

Pinon Ranch HOA - Board Meeting Minutes

Date: October 12, 2020

Time 7:10 pm

Place: Meeting was held via WebEx (conference call & internet meeting); due to corona virus concerns.

Attendees: Board of directors' present; Amanda Brush, Shane Smith, Jeff Hansen, Mitzi Higham and Darryl Yancy. Absent, Shawn Uehling.

Member(s) present: Randi Johnson.

Call Meeting to order. Confirm Quorum (5 board members present)

Accept Minutes from September, Amanda motioned to approve, Darryl seconds. Motion passed (5 yes, 0 no).

I. Board Member Comments on items NOT on the Agenda:

II. HOA Member Comments on Topics NOT on the Agenda:

III. Manager Report:

Banking:

Deposits for September (Wells Fargo) \$327.50

Account Balances of 9/30/2020: Checking account \$15,640.69; Savings (Replacement Reserves) \$8,847.81, and PayPal \$10.00.

1. September Expenses (see attached expense report).
2. As of 10/1/2020, all members have paid their 2020 HOA dues, trash, and optional recycling,
3. The Social fund balance is \$91.52 as of 9/14/2020, plus a small cash balance that Shane has.
4. Landscape Maintenance: Due to the unseasonable warm temperatures that have been about 15 degrees above normal for the majority of the last few weeks, management suggest that we wait until sometime around the October 15th to shut off the water. Board agreed.

IV. Webmaster Report:

- Post latest minutes
- Next board meeting, date, and location.
- Information about annual meeting (when available).

V. Old Business:

1. **HOA Trash service:** *The Trash amendment document are scheduled to be recorded the El Paso county clerk Board, week of Oct 12th.*

VI. New Business:

1. **Proposed 2021 Trash and recycling rates, and comparisons.**

Proposed 2021 Pinon Ranch HOA trash service									
Vendor	Service	Monthly Cost	Surcharge	10% HOA mark up	Total Monthly cost	Total Qtr cost	Total Yearly Cost	Yearly rates rounded to the nearest dollar	
GFL	Trash (1x week / 96 Gallon container)	\$13.50	\$0.00	\$1.35	\$14.85	\$44.55	\$178.20	\$178	
GFL	Recycling (1x week 64 Gallon)	\$ 5.50	\$1.98	\$0.75	\$8.23	\$24.68	\$98.74	\$99	
Total monthly Trash & Recycling					\$23.08	\$69.23	\$276.94	\$277	
<i>Note: GFL 2021 Trash quote is the same as 2020; Recycling cost is \$2.18 per month or \$26.14 more than 2020 with the HOA 10% markup. As per quote from GFL received September 2020.</i>									
<i>Comparison quotes received September 2020 (via their websites).</i>									
Waste Management	Trash (1x week / 95 gallon)	\$22.76					\$273.12		
Waste Management	(1x week / 64 gallon)	\$8.29					\$99.48		
					\$31.05		\$372.60		
Springs Waste	Trash (1x week / 95 gallon)	\$21.00					\$252.00		
Springs Waste	Recycling (1x week / 64 gallon)	\$6.00					\$72.00		
					\$27.00		\$324.00		

Management recommends approval of GFL trash and recycling proposal for 2021; as this will result in a substantial saving for most HOA members.

Shane Motions to approve Amanda seconds. Vote (5 yes, 0 no) motion passed.

2. **HOA Insurance proposal 11/1/2020 to 11/1/2021.**

Attached is the quote for our insurance renewal (11/1/2020 to 11/1/2021). The cost of \$2187 for 2021 is slightly higher than what we had budgeted for this year \$2145. So, the \$2187 works out to \$39.76 per home (which is the insurance portion of the annual HOA assessment, I suggest we round down to \$39 per home, which is what we charged this year (2020). We did get a rebate / dividend of \$56 this year from Pinnacol for the workman comp. insurance, which is why I suggest we round down instead of up.

