

Victorian Gables HOA, Annual Homeowners Meeting

December 4, 2022

3:00 p.m. – Ft Collins Senior Center, Twinberry Auditorium and Zoom

HOA Board Present:

Scott Novogoratz, President #39	Kammi Eckhoff, Landscape/Director #2
Dale Noel, Vice President #12	Ron Segul, Architecture #30
LeAnn Payton, Secretary #23	Mark Cunningham, Director #36
Ted Huston, Treasurer, #21	

Homeowners Present (19 units)

Kammi Eckhoff #2	Nancy Glenn #20	Ron & Denese Segul #30
Karen Habel #4	Ted Huston/Rosemary Rader #21	Ernestine Munsey #33
Beth Molenaar #7 (represented by Kate Molenaar)		Nat & Kathy Fay #22
Morgan & Marty Bolls #34	Ellen Eihausen #10	LeAnn Payton #23
Shara Stills #11	Dick Lawson #24	Jackson Hulett #37
Dale & Diane Noel #12	Steve Hansen #28	Scott Novogoratz #39
William Sutton #40		

Homeowners by Proxy (10 units)

MarthaJayne Vaughan #1	Ken & Audrey Landt #5
Bonnie Geter #19	Ida White #9
Mary Lou Lewis #25	Sunit Bhalla #13
Paul Nervig #31	Ceci Garza-Aragon #14
Ida Sinden #32	Paul Schnaitter #15

Homeowners Absent/No Proxy (11 units)

Richard Coupe #3	Dave/Carol Hodson #26
Mert/John Mercier #6	Sally Wilke #27
Virgil/Patricia Hancher #8	Andres Gavaldon #29
Celeste Hammond #16	Lanny Moore #35
Susan Cavender/Charlie Wrobbel #17	LaVonne Armstrong #38
Chris Bailey #18	

Call to Order:

The meeting was called to order at 3:05 p.m. by President Scott Novogoratz. Meeting was held in person at Twinberry Auditorium at the Fort Collins Senior Center with remote Zoom access provided for any homeowners who wished to join remotely. There were no homeowners who joined remotely. A total of

29 units were represented by either in-person attendance or proxy, thereby meeting the quorum requirements for voting purposes.

REPORTS:

Secretary/Minutes: The minutes of the 2021 Annual Meeting were provided earlier or in hard copy at this meeting. Homeowners were asked if there were any additions/corrections to those as presented. Having none, Dale Noel moved, and Ted Huston seconded that the minutes be approved as presented. A verbal count was taken, and the motions passed unanimously.

President's Report: Scott asked that we take a moment of silence for those homeowners we lost this past year -- Esther Osborn #22, Ed Voelkel #7 and Pete White #9.

Scott presented the current Board members, summarizing their responsibilities and thanked them for their service to the HOA and community.

As everyone knows, we are currently experiencing significant inflation worldwide. Our HOA is challenged to keep costs in line but also provide services the community expects. For example, insurance costs have risen 71.25% from 2020 to 2023, trash costs have risen 20.10% and garage doors 48.50%. Our Board is charged with many different "jobs" to maintain the community that people enjoy living in and being a part of.

As a self-managed HOA, there are lots of tasks and roles for community members. Governance takes care of budgeting, policies, governing documents and operations oversight. Operations include exterior structure maintenance and groundskeeping. Finances include collections, payments, financial statements, investments and planning. Administration includes insurance, record keeping, respond to queries, filing and compliance. Please consider donating your time, energy and talents to help keep the HOA going.

