

# Sandpiper Resort Owner's Association | AGENDA

*Date* Jan 27, 2024/ *Time* 10:00 am | *Meeting location* Boating & Safety Center  
(Please be aware that action may be taken on any item listed on this agenda)

ITEM 1.	Call to Order, Board Introductions	10:10 a.m.
ITEM 2.	Approval of previous Meeting Minutes Oct 2023 & Jan 6, 2024	10:15 a.m.
ITEM 3.	Treasurer's Report	10:20 a.m.
ITEM 4.	Acceptance of Financials & Treasurer's Report	10:40 a.m.
ITEM 5.	President's information and Old Business: 2023 Year in Review Tree Trimming Landscaping Roof Info Broken landscape pipe	10:45 a.m.
ITEM 6.	New Business: Discussion/Voting:  Spa Heater Roof Inspection/Certification Moving unused funds from Spa Heater, propane to Landscaping Project Landscaping Assessment Transfer to Operating from Reserve Account Approval of 2024 Budget	11:00 a.m.
ITEM 7.	Owner Concerns or Comments	11:45 a.m.
ITEM 8 .	Guest Speaker – Jackie from Desert Realty Management	TBD
ITEM 9.	Adjournment	12:00 p.m.
ITEM 10.	Executive Session – if necessary	12:05 p.m.

**\*\*\*\*Owners have the right an opportunity to address the Board during the meeting regarding matters on the agenda and then can address association concerns not on the agenda at the end of the meeting during the Owner Concerns or Comments section. Each member will be given 2 minutes to address the Board.**

**\*\*\*\*Agenda is subject to change, please check your e-mail or one of the Sandpiper websites 48 hours prior to the Board of Director's meeting for updates.**

Action items	Person responsible	Deadline
		Meeting time

Action items	Person responsible	Deadline
Topic 2	Presenter Name	Date   time
Hire Gardener	Audrey von Zabern	January 27, 2023
		Meeting time

Action items	Person responsible	Deadline
Topic 3	Presenter Name	Date   time
Hire someone to do the pool readings & general maintenance	Audrey von Zabern	January 27, 2023
	Karl Copenhaver	Meeting time

Action items	Person responsible	Deadline
Topic 4	Presenter Name	Date   time

**Observers Name(s)**

Brian

**Special Notes:**

None

**Annual Meeting of the Sandpiper HOA Board of Directors and Quarterly Meeting:**

**Saturday January 27, 2024**

**9 am**

**La Paz County Sherriff's Department**

**Boating Safety Facility**

**Riverside Drive**

## SANDPIPER BOARD OF DIRECTORS QUARTERLY MEETING

January 27, 2024

### PRESIDENTS REPORT

As you have seen in the minutes from January 6, we have retained a new management company that will be starting February 1<sup>st</sup>. Jackie is going to jump on our meeting when she can. When that happens, we will pivot to her so that she can introduce herself to everyone. We should have all of our banking changes done by Mid-February and you will be receiving your monthly dues bills from Jackie starting March 1.

Kelly Cheetwood took over for Wally temporarily on the daily pool readings as required by the county. Thank you Kelly for stepping in and covering us.

We will be hiring Rick Cheetwood to take over for Wally on February 1. He works with local contractors in the area and is an excellent handyman and will jump in on an as needed basis for any repair work. I will be putting his name and contact information in the minutes in case anyone needs a handyman.

I have called our former landscaping company, Cory's Landscaping, to see if they would be willing to rebid our property.

We got some excellent news from the insurance company, in writing, on our roofs. If we stay with our current policy, they will not require a lift and replacement of the underlayment. They said they would take a certification report by a licensed contractor. We have already spoken with Freedom Roofing about that and will be voting on that item later.

Our trees were trimmed and 2 trees were replaced. This item came in underbudget.

During my conversations with the insurance company, they expect a 10 to 15% rate increase in our property insurance. I have reflected that on the 2024 budget at 15% just to make sure we are covered.

WAPA came out at the end of November to work on the large power poles behind us in the desert. They decided to enter the desert without notice or permission from Sandpiper, through our property by the trashcans. A water pipe to our sprinkler system was broken and 4 thousand gallons of water ran through the property creating some damage. Wally cleaned up the mess. Karl spoke with the on site supervisor about paying for repairs. They were not interested in paying for repairs, so upon the advice of our insurance company, we contacted our legal team, explained the situation and provided them with bills, and quotes to repair the damage and asked them to contact the company, try to get them to pay or get us their insurance information so that we can file a claim against their insurance. We are asking for about 13 thousand dollars to repair the area.

We have had a good couple of years reestablishing funds in our reserve account, renegotiating vendor pricing and getting some major infrastructure work done at reasonable prices.

All things considered, I believe Sandpiper is moving in the right direction and stabilizing with new vendors that are interested in working with us to achieve our goals.

**Voting Question: New Spa Heater**

**Motion:** Shall the Board vote to purchase a new propane heater for the spa?

**Reasoning:**

The spa heater is due to be replaced this year according to our old reserve study. It is becoming difficult to light and went out a few times this year. The cost of propane fluctuates. If we went electric, we could then go on a level electric plan with APS to spread the cost over the year. We would use the current heater until the propane runs out, but pre-order an electric version to have ready for installation after the propane tank is empty. A hybrid would use electricity to keep a constant temperature and then propane to do temporary heating. Also a new thicker spa cover needs to be order for more efficient heat preservation.

