

**WEST FORK VILLAGE HOMEOWNERS ASSOCIATION**

**BOARD OF DIRECTORS**

**GENERAL MEETING MINUTES**

**September 22, 2022**

**Attendees:**

Travis Ryan, Onsite Manager  
Matthew Shewmon, President  
Michael Montoya, Vice-President  
Dottie DeMark, Secretary  
Sean Dolan, Treasurer  
Mike Gantz, Voting Member

**Also Present:**

Matt Chafin, State Farm Insurance  
Jan Massey, #1504  
Amelia Johnson, #1102

Meeting start time: 6:01 pm

1. Roll call.
2. Meeting with State Farm Insurance Agent. Matt Chafin was in attendance at the meeting to update the Board on some insurance items and to talk about the fire in the complex. He first addressed the HOA's Master Policy held by State Farm Insurance. He has no information on what our deductible will be for the upcoming renewal of the policy, and he doesn't know whether the premium will increase or not. He mentioned the economic inflation the country is experiencing and its effect on the insurance industry. He noted that others are doing huge deductibles but State Farm is not changing theirs, and also stated that an insurance company breaking even in Colorado is a good deal for them. Travis advised that the deck fire repair has been estimated at \$6,900 for the deck only, but not roof. The roof estimate is \$4,500. Mr. Chafin recommended that Travis not file a claim until we get a repair number. The unit owner possibly has coverage but hasn't filed a claim. Jan asked if a determination of the cause of the fire has been made; she heard it was cleaning supplies and not electrical. The unit owner should be at least partially liable. Mr. Chafin suggested a policy that you can't move in until you show proof of liability insurance coverage; most have a \$10,000 limit, he suggests \$25,000 in loss assessment coverage and you need to check it every year. Mike M stated that you can't force them to have insurance. Mr. Chafin advised that State Farm requires that the unit owner be named as additional insured on renter's insurance policy. Mike M asked if the damage was over the \$20,000 deductible, would the fire be covered by the HOA master policy and then to the

renter, if they are at fault. A discussion followed between Mr. Chafin and Mike M about different scenarios of coverage and at fault or not and additional insureds named on the policy. We can't make a renter get insurance coverage but we can suggest that the unit owner make it a requirement of the renter. Mike M thinks unit owners will cover the damage. Mr. Chafin also suggested that we send notices out to unit owners that they take out \$25,000 worth of loss assessment coverage; it's not expensive, about \$10/year. Jan asked when he will know the premium for the HOA and Mr. Chapin advised that it is usually 60 days before the renewal date; in this case the end of October or first of November. Jan asked him to estimate the percentage of the increase and Mr. Chapin declined. A discussion followed about different premium increase scenarios. Amelia mentioned that she has a new neighbor that chain smokes on his patio and the smoke is going up into the upstairs unit. She's concerned about fire danger. Travis advised that past boards have said that smoking should be done 15 feet from the building; it's not in the covenants and it is not a policy. There is a provision in the covenants about no annoying odors. Amelia said there are times when smoke is rolling through her unit. Matthew said Amelia needs to let Travis know when bad odors are coming into her unit and Travis can put him on notice. Then if it happens again, Amelia should let Travis know.