Architecture Report: Ron Segul reported on 2022 projects. Nineteen window wells were replaced. There are 35 more to go which should take another 2 years. Deck rails were stained where needed, and fences were painted where needed. There were some roof repairs where leaks had occurred, and skylights were repaired as needed. A new French drain was installed at Unit #28 because the gutter had been improperly installed when the units were built. The water now drains properly into the lawn. The City replaced streetlights with LED bulbs at no cost to us. This should decrease our costs for streetlights. Ron asked that if anyone notices anything that needs to be looked at due to an exterior problem, please let him know as it is hard to make sure we catch everything. For future repairs, there are some decks that need their supports repaired/replaced, there is some fencing that still needs to be done and some garage doors need attention. Kathy Fay (#22) expressed an interest in if the association had any plans to paint all of the units, maybe a different color. At this time, that is not planned. Dick Lawson (#24) said his gutter needs to be looked at as it appears to be rusting out. Kathy Fay also asked about the outside light fixtures. There are no current plans within the HOA to replace exterior light fixtures. However, Homeowners may submit an Owner Installed Improvement request to the Architecture Committee for approval if the Homeowner wishes to replace exterior light fixtures at their own expense. Morgan Bolls (#34) mentioned that the gutters might need to be snaked rather than just blown out as it appears that gutters behind their home and #33 are continually backed up and overflow.

Landscape Report: Kammi reported that the new street signs have been installed, and thanks to John Mercier(#6) for his help in doing that. The community picnic this year was held outside Mark and Joy Cunningham's unit (#36). Thanks to them for all their work in putting that together. About 25-30 people attended the picnic. Trees were trimmed as needed. Kammi is going to experiment with the lawn watering this next year – maybe water less and see how the lawn looks. As long as we have bluegrass, we will not be able to reduce our usage by much. Kammi is also exploring putting buffalo grass in the park by the trees that we own and possibly along the berm on Swallow. These would both cut down on our water bill. The City has changed their policies regarding grant funds for xeriscape – once an application is submitted, it is looked at immediately and does not have to wait for a period of months. Some of the asphalt in the cul-de-sacs between units #6-#10, #15-#21, and one area in the main road by #21 was patched this year. Our lawn care contract cannot be reduced by less mowing or care because the contract is a per year contract and not a per-occurrence type of contract. Evergreen does evaluate the sprinklers each spring. A couple homeowners mentioned that sprinklers around their units seem to be sprinkling incorrectly. Kammi asked that they email her so she can get Evergreen to put that on their evaluation list in the spring. The xeriscape was re-seeded by the tennis courts this year; although no plants were replaced because it was too hot. There are about 15 plants that need to be replaced in the two xeric areas, and that will be done in 2023.

As regards snow and plowing, Kammi mentioned that we need to keep the areas by our front doors clear of chairs, table, etc. The shovelers will not move anything in order to shovel. They also will not shovel between cars on the driveway. Some of the homeowners are currently shoveling sidewalks, etc when it appears that Evergreen cannot get out to shovel or when the snow total is not enough to warrant them coming out. The City requires shoveling along public walkways, including the sidewalk along the park and along Dunbar, Swallow and Bowie where our property abuts those areas; help is much appreciated.

Kammi also thanked everyone who helped this year with signs, weeding, shoveling, window well dirt and the picnic.

There are currently grant monies available from the City, County, and State for xeriscape projects that Kammi is researching. Anyone who might have ideas for xeriscape projects was asked to please contact Kammi.

Insurance Report: Dale reported on our insurance coverage. He broke down what items are covered in our insurance policies and why we need to have those coverages. That breakdown is uploaded on the community website. Dale also spoke to the reason we are recommending that homeowners have \$50,000 coverage for loss assessment on their policies. To increase a homeowner's loss assessment coverage from \$10,000 to \$50,000 is generally inexpensive, but will easily pay for itself if there is ever a wind/hail event that necessitates a new roof. Homeowners are encouraged to talk with their individual insurance agent to minimize homeowner financial risk.

Treasurer's Report: Ted began the treasurer's report with good news. All homeowners have paid their fees in 2022. There are some end of year expenses that have not been received and paid yet; so, the possibility is that net income will be a minus at the end of the year.

Information on our financials is posted on the community website and is very informative. Anyone with questions is encouraged to contact Ted or Scott or any Board member for assistance.

