

**MINUTES OF THE VICTORIAN GABLES HOMEOWNER'S ASSOCIATION**  
**4th QUARTER BOARD MEETING 2023**

**Date/Time/Location:** October 18, 7:00 p.m. at Unit #2 and by Zoom Video conference

**Present:** Scott Novogoratz, President #39  
Dale Noel, Vice President #12 (via Zoom)  
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 and Nat Fay, Architecture Comm #22 (via Zoom)  
Paul Nervig, Homeowner #31 (via Zoom)  
Laura Dowling, Concerned resident #18 (via Zoom)

**CALL TO ORDER:** The meeting was called to order at 7:00 p.m. A Quorum was present.

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

**TREASURER'S REPORT:** Ted sent the Third Quarter financials (see website) to the Board members in advance and reported:

- a few homeowners are late with their 4th quarter dues,
- the annual HOA insurance payment, which is unknown at this time and due in late November, makes it difficult to estimate expenses for the remainder of the year.

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

**ARCHITECTURE REPORT:** Dale presented the Architecture Report (see full report on website). Dale announced that Kathy and Nat Fay (Unit #22) have joined the Architecture Committee. There has been lots of recent activity, which is detailed in the report.

**LANDSCAPE REPORT:** Kammi sent a report to the Board in advance (see full report on website) and summarized it for the Board.

The Board also discussed the tree next to Unit #18. The tree recently lost a large branch which crashed and lodged onto the roof of one of the Silverplume Condos. The property management company for the Silverplume Condos believes the tree is on Victorian Gables property, according to the original 1990 plat map. Scott had spoken to the Silverplume Condos property manager and shared the May 16, 1995 Quit Claim Deed, which deeded the property where the tree is located to the Silverplume Condos. The tree is now in a precarious position, and appears to be leaning towards Unit #18.

Scott made a motion to, "Offer to share half the cost of removing the remaining tree with Silverplume Condos, provided VGHOA can make the selection of the company that would be hired to remove the remaining tree." The motion was seconded. After further discussion, the motion was amended by Kathy to, "Before offering to share the cost of tree removal, send a letter to the Silverplume Condos citing the imminent hazard the tree poses to Unit #18 and VGHOA property." The amended motion was seconded and passed unanimously.

The landscape contract proposed by Evergreen for the next 12 months was agreed upon unanimously by the Board.

**INSURANCE REPORT:** Karen reported our current insurance carrier will no longer be offering HOA policies in the State of Colorado and we will be required to find a new insurance policy. Karen reported she is working with Brown and Brown to get bids. Initial estimates were coming in much, much higher than expected, in the range of \$90,000 to \$125,000 per year, which would pose a significant financial burden for the VGHOA community.

Colorado law and the HOA Covenants require insurance for our HOA. The Board discussed some options to deal with the rising cost of insurance. Specifically, the Board discussed the possibility of insuring each unit individually. The Board agreed to investigate how other HOA's are handling the rising cost of insurance and the difficulty in getting coverage at a reasonable cost.

**PRESIDENT'S REPORT:** Scott expressed his thanks to those in the VGHOA community who have stepped up to share their time and talents to run the HOA. As the number of self-managed HOA's declines, through the efforts of the VGHOA volunteers, we are able to keep our HOA running well.

**2024 BUDGET:** Ted presented a proposal for the 2024 Budget (see website for the details). Recognizing that VGHOA is trying to make sure funds will be available for much needed replacements, such as the roofs, the Board unanimously agreed to set dues at \$1060/quarter and agreed with the proposed expenses for 2024 on a motion by Scott, which was seconded by LeAnn.

**ANNUAL MEETING:** The Board agreed to set the date of the VGHOA Annual Meeting to Saturday, December 16, at 3:00 pm. Scott will make the reservation at the Senior Center.

The meeting adjourned at 9:00 p.m.

  
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Scott Novogoratz

October 23, 2023  
Date