

Minutes of the Elk Ridge Homeowners' Winter Meeting

December 30, 2022, 1:00pm - 2:30pm

The Hondius room of the Estes Valley Library

Present: Board members John Baney, president; Charley Griffin, vice president; Richard Klapper, treasurer; Charlie DeJoseph, Secretary; and homeowners from 11 units plus proxy voters for an additional 10 units. This gave a total representation of 21 units (out of 41) or approximately 51% of the association. Since this exceeded 33% (14 units), the requirements for a quorum were met.

President John Baney called the meeting to order at 1:00pm. He thanked everyone for attending and then suggested that everyone should introduce themselves. The back/left of the room led off and moved around the room to the front. The Board of Directors introduced themselves last.

John then called for approval of the minutes of the August 13, 2022, Annual Meeting. A motion was made to approve the minutes, seconded, and the minutes were unanimously approved.

John then called for officer's reports and began with Treasurer's Report by Richard Klapper.

Treasurer's Report

Richard Klapper took the floor to give the treasure's report. All financial reports were emailed to homeowners on December 18, 2022. Richard began with the Operating Budget.

- Richard began by focusing on our insurance costs. While the proposed budget is balanced, the actual insurance costs are not known. In 2022, our insurance costs increased 27% over 2021. American Family has stated that they are reorganizing their rate structure, so at this time they cannot accurately estimate our costs for 2023. They suggested the increase should be less than 30%. Based on pass estimates, Richard estimated a 10% increase for 2023. We should have a firm number in late January or early February of 2023.
- At this point, John Baney took the floor and discussed the strategy for the budget. We are going to try and cut costs for some of the areas of the budget, for which we have control. One of our highest cost areas is Landscape maintenance. In 2023, we will try going to an every-other-day watering schedule. As a result, you may see some brown spots in the grass, but we will not let the grass dry out and die. Richard Klapper then interjected his recent experience with our water bills. He stated that he carefully looks at the costs but has never really looked at the water usage. He stated that during 2022, we used three-quarters of a million gallons of water per month on our landscaping (mostly on the grass). With water costs expected to continue rising, we have to find ways to cut back. With reduced watering, we may be able to reduce mowing frequency, further reducing costs. Unfortunately, if we allow the grass to get too tall, it blocks the sprinklers to the point that watering effectiveness is greatly reduced. John explained that while most of our maintenance costs have gone up, the charges for snow removal has remained steady.

- Richard then took the floor and continued with the Operating Budget. He pointed out that the budget for gutter cleaning is zero in 2023. In 2022, we began installing gutter guards on all units. To begin, we chose units which were especially susceptible to falling leaves (heavily treed areas), but by mid-summer of 2023, all units will have gutter guards. Richard further explained that before the gutter guards are installed, the gutters are thoroughly cleaned. NOTE: There will be no increase of dues for 2023.
- Richard then moved on to the Reserve Budget. In the past, we have painted the units every seven years. Discussions with our painting contractor indicated that, in his opinion, we could safely extend this time another 2-3 years. In 2022, our painting contractor inspected our units and suggested some “touch-up” be done on selected units at a cost of \$5,000 (typical painting costs are roughly \$50,000 per row). With this touch-up work completed, he felt confident we could extend our painting another 2-3 years. Richard went on to explain that the reserve should grow by \$39K in 2023 to a total of \$120K by the end of 2023. One of the homeowners suggested we should raise dues, instead of tightening the budget to the point where any unexpected expense could be difficult to deal with. There was some brief discussion, including some joking between Richard and the homeowner, and the issue was dropped.

President’s Report

John Baney then proceeded to give the presidents report.

- Gutter Guards - John reiterated that gutter guards installation will be completed by mid-summer of 2023. As a result, no gutter cleaning will be done in 2023.
- We had significant damage this year due to elk in the neighborhood. This included both landscaping and fences. This resulted in additional trimming of landscaping.
- Ice dams are causing problems with some of the units. This can cause roof leaks and we are repairing many of these. John mentioned that the roofing company we used in 2018 is bankrupt and they did not pay their insurance before they went bankrupt. We therefore have no recourse against the company or their insurer. As a result, any roof repairs must be done out of the HOA budget. Those units which are on the east side of the duplex configuration are the most susceptible. Applying heat tapes (also called heat cables) can help with the problem. Divide Electric has worked on several units with good success.

