

# Minutes of the Elk Ridge Homeowners' Annual Meeting and Minutes of the Follow-Up Executive Board Meeting

August 9, 2025, 10:00am - 12:00pm

Home of Peggy and Steve Tice (unit 19)

Present: Board members John Baney, President; Charley Griffin, Vice President; Richard Klapper, Treasurer; Charlie DeJoseph, Secretary; and Joy Bryant, Member at Large and Bookkeeper. Newly elected Board Member, Pete Perez, sat with the other Board Members. Including Board Members, there were homeowners present from 19 units plus proxy voters for an additional 8 units. This gave a total representation of 27 units (out of 41) or approximately 66% 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 10:00am. He welcomed everyone and thanked them for attending. John then suggested, since we had many newcomers in attendance, everyone should introduce themselves. The Board Members lead off and then moved around the room to the remaining members.

John then called for approval of the minutes of the December 20, 2024 Winter Meeting. A motion was made to approve the minutes, seconded, and the minutes were unanimously approved.

## **Election Committee Report**

John then called on Bob Dickeson, Chairperson of the Election Committee, to present the results of the 2025 Executive Board election. The Committee consists of Bob Dickeson (Chairperson), Laura Mulder, and Ginny Bath. An amendment approved by homeowners in 2021 allows that if the number of candidates does not exceed the number of open positions, the election can be certified without a formal vote. The 2025 election met those criteria. Of the two board members up for re-election, Richard Klapper and Charley Griffin, Richard chose not to run again. Pete Perez was the sole nominee and approved by the election Committee. Bob Dickeson announced the duly elected: Charley Griffin and Pete Perez. The Board of Directors certified the election.

## **Treasurer's Report**

Richard Klapper took the floor to give the treasure's report. All financial reports were emailed to homeowners in late July.

Richard first addressed the Operating Budget vs. Actuals. He pointed out that there is not much to report on the Operating Budget since little work is done between January and May apart from snowplowing. He then stated that on the Reserve Budget vs. Actuals shows virtually no expenditures, which is accurate through June, but \$32K has been spent on painting, but the invoices have not been received yet. As of today, our painter, Luis Olivas, has only one building (Units 1&2) left to paint. Richard went on to explain that Luis wants to get into the painting business but had no large jobs on his resumé. He bid our job with minimum profit to show a large job on his resumé. This saved the HOA significant money. A homeowner asked if the total insurance expense shown on the Operating Budget was last year's rate or the new rate. Richard

stated that it is a combination of both since it comes due in April. Richard then stated that we are putting additional funds into our reserve, some of which came from the lower insurance rate than we had estimated. The homeowner then asked what our actual insurance increase was. Richard and Charley Griffin stated the increase was between 9% and 10%. Richard then explained that we had been hearing numbers like 40% so when we budgeted, we estimated 20%. John then explained that because of our renewal date, we just happened to get in before a large rate hike, which several other HOAs had to absorb. Richard then related that Farmers Insurance had recently changed their policies to allow insuring HOAs up to 50 Units, so he contacted Farmers for a quote. So, for 2025 we had a second quote. The quote from State Farm was approximately \$39K and the quote from Farmers was \$101K. We have no ideas what is coming for next year. A homeowner stated that State Farm has a fixed 68% increase in rates for homes this year. That higher rate may hit us this year. He also added that State Farm wants all trees closer than ten feet removed from the property. Richard reminded everyone that we modified our Declarations a year ago to allow us to change from insurance on all units to individual homeowners insuring their units. If the rates get unmanageable, we at least have an alternative now. A homeowner suggested that since Luis is painting with almost zero profit, could we establish a fund to help with his family expenses. John explained that Luis is making a profit, albeit small, but he was \$2K per building less than the closest bidder. John went on to explain that Luis is ahead of schedule and we will allow him to start the middle row. A homeowner asked how much we have in our reserve. Richard said it currently is \$200,901. The homeowner asked if this level of reserve was sufficient for banks to lend money to new buyers. John answered that to date we have had no one turned down for a loan within our HOA. A homeowner then asked if the Reserve Budget could show the beginning and ending Reserve amounts. Richard stated that he would add that information.

## President's Report

John Baney then announced the Presidents Report. He began with the 2025 Updates and Accomplishments.

