fail in several ways and leak pollution into streams. The county has some grants available to assist homeowners with old polluting systems, but the money is limited and grants issued to systems doing the most damage. Jake said septic tanks should be pumped every 5 years. He also said not to use a sink garbage disposal into a septic tank. Jake is available to answer questions from homeowners.

The new CKFD Fire Chief Red Connelly then was introduced. After introducing some of his staff present, he gave a presentation on fire department activities.

First, the water well at Station 53 is complete. The original plan was a 200 ft well but there was low flow, so they went another 12 feet with no better result. They estimate a depth of 600 ft would be required to get a good flow and there is no money to do that. The alternative is to put larger storage to be able to have a bathroom and shower. A septic system would also be needed for the bathroom with an estimated \$35,000 cost and there is no money to do that either. The fire department is looking into grants to help pay for the improvements.

Red covered some new equipment the department has including the stronger Jaws of Life bought with the help of the Fire Bells.

Linda Lemon, a local resident, is a member of the Fire Bells and talked about their activities. The Fire Belles is a charitable 401c3 organization. In addition to the Jaws of Life purchase, they have supported the purchase of fire blankets and thermal cameras. Membership is open and encouraged to all interested residents. The fire belles have a Facebook page and are also on the ckfire.net website.

Chief Red also informed the group that the rules for fire restrictions in Gila County have changed. Now, when the Tonto NF goes to Stage I fire restrictions, residents on private land have no restrictions. When the Tonto goes to Stage II restrictions, residents go to Stage I restrictions. This change is a result of a recent change to Gila County ordinances.

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As a final agenda item, our Association held their officer elections. Kaja presented the slate distributed in advance and asked for nominations from the floor. Hearing no further nominations, the nominated officers were elected by a unanimous group acclimation. Officers for 2024 – 2026 are:

President: Kaja-Anne Jezycki (incumbent)

Vice President: Susan Keown (incumbent)

Treasurer: Jerris Jones

Secretary: Tom Hiscox (incumbent)

The meeting was adjourned at 1:48pm

Submitted,



Tom Hiscox, Secretary

For any email questions, please advise Tom at ponderosaspringscommunityassn@gmail.com

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Treasurer Report

9-30-2024

Beginning Balance		\$ 14879.59
Deposits	2024 Dues.	1200.00
	Closed WF account.	187.12
Balance.		16266.71
Expenditures		
	Az Corp. Comm.	20.00
	Go Daddy.	23.17
	Bank fees.	78.00
	Wix	432.78
	Firebelles	200.00
	Application fees IRS.	600.00
	Tax filings.	925.00
Balance.		2278.95
		13987.76

Treasurer
Dave Duprest