

MINUTES OF THE VICTORIAN GABLES HOMEOWNER'S ASSOCIATION
3rd QUARTER BOARD MEETING 2023

Date/Time/Location: July 12, 2023, 6:30 p.m. at Unit #12 and by Zoom Video conference

Present: Scott Novogoratz, President #39
Dale Noel, Vice President #12
Ted Huston, Treasurer #21
Mark Cunningham, At-Large Director #36 (via Zoom)
LeAnn Payton, At-Large Director #23
Ron Segul, Architecture Comm #30
Kammi Eckhoff, At-Large Director/Landscape Chair #2
Karen Habel, Insurance Comm #4
Kathy Fay, Homeowner #22 (via Zoom)
Paul Nervig, Homeowner #31 (via Zoom)
Eric James #8, Homeowner Family Member (via Zoom)

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

APPROVAL OF MINUTES: The April 12, 2023, meeting minutes were approved unanimously on a motion by Ted, seconded by Dale.

TREASURER'S REPORT: Ted sent the Second Quarter financials to the Board members in advance and reported:

- all dues are current,
- the first half of the year expenses are low, as usual, with major projects typically commencing in the spring/summer,
- one Replacement Reserve CD and one Insurance Reserve CD, both earning 0.5%, were cashed early and the amounts transferred to 11-month term CDs earning 5.15%; the penalty for early withdrawal will be more than made up by the higher interest,
- a Replacement Reserve account CD of approximately \$20K will mature later in July. Ted recommended purchasing (2) \$10,000 CDs with an 11-month term that currently pays 5.15%. The Board approved Ted's investment recommendation unanimously on a motion by Kammi, which was seconded by Dale.

The Treasurer's Report was approved unanimously on a motion by Kammi and seconded by LeAnn.

ARCHITECTURE REPORT: Ron presented the Architecture Report (see full report on website).The Board agreed to spend about \$6,000 on needed projects on a motion by Kammi and seconded by Ted. The projects are:

1. (2) Window wells for unit #39.
2. Paint the new garage doors installed earlier this year.

3. Paint window frames where the paint is peeling.

Our painter, Kolt Johnson, whom most of us know from the work he's done for us before, is unable to provide any services this year due to some medical issues. We agreed to contact another painter we used before, named Colt, to determine if he's available. Any suggestions for other painters are welcome.

Recent rainstorms have brought reminders of how important it is to have proper drainage away from all the units in the community. One question is who is responsible for maintaining the grading around each unit; is it the HOA or the homeowner? There was discussion about the 3-foot rule, which permits homeowner landscape autonomy up to 3 feet from the structure and how the HOA would have difficulty both assessing and assuring appropriate grading around the structure when the homeowner has made improvements. It was agreed this ambiguity needs to be resolved. Dale agreed to work on this for the next Board meeting.

The Board also discussed the difficulty in keeping both gutters and downspouts clear, particularly on units with large trees nearby. Ron suggested installing 6" gutters (now in the building code) and larger downspouts if we ever need to replace gutters or on a trial basis. Another option suggested by Ron is trying out gutter guards, especially when gutters are replaced.

In the discussion two units were noted to have suffered water damage from exterior water. Unit 36's problems were mentioned at a board meeting last year, and various measures have been applied by the owner and our window-well vendor in gradually solving the issues. The owner will let the Architecture committee know if further problems emerge.

The other unit, number 39, suffered a basement flood from one of many storms this year, on June 11. Once the encroachment became known, the owner abated both water entry from the exterior and damage to the interior. Abatement outside involved clearing a clog in the downspout over the area being flooded and covering a window well below it. In a heavy rainstorm five days later, no water encroachment occurred. The Architecture committee and other HOA board members have brought in contractors to investigate the event and possible problems, aside from gutter overflow, contributing to the water entry. An area of current focus is possible flaws in landscape drainage and grading, which will be explored with professionals in that field.

LANDSCAPE REPORT: Kammi sent a report to the the Board in advance (see full report on website) and summarized it for the Board. Kammi also offered thanks to Diane Noel and Nancy Glenn for weeding. Additional discussion included:

- The recent garage sale had 6 or 7 participants.

INSURANCE REPORT: Karen reported that we should expect a 10% to 15% insurance premium increase when our policy comes due in November. Karen also reported we may need to select a new insurance company, due to the acquisition of our current insurer, Great American Alliance Insurance.

PRESIDENT'S REPORT: In the interest of time, Scott deferred his comments to the next meeting.

HOA PICNIC: Saturday, September 9, at 4 p.m. in the area south of units 36 and 37, next to the xeriscape area.

ROOFS: The roof on Unit #23 recently had a leak. Upon getting a bid to repair the leak, our roofer (NoCo Roofing) observed severe wear on many shingles. The fiberglass cloth is exposed on many edges.

Additionally, the surface granules are almost completely worn off in some place. The roofer estimated the roof has perhaps another 3 years of life before needing to be replaced.

Scott inquired about the warranty on the shingle. Elk Shingles, the manufacturer, was acquired by GAF several years ago. NoCo Roofing suggested contacting the company that installed the roof, Belmarez Roofing, to determine if they could help with a warranty claim. Scott contacted Johnnie Belmarez, who remembered working on our roofs several years ago; new shingles were installed over a period of 7 years, from 2004 through 2011. He inspected several roofs installed in the years 2004-2005 and believes we'll get another few years of use out of them. He also said an attempt to file warranty claims with GAF for Elk Shingles is unlikely to be successful, as he has already tried it a couple of times. Additionally, Johnnie claims in our part of the country, no matter what asphalt shingle is used, the shingles will need to be replaced every 15-20 years.

The roof replacement project will need to be moved up in our Long-Range replacement plan. We should begin to investigate other materials for roofing than asphalt. However, Karen noted that insurers counterintuitively prefer asphalt despite improved fire resistance of materials such as metal.

EXTERIOR PAINTING PROJECT:

Based on feedback from the attendees at the last Board meeting, the exterior painting project will begin in 2025. The Board will need to determine the number of years to complete the project depending on financial projections. The Board agreed to introduce the painting project with more specifics at the 2023 Annual meeting with the homeowners.

Additionally, it was agreed that:

1. Choose a color palette and don't try to custom match faded paint. If touch-up painting fails to provide a seamless appearance, paint the entire section.
2. Use Sherwin Williams paint color Redend Point SW9081, for the body color and Pure White SW7005 for trim for any new paint work until another color scheme(s) may be adopted.

TRASH: The City of Fort Collins is moving to single waste disposal company to serve all residential areas of the City. VGHOA applied for an exemption to permit Ram Waste to continue serving our HOA community. After filing the required exemption application, we learned earlier this week the City denied our request. Evidently, almost all exemption requests to continue using Ram Waster were denied. The HOA has 60 days to appeal. The HOA is looking for Ram Waste to help us with next steps.

FINANCIAL REVIEW: The Board accepted the Financial Review (posted on the website Financials page) performed by Diane Noel and Kathy Fay. The Board also extends its thanks to both Diane and Kathy for taking on this task.

COMMITTEE DUTIES AND RESPONSIBILITIES: Ted again suggested updating the duties and responsibilities for the Architecture, Landscaping and Financial Review committees to provide a better understanding of those roles for our community members.

The meeting adjourned at 8:15 p.m.

Scott Novogoratz

Date