

Victorian Gables Homeowner Association

Annual Meeting
December 8, 2019

Introductions

Paul Schnaitter

Director At-Large Victorian Gables HOA

Ground Rules

- Permit presenters to finish presentations
- Hold questions until presenter asks for questions

Agenda

- Reports (30 min)
 - Approve Minutes (Susan)
 - President's Report (Scott)
 - Architecture Committee Report (Ron)
 - Landscaping Committee Report (Kammi)
 - Treasurer's Report (Ted)
 - 2020 Budget & Vote (Ted & Scott)
- Notices and Conversations (20 min)
 - Insurance (Scott)
 - Private Road Conversion (Scott)
 - Window Replacement (Scott)
 - Special Assessments (Scott)
- Questions and Concerns (15 min)
- Nominations and Election (15 min)
 - Nominations for Officers and Directors (Doug)
 - Officer and Director Elections (Kammi)

Approve Minutes

**Minutes of the Victorian Gables HOA Annual Membership Meeting,
October 28, 2018 3:00 pm at the Senior Center Auditorium**

Present: Scott Novogoratz, President, #39

Chris Bailey, Vice President, #18

Veronica Arnold, Secretary, #20

Ron Segul, Landscape Committee Member, #30 Kammi Eckhoff, Landscape Chair, #2

Bill Miles, Architectural Committee & Sign Committee, #12 Chris Joitel, Architectural Committee, & Sign Committee, #12 Tommy MacDonald, Director, #24

Absent: Doug Ouren, Director #31 Ed Voelkel, Treasurer, #7

Nancy Kauffman, Director, #37

Homeowners Present (23 Units): MarthaJayne Vaughan, #1; Kammie Eckhoff, #2; Richard Coupe, #3; Karen Habel, #4; Ellen Eihausen, #10; Dave & Shara Stills, #11; Bill Miles & Chris Joitel, #12; Sunit & Janea Bhalla, #13; Marilyn Jensen, #14; Celeste Hammond, #16; Susan Cavender, #17; Chris Bailey, #18; Veronica Arnold, #20; Ted Huston/Rosemary Raider, #21; Tommy McDonald, #24; David & Carol Hodson, #26; Mark & Melody Watkins, #28; Ron Segul, #30; Ida Sinden, #32; Ernestine Munsey, #33; Joan Kohut & daughter Mary, #35; Tany Hawkins, #38; and Scott Novogoratz, #39.

Homeowners Represented by Proxy (13 Units): Ken & Audrey Landt, #5; Mert Mercier, #6 (signed by John Mercier); Ed Voelkel, #7; Pete & Ida White, #9; Peggy Dalke (Larry Skogerson, estate rep.), 15; John & Bonnie Geter, #19; Ken & Esther Osborn, #22; Jim & Mary Lou Lewis, #25; Sallie Wilke, #27; Doug & Stephanie Ouren, #31; Jane Meyer, #34; Nancy Kauffman, #37; & Debbie Janes, #40.

Absent/No Proxy (4 Units): Virgil Hancher, #8; Dolores Wagner, #23; Andreas Gavaldon, #29; and Mark Goldrich, #36.

Call to Order: The meeting was called to order at 3:00 pm by the President, Scott Novogoratz. A quorum was present, with 90% of homeowners represented either in person or by proxy. The Minutes of the October 22, 2017, meeting were approved as distributed.

Architecture report: Bill Miles reported on decks completed; window well replacement plans; and concrete work to come. Gutter cleaning will take place Saturday, November 3.

Landscape report by Kammi Eckhoff:

Landscape contract: Evergreen Landscape and Sprinkler came in with the lowest bid at \$12800, next closest bid was \$22241 for FY2018. Evergreen was very easy to work with this year and was prompt in response when I called about concerns.

Tree removal and trimming: Davey Tree trimmed several trees in Feb/March and came back in August to trim the willow behind #12, remove 2 stumps and a dead tree between #36 & #37.

Pest control: Trees and lawns sprayed for various pests & diseases. We sprayed for carpenter ants around the willow tree behind #12.

Annual picnic: We had the VGHOA annual picnic behind #9 and had about 24 in attendance.

Fall Clean-Up: should be done by mid-November

Road maintenance: Roadway had seal coat applied in August by Black Pearl.

Future projects:

Irrigation: Our irrigation system is about 25 years old and is starting to need more repairs,

if you see something that needs attention please contact me or Ron Segul.

Water: Water is our biggest expense, around \$10,000 this year. This year we watered 2Xs/

week until the beginning of July when it got so hot and changed to 3Xs/week. Late in the watering season we got dinged by the city for overage of our water allotment, next year we may need to stay at 2X/week for watering.

Trees: We will start replacing trees this spring, and shadow planting around the ash trees.

Lawn care: Evergreen is continuing our lawn care for 2019 at \$12,800 for FY2019, which is the same as FY2018.

Alternatives to Kentucky Bluegrass: We need to look into the feasibility of converting some of our larger common areas (the corner by #36 to #37, and the catch basin/bowling alley area) to xeriscape-including but not limited to native grasses, perennial plantings, mulches, rock.

Treasurer's Report: Scott Novogoratz presented the treasurer's report in place of Ed Voelkel:

Total income year to date:	Total expenses year to date:	Net
\$111,449 54	\$ 79,327.99	\$ 32,111.55

A motion to accept the Treasurer's Report was seconded and approved. (Note: Full financial statements are on file and available from the Treasurer, Ed Voelkel, 970-207-9857, edv1kwd@aol.com.)

The projected budget for the rest of 2018 was presented and approved.

