

Village at Monument Homeowners' Association (HOA)  
**General Board Meeting**

Chamber of Commerce on 2<sup>nd</sup> Street and also Via Zoom Videoconference

**MINUTES from the  
September 9, 2020 meeting**

**CALL TO ORDER:** At 6:30 pm

**ROLL CALL**

**President:** Carolyn Ihrig (Present)

**Secretary:** Carolyn Hodges (Present)

**Member at Large:** Joe Rubinstein (Present)

**Member at Large:** Phil Savage (Present)

**Member at Large:** Greg Lovato (Present)

**Member at Large:** Lorri White (Present)

**Member at Large:** Togi Kinnaman (Present)

**GUESTS/HOMEOWNERS ATTENDING**

Business/Finance Manage (volunteer): Daryl Richmond (Present via Zoom / left @ 7:55 pm)

Owners Attending in Person:

East Side / JoAnne Hilton-Gabeler (16833)

West Side / Guenter Ihrig (16892), Tommie Plank (16970), Laura Kronick (16976), Janet Savage (16850), and Linda Baker (16928)

Owners Attending via Zoom: East Side / Rowdy Sluga & Jamie Childers (16869)

West Side / Marcel Cretel (16964)

Guests Attending via Zoom: Tressa Bishop, CB Insurance (left @ 7:00 pm)

**MEETING NOTIFICATION**

The meeting notice and the Agenda were posted on the HOA website. An invitation to attend this meeting was sent out via email to the community on September 7, 2020, by website manager, Joe Rubinstein.

The Agenda for this meeting was available for all those in attendance and is attached hereto.

**MINUTES OF MEETING AUGUST 12, 2020**

Carolyn Hodges reported that the Minutes of the August 12, 2020 meeting were reviewed by all Board members prior to this meeting and also posted on the HOA website with a "Draft" watermark.

Togi Kinnaman moved and Lorri White seconded that the Minutes of the August 12, 2020 meeting, prepared by Secretary Carolyn Hodges, be approved and posted on the HOA website (Draft watermark will be removed.) The motion passed unanimously.

### **2020-2021 INSURANCE POLICY**

Tressa Bishop of CB Insurance, our agent not the carrier, reported that Great American Insurance has renewed our policy and will continue to be the HOA carrier at a cost of \$14,660. This is an increase of \$336 from last year's premium.

Ms. Bishop explained "walls in / walls out" **which only applies to the West Side homes**, as stated in our governing documents at Section 8.4 and the importance of carrying an HO6 policy with \$20k loss assessment coverage.

Ms. Bishop reported that West Side owners are covered for one hundred percent (100%) replacement costs with a \$5k deductible per occurrence. She mentioned that once the Insurance Chart is completed it will clearly spell out the insurance coverage for East Side and West Side homes.

President Carolyn Ihrig stated that the Insurance Chart is in process of being finalized and will be addressed later in the meeting.

Ms. Bishop asked if there were any questions. West Side owner Marcel Cretel, attending via Zoom, asked about decks, underground water and fences.

Answers: Decks – are owned by owners & not covered under the HOA policy. Underground Water – There is an exclusion for this & above ground irrigation. However, if an irrigation line breaks and there is water damage inside the home, it may be covered and the HOA master policy would be first. Fences – are covered under the HOA policy and not West Side owner's HO6 policy.

Discussion was held regarding the proper claim process. Ms. Bishop stated that Owners with claims should first inform an HOA Board member who will then contact the HOA carrier.

Ms. Bishop asked if there were any further questions. There being none, she thanked us and exited the meeting at 7:00 pm.

A lengthy discussion was held regarding the pros and cons of paying the renewal insurance premium in full or taking out a loan and making monthly payments, which includes interest, and has been done the last two years.

It was discussed that since we budget for the insurance premium it would be wise to avoid the interest charges for a loan and pay the premium in full. Volunteer, Business/Finance Manager, Daryl Richmond was asked if we had the money to pay the premium in full. He stated that we did have money in a money market account to cover this expense, but to keep in mind that this

expense will show as an “over budget” expense since it is due in September 2020 and will be covering the majority of the 2021 premium. He felt it was best to pay the premium in full and avoid the interest.