**Note:**

Please review the above motion thoroughly. There will be an opportunity to amend or make other recommendations prior to the vote. Any amendments to the original document will be read back to the assembled for accuracy, then the amended document will be voted on first by the assembled HOA members to make their position clear to the Board, then the Board will vote to pass or fail.

**ATTACHMENTS:** 1

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**FOR YOUR RECORDS:**

**YOUR OPINION:**

\_\_\_\_\_  
YES

\_\_\_\_\_  
NO

A1 Pool Service  
24654 N Lake Pleasant Pkwy  
STE 103 - 749  
Peoria, AZ 85383  
602-734-1234  
info@a1poolservice.com



## Estimate

ADDRESS  
SANDPIPER RESORT  
HOMEOWNERS  
ASSOCIATION  
PO BOX 771  
PARKER, AZ 85344

ESTIMATE # 1029  
DATE 11/10/2023  
EXPIRATION DATE 12/10/2023

DATE	ACTIVITY	DESCRIPTION	AMOUNT
	Services	Install Pentair master temp LP heater	4,200.00
	Services	Electrical, plumbing and gas material	500.00
	Labor	Labor for all work outlined in above estimate	1,000.00
	Services	Install solar heat blanket on spa	300.00

Please let us know how you would like us to proceed.

TOTAL

**\$6,000.00**

Accepted By

Accepted Date

Thanks for your business!

## Voting Question: **ROOF INSPECTION**

**Motion:** Shall the Board vote to spend \$5700.00 (\$150.00 per unit) to have our roofs inspected to potentially hedge off an insurance demand to lift and replace underlayment?

### Reasoning:

I asked Josh from Freedom Roofing to come out and take a look at the underlayment for my unit to give an opinion on the current status. He felt that my underlayment might last another 5-8 years. He would be willing to inspect each roof and if they pass, provide us with a certificate that states the roof condition which we could then provide to an insurance company that may require underlayment replacement to obtain an insurance policy.

Possible issue: When the roofs were done back in 2005, I was told that the original roofer walked off the job and another roofer came in and finished. I have no way of knowing what roofs were completed by what company and if their methods were the same. If some roofs do not pass inspection, this expenditure may be a waste of money. Also, an insurance company may not honor roof certifications, it would depend on the underwriter and their policies.

**\*\*I am waiting for feedback and advice from our insurance carrier and will share that information at the meeting.**

### Note:

Please review the above motion thoroughly. There will be an opportunity to amend or make other recommendations prior to the vote. Any amendments to the original document will be read back to the assembled for accuracy, then the amended document will be voted on first by the assembled HOA members to make their position clear to the Board, then the Board will vote to pass or fail.

ATTACHMENTS: 0

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FOR YOUR RECORDS:

YOUR OPINION:

\_\_\_\_\_  
YES

\_\_\_\_\_  
NO

**Voting Question: REPURPOSING EXTRA FUNDS**

**Motion:** Shall the Board vote to repurpose the extra funds that would be available if the spa heater is not replaced?

**Reasoning:**

If the spa heater is not replaced, we would have an excess of about \$10,000 which is a combination of the \$6,000 for a new heater and \$4000 in propane costs that can be used towards the landscaping costs to reduce the overall assessment for each property.

**Note:**

Please review the above motion thoroughly. There will be an opportunity to amend or make other recommendations prior to the vote. Any amendments to the original document will be read back to the assembled for accuracy, then the amended document will be voted on first by the assembled HOA members to make their position clear to the Board, then the Board will vote to pass or fail.

**ATTACHMENTS: 1**

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**FOR YOUR RECORDS:**

**YOUR OPINION:**

\_\_\_\_\_

**YES**

\_\_\_\_\_

**NO**

**Sandpiper Resort HOA  
Approved 2023 Budget**

**Expenses**

**Insurance**

Directors & Officers Liability	\$ 422.00	\$ (525.00)
Farmers Condo Policy	\$ 16,336.00	\$ (14,382.18)
<b>Total Insurance</b>	<b>\$ 16,758.00</b>	

**Professional Fees/Outside Service**

Property Manager	\$ 16,800.00	\$ (15,539.94)
Accounting/Bookkeeping	\$ 4,000.00	\$ (3,794.00)
Annual Audit	\$ 700.00	\$ (450.00)
Bank Fees/Checks/Other		\$ 700.00
Website Posting & Hosting	\$ 700.00	\$ (10,907.50)
Legal	\$ 5,000.00	\$ (9,576.96)
Landscaping /Annual	\$ 19,200.00	\$ (3,475.00)
Tree Trimming/Annual	\$ 3,500.00	\$ 300.00
Tree Trimming/Removal-Unplanned	\$ 300.00	\$ 1,500.00
Street Sweeping/ Quarterly	\$ 1,500.00	\$ 210.00
Street Sweeping-Unplanned	\$ 210.00	\$ (7,020.00)
Pool & Spa Maintenance/Annual	\$ 6,800.00	
Licenses & Permits	\$ 35.00	
Meeting Space Rental	\$ 250.00	\$ (150.00)
<b>Total Professional Fees</b>	<b>\$ 58,995.00</b>	

