

Minutes of the Elk Ridge Homeowners' Winter Meeting

December 18, 2025, 1:00pm - 2:00pm

The Hondius Room of the Estes Valley Library

Present: Board members Charley Griffin, Vice President; Charlie DeJoseph, Secretary; Pete Perez, Treasurer; Joy Bryant, At Large member and HOA Bookkeeper; and homeowners from 10 units plus proxy voters for an additional 8 units. This gave a total representation of 18 units (out of 41) or approximately 44% of the association. Since this exceeded 33% (13 units), the requirements for a quorum were met. President John Baney was unable to attend the meeting. Charley Griffin, Vice President, acted on John Baney's behalf.

Charley Griffin called the meeting to order at 1:02pm. He thanked everyone for attending and then suggested that everyone should introduce themselves. He chose the newest members of the HOA, Duke Gonzalez and Dee Chinen to lead off the introductions. The Board was next and then from the front to the back of the room.

Charley then called for approval of the minutes of the August 9, 2025, Annual Meeting. A motion was made to approve the minutes, seconded, and the minutes were unanimously approved.

Charley then called for officer's reports and began with Treasurer's Report.

Treasurer's Report

Pete Perez took the floor to give the treasure's report. All financial reports were emailed to homeowners on December 8, 2025.

- Pete began with the 2025 Operating Account - Forecasted Year End vs Budget. He first discussed areas of the Operating Budget where we over budgeted. These included Insurance, snow removal, and watering. Pete then discussed the reasons for the overbudgeting. The estimated insurance increase was less than budgeted, less snow than normal, and some beneficial spring rain helped with watering. He then discussed areas where we underbudgeted and gave reasons for those. Overall, the year is projected to end with a slight surplus in the operating budget (\$378), leaving us with \$32,111 in our operating account. Pete then moved on to the 2025 Reserve Account - Forecasted Year End vs Budget. Pete again discussed areas where we had under budgeted and over budgeted. One area we underbudgeted was for painting. Pete explained that the painting contractor, Luis Olivas, had completed the golf course row ahead of schedule. With good weather forecasted, the Board of Directors decided to let him continue into the middle row of units. The contractor completed painting four more buildings from the middle row of at the same rate bid for the golf course row. This resulted in overspending of the painting budget since the four extra buildings were not planned for 2025. With these four buildings already done, it will be possible to finish the painting in 2026. This will reduce the painting time from three years to two years. Pete reported that the reserve fund should have \$174,373 at the end of the year. Pete then presented the proposed 2026 Operating Budget. John provided estimates for projects proposed for 2026, which helped greatly with budget estimates for 2026. Pete explained that we will not know the actual insurance costs until mid-April, but we estimated the increase at

20%. Pete then presented the Proposed 2026 Reserve Budget. He pointed out that for 2026, we will transfer \$6,000 per month from the operating budget to the reserve budget. This is in line with the Reserve Study done by Richard Klapper when he was Treasurer. Pete then explained that we will have a reserve study done by a professional organization which will serve as an update to the Klapper reserve study. This should be completed in January of 2026. A homeowner moved to approve the budget, it was seconded and unanimously approved.

President's Report

As a result of John Baney's absence, Charley Griffin gave the presidents report. The following presents the report in bullet form:

- 2025 updates
 - Maintenance & repairs - since annual meeting in August
 - Painting ½ completed - Golf Course Row and 4 Middle Row units
 - Fire Mitigation - raised tree lines, removed flammable shrubs and trees. Continue trimming and removing debris around units adding rock where needed
 - Continue Xeriscape between unit 22/23
 - Added more rock to fire prone areas. Under trees, Borders along buildings and decks.
 - Fall and Winter clean-up. Leaf and Pine needle removal. Thatch lawn, short cut. Blow out sprinkler system. Winter fertilizer
 - Installed 3 No solicitation signs to all ER Entrance points
 - Future projects (As budget permits)
 - Finish Painting Middle and Brodie rows
 - Continue trim and siding repairs needed in all three rows
 - Ongoing fire mitigation - Several trees still need to be removed. Shrubs and old plants, add rock and not flammable materials as needed
 - Finish entrance landscape project. Add low growing fire-resistant plants
 - Tree Spraying
 - Ground repair where needed (unit 21, etc.)
 - Replace a few needed trees and shrubs (entrance areas, near fire mitigation empty areas, etc.)
 - Repair additional drainage problems (unit 17, 5, 51, etc.)
 - Repair shed siding and paint
 - Rewire middle row and natural area sprinkler valves and boxes

Vice President's Report

Charley Griffin gave the vice presidents report.