Phil Savage moved and Lorri White seconded that the Great American Insurance premium in the amount of \$14,660, be paid in full. The motion passed unanimously.

President Carolyn Ihrig said she and Joe Rubinstein would be signing the check to pay for this renewal premium.

### **TREASURER’S REPORT**

Volunteer, Business/Finance Manager, Daryl Richmond, who now lives in Florida, reported that no owners are behind in their HOA dues. He stated that he had emailed all Board members a Profit & Loss Detail (P&L Detail) report just prior to the start of this meeting.

Joe Rubinstein announced that the extra report (P&L Detail) was not posted to the website prior to the meeting but will be posted soon. Those in attendance were not provided copies of this report.

Daryl Richmond gave the following financial updates:

- Statement of Financial Position dated August 31, 2020
- Monthly Budget Report dated August 2020.
- Profit & Loss Detail

Copies of these three reports are attached hereto.

Joe Rubinstein moved and Phil Savage seconded that the Treasurer’s Report presented (via Zoom videoconference) by Volunteer, Business/Finance Manager, Daryl Richmond, be accepted as presented. The motion passed unanimously.

### Review of books by Shafer Group CPAs

President Carolyn Ihrig reported that Shafer Group CPAs will begin a review of our books for \$600 and will advise if it will cost more. She stated that a full audit is cost prohibitive and not needed at this time.

### **OLD BUSINESS & COMMITTEE REPORTS**

Maintenance Rule and Insurance Rule Lorri White reported that she and President Carolyn Ihrig have been working on revising these Rules and they will be sent to all Board members for review. She stated that Janet Savage will be typing the Insurance Rule.

President Carolyn Ihrig stated that both Rules should be done and presented at the October meeting. (Tressa Bishop mentioned earlier in the meeting that the Maintenance Rule and the Insurance Rule should be recorded with the County Recorder once they are finalized and approved.)

### ACC – Update on concrete

Architectural Control Committee (ACC) Chairman, Greg Lovato reported that concrete work is scheduled to be done on September 21<sup>st</sup> and 22<sup>nd</sup> in four areas:

- East Side 16923 – small driveway / jack hammered out & repaired
- East Side 16899 - strip driveway / jack hammered out & repaired
- West Side 16940 – sidewalk repair
- West Side 16970 – front porch / jack hammered out & repaired

The company doing the repairs: SAM THE CONCRETE MAN.

West Side owner Marcel Cretel, attending via Zoom, inquired about the drainage areas at the end of the West Side quads. He wondered if there were any future/short term work in the plans because he felt fire department access to the downstairs of his house is being compromised at present. He is having a drainage issue at the end of his quad and has addressed this issue with the ACC.

Guenter Ihrig stated that Marcel Cretel is next in line to have work done at the end of his quad.

Greg Lovato reported that to date two quad areas have been completed by volunteer Guenter Ihrig and it is taking longer than anticipated. The cost to repair the drainage and install the stairs was \$400 for the drainage, and the labor provided by Guenter Ihrig was free. The anticipated cost to have the drainage redone and the steps installed by a commercial contractor is between \$3k - \$5k per quad.

Joe Rubinstein and Togi Kinnaman paid for the stairs that are being installed at the end of their quad (16838/16832 West Side) and the HOA paid for the drainage/mud jacking that was done. (See Minutes of the August 12, 2020 meeting where this was approved.)

Carolyn Ihrig stated that she and Guenter paid for the drainage, stairs and railing that Guenter installed at the end of their quad (16886/16892 West Side.)

### Election Committee

Committee member Laura Kronick gave a written report to all Board members prior to this meeting. A copy of this Report, consisting of three pages, is attached hereto.