The proposed budget for 2019 was presented. We expect about \$123,900 in expenses. Motion & 2nd to accept budget.

The board is working hard to make sure the HOA is fully funded, to prevent special assessments for unexpected expenses. Scott presented the 30-year replacement budget projection.

Covenant Change Proposals:

Scott presented the board's proposal for Fair & Equitable Dues Allocations and Limiting Rental Units. Extensive discussion regarding these proposals was held after the election of officers. Some views included:

1. Caution that changing the dues to more closely reflect each unit's maintenance needs may lead to contention regarding which items should be included in the formula;
2. We all understood when we bought our units that our HOA fees would be used for whatever exterior maintenance/replacement would be needed in all units. This is the simplest plan.
3. Rather than limiting the number of units that can be rented, how about if we create more specific guidelines for neighborhood behavior (regarding noise levels, parking, etc.), then attach fines for transgressions.
4. Possibly raise the percentage of units allowed to be rented from 15% to 20%. That gives us two more units to rent, above what are presently rented.

The Board is creating a document that describes three alternatives for funding unique exterior features: 1) Status Quo (no change); 2) Equitable dues; and 3) Special assessments. After the document is created, it will be distributed to all VGHOA owners to poll their preference, and if further action is needed, a formal vote to change the covenants. This document will NOT be for the purpose of changing the covenants, but just to get a feel for how homeowners are thinking about these issues.

Election of Officers: The officers' slate was presented, and there being no nominations from the floor the slate was elected by acclamation, with one exception. There was a secret ballot for Director at Large, since Chris Joitel and Richard Coupe were both on the ballot. All homeowners are encouraged to support the incoming Board and to participate to the extent possible. A secretary is still needed.

Slate of officers:

President, Scott Novogoratz, #39

Vice President, Chris Bailey, #18

Secretary,

Treasurer, Ted Huston, #21

Director at Large, for term 2019-2020, (replacing Director Nancy Kauffman, #37), Chris Joitel

Audit Commitee: Tommy MacDonald will chair the audit committee, scheduled to audit the HOA books in January.

Adjournment: The meeting was adjourned at 4:56 pm. Respectfully submitted by:

Veronica Arnold Scott Novogoratz
Secretary President

President's Comments

- We have a wonderful community
- Your Board has been working hard this past year
- Victorian Gables HOA is in good financial shape, with some significant financial challenges ahead
- We are a volunteer organization

Architecture

Architecture

- 2019 Accomplishments
 - 17 of 103 Window Wells Replaced at a cost of \$23.9K
 - Last remaining deck completed
 - Minor repairs and paint touch-up
- 2020 Priorities and Issues to Address
 - Window wells
 - Driveway and sidewalk concrete
 - Minor repairs and paint touch-up

While we try to assess exterior problems, it's unlikely we catch everything. If you notice anything that doesn't seem to be right, let us know.

Before



After



Landscape

Kammi Eckhoff

Landscape

Lawns/Snow Removal

Evergreen Landscape and Sprinkler

- Watered 2 times per week, until September 1, saving approximately \$2000.
- Blade trim every 3-4 weeks along the sidewalks
- String trim around units every 2-3 weeks
(this seemed to keep the edges from baking along the sidewalks)
- Snow
 - 2 snow storms

Trees

Jordan's Trimming

- Trimming in March, November/December
- Colorado Lawn and Tree-spraying
- Spraying for various bugs throughout the year
- Tree Replacement
- Replacing trees 2-4 per year approximately \$600-700 each

Roadway

- Crack seal end of October
- Overlay Swallow to Dunbar cost estimate \$91,000
- Cul de Sac 3-5 years left
 - patching \$2300
 - overlay \$18700

Miscellaneous

- Wasp removal
- Ground contoured due to window well replacement
- Potluck-about 20 units represented, about 30 people
- We are looking into xeriscaping a test area at the corner of Swallow and Dunbar, on the curve between the fence and the cement gutter, south side of #36 & #37, utilizing shrubs, perennials, drip watering

Connexion

Ft Collins Broadband Initiative

- Connexion is slowly going in
- They have replaced damaged sprinkler heads and lines
- Phase 1-completed-putting in conduit to run fiber optics thru
- Phase 2-run fiber optic-no timeline as of yet
- Phase 3-connect from box along the roadway to the house-no timeline as of yet