- Maintenance and Repairs:
  - Concrete has been ground down to eliminate trip hazards on sidewalks
  - Painting, trim repair and siding repair of golf course row. This will be extended to middle row after golf course row is completed.
  - Grading and drainage repair in middle row. Units 24, 28, and 34.
  - Ground squirrel and vole mitigation. This has been a nightmare. The Board has authorized three treatments and nothing seems to be working. We have even tried having someone walk the property with a high-powered pellet gun and shoot them. He is a marksman, and he has had some success. We are doing everything we can think of. The golf course is going to try mitigation the problem. The cost for just two golf holes is \$20K. A homeowner suggested that some trimming of shrubs might help the problem. John said Carl is currently working on trimming and this will continue. A homeowner stated that a tree behind Units 33 and 32 is dying because of the ground squirrels eating the roots. John explained that it is not because of the squirrels. Fort Collins Tree was just here and determined that tree has a shallow root problem and may not survive.
  - New hose bib installed at the shed so painters can clean up there and not at our units.
  - Misc. siding, soffit, and trim replacement
- Landscape & Sprinklers:

- Front entrance refresh. This includes removing junipers on both sides of Wapiti Drive to improve visibility. New landscaping will be done in place of the junipers, like what exists in front of Unit 21.
- Fixed a variety of grass issues, overseeding and added dirt.
- Removed four trees and a large cedar for fire mitigation.
- Noxious weed treatment.
- Xeriscape test on Unit 24. Cost sharing with homeowner.
- Removed dead shrubs as needed.
- Replaced torn or damaged fencing around trees.
- Added cobble where needed due to root issues and damaged ground underneath.
- Sprinkler head replacement as needed.
- Replaced torn or damaged fencing around trees
- Treated Blue Spruce for mold spore. Sprayed Ponderosa and required Aspens for insects
- Treated lawn for weed control and fertilizer

### **Vice President's Report**

Charley Griffin then delivered the Vice President's Report.

Charley discussed parking when you have a large gathering at your home. Please suggest that people only park on one side of the street. This should ensure that traffic can pass down the street as usual. Please do not park on the sidewalk. This breaks the concrete. In winter, please be aware that if there are any vehicles parked in the driveway, your driveway will not be plowed. If you have a sprinkler head in your yard that is not working properly, do not ignore it. Report it to a Board Member. These can waste water. John added that please do not park in a driveway in a manor which blocks the sidewalk. He frequently gets calls if this happens.

### **Secretary's Report**

Charlie DeJoseph delivered the Secretary's report.

Charlie asked for all people to check the Elk Ridge website, look at the Homeowners Directory, make sure your information is accurate, and please send him an email with any corrections. State law requires you to supply valid contact information to the Board of Directors. We recently had an issue where we could not contact the homeowner. Please make sure your contact information is valid. He reminded everyone that we keep a secure box with keys which allow a Board Member to enter you home if there is an emergency. John Baney then explained that he keeps all these keys, codes, contact phone numbers, etc. in a fire-resistant lock box, in a very safe location and if you would like to pass this information on, it will be secure. Please think about this. A homeowner suggested that converting your door locks to a combination lock can make it much easier to enter the residence in case of an emergency. A homeowner suggested that there is parking at the Presbyterian Church, there is an opening in the fence and if people are having a party and need parking, the Church parking lot would be an option. John responded that the Church at asked us not to use their lot. The homeowner stated that the current pastor at the Church would like to re-establish a connection with the community and this might be welcome in the future. The homeowner then suggested that we place some pavers at the fence opening to make going for walks or accessing the parking lot much easier. John Baney stated that we would look into that.

### **Bookkeeper/Member at Large Report**

Joy Bryant delivered the Bookkeeper/Member at Large report.

Joy began by discussing the sewer fees. She reminded everyone that we receive the fees from Upper Thompson in January, she sends out emails in January telling homeowners what they owe for the year, and they are given until sometime in February to make that payment. Homeowners should look for an email in January, and if they do not receive one regarding sewer fees, they should contact Joy. Fees for sewer are typically \$700 plus or minus, depending on how many sewer taps (such as toilets, sinks, etc.) you have. Each sewer fee is unique to a specific unit. We do not know what dues will be for 2026. We will know at the time of the Winter Meeting (usually held between Christmas and New Years). We hope we can keep them the same, but do not pay any dues until the dues for 2026 have been determined. Dues can be paid monthly, quarterly, or yearly. Joy will not send out reminders after the January reminder is sent out.

## **Old Business - John Baney**

John Baney reported on Old Business.

- The 2025 Grage Sale - Since Ginny was not at the meeting, John asked Karen Werrig to speak. Karen took the floor. She stated that 15 units participated using 12 spaces. They used a combination of print ads, social media, and signage, and Friday was “Amazing.” The neighborhood looked like a parking lot. People came all the way from Denver. She said, talking to people that the sale was very successful.
- John reminded people to please use the Homeowner Request Form if you need something done, such as trimming or repairs. He is being overwhelmed by phone calls and the best way to get your job done is to go through the form. The exception is an emergency.