Laura Kronick reported that pursuant to Exhibit M, the upcoming elections will be announced on September 23<sup>rd</sup> and candidates will be solicited. The Committee has generated a schedule to be followed and is contained in the Report (referenced above.)

Joe Rubinstein asked Laura Kronick if October 28<sup>th</sup> gives the owners enough time to receive the ballots and return them prior to the election and suggested they be sent out a little earlier. Laura Kronick indicated that would be okay.

President Carolyn Ihrig reported that she is stepping down as the Chairman of this Committee and Togi Kinnaman will now be the Chairman.

Togi Kinnaman said she is looking forward to working with Committee members Laura Kronick and Tommie Plank.

#### Finance Committee (Budgets)

President Carolyn Ihrig reported that a Finance Committee meeting will be held at the Chamber of Commerce - 2<sup>nd</sup> street on September 23<sup>rd</sup> at 6:30 pm. All Board members are on this Committee and she inquired if there were any owners present who would like to serve on this Committee.

The following owners present volunteered: Laura Kronick and Linda Baker

The following owner attending via Zoom volunteered: Rowdy Sluga

President Carolyn Ihrig said she would send out a notice to all owners giving them a chance to also volunteer to serve on this Committee. Volunteer, Business/Finance Manager, Daryl Richmond is leaving on a two-week vacation tomorrow and will be putting a package together and will get this to all Committee members well before the meeting on September 23<sup>rd</sup>

#### Gutter Cleaning Schedule

Phil Savage reported that West Side gutter cleaning is ready to go and there is no reason to clean them before all the leaves fall. The cost for this cleaning will be approximately \$780 and will be paid for by the HOA.

East Side owners desiring this gutter cleaning will be charged approximately \$65 and will pay directly to the company doing the work. Notices will be sent out in advance.

Carolyn Hodges asked Phil Savage when was the last time the West side gutter cleaning was done. He said it was done a year ago. President Carolyn Ihrig stated that she had requested the cleaning not be done in the spring and to wait until the fall. Carolyn Hodges said she felt it was necessary to do this cleaning yearly to avoid backup problems with the drains.

#### Reserve Study

Phil Savage reported that he just took on this project and is in the process of procuring the documents necessary to begin this study. He reported that the previous contract with Aspen Reserve Specialists expired in June and a new proposal is being completed.

#### Hiring of Bookkeeper

Phil Savage reported that he and Lorri White will be interviewing a bookkeeper tomorrow and he and Greg Lovato are meeting with another potential bookkeeper next week.

Several Board members have made recommendations of bookkeepers they know that are qualified to handle HOA books.

Owner Linda Baker requested that we get good references for any bookkeeper we are looking to hire for the HOA. Greg Lovato stated that indeed they would be asking all the right questions. Carolyn Hodges assured Linda Baker that this Board is well aware of the embezzlement by a previous HOA Treasurer and would do their fiduciary duty in hiring a competent person to do our books.

## **NEW BUSINESS**

### Snow Plow Bids and Contract Recommendation

Joe Rubinstein reported that since Metco's 2020-2021 contract was so high the Board decided to entertain other bids. He contacted four snow contractors and two provided bids. The report he provided to the Board prior to the meeting compared Fisk Landscapes, Timberline Landscaping and Metco.

He stated that Dan at Metco said they may not be doing snowplowing next year and they will not negotiate the contract they submitted to us for next year. Their proposed contract is 10%-12% higher than last year's contract.

He also stated that Metco has not been responsive in the past and have overcharged us a couple of times. President Carolyn Ihrig caught the overcharges before paying.

He stated that the Timberline Landscaping bid was 10% higher than Metco. The bid from Fisk Landscapes was 92%-100% of our current contract with Metco (depending on the size of the snowfall).

He stated that Fisk Landscapes is a mid-sized local company and is half the size of Timberline Landscaping. They seemed eager to win our business and Joe felt they would be more responsive to our needs. One reference was called and they received glowing comments.

Phil Savage stated that Metco charges travel time while Fisk Landscapes only charges on site time and that should be put into the contract.