Treasurer's Report

Ted Huston

Treasurer's Report



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Victorian Gables HOA

2019 Summary Report - through 28Nov2019

Assets Allocation

Independent Financial Checking

Current

31-Dec-18

\$12,858.79

\$2,173.26

Western States Money Market

0.60% APY

\$29,591.70

\$15,402.76

Sub-Total

\$42,450.49

\$17,576.02

Insurance Reserve

APY

Maturity

Western States CD xx1549

2.00%

1/11/21

\$5,388.43

\$5,281.99

Western States CD xx1584

1.75%

4/23/22

\$11,337.63

\$11,141.37

Sub-Total

\$16,726.06

\$16,423.36

Replacement Reserve

Independent Financial CD xx2737

1.74%

6/11/20

\$19,379.13

\$19,128.18

Western States CD xx1476

2.75%

4/21/24

\$15,287.68

\$14,969.74

Western States CD xx1550

2.00%

1/11/21

\$19,398.29

\$19,015.12

Western States CD xx1585

1.75%

4/23/22

\$11,337.63

\$11,141.37

Western States CD xx1598

1.24%

8/3/22

\$19,838.85

\$19,594.75

Sub-Total

\$85,241.58

\$83,849.16

Total Assets

\$144,418.13

\$117,848.54

*** Ft Collins Utilities, credit balance

\$0.00

\$2,111.62

Total

\$144,418.13

\$119,960.16

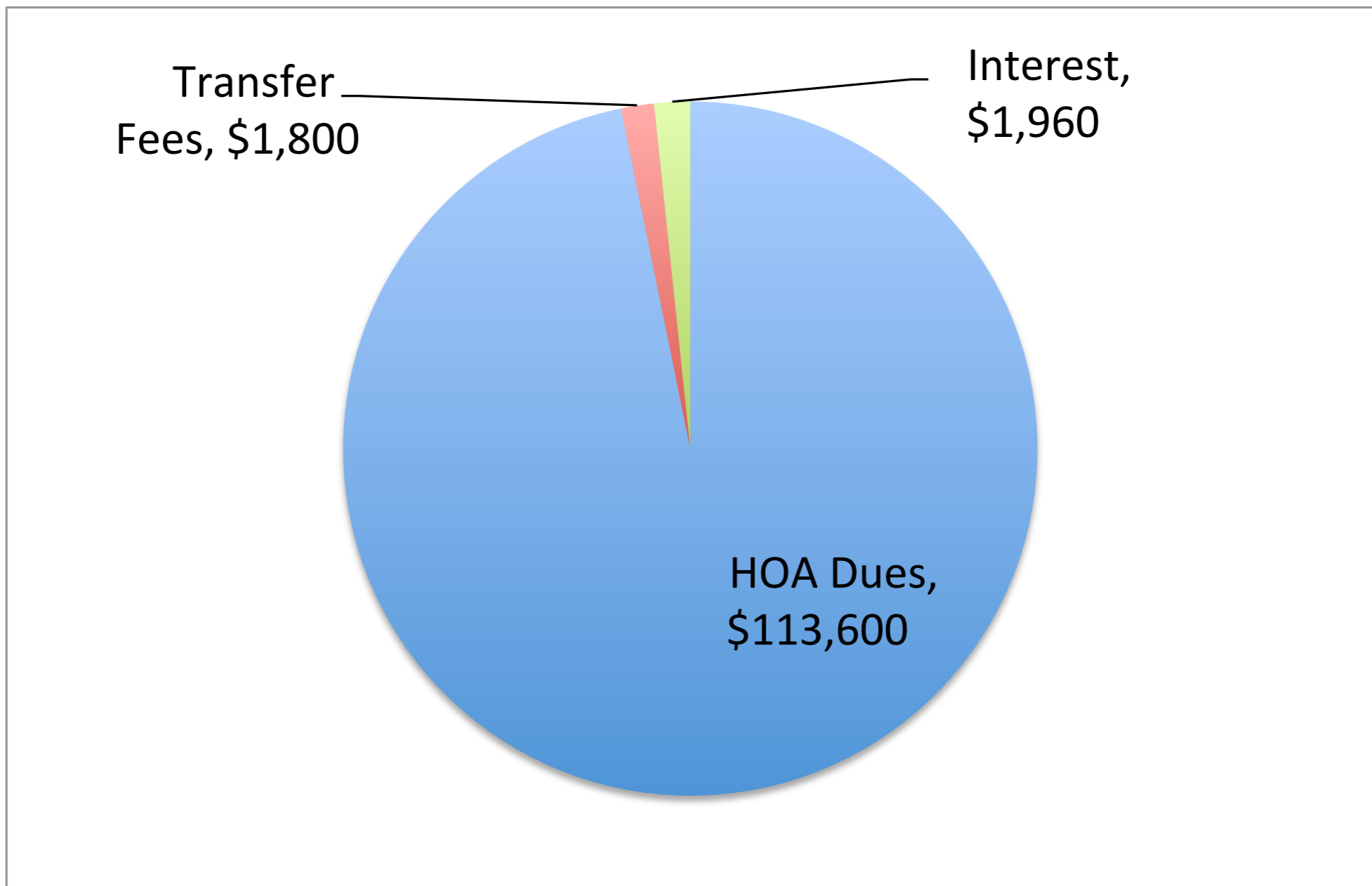
Note: Effective January 1, 2019, Guaranty Bank & Trust merged with and became Independent Bank
Effective October 17, 2019, Independent Bank became Independent Financial.