**Repairs**

Building Repairs	\$ 3,000.00	\$ (2,010.44)
Equipment Repairs-Misc	\$ 1,000.00	\$ (517.45)
Landscape Repairs-Lighting, Water Pump, etc.	\$ 1,000.00	\$ (149.09)
Pool/Spa Equipment Replacement/Repairs	\$ 2,000.00	
Pool/Deck	\$ -	
Plumbing	\$ 3,000.00	\$ (1,150.68)
Street Repairs	\$ 500.00	\$ 500.00
Street Striping	\$ 1,100.00	\$ (129.04)
Repairs-Other	\$ 2,000.00	
Front Row Landscaping 1-14	\$ -	
<b>Total Repairs</b>	<b>\$ 13,600.00</b>	

**Supplies**

Landscaping Maintenance-Parts/Misc	\$ 500.00	\$ (781.13)
Replacement Plants	\$ 150.00	\$ 150.00
Office Supplies	\$ 250.00	\$ (123.65)
Postage	\$ 250.00	
Election Supplies & Postage	\$ 250.00	\$ (80.03)
Petty Cash/Annual	\$ 750.00	\$ (44.86)
Parking Passes	\$ -	\$ (664.42)
Security	\$ 2,100.00	\$ (350.00)
Supplies-Other	\$ 1,000.00	\$ (683.07)
<b>Total Supplies</b>	<b>\$ 5,250.00</b>	



<b>Taxes</b>		
State	\$ 50.00	\$ (50.00)
Property	\$ 40.00	\$ (16.50)
<b>Total Taxes</b>	<b>\$ 90.00</b>	
<b>Utilities</b>		
Electric	\$ 6,000.00	\$ (4,848.28)
Propane	\$ 4,600.00	\$ (1,935.43)
Sewer	\$ 550.00	\$ (490.00)
Trash	\$ 7,200.00	\$ (6,471.79)
Water	\$ 1,700.00	\$ (883.69)
Internet	\$ 1,320.00	\$ (720.00)
<b>Total Utilities</b>	<b>\$ 21,370.00</b>	
<b>Reserve Account</b>		
38 Units@ \$26.32/unit per month	\$ 12,000.00	\$ (12,000.00)
<b>Total Reserve Account Annual Deposit</b>	<b>\$ 12,000.00</b>	
<b>Total Expenses</b>	<b>\$ 128,063.00</b>	
<b>Total Expenses per Unit/38</b>	<b>\$ 3,370.08</b>	
<b>Income</b>		
HOA Dues 38 Units@ 279.00/mo	\$ 127,224.00	\$ 114,359.91
Homeowner Dues - Late Fees		\$ 15.00
Assessment for Front Row Landscaping		
River Legacy Completed Unit		
River Legacy Street Sweeping		\$ 100.00
Fines-Architectural		
Fines - Parking		
Fines - Dog		
Fines (Misc)		
Interest Income	\$ 10.00	
Escrow/Transfer/Disclosure Fees		\$ 450.00
<b>Total Income</b>	<b>\$ 127,234.00</b>	
<b>Income less Expenses</b>	<b>\$ 829.00</b>	<b>\$ 18,364.78</b>
<b>TOTAL</b>		<b>\$ 18,364.78</b>
<b>SPA HEATER</b>		<b>\$ (6,000.00)</b>
<b>ROOF INSPECTION</b>		<b>\$ (5,700.00)</b>
<b>UNUSED TREE &amp; STREET MONEY TO RESERVE ACCOUNT</b>		<b>\$ (2,010.00)</b>
<b>Estimated Surplus</b>		<b>\$ 4,654.78</b>

**Voting Question: LANDSCAPING ASSESSMENT**

**Motion:** Shall the Board vote to approve and move forward with a community assessment vote?

**Reasoning:**

We have received a quote for landscaping the front row which would also include redoing the rock in front of everyone’s unit to make it all uniform and adding river rock to the existing dirt areas in the pool. Even though we must ask for a vote from the community, this is really not optional. We have a fiduciary duty to maintain all of the common areas so as not to devalue our property. The front row has been dirt for almost 6 years now and we are in a position to get the community repaired for a reasonable sum of money. The exact cost per homeowner will depend on the vote on the spa replacement.

