



CUCUMBER CREEK  
ESTATES

# 2025 ANNUAL MEETING MINUTES

Wednesday, March 26, 2025 | 3:00 PM MST

[Virtual GoToMeeting](#)

## CCE Board of Directors

- Alan Bergstein – President
- Lynsey Adame – Treasurer
- Darrell McConnell – Member at Large

## Alpine Edge Representatives

- Michael Walzak – HOA CAM
- Jessica Martin – HOA Dir. of Comm.
- Kyle Gorman – Accounting Rep.

## **I. Welcome**

### **A. Roll Call; Establish Quorum**

- a. Quorum was met with at least 20% of owners in attendance or represented by proxy.
- b. Alan Bergstein called the meeting to order at 3:01 p.m.

### **B. Review of the GoToMeeting Protocol**

- a. Homeowners were informed of GTM protocol and asked to stay muted and hold questions until the end of each topic.

### **C. Approval of the 2024 Annual Meeting Minutes**

- a. **Motion:** Alan B motioned to approve the 2024 Annual Meeting minutes, which were seconded by Lynsey A and passed.

### **D. Ski Trail Easements & Access**

- a. Public trail easements provide access to the gondola near Unit 212; winter access is better via the road to the bus stop, while summer use is pleasant for walking.
- b. Homeowners were discouraged from using unofficial paths and noted that the easement lacks winter maintenance, making it potentially unkempt.
- c. HOA management discussed snow plow issues with the driver; suggestions were made to avoid snow berms in front of the easement and to explore shoveling for better access.
- d. Drainage ditches near the easement pose safety risks, prompting discussions about better signage to keep residents from using driveways.

### **E. Owner Education – CCIOA Requirement**

- a. The association has updated nine key policies as required by CCIOA (Colorado Common Interest Ownership Act).
- b. Collection Policy: Monthly dues are due on the 1st and late after the 15th, incurring fees as per the collection policy.
- c. Insurance Requirement: The HOA offers general liability insurance; homeowners need an HO6 policy for property coverage. Rising wildfire risks may affect grill policies.
- d. It is recommended that homeowners have fire extinguishers, especially near grills. Concerns were raised about gas lines near grills and monitoring during use.
  - i. Fire extinguishers are not currently required on every level of short-term rentals in Breckenridge.

## **II. Financial Review**

### **A. 2024 Income Statement Review**

1. Dues have been kept flat since last year, while reserve fund contributions have been increased.

2. Current financial situation as of February:
  - i. Healthy operating cash balance: over \$46,000.
  - ii. Reserve cash account at Alpine Bank: just under \$53,000.
  - iii. Investment account with UBS: \$64,400.
  - iv. The goal is to increase reserves to align with recommendations from a third-party reserve study.
3. Transparency of Financial Information
  - i. Alpine Edge Property Management confirmed that financial information is available to all owners upon request but is not included in monthly packets for owners.
  - ii. Homeowners would like the income statement and balance sheet included in the annual meeting packet for easier access to financial information.
4. Budget Update
  - i. General repairs and maintenance are under budget.
  - ii. Exceeded landscaping budget by \$4,000 despite efforts to save.
  - iii. Snow removal costs included unanticipated expenses for roof snow removal.
  - iv. Slight under-budget performance overall, with a potential surplus of around \$2,500 anticipated at year-end.

**B. Approval of 2025/26 Budget**

1. The proposed budget maintains flat dues, with a 3% reduction in the operating budget and a 6% increase in reserve contributions.
2. Reduction in window cleaning frequency from twice a year to once, post-pollen season.
  - i. Owners will be notified of the revised window cleaning schedule and interior cleaning contact details.
3. Kelli Kamm questioned the necessity of voting on non-urgent issues, such as window cleaning frequency, and emphasized the need for more communication among owners.
  - i. Alpine Edge HOA Management reiterated that the board has authority over business decisions and that the proposed budget was distributed to all owners in the meeting packet.
4. Kelli Kamm raised concerns about reducing the frequency of window cleaning.
  - i. Lynsey Adame emphasized budget constraints and the decision to prioritize landscaping over window cleaning due to community needs.
5. Alpine Edge HOA Management suggested adjustments to the budget based on owner feedback.
  - i. There has been a noticeable decrease in the grounds and landscaping budget from \$40,000 to \$37,000 due to overspending last year.
6. Reserve Planning
  - i. Aim to increase contributions to reserves in line with a third-party reserve study, ensuring funds for upcoming projects without special assessments.
  - ii. Discussion on reserve dues:
    1. Proposed contribution of \$60,775, reflecting a 3% reduction in operating budget.
    2. Cottage dues are proposed at \$1,026, and duplexes are proposed at \$744.
    3. Current contributions at ~40% of the reserve study recommendation; board considering gradual increases.
  - iii. An inquiry by Rodrigo about the budget allocation for investment gains.
    1. Alpine Edge explained volatility and uncertainty in budgeting interest and emergency repairs.
  - iv. Investment Strategy:
    1. Discussion on utilization of UBS investment fund with a mix of CDs and money market funds.