Where VGHOA's Money Comes from and Goes to

2019 Projected Income & Expenses

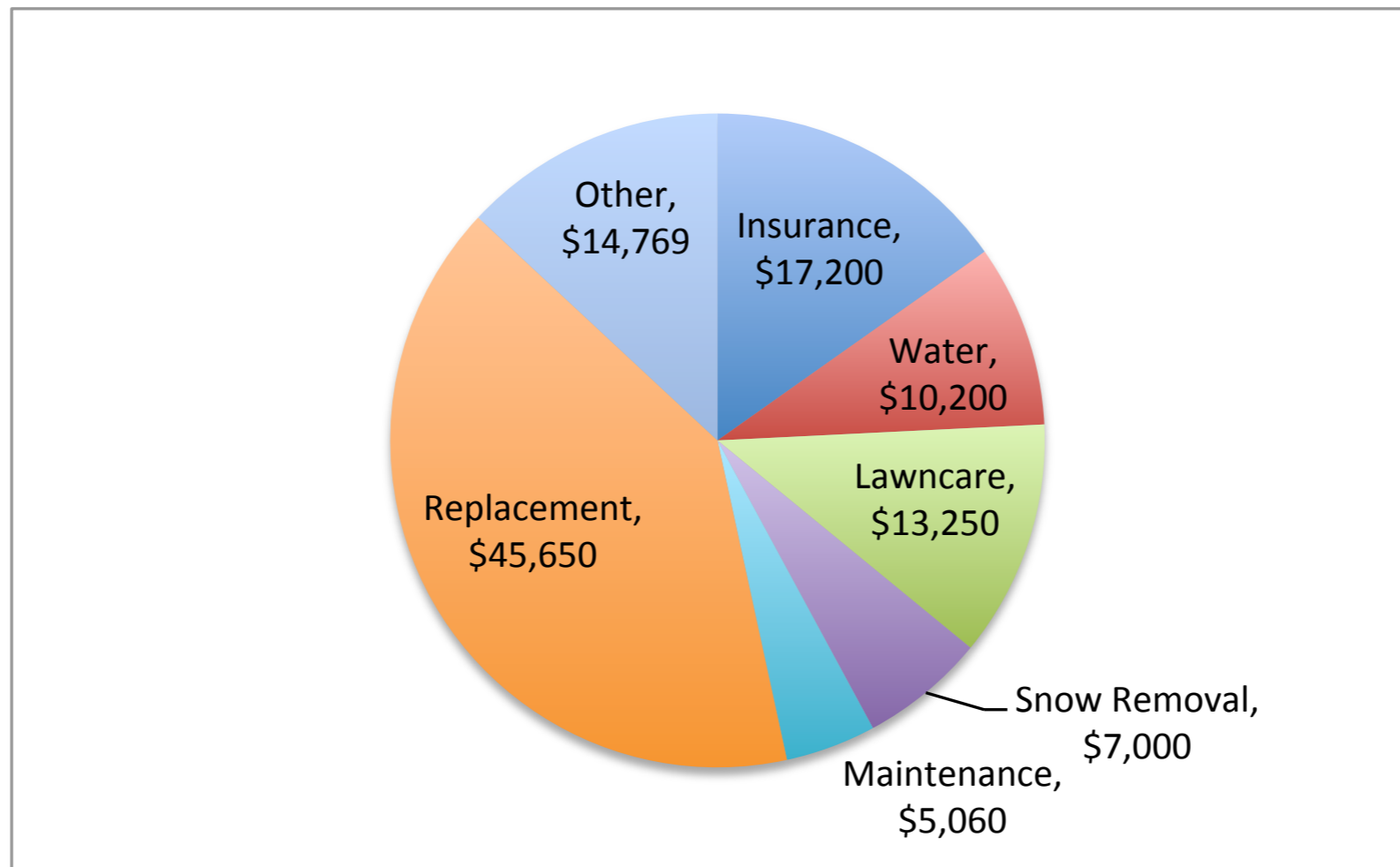
2019 Projected Income

HOA Dues	\$113,600	96.8%	\$710/unit/quarter
Transfer Fees	\$1,800	1.5%	
Interest	\$1,960	1.7%	
Total Income	<u>\$117,360</u>		



2019 Projected Expenses

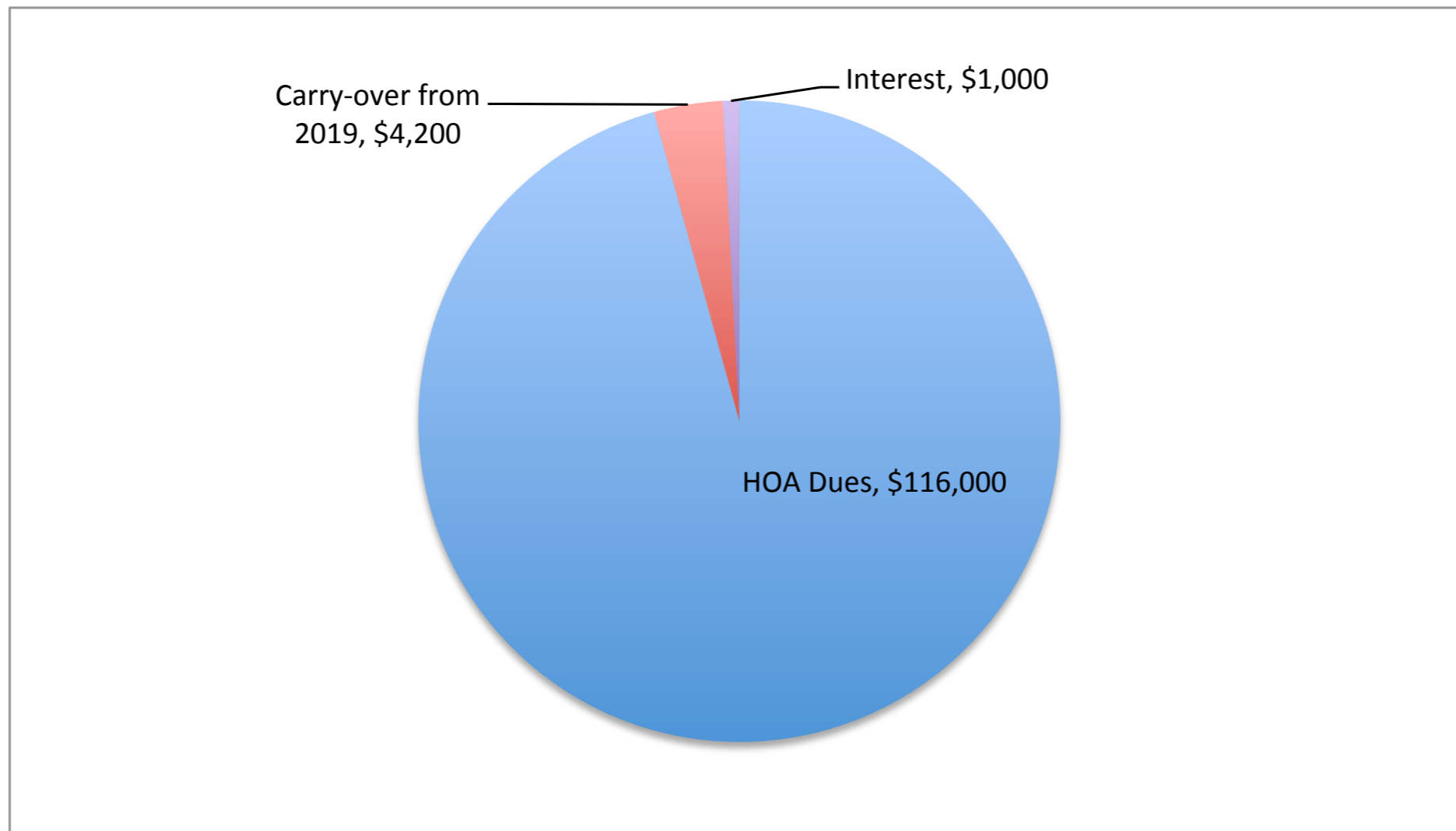
Insurance	\$17,200	15%
Water	\$10,200	9%
Lawncare	\$13,250	12%
Snow Removal	\$7,000	6%
Maintenance	\$5,060	4%
Replacement	\$45,650	40%
Other	\$14,769	13%
Total Expenses	<u>\$113,129</u>	