3. Meeting Minutes for August 25, 2022. The following changes to the minutes were suggested: Item 2 in the middle of the paragraph change "...we could do mailers to residents" to "...BCS could do mailers to residents"; Item 5c, second sentence, after the word "Paul" add "from National Pavement Partners", and the third sentence, change "discussed" to "discussion"; Item 5d, add Chris Kennedy's last name to the Motion; and Item 5f, in the Motion after the words "trip hazards", add "pointed out in Precision Concrete Cutting's report". A **Motion to approve the minutes of the Board meeting held on August 25, 2022 with the suggested changes above was made** by Sean, **seconded** by Matthew, and **the Motion was approved**.
4. Old Business.
  - a. Pool cover. Travis advised that the new pool cover doesn't work because the drum is broken. The motor to operate the cover was hydraulic but we now need to switch it out to electric. The cost to install a new motor, drum, mechanism and key switch will cost \$4,300. Travis presented a quote from Dunham Electric Edge for \$2,907.84 to run electric to the pool cover based on the assumption that they can run through the existing 2" pipe for the hydraulic lines. Otherwise the cost will be more. Travis is comfortable that they will be able to use the existing 2" pipe. Adding the two numbers together comes to \$7,207.84 to fix the pool cover. Matthew noted that with the \$1,300 we have already spent, this would put the cost at \$8,500 which is about \$1,500 over budget. Travis advised that buying a new non-mechanical pool cover not built into the pool would cost around \$7,300 Travis hopes to use the cover every night for liability purposes. A discussion followed of options and costs. Travis advised that emptying the pool over the winter is not an option because an empty pool could cause the water table to move up and damage the pool; and updating the system should reduce maintenance time. A **Motion to move forward with the Dunham estimate and also spend the \$4,300 estimate for a new motor, drum, mechanism and key switch was made** by Matthew, **seconded** by Mike M, and **the Motion was approved**.
  - b. Budget Meetings Schedule. Matthew requested changes to the budget meeting schedule due to changes in his personal schedule. The budget needs to be completed by December

10<sup>th</sup> to present to members for approval. The budget meetings were rescheduled for November 2<sup>nd</sup>, 9<sup>th</sup> and 16<sup>th</sup>, all at 5:30 pm.

- c. Snow Removal Bid from Rocky Mountain Landscaping and Maintenance, LLC. Rocky Mountain Landscaping was the lowest bid we received. Travis referred the Board to his recommendation of Rocky Mountain contained in the Agenda and elaborated on the specifics of his recommendations. **A Motion to hire Rocky Mountain Landscaping and Maintenance, LLC for snow removal was made by Matthew, seconded by Mike G, and the Motion was approved.**
  - d. Comcast Agreement. A discussion was had concerning the attorney letter on the Comcast agreement presented for her review and specifically the marketing issue. **A Motion to sign the Comcast Agreement was made by Sean, seconded by Dottie, and the Motion was approved.** Sean asked if we could tell the members about the profit sharing available to the HOA if residents switch to BCS. Travis will ask the attorney.
  - e. Price Increase for Website Email Hosting. The current provider of our website and email hosting services, Mergedomain.com, has increased their fees from \$6 to \$60 per year per email address. A discussion followed of other options and costs based on research done by Zulema which she summarized in a document contained in the Board packet. Sean suggested that we investigate the cost of using AWS (Amazon) which is used by his employer company. It was agreed that we don't stay with Mergedomain.com; have Zulema get costs from AWS services, have Sean do some research on AWS, and then we will consider a switch to AWS, Ionos or Hostgator. A decision needs to be made by October 10 so Travis will circulate Sean's and Zulema's results to Board members and a decision on which firm to use can be made by the Board by email.
  - f. Building 3 and 4 Drainage and Pavement Work. Travis advised that the cost of the work at Buildings 3 and 4 will be \$129,480.36 and he asked for guidance from the Board on payment. The Board reviewed the document provided by Travis summarizing the insurance money received and spent. A discussion followed about the accuracy of the numbers shown, the C3 money received, and whether the money should be used for the asphalt project or an assessment of owners should be made. Mike M noted that the C3 payment is not reflected in Travis's document; two of the insurance checks went to C3, they paid themselves and some others and then returned \$30,000 to us. Mike M will research his documents created when he and Travis worked on this; and in the next week, he will send the results to Travis via email. Matthew asked Travis for a breakdown of all insurance claim deposits which he agreed to provide. Jan provided an explanation of an area of our budget that she feels is incorrect; we are including reserve expenses in the budget but not the reserve income. A discussion followed. It was suggested that we need to make sure numbers are right and then use the remaining money for the asphalt project instead of creating a special assessment or dues increase. A discussion was had on how the budget needs changed to display reserves income and reserve expenses in the same place. **A Motion was made to move forward using the excess insurance proceeds to subsidize what we've budgeted for asphalt repairs and also to pay National Pavement \$129,480.36 for their work at Buildings 3 and 4 from the excess insurance proceeds was made by Matthew, seconded by Sean, and the Motion was approved.**
5. New Business.