Please note the board did decided last year to switch the insurance coverage period from(January to January) to (November to November) since we don't meet during the month of December and it been difficult to get the renewal quotes before the end of November

Coverages	1/11/2020 to 11/1/2020	11/1/2020 to 11/1/2021
Property	\$64,065	\$64,065
Deductible	\$1,000	\$1,000
Valuation	Replacement Cost	Replacement Cost
Coinsurance	Waived /Agreed Value	Waived /Agreed Value
Business Income with Extra Expense	Actual Loss Sustained - up to 12 months	Actual Loss Sustained - up to 12 months
General Liability Limit (occurrence/aggregate)	\$1,000,000 /\$2,000,000	\$1,000,000 /\$2,000,000
Crime Limit	\$25,000	\$35,000
Deductible	\$250	\$250
Directors & Officers Limit	\$1,000,000	\$1,000,000
Deductible	\$1,000	\$1,000
Premium		
Commercial Package	\$656.00*	\$656.00
Director & Officers	\$891.00*	\$941.00
Workers 'Compensation (4/1/20 to 4/1/21)	\$350.00	\$348.00
Crime	\$217.76*	\$242.00
Total Annual Premium for all Coverage Lines	\$2,114.76	\$2,187.00

*Premium annualized for ease of comparison. Actual billed premiums were less due to short-term policy dates 1/11/2020 to 11/1/2020

Management recommends approval.

Amanda motions to approve, Jeff seconds. Vote (5 yes, 0 no) motion passed.

3. Proposed 2021 Budget

Summary: This proposed Budget basically amounts to a small \$5.00 increase over 2020 (about a 1% increase) whereas inflation for 2019 was close to 2% and is projected to be about 2% again in 2020.

The proposed insurance assessment is the same as this year \$39.00 per home.

The Trash assessment is also staying the same at \$178 per home, whereas the optional recycling will increase to \$99 per year from \$73 (a \$26 increase). Details on next page:

Please note items like the 2021 water rates will not be set until January, but CSU is not currently asking for an increase in 2021. And we don't have a proposal yet from our landscaping contractor, so I had to make a reasonable estimate of possible increases. As I have mentioned before he normally will not give us a quote until February to March, he has been particularly good at keeping his rates and increases to a minimum. We spent about 5 months a few years ago getting prices from other contractors only to find out that they were all substantially more expensive than he is. **Management recommends approval.**

Discussion: Due to the larger than expected estimated surplus for 2020, Amanda motions to amend the proposed budget to hold dues the same as 2020 (\$507) and deduct \$275 from the transfer the replacement reserves. and Mitzi seconds Vote; 5 yes, no 0. Amended motion passed. See approved Budget on the next page.

Pinon Ranch HOA - 2021 Approved Budget					
		2020 Budget	Estimated 1/1/20 to 12/31/20	Approved 2021 Budget	
REVENUE					Notes
	HOA Assessments	\$18,095	\$18,095	\$18,095	member assessments with insurance (55 x \$329)*
	Trash & Recycling Assessment	NA	\$12,609	\$12,562	Trash \$178 per home plus est. on optional recycling (see detail below)
	Arch./ Landscape / Color review fees	\$0	\$0	\$0	
	Credit card/ conv. fees	\$0	\$53	\$75	on the semi-annual payment option.
	Interest	\$0	\$1	\$0	
	Late fee / PayPal fees	\$0	\$105	\$0	
	Title Co & Admin Fees	\$150	\$825	\$150	based on 1 home sale (\$150 transfer fee)
	Working Capital contributions	\$77	\$634	\$127	based on 1 home sale (goes for working capital i.e. operational reserves)
	Less: Replacement Reserves	-\$1,775	-\$1,775	-\$1,545	Transfer to Replacement Reserves account
Total Revenue		\$16,547	\$30,547	\$29,464	
EXPENSES					
	Administrative Services	\$2,300	\$2,920	\$2,410	3% increase over 2020 budget
	Bank and PayPal service charges	\$0	\$43	\$100	More folks are paying via ACH bank transfers instead of checks
	Business Permits and education	\$200	\$43	\$200	Required State reg. fees (DORA & SOS) plus optional CONO membership.
	Computer and Internet Expenses	\$132	\$190	\$300	website, plus WebEx meeting costs
	Insurance Expense	\$2,145	\$2,033	\$2,145	Note: we will prepay 10 months of 2021 ins. In 2020
	Irrigation equipment repairs	\$600	\$400	\$600	same as last year
	Lawn & Tree Maintenance	\$3,800	\$3,800	\$3,900	based on this year plus 5%
	Office Supplies	\$100	\$50	\$57	reduced
	Postage and PO Box	\$110	\$130	\$130	based on 2020 actual
	Printing and Reproduction	\$60	\$24	\$60	same as last year
	Professional Fees	\$1,500	\$426	\$1,500	same as last year
	Snow removal	\$1,500	\$800	\$1,500	estimate based on 2018 contract rate
	Social Functions	\$0	\$0	\$0	Voted to make this an optional contribution
	Trash & Recycling expenses	NA	\$12,100	\$12,562	**see detail below
	Utilities	\$4,100	\$3,645	\$4,000	reduced from 2020. Includes Strom water fee
Total Expenses		\$16,547	\$26,604	\$29,464	
EXCESS OF REVENUE OVER EXPENSES		\$0	\$3,943	\$0	