John then asked if there were any questions. Having none, he turned the floor over to Charley Griffin.

Vice President’s Report

Charley Griffin gave the Vice President’s report.

- As a reminder, you are not to shovel snow from your driveway back into the street. If you do, you are subject to a fine by the Town. This is in spite of the fact that the snow in your driveway may have been put there by the Town snowplow driver. John mentioned that he has had a few discussions with the driver, pointing out the one-

sidedness of this situation, and has seen the plow operator raise his plow when he passes by John's driveway. Stay tuned.

Secretary's Report

Charlie DeJoseph gave the secretary's report.

- Please go online to the HOA website and check the accuracy of your address/email. Send any corrections to the secretary.
- 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 are not required to give any information to this list; however, you are encouraged to do so, in case there is a problem (such as a water leak) while you're away.

Old Business

John Baney then introduced old business. He called on Ginny Bath to discuss a possible neighborhood garage sale in the summer of 2023.

- Ginny explained that she is not sure whether there is sufficient interest to have a garage sale this summer. She asked for a show of hands, and a few went up (based on only the 11 units present). She wanted to mention that this is an "easy" garage sale. The HOA takes care of advertising, signs, and you may be able to show your sale items at another location. If you are interested in participating in a garage sale this summer, please email Ginny at ginnymaygirl@hotmail.com and use the subject line: Elk Ridge Garage Sale.

New Business - John Baney

- John called for approval of the budget. A motion was made to approve the budget and seconded. At this point Richard Klapper spoke up and began to explain that the Declarations require the budget to be voted down (disapproved) by a majority (22 units). At this point it was apparent that few in the audience understood what he was talking about. The motion from the homeowner was re-stated, was re-seconded and the budget was approved unanimously. John Baney then asked if there were any votes to disapprove. There was no response, and the budget was approved.
- Charley Griffin took the floor to discuss his recent dealings with our insurance company. He has proposed to the company that they give us a rate quote based on an increase in our deductible. We currently have a \$5K deductible per claim and Charley requested a rate based on \$10k, \$15k, and \$20K. Unfortunately, due to American Family reorganizing their rate structure, no data has been forthcoming. One homeowner stated that this sounded like a good idea. Charley said he would update the HOA as soon as he heard anything.
- John then brought up an email from a homeowner regarding the recent very cold temperatures we had and the concurrent need for homeowners to clear their driveways, since the snow level was less than 4 inches. The homeowner was concerned that the cold temperatures (the high was -8 on Thursday, December 22, 2022) could be

catastrophic for the elderly if they try to shovel their driveways. Before this meeting, John had discussed the email with Joy (a nurse) and Tom (a surgeon) Bryant to get their input. They both felt that anyone over 45 who is not in good shape should not be shoveling snow, regardless of the temperature. They felt that this was the overarching criterion and temperature, while a factor, was less important than overall health. One homeowner simply stated that when it's that cold, don't go outside. John then brought up that Carl is willing to do individual driveways (if snow depth is less than 4 inches) for \$25 + an extra \$5 for the sidewalk. Carl's cell number is 970-690-0772. John also mentioned that some homeowners have hired a high school student, named Rowan, who works after 3:00pm on school days. He typically gets \$20-\$25 per driveway and \$10 for a sidewalk. His number is 970-646-0652. This might be the best and safest alternative to getting out and shoveling yourself.

- Richard then took the floor and brought up that the Board would like to acknowledge the homeowners who help make the neighborhood a nicer place to live and the HOA run more smoothly. Here are some of the people we would like to thank:

- The Election Committee
 - Bob Dickeson
 - Laura Mulder
 - Ginny Bath
- Wine and Cheese Get Togethers
 - Karen Wirrig
 - Bob Dickeson
 - Laura Mulder
- Music in the Driveway
 - Steve and Peggy Tice
- Garage Sales
 - Ginny Bath
- Tom and Joy Bryant
 - Joy - Volunteer bookkeeper
 - Tom - Shovels around the mailboxes and keeps doggie poop bag holders filled. Also, miscellaneous projects, such as repair of street signs.

The Board of Directors would like to thank the people listed above for their important contributions. Thank you all!

A motion was made to adjourn the meeting, it was seconded, and the meeting was adjourned at 2:32pm.

Respectfully submitted,

Charlie DeJoseph

Secretary, Elk Ridge Homeowners' Association