The 2020 Budget

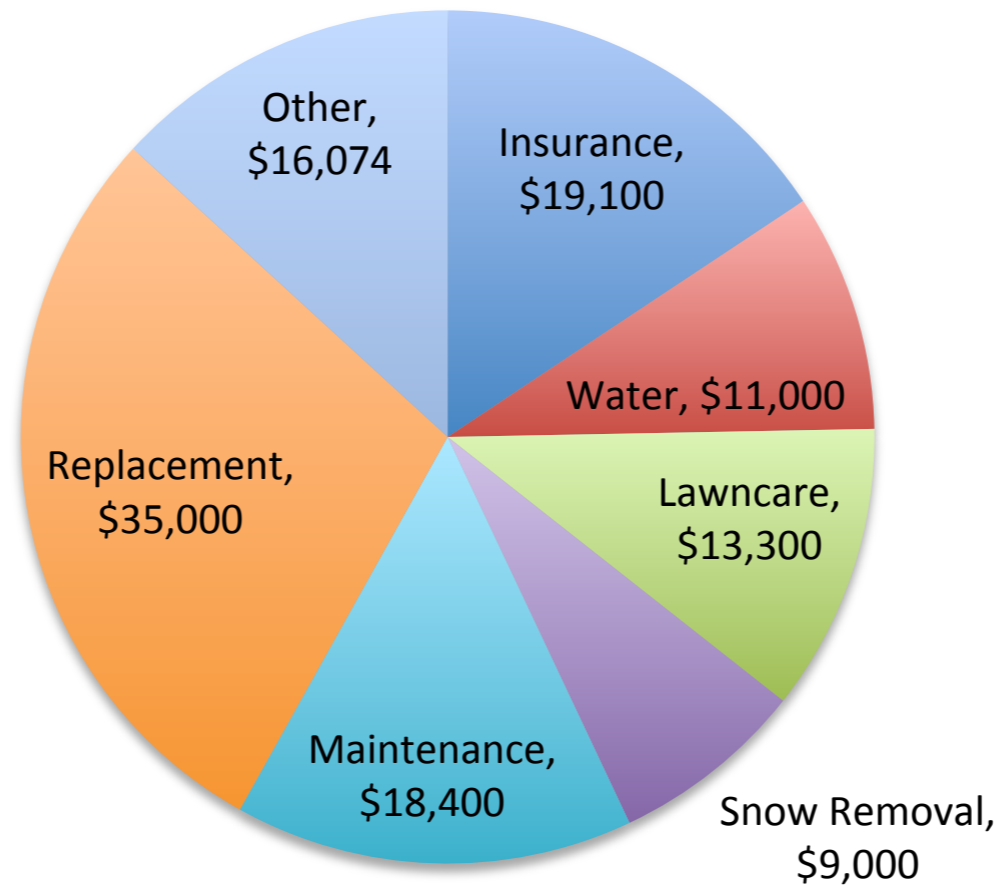
2020 Budget Income

HOA Dues	\$116,000	95.7%	\$725/unit/qtr (2% increase over 2019 dues)
Carry-over from 2019	\$4,200	3.5%	
Transfer Fees	\$0	0.0%	
Interest	\$1,000	0.8%	
	<u>\$121,200</u>		



2020 Budget Expenses

Insurance	\$19,100	16%
Water	\$11,000	9%
Lawncare	\$13,300	11%
Snow Removal	\$9,000	7%
Maintenance	\$18,400	15%
Replacement	\$35,000	29%
Other	\$16,074	13%
Total Expenses	<u>\$121,874</u>	