* 2021 assessment of \$507 per lot breaks down as \$290 for base assessment plus \$39 for insurance, and \$178 Trash assessment.

This works out to a \$0.00 increase from the 2020 assessment amount. Whereas inflation for 2019 was about 2%, and the 2020 projections are about 2% also.

<https://cdola.colorado.gov/inflation-denver-aurora-lakewood-consumer-price-index>

Note : Insurance assessment \$2145 / 55 homes = \$39. Note 2: The rate for Optional recycling is \$99 per year (up from \$73 in 2020).

**HOA Trash service		2021 Trash & Recycling Budget	
REVENUE			
	HOA Trash service assessments	\$9,790	(\$178 per home x 55 homes)
	Optional Recycling	\$2,772	(estimate 28 homes x \$99)
Total Trash & Recycling Revenue		\$12,562	
EXPENSES			
	Administrative Services	\$571	(5% admin. fee, based on monthly vendor billing for trash and recycling)
	Trash vendor	\$8,910	(\$13.50 per month x 12 months x 55 homes)
	Recycling vendor	\$2,513	(\$7.48 per month x 12 months x estimated 28 homes)
	Collection losses & possible rate change	\$568	(Estimated about 4.5%)
Total Trash & Recycling Expenses		\$12,562	
EXCESS OF REVENUE OVER EXPENSES		\$0	

4. Annual Meeting of the members and Board elections.

There have been a few questions on how we should conduct our annual meeting and board member elections. Being a limited expense HOA by definition and being exempt from many of the requirements of the Colorado Common Interest Ownership Act, therefore we need go by the Colorado Revised Nonprofit Act.

1. I my review of the Colorado Revised Nonprofit Act. **We are ok with having the annual meeting via an internet meeting / telephone.** I know a lot of folks would like to have an in-person meeting; however we also have some folks that have covid-19 concerns or may not be able to attend in person for other reasons (handicap, out of state owners etc.). **Also, as of today we have NOT been able to find a location for the annual meeting** (the Fire Dept. And Public libraries meeting rooms are not available). The Classroom at the El Paso County service center is not available last I heard from Steve; he is still researching another possibility.
2. Notice of Annual meeting needs to go out 30 days in advance if using the mail or 10 days via email (I suggest we send it out after next week's meeting).
3. **Action by written ballot is allowed**, therefore I suggest that we mail / email out the ballots with the Notice of Annual meeting, with the names of all known candidates and leave space for write-in candidates (for the last-minute candidates that may be nominated from the floor at the annual meeting). I would also suggest that we should send out an email to all the members asking for board member nominations and second in the next week, so we can add those names to the ballots. Lastly, we need to confirm if the existing board members want to continue (**they should also be nominated and receive a second to get on the ballot**). *Note: The by-laws section 3.11 also allows for voting by mail for the election of the board of directors.*
4. If we have a contested election (i.e., more than 8 or more candidates, then we may have tally up the votes AFTER the annual meeting and send out the results via email). If we only have 7 or fewer candidates, then they will all be elected via affirmation or we could also go through the formal counting votes if folks want to go that route. Note: In the name of transparency, we will need to keep all the ballots and make them available should a member request to see them (I would suggest that we scan all ballots into a pdf, that can be easily emailed to those who are counting the votes or might request to see them).
5. The completed Ballots could be mailed to HOA PO box or Scanned and emailed to the HOA or turned in person to a board member who would then scan it for the record.

Those are my suggestions for this year's annual meeting of the members.