- a. Transfer of \$30,000 from AXOS to Bank of Colorado Operating Account. Travis advised that he wants to move money from the reserves account into the operating account which is currently low. He noted that we have been spending a lot, around \$50,000 per month, in the last few months and he listed several projects coming up soon that will need to be paid. It takes 3 days to complete a transfer. It was agreed that Travis will wait to move the money from reserves to operating until such time as he receives a bill that needs paid.
  - b. Employee Evaluations. Travis does the evaluations for Zulema and Chris; Matthew and other Board members do Travis's evaluation. Travis will complete the evaluation form first, and then it was agreed that Matthew will meet with Travis on November 2 for his evaluation.
  - g. Updated Responsibility Chart. The Board reviewed the Responsibility Chart for West Fork Village HOA provided by Travis. Outdoor storage closet doors need to be added to the list. Mike G asked about a jammed outlet outside the front entrance to his unit. Because of its location, anyone could use the outlet and jam it. Travis advised that the contractor that repaired his deck had used Mike G's outlet and may have jammed it. A discussion followed as to who's responsible for fixing Mike G's outlet. Mike M suggested that it is the owner's responsibility unless there is knowledge or reason to believe that others could have used the outlet. Since the painters used the outlet, the HOA should pay for the outlet. Travis will get an estimate from his electrician and Mike G's electrician to fix the outlet.
  - h. Email votes. On August 29, 2022, a **Motion to approve an increase of \$3,000 to be paid to National Pavement Partners for drainage and asphalt work around Buildings 3 and 4 was made via email** by Matthew, **seconded** by Mike G, and **the Motion was approved.**
6. Reports.
- a. Fire at Building 11. This was also discussed above under Item 2 above. On September 11 the fire department was called after 11pm to put out a fire on a deck on Building 11. The structure and condo were not affected and there were no injuries. Travis has talked to the tenants, called the fire department and is trying to talk to the fireman who saw the initial fire to find out what caused it. There was no damage to the inside closet. Amelia heard that the tenant had lots of candles. Mike M suggested we tell the unit owner it is under our deductible and not file a claim with our insurance company. Travis read section 8.7 of the covenants and it says it's the owner's responsibility. Travis will tell him it is under our deductible and put him on notice that we will repair and assess him if he doesn't take action. Matthew read the fire report about the cause of the fire.
  - b. National Pavement Partners. National Pavement will be closing off the area around Buildings 3 and 4 for over a week, beginning September 26. The residents of those two buildings won't have access to their garages during that time and they can parallel park in front of the line of garages to the north. Travis will send out communication tomorrow, probably call them. Nine garages will be affected and common parking on the west side of Building 3 will be blocked off. National Pavement will be working from the 26<sup>th</sup> through the 30<sup>th</sup>.
  - c. Transaction List. Payments to Clint Serl was for work repairing hail damage.
  - d. P&L and Balance Sheet. P&L: it was noted that we are over budget on Rental Income. Balance Sheet: Travis advised that Anita was working on cleaning up item 11000 Accounts Receivable of -\$5,805.93 and item 2102 Insurance Proceeds Payable of \$435,760.41. She

has been working about 2.5 hours per month. Travis will ask her to attend the budget meetings.

Whereupon, the Board went into Executive Session at 8:43 pm. The minutes for the Executive Meeting are recorded elsewhere. The Board returned from the Executive Meeting at 9:45 pm.

**A Motion to Adjourn the general meeting was made** by Dottie, **seconded** by Mike M, and the **Motion passed**. The meeting was adjourned at 9:45 pm.

Respectfully submitted,

Dottie DeMark, Secretary