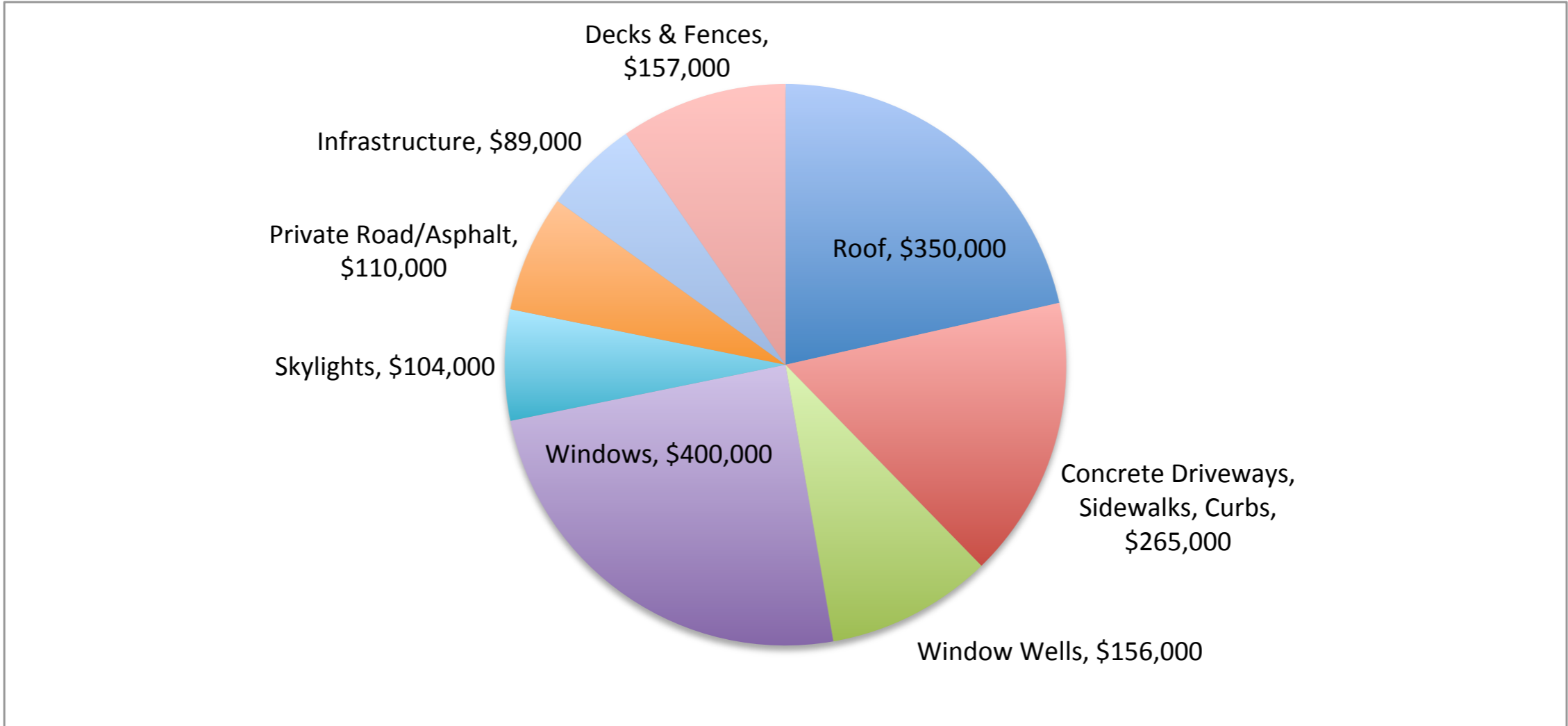


Assuring VGHOA is Fully Funded

And Avoiding Special Assessments Except for
Something Totally Unexpected

30 Year Replacement Budget

Roof	\$350,000	21%
Concrete Driveways, Sidewalks, Curbs	\$265,000	16%
Window Wells	\$156,000	10%
Windows	\$400,000	25%
Skylights	\$104,000	6%
Private Road/Asphalt	\$110,000	7%
Infrastructure	\$89,000	5%
Decks & Fences	\$157,000	10%
TOTAL	<u>\$1,631,000</u>	\$54,400/y



Replacement Funding

- If \$1.63M in replacement expenses is equally distributed over 30 years, the HOA needs \$54,400 per year in today's dollars.
- Current Replacement Reserve Fund has a balance of ~\$83,850.
- Some expenses can be spread over several years. Others, such as the \$110,000 road replacement, will need to be done all at once and will draw down our Replacement Reserve Fund and use all of a year's allotment.
- Our priorities for determining which replacements to pursue are:
 1. Safety.
 2. Avoiding Extra Expense from Failing to Act.
 3. Replace as Item Wears Out.
- Avoid special assessments for known replacement items if the reserve fund is funded appropriately and the replacement schedule is maintained.

Replacement Timeline

	2018-2022	2023-2028	2029-2032	2033-2037	2038-2042	2043-2047	TOTAL
Curbs & Sidewalks		\$35,000	\$35,000	\$30,000			\$135,000
Driveways	\$30,000	\$30,000	\$30,000	\$40,000			\$130,000
Decks & Fences	\$45,000					\$37,000	\$82,000
Window Wells	\$40,000	\$45,000	\$45,000	\$45,000	\$45,000	\$40,000	\$260,000
Skylights	\$30,000	\$30,000	\$48,000				\$108,000
Road		\$110,000					\$110,000
Roof					\$175,000	\$175,000	\$350,000
Infrastructure		\$29,000	\$30,000	\$10,000	\$10,000	\$10,000	\$89,000
Windows	?	?	?	?	?	?	\$400,000
Total B4 Inflation	\$180,000+?	\$279,000+?	\$188,000+?	\$125,000+?	\$230,000+?	\$262,000+?	\$1,664,000
Inflation		\$27,900+?	\$37,600+?	\$37,500+?	\$92,000+?	\$131,000+?	\$326,000+?
TOTAL	\$180,000+?	\$306,900+?	\$225,600+?	\$162,500+?	\$322,000+?	\$393,000+?	\$1,990,000+?