**Note:**

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**ATTACHMENTS: 1**

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**FOR YOUR RECORDS:**

**YOUR OPINION:**

\_\_\_\_\_  
**YES**

\_\_\_\_\_  
**NO**

## Site flight

18112 NE Manning Cir  
Amboy, WA 98601 US  
+1 3609532859  
ajayolinger105@gmail.com



## Estimate

### ADDRESS

Audrie  
8625 Riverside Drive, Parker, AZ 85344  
United States

### SHIP TO

Audrie  
8625 Riverside Drive, Parker, AZ 85344  
United States

### ESTIMATE

1174

### DATE

12/28/2023

SERVICE	DESCRIPTION	QTY	RATE	AMOUNT
Lawn	25x300' regrade in condo frontage. Place 30 ton of DG red 3/8" minus and compact. This area extends to north end of condos to tie into back of curb as the start of pathway.	1	4,750.00	4,750.00T
Planter	2x enclosed planters. Roughly 20x12' areas. 1" mojave gold placed on fabric with boulder curb enclosure.	1	1,850.00	1,850.00T
Shrub	planting. 5 oleanders planted 5' on center. Located at the top of slope above spillway culvert site.	1	775.00	775.00T
Planter	Pool area. 1360 sf of 3" river rock at a depth of 4" placed in dirt planter area around swimming pool.	1	4,500.00	4,500.00T
Trail	walking path at north east end of condos. Fire access. Includes 1000 sf of Mojave gold 1" rock bordering a red DG pathway from curb to back of condos. Small boulders placed on border lines.	1	3,125.00	3,125.00T
Lawn	condo lawn and entrances. Roughly 1500 sf stripped of existing rock and extra dirt to establish new bedding for material. Spoils dumped on site above parking area. 10 ton Mojave gold 3/4" rock imported and placed in new lawn areas. Priced \$4 per ft.	1,500	4.00	6,000.00T
SUBTOTAL				21,000.00
TAX				1,386.00
TOTAL				\$22,386.00

Accepted By

Accepted Date

**Voting Question: ~~TRANSFER FROM RESERVE TO OPERATING ACCOUNT~~**

**Motion:** Shall the Board vote to approve and move money to complete the landscape project from the Reserve to the Operating Account in advance of all homeowner assessment compliance?

**Reasoning:**

The company Sandpiper will hire to do the landscaping work is only in Arizona until the end of March. If the Board receives back the correct amount of assessment approvals by the end of February, we would like to advance funds from the Reserve Account to the Operating Account to get the job completed ASAP. As the money comes in for the assessment, it will be put directly back into the Reserve Account.

**Note:**

Please review the above motion thoroughly. There will be an opportunity to amend or make other recommendations prior to the vote. Any amendments to the original document will be read back to the assembled for accuracy, then the amended document will be voted on first by the assembled HOA members to make their position clear to the Board, then the Board will vote to pass or fail.

**ATTACHMENTS:**

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**FOR YOUR RECORDS:**

**YOUR OPINION:**

\_\_\_\_\_  
**YES**

\_\_\_\_\_  
**NO**

## Voting Question: **2024 BUDGET**

**Motion:** Shall the Board vote to approve the 2024 Budget as distributed?

**Reasoning:**

Annual budget needs to be approved.

**Note:**

Please review the above motion thoroughly. There will be an opportunity to amend or make other recommendations prior to the vote. Any amendments to the original document will be read back to the assembled for accuracy, then the amended document will be voted on first by the assembled HOA members to make their position clear to the Board, then the Board will vote to pass or fail.

**ATTACHMENTS: 1**

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**FOR YOUR RECORDS:**

**YOUR OPINION:**

\_\_\_\_\_  
**YES**

\_\_\_\_\_  
**NO**

**Sandpiper Resort HOA  
Projected 2024 Budget**

**Expenses**

**Insurance**

Directors & Officers Liability	\$ 840.00
CNA Fidelity Bond	\$ 359.00
Condo Liability Policy & Umbrella	\$ 16,540.00
Workers Comp Policy	\$ 480.00

**Total Insurance** **\$ 18,219.00**

**Professional Fees/Outside Service**

Desert Realty Management	\$ 6,000.00
Brant Looney Mng - Jan	\$1,400.00
Complete Tax & Accounting: Jan & Feb	\$600.00
Monthly Maintenance	\$ 6,000.00
Annual Audit	\$ 500.00
Bank Fees/Checks/Other	
Legal	\$ 5,000.00
Landscaping /Annual	\$ 19,200.00
Tree Trimming/Annual	\$ 3,500.00
Tree Trimming/Removal-Unplanned	\$ 300.00
Street Sweeping/ Annual Cost	\$ 1,500.00
Street Sweeping-Unplanned	\$ 210.00
Pool & Spa Maintenance/Annual	\$ 6,800.00
Licenses & Permits	\$ 45.00
Meeting Space Rental	\$ 250.00

**Total Professional Fees** **\$ 51,305.00**

**Repairs**

Building Repairs (incl Roof)	\$ 3,000.00
Equipment Repairs-Misc	\$ 1,000.00
Landscape Repairs-Lighting, Water Pump, etc.	\$ 1,000.00
Pool/Spa Equipment Replacement/Repairs	\$ 2,000.00
Pool/Deck	\$ -
Plumbing	\$ 1,000.00
Street Repairs	\$ 500.00
Street Striping	\$ 1,100.00
Repairs-Other	\$ 2,000.00
Front Row Landscaping 1-14	\$ -

**Total Repairs** **\$ 11,600.00**

**Supplies**

Landscaping Maintenance-Parts/Misc	\$ 1,500.00
Replacement Plants	\$ 500.00
Office Supplies	\$ 250.00
Postage	\$ 250.00
Election Supplies & Postage	\$ 250.00
Petty Cash/Annual	\$ 750.00
Parking Passes	\$ -