2. There was interest in exploring more aggressive investment options in the future.
- v. **Motion:** Alan Bergstein moved to approve the proposed budget. Rodrigo Amaré seconded the motion, which then passed.

### III. Old Business

#### A. Manager's Report

1. Snow Plowing/Shoveling, Landscaping
  - i. Landscaping Provider Update
    1. The current provider, Niels Lunsford Landscaping, has increased prices without improved quality.
    2. A new provider, All Electric, will be used, focusing on electric equipment and reduced herbicides.
  - ii. Tree Planting and Maintenance
    1. 34 trees have been planted over two years, with ongoing care from an arborist. The new trees have a one-year warranty.
    2. Darrell commented on the community's improved quality and diversity of trees.
  - iii. Rodrigo Amaré requested information on adding trees for privacy.
    1. Discussed the design review process required for approval from the board.
    2. Rodrigo Amaré contacted Alpine Edge for perspective on tree placement. Alpine Edge confirmed they have the previous plan and reviews.
2. Heat Tape/Gutter/Downspout Repairs & Additions
  - i. Heat tape typically lasts 7-8 years; some areas in Cucumber Creek Estates may lack it.
  - ii. The heat tape issue in unit 208 will be addressed this spring, similar to previous treatments in units 160 and 178.
3. Annual Maintenance – Concrete Patios, etc.
  - i. Unit 92 reported spalling on concrete patios; repairs require removal and replacement due to ineffective patch treatments.
  - ii. The patios are Limited Common Elements managed by the HOA but assigned to individual unit owners. Maintenance costs are charged according to HOA regulations meaning the cost shall be assessed to the owner of the unit where the limited common element work exists.
  - iii. A discussion was held on the high quality of concrete and the potential impact of ice melts and hot tub chemicals; further studies are needed on the effects.
  - iv. The Association has consulted with the original contractor for all the flat work to get input and estimates for this repair work.
  - v. Drainage work is scheduled for summer, with early contractor engagement while considering landscaping.

#### B. Firewise Certification

- a. Achieved certification with the local fire district.
- b. Cobblestones were added around all structures for safety.
- c. Documentation is available to owners for insurance purposes.

### IV. New Business

#### A. Summer 2025 Maintenance - Exterior staining of three structures – 70/76, 92/104, 95

1. Rotating schedule for exterior staining starting with the earliest-built units.
2. Targeting completion of staining before July 1st, ideally in late May or early June.
3. Spring inspection to include addressing patios and touch-up paint.

4. Plans for drainage improvements near units 152 and 212.

**V. Board Elections –one seat open - new term ending 2027**

1. Darryl McConnell currently holds the open seat; he is willing to serve another term.
2. Rodrigo Amaré nominated himself; Kelli Kamm seconded the nomination.
3. Discussion on whether Darryl would withdraw if another candidate were nominated.  
Alpine Edge will follow up with Darryl, and the election will be held via electronic ballot if both parties agree to run.

*\*Following the meeting, Darryl agreed to rerun for his position. Rodrigo withdrew his nomination. Darryl was re-elected by acclimation.*

**VI. Open Forum**

**A. Insurance Inquiry**

1. Dave and Lora Cahill inquired about insurance requirements and policy details.
2. Homeowners are encouraged to have their insurance agent contact the HOA's broker for further clarification on coverage.
3. Insurance Contact Information: Arrow Insurance: 970-668-3500.

**VII. Adjournment**

- A.** The meeting adjourned at 5:12 p.m.