30 Year Plan Spends \$35,000 to \$55,000 per year

Replacement Timeline

	2019-2023	2024-2028	2029-2033	2034-2038	2039-2043	2044-2048	TOTAL
Curbs & Sidewalks	\$35,000	\$35,000	\$35,000	\$30,000			\$135,000
Driveways	\$30,000	\$30,000	\$30,000	\$30,000		\$30,000	\$150,000
Decks & Fences	\$33,500				\$27,000	\$130,000	\$190,500
Window Wells	\$45,000	\$37,500	\$37,500	\$37,500	\$7,500	\$7,500	\$172,500
Skylights	\$39,000	\$39,000	\$39,000	\$13,000	\$13,000	\$13,000	\$156,000
Road		\$110,000					\$110,000
Roof				\$131,300	\$218,800		\$350,000
Infrastructure		\$29,000	\$30,000	\$10,000	\$10,000	\$10,000	\$89,000
Windows	\$200,000	\$100,000	\$100,000				\$400,000
Total B4 Inflation	\$382,500	\$380,500	\$271,500	\$251,800	\$276,300	\$190,500	\$1,753,100
Inflation		\$38,100	\$54,300	\$75,500	\$110,500	\$95,300	\$373,700
TOTAL	\$382,500	\$418,600	\$325,800	\$327,300	\$386,800	\$285,800	\$2,126,800

30 Year Plan Spends \$58,000 to \$84,000 per year

2020 Budget Vote

Dues: \$725/quarter or \$2900/year

2020 Income + Interest + 2019 Carryover: \$121,200
Expense Budget: \$121,874
Excess/(Deficit): (\$674)

Conversations

Loss Assessment

EXTREMELY IMPORTANT

If the HOA incurs a loss, such as hail damage, where the HOA's insurance policy limits the coverage, the HOA may need to do a special assessment to pay for repairs. A Loss Assessment rider on your current homeowner's policy may help you avoid any out of pocket cost, which could be up to \$13,000/unit.

Please verify with your current insurance company that your home policy has at least \$13,000 loss assessment endorsement coverage. Discuss Coverage Options of this Endorsement along with Exclusions and Premiums with your insurance agent.

Parking Policy

On-street parking is allowed from 5 a.m. to 11 p.m. for overflow and/or temporary parking as well as emergency vehicles with these conditions:

- Parking does not obstruct emergency access, interfere with the reasonable needs of other residents, and is not a nuisance, such as parking on lawns or sidewalks.
- In case a resident has temporary, overnight guests due to a family exception, such as holidays or a funeral, a VGHOA board member can grant permission for overnight street parking, not to exceed 72 hours.
- Overnight parking is allowed if the Owner or occupant is a provider of emergency fire fighting, law enforcement, ambulance, emergency medical, or other emergency services and is required to have the vehicle at his/her home.

Private Road to City Street?

Maintaining our private road costs ~\$10,000/year

- \$3000 Annual crack seal
- \$3000 Snow removal
- \$4000 Resurface/repair every 25 years at \$100,000

A process exists to covert a private road to a city street

- City maintains the street
- Street must meet city standards

Private Road to City Street?

Why do it?

- Save money over long term
- Save volunteer time and energy

Changes

- One-time cost to meet city specs
- City snow removal rules
- City parking rules
- Name for street & possible address change

Xeriscaping

Maintaining our lawn costs ~\$24,000/year

- \$13,000 Lawncare
- \$11,000 Water

Xeriscaping?

Why do it?

- Save money over long term
- Save water, a precious resource in Colorado

Changes

- One-time cost to xeriscape
- Different look and character in community

Windows Become Homeowner Responsibility?

Window replacement may cost the HOA \$400,000 over the next 30 years

Covenants specify HOA is responsible for the windows

- Exception: homeowner is responsible for glass

Should we change covenants to make entire window homeowner responsibility?

Windows Become Homeowner Responsibility?

Why do it?

- HOA may have different replacement standards than homeowner
- Homeowners may want different interior window appearance or function

Changes

- HOA would need to maintain control over exterior window appearance

Special Assessments?

HOA Board is making every effort to avoid special assessments.

To avoid special assessments, we will need to increase dues at a rate higher than inflation to meet future budget demands.

What changes are homeowners willing to make?

- Do special assessments when needed, to keep dues low
- Reduce expenses for lawncare and road maintenance
- Shift some replacement expenses to homeowners, such as windows, skylights, decks

Nominations

Doug Ouren

Nominations

Officers:

President, Scott Novogoratz (39)

Vice President, Chris Bailey (18)

Treasurer, Ted Huston (21)

Secretary, (Open) No candidate

Directors-At-Large:

Doug Ouren (31) - (3 years) 2020-2022

Tom Glenn (20) - (2 years) 2020-2021

Paul Schnaitter (15) - (1 year) 2020

Chris Bailey

Originally from Indiana, and moved to Colorado in 1977 after four years in the US Navy as an Aviation Electrician. Graduated from the University of Northern Colorado with a BS degree in Management Information Sciences. Have worked at Hewlett Packard on & off since 1977 as an electronic technician, programmer analyst, test engineer, technical writer, and I'm currently working part time as a technical editor for HPE storage solutions. My fiancé, Laura & I have been together 5 years and we're raising two dogs. (Or maybe they're raising us.) I was previously married for over 24 years and lived most of it in a house between Horsetooth Rock & Horsetooth Reservoir. I enjoy competitive tennis (currently in Arizona playing in a nationals senior tournament) & recreational ice hockey. Laura & I are looking forward to the next hockey tournament in Zell Am See, Austria in September 2020. I've lived in Victorian Gables since August 2013, and am fortunate to be a part of such a wonderful community.