Discussion: It was decided we will **hold the annual meeting at the gazebo in Pinon Valley Park on Sunday November 15, 2020 at 2pm.** With the backup bad weather plan to hold the meeting via Webex (internet / telephone). Meeting agenda information to be posted on website and possibility sent out with required Notice of annual meeting. It was decided the ballots for board member election will be emailed out in advance. Amanda

will email the members about the annual meeting and ask for any interested board candidates to submit their names by October 30th. The deadline for submitting the ballots is the annual meeting. Members will have the option to return the signed ballots before the meeting via US Mail to the HOA's post office box, via email to the HOA email account (taking a photo and submitting with the email) or via hand delivery to either Amanda or Frank.

VII. Architectural Review Committee:

5465 SAMPLE WAY; Amanda proposed a light brown for the main house color, white for the trim and brick red for the front door. Shane motioned to approved, Mitzi seconded. Vote: 4 yes, 0 no, and Amanda abstained. Motion passed.

5475 Flag Way; Large metal raised planter box in their backyard, has anything been submitted on this? Amanda will contact owners to get them to submit on this.

VII. Neighborhood covenant and bylaws enforcement:

Last inspection by the board was on September 13, 2020. (see attached report / inspection log). With a management follow up inspection completed on October 8th.

Note: Amanda sent a general request for street and curb /gutter repairs to the city on 11/7/18. The city has marked the streets with white paint, presumably where repairs will be made.

Action Item: Amanda provided Shane with the for-job number and email to follow up with the City to see where we are in the schedule and what can be done. Amanda also mentioned in the last email to the members to submit their sidewalk and curb and gutter repair requests directly with the city. *Update: The city did partially fill one of the cracks on Navin, in Late August, but still has much to do.*

VIII. Community Events

Possible Halloween guidelines:

Results of Amanda survey about whether people want the HOA to establish safety guidelines for Trick or Treating this year, and if so, what kind of precautions they favor.

<https://www.surveymonkey.com/stories/SM-MJG3BYQY/>

There were 22 responses. Most people favor some sort of precautions, but some people (3) will not participate no matter what, and some (4) don't want any precautions. No matter what we choose to do,

10 - 40% of people will be unhappy. The most popular precautions are (1) limiting the trick or treaters to HOA residents and their guests by placing signs at each street corner (8 in favor) and (2) contactless exchange of candy (8 in favor). Just behind those two options was everybody participating (both kids and adults) should wear a mask (7 in favor).

Truthfully, I kind of regret conducting the survey, because it's just more work for me/us. If we do choose to establish some sort of safety protocol, I think they should be guidelines only.

The next HOA Board of Directors meeting will be on TBD at 6:30pm, at TBD

Agenda Attachments

September Expense Report

	Type	Date	Num	Memo	Amount
Amanda Brush (vendor)					
	Check	09/14/2020	bill pay	Aug party expenses	\$104.10
Total Amanda Brush (vendor)					\$104.10
Cisco Systems, Inc					
	Check	09/14/2020	auto pay	Webex subscription	\$16.18
Total Cisco Systems, Inc					\$16.18
Colo Spgs Utilities					
	Bill	09/23/2020		10866 cf	\$719.33
	Bill	09/23/2020		32 days service charge	\$56.22
Total Colo Spgs Utilities					\$775.55
Corbran's Landscaping, LLC					
	Bill	09/23/2020	18933	Sept main. as per contract	\$510.00
	Bill	09/23/2020	18933	Deactivation & reactivation due to freezing temps.	\$130.00
	Bill	09/23/2020	18933	replace 1 rotor & 1 nozzle	\$97.99
Total Corbran's Landscaping, LLC					\$737.99
GFL Environmental Inc					
	Bill	09/01/2020	4525	Sept. trash & recycling	\$956.50
Total GFL Environmental Inc					\$956.50
TOTAL					\$2,590.32

Neighborhood covenant and bylaws enforcement - Inspection Report and Log:
 Note: HOA board did a neighborhood walkthrough on September 13, 2020, and management did a follow up on 10/8.

