



CUCUMBER CREEK ESTATES

2024 ANNUAL MEETING MINUTES

Wednesday, March 27, 2024, at 3:00 PM MDT

[Virtual GoToMeeting](#)

Cucumber Creek Estates Board of Directors

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

Alpine Edge Representatives

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

I. Welcome

- Roll Call; Establish Quorum
 - A quorum was met with at least 40% of homeowners in attendance.
 - Called to order at 3:05 by Alan Bergstein.
- Review the GoToMeeting Protocol
 - Homeowners were informed of GoToMeeting protocol.
 - The Alpine Edge management team was introduced to homeowners.
- Owner Education – Required Policies, Good Neighbor Policy
 - CCIOA dictates that owner continuing education occurs at annual meetings.
 - Nine required SB100 Policies required by the state were discussed.
 - An example of a Good Neighbor Policy was discussed. Alpine Edge and the Board are collaborating on implementing this type of policy in the Association.
 - **Motion:** Alan motioned to approve the 2023 Annual Meeting minutes, which Greg seconded. The motion carried.

II. Old Business

- Routine Maintenance
 - Snow Plowing and Shoveling
 - The HOA contracts Better Views Snow Removal to handle all snow removal of the private driveways and walkways to the front door.
 - The Town of Breckenridge is responsible for plowing the main road.

- The snow removal trigger is 3 inches for shoveling and 4 inches for plowing. After multiple days of 1-inch snowfall, the contractor will be out when the 3-inch trigger is met.
 - Any snow removal not covered by the HOA can be done by private contract with the contractor.
 - Trail easement is not plowed. ToB was stacking snow in this area last year. Alpine Edge met with the town to ensure this did not occur this year.
- Landscaping
 - The HOA has contracted Neils Lunceford for all landscaping needs, including irrigation, spring cleanups, grass trimming, one mulch installation, and some plant health care.
 - Additional services are not included in the agreement.
 - The HOA had 17 trees planted throughout the Association in areas with drip irrigation.
 - More trees and irrigation are to be installed this summer.
 - A homeowner mentioned that a new tree was planted, but the snow plow has caused damage to it, so it may need to be replanted. Alpine Edge will assess this to see if it needs to be moved this summer.
- Annual Maintenance
 - Gutter Cleans: The gutters and downspouts will be cleaned and cleared of debris obstructing drainage.
 - Downspouts will be added to the scope of work.
 - Roof Inspections: The HOA hires a roofer annually to inspect and make minor repairs to the buildings' roofs—\$175 per unit.
 - For major repairs, the roofer will provide a proposal and return later.
 - Window Cleaning: The HOA manages window cleaning twice yearly: in the summer after pollen season and in the fall. This service is for exterior windows only.
 - Homeowners can contact the contractor for interior window cleaning.
 - A homeowner questioned the staining timeline based on the Welcome Letter sent when their property was purchased.
 - Alpine Edge stated this would happen as needed but will check in Bylaws for a specific timeline.
- Policy Review
 - Insurance: Overview Letter & Proof of Insurance Policy
 - GL—The policy covers damage to a property's landscape and driveways but not the structure itself. The homeowner is responsible for any damage to the structure.
 - D&O – The policy covers the Board of Directors
 - Umbrella – The policy covers unexpected and large claims.

- The Board requires homeowners to provide proof of insurance annually, as stated in the declarations.
- Solar Panel Policy put in place.

III. New Business

- Financial Review

- 2023 Expenses – Reconciled through 2/29/24
 - Operating and Reserve account at Alpine Bank. Investment reserve account at UBS. Balances as of today – Op-\$40,015.80; Res-\$59,899.70; UBS investment-\$62,001.91.
 - The balance sheet was reviewed and an AR balance of \$1,708.83 was for 2 units but has since been paid. As of today, all units are paid in full. The AP amount of \$444.94 was expensed but not processed 2023 property tax on vacant lot and a small ice melt supply charge.
 - Landscaping and repairs & maintenance were 2 categories that were over budget in 2023. There were unbudgeted repairs/replacement of the flagstone walks in the repair & maintenance category and landscaping had several projects unbudgeted that included topsoil and seed treatments, tree removal and additional cobble. The management fee category was also over but there were no additional fees. There was an error in the 2023 budget entry for this category.
 - Reserve contributions were discussed, and management and Board members were asked if current contributions meet the reserve needs. For the near term – next 3-5 years – the contributions are adequate. The reserve budget tool is reviewed each year in line with physical inspections of the reserve components. This helps the Board determine what projects need to be done and how the reserve dues contribution should be adjusted to meet those needs.
- Board-Ratified 2024 Operating Budget
 - Overall dues increase by 6% (operating and reserve dues combined).
 - Adjustments of note – accounting dropped considerably. This previously included the accounting software charge of roughly \$1,128 annually. This is now included in the management contract through AppFolio. This category will only be for tax prep and property taxes. An adjustment was made to increase the budget number to \$750 to cover the property taxes. This was taken out of Repairs & Maintenance which kept the overall budget static. Alan B. asked to have a separate line for property taxes which AE will do.
 - Reserve Funding overall increased by just over \$2,500. While not a large increase, it will meet the reserve expenditure needs for the next year. This will be reevaluated going into the next budget cycle.

- Firewise Certification

- The Association will be applying to receive a Firewise USA Certification. This is a program that provides education and recommendations on maintaining adequate defensible space throughout the entire property. This includes cutting tall grasses within 5' of structures as well as a 10-15' cushion for trees. The Association will also fill in 3"-4" of cobble missing around the perimeter of all structures. There is the possibility of insurance rate discounts for the Association but also for individual owner once a Firewise certification is obtained. the Association will keep owners notified and share the necessary credentials o submit to insurance agents.

IV. Board Elections – *2 Seats Open term Ending 2026*

- There were no volunteers for the two open Board positions before the meeting.
- Lynsey Adame and Alan Bergstein will serve another term on the Board.

V. Open Forum

- Design Guidelines have been uploaded to the website and on AppFolio.
- A homeowner asked about an owner directory to be distributed between the homeowners.

VI. Adjournment

- The meeting was adjourned at 4:24 p.m.