- Snow removal reminder - Charley reminded everyone that the snow depth threshold for snow removal is 4 inches and the HOA takes snow depth measurements on each row. If the driveways are to be plowed, John Baney will send out an email to that effect. The actual time for the plowing will depend somewhat on when the snow is forecasted to stop. Charley then reminded everyone that the snowplow operator will not enter your driveway if any cars are present, so please move your cars out of the driveway if the email from John goes out.

- Insurance - Charley reiterated Pete's early statements regarding our insurance costs. We will find out our cost sometime in April and we are estimating a 20% increase. The reality is that we have no idea what the cost will be and we are taking a wait and see attitude.

Secretary's Report

Charlie DeJoseph gave the secretary's report.

- Charlie reminded everyone that the Board of Directors maintains a list of ways to enter your property if a problem is found and you are away. This can be the name of someone who has a key or perhaps the code to your garage. You can also give John Baney a key which he maintains in a lock box.
- Please go online to the HOA website and check the accuracy of your address/email. Send any corrections to the secretary.

Bookkeeper/Member at Large Report

Joy Bryant gave the bookkeeper/member at large report.

- Dues - Joy stated that dues are \$400/month and can be paid monthly, quarterly, semi-annual, annual, etc. She will send out a reminder in January for the entire year, so mark your calendar or use bill pay if you don't pay it all in January. Fines for late dues start on the 15th of the month.
- Sewer Fees - Joy stated that the sewer bill should come to the HOA in early January. The bill breaks out the charges for each unit. Fees are determined by the number of sinks, toilets, and showers your unit has, so will vary by unit. When Joy receives the bill, she will send out an email with a list of units and fees. You simply find your unit number and name and send a check. These are due by February 1st. If possible, please pay with a separate check from your dues to help with bookkeeping. She asked everyone to please check the amount closely. Last year we had some minor errors in checks that we had to later correct. The fees are expected to be about 10% higher than last year as the city predicted.
- Dues and sewer payments can be sent in the same envelope if desired and are made out to: Elk Ridge Condominium Association

And can be sent to:
1600 Wapiti Cir, Unit 60
Estes Park, CO 80517

Or placed in the white drop box by the bulletin board.

Old Business

Charley Griffin delivered old business. He was assisted by Pete Perez.

- Neighborhood Lighting - Dark Sky - Garage/side and back lights
 - Request that dusk to dawn photocell lights be turned off by 11pm
 - There are 11 neighborhood streetlights
 - Warm lighting only, low wattage
- Outdoor Grill Guidelines - Before this meeting, Charlie DeJoseph emailed a copy of the “HOA Outdoor Grill Guidelines” which were put together with help from Estes Valley Fire Protection. Please check your email dated December 8, 2025, to see a copy of this document.

New Business

Charley Griffin delivered new business. He was assisted by Joy Bryant.

- We are looking for an “Activities Coordinator” for the neighborhood. Karen Wirrig has been handling the scheduling and communications for the neighborhood “Wine and Cheese” events, and she has decided to retire from that activity. While not an official HOA function, the wine and cheese events have been popular in the neighborhood. If you would like to take over for Karen, please contact her to get a clear picture of what’s involved.
- Contractor List Update - If you have any recent (good) experience with contractors, such as electricians, plumbers, etc. please email the names and contact information to John Baney for those contractors.

A motion was made to adjourn the meeting, it was seconded, and the meeting was adjourned at 2:09pm.

Respectfully submitted,
 Charlie DeJoseph
 Secretary, Elk Ridge Homeowners’ Association