		Flag Way							
		Enforcement action report		8-Oct-20					
Address	Street	Issue	Courtesy ltr Date	Follow up date	Notes	Warning Ltr date	Fine \$	Result	
5440	Flag								
5445	Flag								
5450	Flag								
5455	Flag								
5460	Flag	Stained Stucco, email sent 11/6, follow up in 60 days	11/6/2018	7/9/2019	3/10 - Board will request that owner power wash. Email sent 5/9 requesting power washing. Update 6/15 they power washed on 6/9. Board will need to take a look at their next walkthrough. Looks ok 7/11/20 & 10/8			cont. To monitor	
5465	Flag								
5470	Flag								
5475	Flag								
5480	Flag	Fence repair and re-staining needed (7/11)	8/13/2020	9/30/2020	South side fence re-stained. Suggest Board look at during next inspection				
5485	Flag	Unauthorized landscape change, grass to rock	6/16/2020	8/16/2020	Update 10/8; Planted 3 Ort. Grass's and 2 Russian sage. Suggest we continue to monitor.			pending until Spring 2021	
5490	Flag								
5495	Flag								
5505	Flag								
5510	Flag	Complaint of weeds in rocks 6/14			no chang, looks ok 7/11, ok on 9/13 & 10/8			suggest close issue	
5515	Flag								
5520	Flag								
5525	Flag	Dead tree in front yard south side. 6/14	13-Aug	9/13/2020	Update 10/8; tree removed.			suggest close issue	
5530	Flag								
5535	Flag								
5540	Flag	Complaint of partly dead street tree -			City forest dept. recommends waiting until next spring to see if comes back.			pending until Spring 2021	
5545	Flag								
5550	Flag								
5555	Flag	Weeds in rocks 6/14 Front and back yard.	6/19/2020	7/7/2020	Looks ok on 7/11. Needs help on 8/11, ok on 9/13 & 10/8			suggest close issue	
5560	Flag	Complaint of 1/2 dead street tree -			City forest dept. recommends waiting until next spring to see if comes back.			pending until Spring 2021	
5565	Flag								
5570	Flag	crumbly side walk 5/19			no change 7/11 & 8/10 Submitted request to city to replace this sidewalk on 8/10. They will send out a inspector to assess how bad it is.				
5575	Flag								
5580	Flag								
5585	Flag	weeds in grass 5/18 & weeds in rocks 6/14	5/29 email		ok on 9/13 & 10/8			suggest close issue	
5585	Flag	weeds in rocks 5/19 & 6/14	6/22/2020 email	7/7/2020	ok on 9/13 & 10/8			suggest close issue	
5590	Flag	weeds in rock 5/18 & complaint on 6/14			ok on 9/13 & 10/8			suggest close issue	
5595	Flag	Complaint of weeds in rocks 6/14			ok on 9/13 & 10/8			suggest close issue	

		Sample Way		as of 8-Oct-20				
		Enforcement Action Report						
Address	Street	Issue	Courtesy ltr Date	Follow up date	Notes	Warning Ltr date	Fine \$	Result
5460	Sample							
5465	Sample							
5470	Sample	Complaint of broken rear fence. Feb 2020.	4/12/2020 and 9/11/2020	10/1/2020	Repairs made Sept. Work in progress on re-staining			continue to monitor
5475	Sample	weeds in rock 7/11 & 10/8			mostly gone on 8/11, ok 9/13, back on 10/8			continue to monitor
5480	Sample							
5485	Sample	1. Dead Aspen Tree (9/13)			no change 10/8			
5490	Sample							
5495	Sample							
5505	Sample							
5505	Sample	weeds in rock 7/11			ok 9/13 & 10/8			continue to monitor
5510	Sample	Safety and visibility concerns with tall bushes at corner	9/2		Tree and bushes trimmed, visibility much better on 9/13			Suggest we close issue
5515	Sample							
5520	Sample							
5525	Sample	Over night parking on St. (many time in the last 10 days)	9/2/2019	9/7/2019	ok on 10/8			Suggest we close issue
5530	Sample							
5535	Sample	1. Landscape parking. 2.	9/5/2019	10/26/2019	ok on 10/8			Suggest we close issue
5535	Sample	Overnight parking on the Street (Cars and RV)	11/13/2019		ok 10/8			cont. to monitor, ok 5/13 & 6/14
5535	Sample							
5540	Sample							
5545	Sample							
5550	Sample	Weeds in grass			ok 10/8			suggest close issue
5555	Sample	Weeds in grass	5/13/2020	6/1/2020	5/18 some progress made; more work needed. Looks good 6/14. Still has weeds in rocks, etc. Looks ok on 7/11 & 8/11 & 10/8			suggest close issue
5560	Sample							
5565	Sample							
5570	Sample	1/2 Dead Aspen, front yard (8/10)			Removed 10/6. Working on selecting a replacement (small tree or large bush).			done 10/6
5575	Sample							
5580	Sample							