

**MINUTES OF THE VICTORIAN GABLES HOMEOWNERS' ASSOCIATION  
BOARD BUDGET MEETING 2022**

**Date/Time/Location:** October 26, 2022, 6:30 p.m., by Zoom Video Conference

**Present:** Scott Novogoratz, President #39  
Dale Noel, Vice President #12  
LeAnn Payton, Secretary #23  
Ted Huston, Treasurer #21  
Kammi Eckhoff, Landscape Chair/Director #2  
Paul Nervig, At Large Director #31

**Absent:** Ron Segul, Architecture #30  
Mark Cunningham, At Large Director #36

**CALL TO ORDER:** The meeting was called to order at 6:30 p.m. A Quorum was present.

**PURPOSE:** The main purpose of the meeting was to discuss and finalize the budget for 2023 and be ready to present it to the Homeowners at the Annual Meeting to be held on December 4, 2022.

**ITEM #1: Insurance** Dale presented an update on the status of our insurance policies and the search for insurance quotes for 2023. We have quotes for all but the umbrella policy which our agent is still working on. From what we know today, insurance costs are expected to be 20% higher than last year. Our agent is also looking for a lower quote on the liability policy. Dale will look into possible double coverage for workers compensation as it might also be in the liability policy. At this time, we will leave the estimate for insurance at the \$33,720 shown in the proposed budget.

**ITEM #2: Lawn Care** Kammi has spoken with Evergreen who would be willing to decrease the number of times the lawn is mowed but could not decrease the amount of our contract as it is a flat fee contract, not a per time contract. Our current vendor, Evergreen Lawncare and Sprinkler, has proposed a 2023 contract is for \$13,856. Dale made the motion that we continue with our current lawn care contract, and Kammi seconded that motion. It was unanimously approved to continue our current lawn care contract.

**ITEM #3: Snow Removal** Per City ordinance, the HOA is required to do the sidewalk along the park and our sidewalks that border Dunbar, Swallow and Bowie. Currently, Evergreen comes in when there is 5" or more snow and does the street and 2" or more on the driveways. Depending on the amount of snow and difficulty in removing it, the cost to the HOA per snowstorm ranges from \$1500 to \$6500. It was unanimously agreed to continue with the current snow removal parameters leaving the budget at \$10,000.

**ITEM #4: Water** Lawn irrigation is expected to cost the HOA \$10,870 this year. We should be able to decrease that expense as the xeriscape establishes itself. Discussion was held about planting buffalo grass on some of the common areas to reduce water usage. Kammi plans to experiment with reducing

the amount of lawn watering, up to 1 time per week to see what the effect is on the lawn. Ted and Scott are also talking with the City to see if we can reduce our overall water cost by moving to just 1 water meter. Currently, we have four meters, each one costing the HOA about \$1200/year. It was unanimously agreed to leave the water cost at \$10,870.


**ITEM #5: Tree Maintenance** Tree trimming and treatment is expected to cost the HOA about \$8000 next year. Kammi also had a quote of \$2500 to remove the willow tree behind unit #26, also saying it could last another 5+ years. Discussion ensued about setting aside funds for the periodic removal of big trees. It was unanimously approved to set an \$8000 budget for tree maintenance and to establish a "Tree Removal Reserve" account, funding it with \$1000 in 2023.

**ITEM #6: Road Maintenance** The crack seal and alligating repair in the the cul-de-sac (by units #19 and #20) will be finished yet this year. The quote for the top sealcoat, planned for either 2023 or 2024 is \$13,200. By continuing to do these maintenance items, we can likely get about 10 more years from the existing road before it needs to be milled and resurfaced. It was unanimously agreed to establish a "Road Repair Reserve" account, funding it with \$6600 in 2023.

**REPLACEMENT BUDGET:** Using the assumptions in the 30 year replacement study, Ted recommends funding the Replacement Reserve account with about \$47,000 annually. However, given other rising costs, and to minimize the HOA dues increase, the HOA's 2023 budget for replacements costs is \$35,750, about \$11,000 short of the recommended amount.

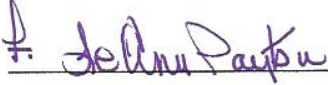
Kammi made the motion that the budget be approved as presented with the changes discussed in the meeting, and LeAnn seconded the motion. That motion was approved unanimously by the Board.

The meeting was then adjourned at 8:21 p.m.

  
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Scott Novogoratz, President

11/6/2022

Date

  
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F. LeAnn Payton, Secretary

11-6-22

Date