

MINUTES OF THE VICTORIAN GABLES HOMEOWNERS' ASSOCIATION

4th QUARTER BOARD MEETING 2025

Date/Time/Location: October 8, 2025, 6:30 p.m. at Unit #2 and by Zoom Video conference

Present: Scott Novogoratz, President #39 (via Zoom)
Paul Eckhoff, Vice President #2
Jackson Hulett, #37
Dale Noel, At-Large Director #12
LeAnn Payton, At-Large Director #23
Ron Segul, At-Large Director, #30
Kammi Eckhoff, Landscaping Comm Chair #2
Karen Habel, Insurance Comm Chair #4
Kathy Fay, Architecture Comm Chair #22 (via Zoom)

CALL TO ORDER: The meeting was called to order at 6:33 p.m. A Quorum was present.

1. Approve Previous Minutes

- Motion passed to accept minutes with Ted's corrections.

2. Treasurer's Report

- The [Summary](#), [Expense Detail](#), and [Balance Sheet](#) are on the VGHOA website.
- Financial position strong; projected reserve, which includes Maintenance Reserve + Replacement Reserve + Insurance Reserve is expected to be ~\$220,000 by year-end.
- All delinquent dues paid through September; some slow pay on Q4 dues.
- Motion passed to accept Treasurer's report.

3. Architectural Committee

- Painting and garage door project praised; community eager for completion.
- Weatherstripping completed on 8 units.
- Unit 25 concerns about deck/fireplace resolved; HOA liability considered minimal.

- Reminder: Avoid discussing rumors with potential buyers.

4. Landscape Committee

- Irrigation blown out; mulch deferred until May.
- Duties/responsibilities list to be sent to board for January approval.

5. Insurance

- The premium increase from the prior year was about 6%.
- We believe the new roofs mitigated the increasing insurance cost, which we had budgeted a 30- 40% increase from the prior year premium of \$67,900.
- Current annual premium: **\$71,780**.

6. President's Report

- Community appearance improved (paint, xeriscape).
- Major liabilities addressed (roof, window wells).
- Emphasis on maintaining reserves for aging infrastructure.

2026 Budget Discussion

- Four options considered:
 - **47% increase** (rejected)
 - **25% increase** (rejected)
 - **15% increase** (max board authority without homeowner vote)
 - **No increase** (rejected)
- **New option proposed: 10% increase**
 - Covers painting & garage doors (~\$75K).
 - Dues rise from **\$1,390 to \$1,530 per quarter**.
 - No contribution to replacement reserve.
- **Vote:** Motion for 10% increase passed (5 in favor, 1 opposed).
- Board will announce at annual meeting; homeowners may propose alternatives.

Annual Meeting

- **Date:** December 13 at 3 PM (Senior Center).

- Prep: One-page budget summary, PowerPoint, volunteer recruitment for board positions.

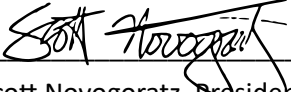
Parking Policy

- Proposed revision: Limit **max 2 vehicles in driveway**.
- **Vote:** Motion failed (3 in favor, 4 opposed). Policy remains unchanged.

Other Items

- Tree removal near Unit 18 stalled (not HOA property).
- Collections policy update deferred; will incorporate new state language.
- Renter behavior: Board will enforce policies, starting with written notice to owners and renters; fines possible for non-compliance.
- Discussion on home businesses and liability—no decision; revisit later.

ADJOURNMENT: The meeting adjourned at 8:24 p.m.

	<u>April 10, 2026</u>	_____	_____
Scott Novogoratz, President	Date	Jackson Hulett, Secretary	Date