West Side owner Marcel Cretel, attending via Zoom, asked how long the contract was for. Joe Rubinstein stated it was October 2020 through May 2021.

Joe Rubinstein moved and Phil Savage seconded that we hire Fisk Landscapes to provide our snow plowing for 2020/2021. The motion passed unanimously.

### Limited Amendment to the Covenants

President Carolyn Ihrig said we were moving along with the process to amend the Covenants.

Carolyn Hodges requested that this matter be tabled till the next meeting. She feels the language in the original Covenant is being misinterpreted and there is no need for the amendment at this time. She feels that a policy could accomplish our clarification goal on the West Side deck issue and not risk this Covenant Amendment not passing and possibly needing a

West Side dues increase if that is the case. She feels more discussion is needed and because the agenda for this meeting is so long it will not allow adequate time to give this issue the attention and understanding needed to make an informed decision.

Phil Savage stated that if we “table” this matter it is essentially killing the issue. (See clarification below.)

***(...to “lay on the table” is properly used only when it is necessary to suspend consideration of a main motion...A motion to “take from the table” can be taken up at the same meeting or at the next meeting...***

**Robert’s Rules of Order Newly Revised)**

Discussion was held and West Side owner Marcel Cretel, attending via Zoom, mentioned that earlier in this meeting he asked Ms. Bishop our insurance agent, about deck ownership and she answered that West Side owners owned their decks, not the HOA. (Deck ownership is also stated on Owner Deeds.)

Carolyn Hodges said the way the original Covenant reads implies that the owner is responsible for deck maintenance and if it needs to be replaced because of “aesthetic character” and the owner will not replace the deck, then the HOA will replace it and charge back that replacement cost to the owner. Why would the HOA be responsible to replace something they don’t own?

Greg Lovato said he felt we were misinterpreting the emails from the attorney and there is no need to change the Covenants. He feels the decks are the owner’s responsibility and we need to clarify this.

Lorri White stated that if we put out this Covenant Amendment we are in risk of it not passing.

Carolyn Hodges stated that as Board members it is our fiduciary duty to do what’s best for the owners in spending their money and that is why she is asking to table this matter.

Joe Rubinstein stated that the problem with tabling this matter is that we need to budget for this.

President Carolyn Ihrig said she would have our attorney attend a general board meeting to answer questions and clarify her statements on this issue. All Board members agreed that this would be a good idea.

**(This is an abbreviated version of a long discussion on this matter. One can listen to the entire discussion on the “audio” recording of this meeting that is posted on the website.)**

Committee to Prepare Mailing for Limited Amendment

This was not addressed since this matter was tabled.

Remove Carolyn Ihrig from Chair position of the Elections Committee and appoint Togi Kinnaman as Chairman of the Elections Committee

This was done earlier in the meeting.

Owner complaints in writing – One dog jumping fence and running loose complaint

President Carolyn Ihrig reported that we have an owner complaint about a dog. She said this is a tough one; the police department was called and they stated there was nothing they could do about this issue and suggested contacting Animal Control.

Snow Stakes

President Carolyn Ihrig asked for volunteers to assist in placing snow stakes. This would save the cost of having our snow removal company do the placement. Previously Metco installed 45 stakes and charged us \$75 in labor costs.

Discussion was held regarding cost of stakes, etc. Greg Lovato reported that Amazon has snow stakes selling for under \$1/piece.

Volunteering were: West Side owners - Greg Lovato, Guenter Ihrig, Joe Rubenstein and Phil Savage. Linda Baker, Carolyn Hodges, Laura Kronick and Tommie Plank (for the Quad they live in)

Quarterly Review of Books

Joe Rubenstein stated there has been talk in the neighborhood that the books Daryl Richmond keeps for this HOA do not have other eyes on them and this is just not true.

He stated that owner Pat Hammond assists President Carolyn Ihrig in reconciling the bank statements and that Board member Greg Lovato recently reviewed records at President Carolyn Ihrig's house.

