

**MINUTES OF THE VICTORIAN GABLES HOA  
2nd QUARTERLY BOARD MEETING, 2018**

Date/Time/Place: April 11, 2018, 6:00 p.m. at Unit #2

Present: Scott Novogoratz, President #39  
Chris Bailey, Vice President #18  
Veronica Arnold, Secretary #20  
Ed Voelkel, Treasurer #7  
Doug Ouren, Director #31  
Nancy Kauffman, Director #37  
Kammi Eckhoff, Landscape Chair #2  
Bill Miles, Architectural & Sign Committees Chair, #12

Absent: Chris Joitel, Sign Committee, #12  
Tommy MacDonald, Director, #24  
Ron Segul, Landscape Committee Member, #30

**CALL TO ORDER:** The meeting was called to order at 6:00 p.m. A quorum was present.

**REVIEW OF MINUTES:** The Minutes of the January 11, 2018, Board Meeting were unanimously approved.

**TREASURER'S REPORT:** Ed Voelkel, Treasurer, presented the Treasurer's Report, which was unanimously approved by the Board.

Income for 2018:	\$64,146.06
Expenses for 2018:	\$13,428.06
Net:	\$50,718.80
Total HOA assets as of 4/11/18:	
Checking Account:	\$31,795.91
Insurance Reserve:	\$16,226.22
Maintenance Reserve:	\$30,250.99
Replacement Reserve:	\$82,974.94
TOTAL ASSETS	\$161,248.06

Ed announced he plans to step down from the HOA Treasurer's role at year-end.

**ARCHITECTURAL COMMITTEE:** Bill Miles reported.

1. In February, the City finally signed off on the survey for decks on units 7 and 8. That has been registered with the City and the County and this allows Don Scott to pull permits to do this work.

2. Don Scott has been contacted to get permits to begin this year's deck replacements starting with units 7&8. He believes he will be able to start work on this during the first part of May. His bids for these decks are as follows:

#7 &8: \$6480.55 each  
#10: \$8722.98  
#28: \$8982.98  
#23: \$5965.00

After discussion, the board agreed to contact Don Scott about price and quality issues on decks that have already been completed. The Board agreed to ask Don to delay pulling permits for the replacement decks until the price and quality issues have been resolved. It was reported the railing verticals are splitting, perhaps because holes were not drilled prior to inserting the screws. Additionally, some railings were reported to be loose. Finally, the cost Don quoted for the remaining decks was also questioned as being too expensive. Scott agreed to contact Don Scott to address price and quality issues.

3. Concrete Bids: For future planning, bids were requested for driveway replacements as well as some sidewalk concerns.

*ABC Concrete*, who has done other work for the HOA, *bid*:

- For a four section driveway: \$3,150.00
- For a six section: \$3,500.00
- For the sidewalk problem at #17: \$1,150.00

*Premium Concrete bid*:

- Four section: approximately, \$3,081.00
- Six section: approximately, \$3,220.00
- Sidewalk at # 17: \$980.00

*Concrete Connection*

- Four section: \$3,034.50
- Six section: \$3,616.00
- Sidewalk at #17: \$2,325.00

A suggestion was made to see if concrete grinding to mediate trip hazards on the sidewalks might be cheaper and easier than replacing sidewalks. Bill will look into that. There was no action to replace any concrete.

4. Roofing Bids: Again, for future planning, bids to replace roofs were requested:

*NoCo Roofing* – Bid \$18,584.53 per unit (both sides) for the high resistant shingle.

For the non-high impact shingle, the bid was: \$15,484.52.

*Woof Roofing* – Bid \$17,500.00 per unit for the Owens Corning Duration Storm Class 4 shingle

*Westers Roofing* — \$17,500.00

No further action is needed for roofing at this time.

5. Window Well Replacement: In March Ernestine, Kammi, and I looked at all window wells and estimated their condition. We found:

- 9 wells that were bad and needed replacement
- 9 wells that needed some repairs
- 66 wells that were good

- 18 wells that should be watched for possible work

Three companies have been contacted for replacement work:

*Basement Escape* – They bid, based on size of well, between \$1,450.00 – \$1,950.00 to replace an existing window well with a white, painted corrugated metal well with an escape ladder.