## **New Business - John Baney**

John Baney called for New Business (items 1-7 below)

**1) Declaration Update** - Bob Dickeson took the floor to discuss the upcoming Declaration Update.

- There are a variety of problems with our current Declarations, which are called “The Second Amendment to the Declarations.” Some of these problems are due to changes in the law, the document is dated, and there are errors. We need a “Third Amendment.” This new amendment must be approved by 67% of the Homeowners before they can be filed with Larimer County and become the new force of law.
- A few weeks ago, John Baney asked Bob Dickeson and Richard Klapper to take on the job of reviewing the Declarations and coming up with what kind of revisions needed to be made. Bob and Richard did that, submitted it to the Board, who reviewed it, and then turned it over to our attorney. The attorney made several changes due to changes in the law.
- Some of the changes:
  - Most are “nickel and dime” changes. Example: Current document calls Estes Park a “city.” It is a “Town.” The word “converted” should be “convened.”
  - There are also substantial changes. Example: There is a whole section on political ads and what can be put in your yard. That whole section has got to go. We currently have regulations regarding clotheslines. Now, those are considered “energy saving” devices and they, under certain circumstances, must be permitted.
- We are currently waiting for finalization by our attorney.

- The Board of Directors then needs to present the document to the homeowners. The document will be sent as a “redline version” (showing changes) electronically, since the document is 40 pages long. Then, the election committee, consisting of Bob Dickeson (Chairperson), Laura Mulder, and Ginny Bath will conduct a ballot to determine if 67% of Homeowners approve. Ballots will be submitted electronically.
- We hope to be able to get this document out to Homeowners over the next couple of weeks.
- If a meeting is deemed needed, it will be held.

2) **Dark Sky** - Limit to exterior lighting

- John explained that the Town is applying for “Dark Sky Status” with the State of Colorado.
  - To help align the HOA with the Town goals, we are asking all exterior lighting to be off by 11:00pm. If you have company arriving later than 11:00pm, there can be exceptions.

3) **Solicitation Signs** - Signs will be put up in the area stating that solicitation in our HOA is prohibited.

4) **Optional Dues Payment Methods**

- A homeowner had requested other payment methods such as Venmo, Zella, Pay Pal, Credit Cards, etc. The homeowner stated that they were willing to pay the extra fees.
- The HOA Bookkeeper, Joy Bryant, stated that if adopted, we better look for a new Bookkeeper. They will not be implemented.

5) **Town of Estes Park School Board meeting regarding possible land swap**

- The Town is considering moving the police station to an area near the intersection of Brodie Avenue and Community Dr.
- A public meeting will be held at the Elementary School (1605 Brodie Ave.) at 3:30 on Tuesday, August 12, 2025.

6) **Proper Maintenance of Decks, Windows, Doors, Driveways, and Sidewalks**

- John reminded everyone that it is the homeowner’s responsibility to maintain decks, windows, doors, driveways, and any sidewalks that reach the entry to the structures.
- Poorly maintained areas reflect on the entire neighborhood.

7) **Gift Card for Richard Klapper** - In honor of Richard Klapper’s long service on the HOA Board of Directors, John presented Richard with three gift certificates to his favorite local restaurants. In addition, Bob Dickeson gave a great speech taking a few humorous jabs at Richard.

A homeowner thanked the Board for their work and was joined by applause from other homeowners.

A motion was made to adjourn the meeting, it was seconded, and the Annual Meeting was adjourned at 11:36am.

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

## Executive Board Meeting

Following the Annual Meeting, a brief Board of Directors meeting was held at the home of Bookkeeper and Member at Large Joy Bryant. The following are the minutes of that meeting.

John Baney called the meeting to order at 12:06am. In attendance were Joy Bryant, John Baney, new Board member Pete Perez, Charley Griffin, and Charlie DeJoseph.

- The board agreed to keep all board members in their current positions: John Baney, President; Charley Griffin, Vice President; Charlie DeJoseph, Secretary; and Joy Bryant, Bookkeeper and Member at Large. Pete Perez would become Treasurer, replacing Richard Klapper.
- Pete will need a set of keys which each Board member has. John said he would get Richard's keys and pass them on to Pete.
- Pete raised the issue of extending Luis' paint work into the middle row. Since this was outside the scope of Luis' original contract, Pete asked why a meeting was not held to discuss the issue. John answered that on the morning before the Annual Meeting, and due to the limited time frame we were working with, he had met with Chaley Griffin and Joy Bryant to discuss extension of Luis' contract as a cost savings issue to lock in this year's current bid price and get a jump on next year's paint project, and they agreed that this was a good idea. It does not affect the operating expense budget since it is paid from the reserve account. This constituted a majority of the 5-member Board. John then contacted me (Charlie DeJoseph) that same morning to discuss removal of a large juniper bush in my front yard. At that time, he asked me if I was o.k. with letting Luis continue into the middle row, and explained that Charley and Joy had already voted "yes" to extend the contract. I voiced my concern that this might overly deplete the Reserve. John assured me that Joy had looked at the Reserve and there was no problem. At that point I said, based on Joy's assessment, I had no problem with extending the contract into the middle row. Richard Klapper, the existing Treasurer at the time of the morning meeting, was not contacted. This was all relayed to Pete at this Executive Board meeting and Joy reiterated her statements regarding the Reserve.

The Executive Board Meeting was adjourned at 12:51pm.

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