Security	\$	1,000.00
Supplies-Other	\$	1,000.00
<b>Total Supplies</b>	<b>\$</b>	<b>5,500.00</b>
<b>Taxes</b>		
State	\$	50.00
Property	\$	40.00
<b>Total Taxes</b>	<b>\$</b>	<b>90.00</b>
<b>Utilities</b>		
Electric	\$	6,000.00
Propane	\$	4,600.00
Sewer	\$	576.00
Trash	\$	7,200.00
Water	\$	1,700.00
Internet	\$	1,440.00
<b>Total Utilities</b>	<b>\$</b>	<b>21,516.00</b>
<b>Reserve Account</b>		
38 Units@ \$26.32/unit per month (\$1,000.00/mo)	\$	12,000.00
Set Aside for Pool tile & Resurfacing (\$312.50.00/mo) 2031	\$	3,750.00
Set Aside Roof Re-Papering (\$516.00/mo) 2045	\$	6,192.00
Set Aside for Stucco Fogging		
Set Aside for Trim Painting/Facia Repair or Replace 2035 (\$303.00/mo)	\$	3,600.00
Set Aside for Street Resurfacing		
<b>Total Reserve Account Annual Deposit</b>	<b>\$</b>	<b>25,542.00</b>
<b>Total Expenses</b>	<b>\$</b>	<b>133,772.00</b>
<b>Total Expenses per Unit/38</b>	<b>\$</b>	<b>3,520.32</b>
<b>Income</b>		
HOA Dues 38 Units@ 293.00/mo	\$	133,608.00
Homeowner Dues - Late Fees		
Assessment for Front Row Landscaping		
River Legacy Completed Unit		
River Legacy Street Sweeping	\$	233.50
River Legacy Trash	\$	1,125.60
Fines-Architectural		
Fines - Parking		
Fines - Dog		
Fines (Misc)		
Interest Income	\$	10.00
Escrow/Transfer/Disclosure Fees		
<b>Total Income</b>	<b>\$</b>	<b>134,977.10</b>
<b>Income less Expenses</b>	<b>\$</b>	<b>1,205.10</b>

## SANDPIPER MEETING SCHEDULE

2024-2025

SATURDAY APRIL 20, 2024

9AM

BUCKSKIN FIRE DEPARTMENT TRAINING/MEETING ROOM

SATURDAY JULY 20, 2024

9AM

BUCKSKIN FIRE DEPARTMENT TRAINING/MEETING ROOM

SATURDAY OCTOBER 19, 2024

9AM

BUCKSKIN FIRE DEPARTMENT TRAINING/MEETING ROOM

SATURDAY JANUARY 18, 2025

9AM

BUCKSKIN FIRE DEPARTMENT TRAINING/MEETING ROOM



Underlayment is an incredibly important part of your roof – in fact, it's one of the main lines of defense against weather like rain seeping into and damaging your home. Want to know more about [roof underlayment](#) and its purpose on your roof? Read on.

## **What Is Underlayment?**

Roof underlayment is a layer of water-resistant or waterproof material installed right above the roof deck and right below the shingles. It plays an important role in protecting your roof from weather, such as rain and wind.

Underlayment is an incredibly important part of your roof's health and safety. If your shingles blow off during a storm or become worn down, it may be the underlayment that protects your roof from the elements.

## **Synthetic vs. Felt Underlayment for Arizona Roofs**

There are two most commonly used types of roof underlayment: synthetic and asphalt felt. Both have pros and cons, but they do have their differences.

Synthetic underlayment is newer and more modern compared to its felt counterpart. It's made by weaving polyethylene or polypropylene materials together with a polymer. Synthetic underlayments are safer to install and lighter than felt underlayments, which makes them a popular choice for some roofers. In addition, they stand up better to strong winds.

Felt underlayment, also known as asphalt-saturated felt, is made from a blend of polyester, cellulose, bitumen, asphalt, and rubberizers or 'modifiers'. It has a basemat saturated with asphalt for extra water resistance. This type of underlayment is also referred to as felt paper or tar paper. The most popular felts are 30-pound, and 40-pound.

## **Do Tile Roofs Require Underlayment?**

THE QUESTION OF WHICH ROOF UNDERLAYMENT IS BEST IS ACTUALLY PRETTY CONTROVERSIAL.

But, in our opinion, natural felt underlayment is the best for Arizona roofs.

This recommendation isn't just our opinion. If you check the Tile Roofing Institute's "materials needed" for installing a tile roof (the most common type in Arizona), you'll see a list a variety of felt underlayment options, not synthetic.

But why do we recommend felt? It's all about where you live.

We'll explain.

## The underlayment material should match your region's climate

Your roof's underlayment material needs characteristics that are compatible with the climate, according to the International Association of Certified Home Inspectors (NACHI).

You can divide climates in the US into four basic types:

1. hot and dry
2. cold and dry
3. hot and humid
4. cold and humid

Arizona is hot and dry like a convection oven. For our weather, a felt underlayment works well enough because:

- It's cheaper than synthetic, which is better for colder climates.
- Felt underlayment is water-resistant, but not waterproof. You don't need waterproof underlayment in Arizona since we don't have to worry about the water from melting ice dams.

## What about severe rain from monsoons?

It's true that Arizona roofs do need to be prepared for heavy rainfall from monsoon storms.

The solution? Simple: Just install 2 layers of a heavier felt underlayment, which is a best practice according to Department of Energy Building America. They say:

**"If...felt is used in areas prone to severe rain, install two layers.** The use of two layers was once common and provides better than twice the performance of one layer. By providing a double drainage plane, they offer increased resistance to leakage at fasteners and allow for more flexible installation." (Emphasis ours.)

