

**Highland Greens Townhomes
Board of Directors Meeting
February 5th, 2021 12:00 PM Mountain Time**

Zoom Link

<https://us02web.zoom.us/j/82182374772?pwd=YXhEd09XbzJtanlzeTdSbmlaQklOUU09>

1. **Call to order:** 12:03PM Mountain Time
2. **Introduction of those present and determination of quorum**
 - a. **Highland Greens Townhomes Members:** Jeff Underwood, Bob Miller, Jim Hasty, Lauren Greene, Rick Gorham, Stu Read and Karla Randle Schapansky
 - b. **Wilderness Property Management:** Noah Orth
3. **Nick Strong Kinser Insurance Agency Discussion**
 - a. Jeff Underwood introduced Nick Strong from Kinser Insurance Agency and brought to the attention of the board a large leak that occurred at 25 Oak Lane.
 - b. The HOA's inclusive policy was discussed. Jeff stated that in talking with Wilderness, most of the HOAs carry inclusive policies. Jeff asked the board how they would like to proceed, and also questioned Nick Strong on whether the HOA should continue with an all inclusive policy.
 - i. Nick stated that the first step would be to review the CC&Rs to see what the HOA is responsible for. The common practice as an HOA is that you can insure more but not less. You cannot drop down to a bare walls policy.
 - c. Jeff had asked Nick if a \$100,000 deductible was possible and Nick stated that \$50,000 was the maximum.
 - d. Nick suggested the HOA seek legal counsel to modify the CC&R's as the current CC&R's do not state a deductible amount. However, CCIOA allows for an HOA to set a deductible amount, which the Townhomes have done.
 - i. Jeff questioned about unit upgrades (pre-loss conditions) and Nick stated that they would only cover what was there at the time of loss.
 - ii. Nick stated in the case of 25 Oak Lane the owner did not go through the proper avenues, however it would not have changed what they were reimbursed.
 - e. Bob Miller made two statements to Nick Strong
 - i. What can the HOA do to protect ourselves?

- ii. The board does not want to pay for post-loss upgrades.
 - 1. Nick stated that the HOA was already protected and suggested that if there is ever any question, a claim should be filed on behalf of the HOA as it can always be thrown out.
 - 2. Nick stated the next step would be to look at modifying the CC&R's
- f. Bob Miller gave an outline as to the next steps with 25 Oak Lane.
 - i. Patrick McCourt from Farmers to write a letter and Noah will send out to the owner to show what the owner is liable for.
 - ii. The letter from Farmers would include assessment cost as well the board's backing of Farmers' findings that they are agreeing to cover pre-loss items only, not post.
 - iii. Owner be assessed the \$50,000 deductible and Noah will send a letter to the owner noting the deductible is owed per the HOA policy.

4. Approval of previous meeting minutes:

- a. [Highland Greens Townhomes November 6th Meeting Minutes](#)
- b. Schapansky spelling correction
- c. **Motion to approve the November 6th meeting minutes as presented, seconded, passed with no dissent**

5. Regular Business:

a. Financials

- i. [HGTH December 2019 Financials](#)
- ii. [HGTH December 2020 Financials](#)
 - 1. Jeff stated that after looking at the shuttle accounts, the HOA is hoping to make money at year end.
 - 2. Large expenses for this past year included irrigation repairs, gator repairs, 11 unit foundations, unit leak repairs and road repairs on Linden Lane. It was also stated that the year to date operating loss was almost \$14,000, which grounds and landscaping overages accounted for.
 - 3. Stu stated that he would like to do some reorganization of the financial accounts which was agreed upon by the rest of the board.
 - a. A motion was made to approve the financials as shown, seconded, passed with no dissent.

6. Managers Report -

a. [Wilderness Property Managers Report](#)

b. Shuttle

- i. Jeff questioned if the HOA should increase the passenger capacity as Ryan noted owner complaints.
 1. Majority vote was to keep the shuttle operating at 50% capacity and the HOA would make changes as the County made changes
- ii. Oak Lane xeriscaping snow plow damage concerns
 1. Noah will inspect damage of the xeriscaping on Oak Lane and make VPS aware.
- iii. Icy conditions on driveways and sidewalks
 1. With the small snow storms and early warmer weather, icy driveways were present. Noah stated that their focus in salting was on the first 3 to 4 feet of driveways (from the garage) as most owners parked in their garage and the overuse of salt could potentially damage the driveways.
- iv. Stu inquired why the staff was not using the snowblowers
 1. Noah said that shoveling was actually faster and cleaner during smaller storms as they would have to go back to clean up the sidewalks after using the snowblowers. With larger storms, the snowblowers would be used
- v. Stu Read inquired about the staff
 1. Noah stated that he was the community manager, Patrick was the property manager and Leticia was the property tech, and multiple other Wilderness techs also supported the HOA. Noah said that 1 to 2 common staff members would be onsite regularly and with larger projects, Wilderness would be using a team. There was discussion about Carlos' departure and Stu mentioned that when a staff member is no longer with the team, he would like the board to be made aware. Noah obliged.

7. New Business:

a. 25 Oak Lane insurance claim

- i. Final process for 25 Oak Lane - Patrick McCourt of Farmers Insurance had stated that he went through all the invoices on several occasions and the owners were paid out plus some and felt they were not entitled to what they were asking for. The board was in agreement.

- ii. The board agreed unanimously that the owners of 25 Oak Lane would be responsible for the \$50,000 deductible
- b. A motion was made to assess the \$50,000 deductible to the owners of 25 Oak lane
 - i. **Motion, Seconded, unanimously passed with no dissent**
- c. [73CN & 98LL Inspection Reports HOA Responsibility](#)
 - i. Leaves in the gutters - The board agreed that it would be HOA responsibility to have these inspected in the spring
 - ii. Discussion of gutter clean out - in the past Wilderrest staff would look at them. Noah spoke in regards to working ladder height and said that he would look into this possibility for the association.
- d. Dark sky compliant lights
 - i. Lights on leased properties - lights off at 9:30pm
 - ii. Rick made note that garage doors have been left opened
 - iii. Karla will draft a letter and get it approved by the board before Noah sends it out to the ownership
- e. Update reserve study
 - i. Jeff brought to the board's attention that there would be \$2.4 million in expenses over the next 12 years on projects and that either a dues increase or special assessment would be needed. The board tabled the conversation until the next board meeting, however the majority felt that a dues increase was needed.
 - ii. Jeff brought to the attention of the board that having an updated reserve study done would give the board a better idea of costs for major replacement projects
- f. Board confirm policies effective date January 1, 2021
 - i. New Policies
 1. [Highland Greens Townhomes Key Policy](#)
 2. [Highland Greens Townhomes Low Temperature Alarm Policy](#)
 3. Jeff Underwood has signed both policies - Policies were finalized and accepted by the Highland Greens Townhomes Board in December, effective date of January 1, 2021.
 4. **Motion by board to pass said policies, seconded passed with no dissent**

8. Next Meeting: May Friday 7th 12:00noon

9. Adjournment: Motion to adjourn 1:50pm Mountain Time