The proposed budget for 2023 shows an increase in expenses, due mostly to insurance and inflation. Also, reserve funding needs to be increased as we are coming up on the street replacement, and the roofs are estimated to last somewhat less time than the original estimate from our roofer. We also need to have the reserve fully funded so we can be prepared for any repairs/replacements that come up and have not been anticipated due to safety concerns, items wearing out possibly sooner than anticipated and in order to avoid extra expense by not acting timely in repairs/replacements. Special assessments should be avoided as much as possible because those are harder to fund than regular dues.

Again, all financial information presented is currently posted on the website with easy to understand pie charts and graphs.

2023 Dues and Budget Approval:

Dues: The first item of new business is discussion of dues. The Board is recommending an increase to \$900 per quarter. That is up from current dues at \$825 per quarter. Ted mentioned that he can make it work at \$900 per quarter but would really like to see an increase to near \$1,020 per quarter.

Scott made a motion that dues be set at \$900/quarter for 2023 and Dick seconded that motion. Discussion was then held regarding the need for a greater increase. While the roofs were expected to last another 10-15 years and the HOA was on track to fund that expense, they are wearing faster than anticipated with replacement needed in as little as 5-7 years. Dick suggested spray coating to extend the life of the existing roofs. Also, long-held goals to reduce landscaping and watering costs require investing in xeriscaping. This is a good time to consider that the city, county and state are currently offering incentives to match up to \$15,000 in costs associated with xeriscaping; that is, we could do up to \$30,000 of xeriscaping at a cost to homeowners of only \$15,000 each year. Kathy amended the motion and Rosemary seconded that the dues be increased to \$925 per quarter. A hand count was held, and the motion passed with a majority of the votes. Dues will be \$925 per quarter for 2023.

Snow: Snow removal continues to be a challenge. It costs about \$1,000 - \$1,500 for a "small" snowstorm and upwards of \$6,500 for a "large" storm like the one we had in 2021 with 20-24 inches. Snow removal is performed by our landscape company, Evergreen, and is billed on a 'time and materials' basis. Evergreen shovels snow from sidewalks when there is more than 2" of snow accumulation and plows the private roadway when there is at least 5" of snow. Homeowners are responsible for clearing snow from their own driveways and sidewalks when the snowfall is less than 2". Volunteers have been clearing snow from public walkways when there is less than 2" of snow. Kate (#9) volunteered to help out. She is much appreciated. The Board does have snow removal on its Agenda for the January Board meeting to see if there might be another system that makes more sense.

Parking: We continue to have problems with cars parking on the street. It seems the problem is greater in the cul-de-sacs. The road is narrower than a standard city street, which presents problems for emergency response as well as snow removal. The HOA, through its community, will continue our present attempts to enforce our parking policy with leaving a note on the offending car and possibly towing if it is not moved.

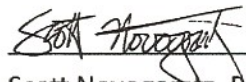
Jackson Hulett (#37) and Will Sutton (#40) spoke to there being no parking allowed on Bowie, and the fact that cars do seem to park there school days maybe waiting for students to be picked up, etc. Since Bowie is a City street, they were advised to contact the City and see what remedies there are and also where additional parking might be allowed for those units.

Ballots: Kammi and Rosemary counted the ballots for Board members. The results are as follows:

- President - - Scott Novogoratz
- Vice President - - Dale Noel
- Secretary - - no candidates
- Treasurer - - Ted Huston
- Director-at-Large - - LeAnn Payton - - term 2023-2025

Additionally, current Directors are: Kammi Eckhoff – term expires 2023
Mark Cunningham -- term expires 2024

There being no further business, Scott called for a motion to adjourn. Ron made that motion and Will seconded the motion. The meeting was adjourned at 5:02 p.m.


_____ 12/16/2022
Scott Novogoratz, President Date


_____ 12-17-2022
F. LeAnn Payton, Secretary Date