This is pretty common practice in Arizona. AZcentral.com reports that "The best roofers recommend an underlayment of **two layers** of 40-pound felt as well as **modified bitumen roofing** in valleys." (Emphasis ours.)

Tile roofs are a popular choice in Arizona due to their resistance to heat and sun damage. [The average lifespan of a tile roof in Arizona is 40-50 years<sup>1234</sup>](#). However, [the lifespan of a tile roof can vary depending on several factors such as the quality of the tile materials, the installation craftsmanship, the level of maintenance, and the specific climate conditions in different regions of Arizona<sup>134</sup>](#). It's important to note that [the underlayment needs to be replaced every ten to twenty years<sup>1</sup>](#).



# Arizona homeowner's insurance rates skyrocketing, some hit with 50%-100% increase

Some Arizona homeowners claim their insurance policies for their houses are costing 50% more.  
By [Jason Barry](#)

*Published: Jan. 12, 2024 at 5:33 PM PST*

**PHOENIX (3TV/CBS 5)** - Joe Conner is, like many Arizona homeowners, trying to keep his expenses in check. But the Phoenix dad had no control over the huge hit he just took on his homeowner's insurance policy, which suddenly shot up more than \$2,000.

"Historically, that's what you plan for, maybe 5% to 10%," said Conner. "But to see such a significant jump about 50% of annual premium increase was definitely a shock." Homeowners insurance premiums are skyrocketing across the state and around the country.

Aliesha Brard with the Homeowners Insurance Group has been in the business for 30 years and says she's never seen rates go crazy like this in such a short span of time.

"If I see somebody that has a 20% increase I think that's good," said Brard. "But it's not uncommon to see a 50% or 100% increase."

So why exactly are insurance rates climbing so high? Brard said its a combination of things. Inflation, higher labor costs and all the natural disasters last year.

"The insurance industry in 2023 had 23 separate catastrophic crises that resulted in over a billion dollars from the insurance collective," said Brard. "Think about Lahiana, a huge loss and all the major carriers were there. Think about California and all the wildfires they had. Think about Northern Arizona, we have a ton of wildfires."

Things have gotten so bad that two major insurance carriers have suspended writing policies, while other companies are refusing to insure certain customers because they live in a fire district or flood zone that's considered too high risk.

All homeowners can do is shop around for the best rate and hope there are fewer catastrophes this year. "You just have to bite the bullet and do it," said Conner.

According to Brard, the best thing homeowners can do to keep their policy from skyrocketing is:

- Try to avoid any claims
- Replace roof after 15-20 years
- Update and inspect plumbing regularly
- Maintain home

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Freedom Roofing and Restoration, LLC ROC  
#318758 ROC #331324  
30358 US HWY 60 89 STE A/B  
Wickenburg, AZ 85390

Phone: 928-684-9012

Company Representative  
Josh Johnson  
Phone: (623) 256-4434  
josh.freedomrandr@gmail.com

## Sand Piper Resort Underlayment Estimate

11/08/2023

Brant Looney  
8625 Riverside Drive  
Parker, AZ 85344  
(928) 662-8344

Job: 1706, Brant Looney

### Roofing Section

- \*Remove existing tile to expose underlayment on 7 building complexes totaling approximately 43000sqft
  - \*Replace existing underlayment with new UDL 50 synthetic underlayment which has a 50 yr. manufacturer warranty on all buildings.
  - \*Replace 1x2 batten boards with new.
  - \*Install new drip edge and bird stop at eaves
  - \*Replace all pipe flashing and paint to match tile color.
  - \*Install new hip and ridge enclosures.
  - \*Reset and fasten all tile.
  - \*Remove broken tile and replace with like kind. Note: (Replacement tile may not be an exact match due to manufacturer discontinuing color and or style.)
  - \*Install new mortar packs.
  - \*Seal mortar packs.
  - \*Remove all construction debris from property.
  - \*Crews will maintain safety requirement at all times during the construction process.
  - \*Freedom Roofing and Restoration will guarantee workmanship on underlayment replacement for 10 years.
- Note: (The roof system on your home is a major component. The reroof process produces large amounts of construction debris and mess. We will do everything possible to contain the debris during the build process.)
- Note: (Estimate is valid 20 days from date above due to unstable material cost.)

\$175,013.31

TOTAL

\$175,013.31

\_\_\_\_\_  
Company Authorized Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

# AZ Coast Roofing LLC - AZ ROC# 334252

PO Box 3103  
Lake Havasu City, AZ 86405 US  
gradywcole@gmail.com

## Estimate

### ADDRESS

Audrey Von Zabern  
Sandpiper Resort  
8625 Riverside Dr  
Parker AZ

### Client Name

Audrey Von Zabern

ESTIMATE  
DATE

1383  
09/26/2023

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	Tile R&R	Remove existing tile Tear off tile underlayment and sticks Roof with 1 modified tile underlayment Relay existing roof tile All tile accessories as needed. based off of 38 units	38	5,674.74	215,640.12
	repairs	replace damaged fascia with new primed & painted boards at \$5.00 per lineal foot	1	0.00	0.00
					215,640.12
					0.00

Possible increase  
due to delay  
in start to 2025

$\$215,640.12$   
 $+ 10\%$  237,600.-

Fascia w/  
Painting Estimate  
 $+ 10\%$

71,060.-

Total: 308,660.-

per unit: 8,122.64



## Estimate 1383 from AZ Coast Roofing LLC

From: AZ Coast Roofing LLC - AZ ROC# 334252 (quickbooks@notification.intuit.com)

To: precon2@sbcglobal.net

Date: Wednesday, October 4, 2023 at 03:45 PM PDT

Dear Audrey Von Zabern,

Please review the estimate below. Feel free to contact us if you have any questions.  
We look forward to working with you.