Kammi Eckhoff

Born in eastern Colorado, daughter of farmers, grew up in Northglenn. Met my husband, Paul at CSU. Taught middle school band for 28 years. Lived in Kansas (5 years) and moved back to Colorado, staying in Colorado Springs for 29 years. My aunt & uncle live in Unit #9 and I always said I would like to have a house like theirs, so we moved here 3 1/2 years ago. We have been married 40 years. We have 2 sons, John lives in Spain with his wife and 2 boys, and Erik who lives in FC with his wife, they both teach at Poudre HS and he is the PHS Boys Soccer coach.

Objective: To find ways use our VGHOA resources better by managing water consumption and to repurpose some of our grass areas with native grasses and perennials that are attractive (not all rock) but water efficient.

Occupation: Retired band teacher-skills that manage budgets, prioritize long and short term goals and kids

Education: Bachelor of Music Ed, CSU, Mater of Arts in Teaching, CSU-Pueblo

Tom Glenn

Purchased unit 20 at the end of August and now live there with my wife Nancy. We have four children and four grand children. Two of our children and two of our grandchildren currently live in Fort Collins. The other two children and grandchildren live in the Denver area.

Occupation: Recently retired after a career in Electrical Manufacturing Engineering.

Why Volunteer: Great opportunity to contribute to the community and get to know my neighbors.

Ted Huston

Grew up in Denver. Met Rosemary Rader in grad school. She taught Chemistry at Washtenaw Community College. We have two kids, Eric is a high school biology teacher in MA, and Marisa is an outreach coordinator for the Ann Arbor Public Library in MI.

Moved to Ft Collins about two years ago, and bought our unit in VGHOA last year. We wanted sun and mountains in retirement, both of which are totally lacking in Ann Arbor. We both wanted to be part of a community, something we were also missing in Ann Arbor.

Why Treasurer: Accounting is in my blood, along with copper. My Mom ran a tax prep business. My Dad directed payroll for the Air Force Accounting & Finance Ctr in Denver, then moved to Red Rocks Community College eventually becoming Dean in Business & Management. Besides data spreadsheets, being a lab manager also meant knowing the ins and outs of budgeting to keep funding alive in a hostile environment.

Occupation: Retired

Past Jobs: Lab Manager at the University of Michigan, in Ann Arbor, MI. The lab was in the Geology/Earth Science Dept, but I served the entire University. Focus was trace metals, like cadmium in rain water to copper in blood cells. The machines were \$300,000 instruments called "ICP", inductively coupled plasma mass spectrometers, and that is why I am Dr ICP.

Education: BS from Colorado School of Mines, PhD from Purdue University, degrees in Chemistry

Scott Novogoratz

Married to Sara with (2) daughters, Melissa who is a nurse in Duluth & Lana who is an 8th grader at Blevins and (1) son, Tyler, who is an IT Security Manager in Madison, WI. Resides in Ponds neighborhood on west side of Ft Collins

Owns unit #39, rented to Joe and Judy Stavnes; also owns townhome in Summit County and property in Wisconsin

Objective: Continue to be a self-managed HOA, build a strong community, keep dues affordable, while maintaining and updating our community property appropriately.

Why Volunteer: Be part of community and use acquired skills to help manage HOA.

Occupation: Retired and Independent Investor

Past Jobs: CIO, CSU College of Veterinary Medicine, 2011-2015 and VP IS, Aurora Healthcare, Milwaukee, WI 1998-2011

Education: B.S. Economics and MBA, University of Wisconsin

Doug Ouren

Born and raised in Colorado (have lived and owned properties in Fort Collins for 17 years), Married for 35 years, two boys, enjoy the pursuits of skiing, biking, back country adventures, wildlife and landscape photography and Wildland conservation.

***Objective:* Continue to be a self-managed HOA, build a strong community, keep our dues affordable, help protect owner investments and represent owner occupied properties.**

***Why Volunteer:* Community interaction and use acquired skills to help manage HOA.**

***Occupation:* Physical Scientist, U.S.G.S 1996 to present**

***Past Jobs:* Physical Scientist, National Biological Survey and Bureau of Land Management 1990 - 1996**

***Education:* BA Business Admin. Adams State College, MSc College of Forestry and Natural Resources Colorado State University**

Paul Schnaitter

Grew up in South Denver, from SE Indiana originally, met my wife at CSU who grew up in FC. We have two kids 8 & 6, Sullivan a Wheaton terrier and six chickens!

Why Volunteer: We have owned our unit for less than a year. I joined the board because I work in the industry and was so impressed by how well run this HOA is and what great, respectful and dedicated people are on the board. The late Prue Kaley was our partner at The Group and she was on the board as well. To be a part of her legacy is humbling.

Occupation: Partner/Broker Associate at The Group, Inc

Education: Bachelor of Arts from CSU

Ron Segul

Has been widowed twice and have lived here for 48 years, with six children and two step-daughters and was married for over 56 years.

Owned 8 properties in and around Fort Collins including the following:

- Three homes in Wellington including a 50 acre farm.
- A Rist Canyon home that I built by myself. It burned down in the High Park fire.
- A small acreage and home in the Waverly area.
- An apartment building in Fort Collins.
- A lakefront home east of the interstate and my current home here.

Past Jobs: tool & die work for over 20 years, owning landscape business in California and computer programming at HP in Loveland.

Questions and Concerns

Election