*Trails End Hardscape* – Bid \$1,620.00 for a wood replacement and \$3,830.00 for a concrete wall block replacement.

*Tri-City Landscape* – Came out and did a “guess-ti-mate” of \$2,000.00. I am waiting for them to come back and bid on the specific nine wells that our survey identified as needing to be replaced.

The Board unanimously agreed to use Basement Escape for the first two or three window wells, to assess the product quality and workmanship. Motion 2nded and passed.

Bill was directed to prioritize the three wells that most need work in 2018.

**LANDSCAPING COMMITTEE:** Kammi Eckhoff reported.

\*Jordan did tree trimming mid-February for \$2520.00. We had several comments about how efficient they were and how well they cleaned up.

\*Snow removal incidents:

12/24 \$562.87

12/31 \$974.25

1/15 \$387.75

1/21 \$584.38

2/1 \$576.25

2/20 \$576.25

\*Ash Trees: Trying to prolong the life of the ASH trees by root feeding would be cost prohibitive, and there is no guarantee that it would work. Adding zinc wouldn't help either.

\*Viewed window wells with Bill, Ernestine and a rep from BasementEscape.com

\*Minor maintenance done- On 3/25/2018 Kammi hammered in rebar at #1 & #17 and put a paver under the downspout at #31

Still to be done-

#7-1 large & 1 small diameter downspout extension

#17-small downspout extension

#25 riser for sprinkler and 2 bags dirt along sidewalk (for drainage away from sidewalk)

\*Dog waste reminder: Unit #17 will clean up better after their dog.

\*Kammi will see if she can find two simple signs and put one by each mailbox, where we can post notices of things like annual picnic, road repairs, etc.

**SIGNS COMMITTEE:** Bill Miles. No report.

**OLD BUSINESS:**

Website Progress, Feedback & Rollout: The website is ready to release to homeowners after a few changes suggested by the board. Scott will take responsibility for the rollout.

## **NEW BUSINESS:**

1) Audit Results, Ed Voelkel: The Audit Committee has reviewed the Treasurer's statements for the year 2017, and has found all statements to be in agreement and correct.

2) HOA Insurance, Chris Bailey:

\*All HOA property is covered, including driveways and sidewalks as well as units.

\*There is a \$2,500 deductible per occurrence for property and glass. This covers the actual loss.

\*There is a \$9,031,970 blanket limit coverage for only the exterior of all units—per our covenants.

\*This is a “Business owners Property” policy because it is for condos, apartments, or HOA.

\*Exclusions: There is no coverage for earthquakes or earth sinking; for water damage as in a flood; for water damage from exterior broken lines on HOA property—this is considered a flood. There IS coverage on sewer backup and drain overflow.

\*“Actual limits of insurance” are based on the HOA's cc&r's, square footage, building materials, etc. An internal system helps the insurance company determine the cost to rebuild in the event of a total loss, and this is the “replacement cost.”

\*Use Cases:

1) If more than one unit is damaged by a tornado, deductible is \$2,500 and coverage is up to \$9 million

2) If more than one unit's roofs are damaged by hail, deductible is 2% per building, coverage is replacement cost.

3) If more than one unit is damaged by fire/lightning, deductible is \$2,500, coverage is replacement cost.

3) Covenant Review, Scott Novogoratz: HOA responsibilities, as described in the covenants, were reviewed during discussion of various HOA needs.

4) A plan was put in place to determine important items to communicate to the members at the annual meeting.

5) HOA Member Annual Meeting Date: October 21, 2018.

**Future Board Meeting Dates:** July 11, 6 pm, #30; October meeting date and place tba. Topics for the next meeting will include:

- lawn watering,
- renters, particularly how to handle those who fail to abide with the HOA policies, and
- communication and topics for the annual HOA meeting.

The meeting was adjourned at 7:35 pm.

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Veronica Arnold, #20, Secretary

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Scott Novogoratz, #39, President