Have a great day,  
AZ Coast Roofing LLC

----- Estimate -----

PO Box 3103  
Lake Havasu City, AZ 86405 US

Estimate #: 1383  
Date: 09/26/2023  
Exp. Date: \$215,640.12

-----  
Address:

Audrey Von Zabern  
Sandpiper Resort  
8625 Riverside Dr  
Parker AZ

Ship To:

Audrey Von Zabern

-----

Date	Activity	Description	Qty	Rate	Amount
09/26/2023	Tile R&R	Remove existing tile Tear off tile underlayment and sticks Roof with 1 modified tile underlayment Relay existing roof tile All tile accessories as needed.	38	5,674.74	215,640.12T

## **Fw: Keefer's Roofing LLC**

**From:** sandpipermanager@yahoo.com (sandpipermanager@yahoo.com)  
**To:** precon2@sbcglobal.net; laura@hometaxprep.com; karlcope@mac.com  
**Date:** Tuesday, December 19, 2023 at 11:14 AM PST

**From:** kevin keefer <keeferroofing@gmail.com>  
**Sent:** Tuesday, December 19, 2023 11:08 AM  
**Subject:** Keefer's Roofing LLC

### **Proposal/Contractors Invoice**

**Keefer's Roofing L.L.C & Seamless Gutters**  
**ROC# 198780 CR-42 / ROC# 315850 CR-45**  
**Office (928) 649-3779 / Kevin (928) 593-9200**  
**4407 Caughran Rd**  
**Camp Verde, AZ**  
**86322**

**Attn: Brant Looney**  
**928/862-8344**  
**Sandpiper Resort HOA**  
**8825 Riverside Dr.**  
**Parker AZ 85344**

**38 Unit's =**

**Lift all the tile and install a high temperature peel and stick underlayment. Prep all decks to reinstall tile flash around all penetrations through the roof properly. All 1"x4" on eave to be fixed or replaced and painted. Remove all our waste and trash from the job.**

**5 Year Company Warranty**

**Two hundred twenty eight thousand and 00/100's—\$228,000.00**

**Thank you,**

**Terri Keefer**  
**(Please reply email was received)**

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# Sandpiper Resort Owner’s Association | MINUTES

## APPROVED VERSION

*Date* January 27, 2024 | *Time* 9:12 am | *Meeting location* Boating and Safety Center

Meeting called by	Sandpiper Board	<b>ATTENDEES:</b>
Type of meeting	<b>Quarterly Meeting</b>	#02 Audrey von Zabern
Facilitator	Karl Copenhaver	#13 Geraldine Ozio
Recording Secretary	Audrey von Zabern	#38 Laura Hudson
		#45 Kelly Cheetwood
President	Audrey von Zabern	#46 Kathy Piazza
Vice President	Karl Copenhaver	#53 Pete Jacquot
Sec/Treasurer	Laura Hudson	#54 James Stroud
		#51 Diana Rose
		#55 Karl Copenhaver
		#56 Diana Rose
		<b>ZOOM ATTENDEES:</b>
		#04 Jason Crawford
		#40 Jay Tessier
		#49 Tim Walsh & Jay Tessier

---

All Board Members – present, Meeting called to order at 9:10 am.

---

A motion was made to waive the reading of the previous meeting minutes both October 21, 2023 and January 6, 2024. |

2<sup>nd</sup>, Karl Copenhaver  
Motion passed unanimously by the Board

A call for correction of the previous meeting minutes |

No changes

A motion was made for approval of both of the previous meeting minutes |

2<sup>nd</sup> Laura Hudson

Motion passed unanimously by the Board.

The Treasurer's report was presented |

Positive net income of \$29,967.00.

We have not received our December statements yet, so there are expenses that will be booked and once we get the new management company on board with us and our financials off to audit, we will have a clearer picture of how we ended 2023 and make that presentation at the April meeting.

A call for questions/corrections for the Treasurer about the reports|

No questions or corrections called for by the attendees.

A motion was made to accept the financial reports through November 2023 |

2<sup>nd</sup>, Karl Copenhaver

Motion passed unanimously by the Board

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### Presidents Report |

We have a new management company, Desert Realty Association Management. They will be starting February 1<sup>st</sup>, but taking over billing and financials by March 1. Jackie will jump on our meeting at some point and we will pause when that time arrives so that you can meet her and ask questions.

Kelly Cheetwood took over for Wally temporarily on the daily pool readings as required by the county. Thank you Kelly for stepping in and covering us.

