

**VILLA ANTIGUA HOMEOWNERS ASSOCIATION  
REGULAR MINUTES OF BOARD OF DIRECTORS MEETING  
JANUARY 20, 2026**

The Regular Meeting of the Villa Antigua Homeowners Association Board of Directors was called to order by President Joseph Lindsay at 6:00 p.m., Tuesday, January 20, 2026, at the Villa Antigua office, 5844 Menorca Drive, San Diego, California and via Zoom.

A quorum was established with the following Directors in attendance:

Directors Present:        Joseph Lindsay, President  
                                  Marti Gray, Vice-President  
                                  Maureen Ruchhoeft, Treasurer  
                                  John Croff, Secretary  
                                  Jan Whitacre, Director at Large

Also Present:                Clover Ericson, General Manager and 3 interested homeowners

**MEMBER OPEN FORUM**

Two homeowners were in attendance in person, one via zoom to discuss their agenda topics. Homeowners were given the opportunity to address the Board regarding their agenda topics.

**SUMMARY OF EXECUTIVE SESSION**

The Board did not meet in executive session in December or January.

**MINUTES**

The minutes of the Regular Session Meeting held on November 18, 2025, were reviewed. *Upon a motion duly made, seconded and carried, the minutes were approved as submitted. Director Croff abstained as he was absent.*

**CONSENT CALENDAR**

Funds Transfer Resolution was adopted by general consent.

**FINANCIAL**

BALANCE SHEET as of November 30, 2025, and December 31, 2025, were reviewed and shows Total Current Asset Value of **\$750,797.20** as of December 31, 2025.

BUDGET VS. ACTUALS STATEMENT as of November 30, 2025, and December 31, 2025, were reviewed. As of December 31, 2025, monthly income was \$424.18 over the anticipated budget.

ACCOUNTS RECEIVABLE: \$486.40 total amount of delinquencies. Delinquent accounts over 60 days were brought current so no action needed.

1. **Accept Financial Statements:** *Upon a motion duly made, seconded and carried, November 2025's and December 2025's financial statements were accepted, subject to year-end audit.*
2. **Reserve Study Proposal:** *Upon a motion duly made, seconded and carried, the Board approved Associations Reserves 3-year Loyalty plan which locks in an annual amount of \$1,440.00 per year through 2028.*

### **ARCHITECTURAL REQUESTS**

1. Unit #152 – The Board reviewed and approved via email the homeowner’s application to replace their front privacy gate. *Upon a motion duly made, seconded and carried, the application’s approval was unanimously ratified as submitted, contingent upon the owner following guidelines set forth in Policy Resolution No.05.*
2. Unit #202 – The Board reviewed the homeowner’s application to install a black ring camera floodlight. *Upon a motion duly made, seconded and carried, the application was approved as submitted, contingent upon the owner following guidelines set forth in Policy Resolution No.05. Director Croff denied the application.*
3. Unit #006 – The Board reviewed the homeowner’s application to replace the front privacy gate. *Upon a motion duly made, seconded and carried, the application was unanimously approved as submitted, contingent upon the owner following guidelines set forth in Policy Resolution No.05 & slats are at least 3/8<sup>th</sup> inch apart.*
4. Unit #023 – The Board reviewed the homeowner’s application to upgrade the electrical AMP. *Upon a motion duly made, seconded and carried, the application was unanimously approved as submitted, contingent upon the owner following guidelines set forth in Policy Resolution No.05.*
5. Unit #062 – The Board reviewed the homeowner’s application to replace the bay window. *Upon a motion duly made, seconded and carried, the application was unanimously approved as submitted, contingent upon the owner following guidelines set forth in Policy Resolution No.05.*

### **ACTION ITEMS**

#### **UNFINISHED BUSINESS:**

1. Unit 120 – Carob Tree Removal Request Denial Discussion – The Board met with the owner about their October decision to leave the tree & instead replace driveway and install root barriers this next driveway replacement season. The owner did not bring forth any new information for the Board to consider. *Upon a motion duly made, seconded and carried, the Board motioned to keep their October 2025 decision in place and made no further amendments.*

#### **NEW BUSINESS:**

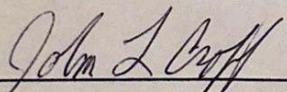
1. Inspector of Elections Proposal – *Upon a motion duly made, seconded and carried, the Board selected HOA Election Professional’s proposal in the estimated amount of \$1,732.00 for the election held in April.*

**NEXT MEETING:** Board meeting: February 17, 2026, at 6:00pm. Homeowners Annual Meeting: April 30, 2026 @ 6pm.

### **ADJOURNMENT**

There being no further business, *a motion was made to adjourn the meeting at 7:33 p.m., which carried unanimously.*

**Respectfully Submitted & Approved:**

  
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John Croff, Association Secretary