We will be hiring Rick Cheetwood to take over for Wally on February 1. He works with local contractors in the area and is an excellent handyman and will jump in on an as needed basis for any repair work.

I have called our former landscaping company, Cory's Landscaping, to see if they would be willing to rebid our property.

We got some excellent news from the insurance company, in writing, on our roofs. If we stay with our current policy, they will not require a lift and replacement of the underlayment. They said they would take a certification report by a licensed contractor. We have already spoken with Freedom Roofing about that and will be voting on that item later.

Our trees were trimmed and 2 trees were replaced. This item came in underbudget.

During my conversations with the insurance company, they expect a 10 to 15% rate increase in our property insurance. I have reflected that on the 2024 budget at 15% just to make sure we are covered.

WAPA came out at the end of November to work on the large power poles behind us in the desert. They decided to enter the desert without notice or permission from Sandpiper, through our property by the trashcans. A water pipe to our sprinkler system was broken and 4 thousand gallons of water ran through the property creating some damage. Wally cleaned up the mess. Karl spoke with the on site supervisor about paying for repairs. They were not interested in paying for repairs, so upon the advice of our insurance company, we contacted our legal team, explained the situation and provided them with bills, and quotes to repair the damage and asked them to contact the company, try to get them to pay or get us their insurance information so that we can file a claim against their insurance. We are asking for about 13 thousand dollars to repair the area.

We have had a good couple of years reestablishing funds in our reserve account, renegotiating vendor pricing and getting some major infrastructure work done at reasonable prices.

All things considered, I believe Sandpiper is moving in the right direction and stabilizing with new vendors that are interested in working with us to achieve our goals.

---

### New Business & Voting Items |

Motions were made and a second was given to discuss and then vote on the following items:

- 1) Purchasing a new spa heater.

Second: Laura

***Community is against purchasing a new spa heater because the spa gets little use and the money could be put towards something else, like landscaping.***

Audrey – no, Karl -no, Laura – no

- 2) Roof Inspection/Certification

Second: Karl

***Community agreed this was a good option.***

Audrey – Yes, Karl -Yes, Laura – Yes

- 3) Moving unused funds from Spa Heater & Propane to Landscaping Project

Second: Laura

***Community agreed.***

Audrey – Yes, Karl -Yes, Laura – Yes

- 4) Landscaping Assessment

Second: Laura

***Community agreed.***

Audrey – Yes, Karl -Yes, Laura – Yes

- 5) If necessary, Transfer money from the Operating Account to the Reserve Account

Second: Karl

***Community agreed this was a good option.***

Audrey – Yes, Karl -Yes, Laura – Yes



- 6) Approval of 2024 Budget  
Second: Karl  
**Community agreed.**  
Audrey – Yes, Karl -Yes, Laura – Yes

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Owners Concerns & Comments – Call to the Public |

Sarge suggested we should drain the pool from November until the end of March every year to save on expenses. He suggested that no one uses the pool in the winter because it is too cold.

It was suggested that the Board vote to raise the dues \$3.00 at the October Meeting so that a round number is paid monthly.

Jackie joined the meeting, she has been working exclusively for HOA’s for over 30 years. She will be happy to answer questions, help us in planning with maintenance & future projects. It will take a few months for everything to get up and going. Everyone should have received a welcome letter. She has a staff and they usually return calls or e-mails within 24 hours.

---

A motion was made to adjourn the meeting |

2<sup>nd</sup> Laura Hudson  
Motion passed unanimously by the Board.

Meeting adjourned at 11:41 am

Action items	Person responsible	Deadline
Topic 1	Presenter Name	Date   time
Alert A-1, no new heater & cancel propane contract	Audrey von Zabern	ASAP Meeting time

Action items	Person responsible	Deadline
Topic 2	Presenter Name	Date   time
Move forward with sending out assessment ballot	Audrey von Zabern	ASAP

Action items	Person responsible	Deadline
		Meeting time

Action items	Person responsible	Deadline
Topic 3	Presenter Name	Date   time
Contact Freedom Roofing to check/repair/certify roofs		ASAP
		Meeting time

Action items	Person responsible	Deadline
Topic 4	Presenter Name	Date   time
Investigate draining of the pool	Audrey von Zabern	April 20, 2024
		Meeting Time

Action items	Person responsible	Deadline
Topic 4	Presenter Name	Date   time
Call Republic Service re: Trash bill	Audrey von Zabern	April 20, 2024
		Meeting Time

**Observers Name(s)**

**Special Notes:**

None

**Quarterly Meeting of the Sandpiper HOA Board of Directors:**

**Saturday April 20, 2024**

**9 am**

**Buckskin Fire Department**

**Meeting & Training Room**

**Riverside Drive**

Quarterly Meeting of the Sandpiper HOA Board of Directors:

Saturday July 20, 2024

9 am

Buckskin Fire Department

Meeting & Training Room

Riverside Drive

Quarterly Meeting of the Sandpiper HOA Board of Directors:

Saturday October 19, 2024

9 am

Buckskin Fire Department

Meeting & Training Room

Riverside Drive

Annual Meeting of the Sandpiper HOA Board of Directors and Quarterly Meeting:

Saturday January 18, 2025

9 am

Buckskin Fire Department

Meeting & Training Room

Riverside Drive