Joe Rubenstein suggested that a monthly review of the HOA books be done by a Board member and an owner. Togi Kinnaman suggested a written procedure for this monthly review be done.

Lorri White said she felt this was a good idea and will allow us to be more transparent going forward.

Backflows turned off and Tree Spraying on 9/14/2020

President Carolyn Ihrig reported that Metco flushed out the backflows and turned them off for two days, due to the unexpected snow/cold weather we experienced. They will be turned back on this Thursday.

President Carolyn Ihrig reported that the trees along Buffalo Valley Path will be sprayed on September 14, 2020, to keep them healthy. She will send out a notice to all owners.

Management Companies

Joe Rubinstein stated that he will be looking into management companies for the HOA. He stated that he has been on the Board for 3 years and feels that it is requiring more time and perhaps a management company would serve our needs better. He stated that a management company would also do the bookkeeping and that would save the HOA that expense.

Carolyn Hodges stated that she did not see the reasoning behind looking at management companies because she does not want to see our HOA dues increased. She mentioned that we had a few management companies come to our HOA meetings a few years ago to present what they could do for this HOA. It was determined at that time to be too costly and would require a substantial increase in the HOA dues and volunteer board members would continue to run the HOA.

Joe Rubinstein said he did not have the information on the management companies that came to our HOA meetings in the past. Laura Kronick said she did have that information and would forward it to him.

Joe Rubinstein moved and Phil Savage seconded that Joe Rubinstein look into management companies and report his findings to the Board. The motion passed unanimously.

#### **PRESIDENT'S REPORT**

President Carolyn Ihrig said her comments are spelled out on the Agenda and can be read there.

#### **OWNER COMMENTS FOR ITEMS NOT ON THE AGENDA**

Linda Baker said she has lived here 10 years and loves our community but she doesn't like what's going on. There are emails going out and she is tired of this; when somebody leaves the Board and does this, she feels it is just "stirring the pot." Carolyn Hodges spoke up at this point and said this was not the forum to say negative things about people. Linda Baker then stated that she would like to see us use a management company.

#### **BOARD COMMENTS**

Lorri White asked about the date of the next Board meeting being changed to October 7<sup>th</sup> instead of October 14<sup>th</sup>. Carolyn Hodges mentioned that board meetings have been scheduled on the second Wednesday of each month through the end of the year. She stated that she would not be able to attend the rescheduled meeting due to out-of-state houseguests on October 7<sup>th</sup>.

Joe Rubinstein stated that since the board approved budget needs to be on the website one month prior to the annual meeting, the meeting was moved up one week. He said perhaps we could look at another date that week that would fit into Carolyn Hodges' schedule so that she could attend and take minutes.

Lorri White said she is a relatively new Board member and she appreciates the way this Board is coming together.

Togi Kinnaman said she is a new Board member and she sees this Board as healthy and having the best of intentions and hopes it is viewed that way.

Carolyn Hodges inquired who is the keeper of the master email distribution list for the HOA because there appears to be several different email lists going around. Joe Rubinstein said in the past it has been the secretary. Carolyn Hodges said she was unaware of this fact and did not have the list. Laura Kronick said she had a master list and would share it.

Joe Rubinstein stated that JoAnne Hilton-Gabeler created the latest HOA directory.

Tommie Plank said she is enjoying being on the Nominating Committee and it seems to be running well and is on schedule.

Phil Savage stated he has a concern and wants this “reflected in the minutes.” He wants to know the location of the 3-ring binders with HOA information. He asked that the Board track down those binders.

Immediate past president, JoAnne Hilton-Gabeler, stated that she gave all the HOA documents that were transferred to her from Phil Savage to President Carolyn Ihrig; those documents were picked up at her house by Guenter Ihrig and Lorri White.

#### **NEXT MEETING**

The next meeting is presently scheduled for Wednesday, October 7, 2020 and may be changed. Proper notice will be given to all owners and will also be posted to the website.

#### **ADJOURN**

President Carolyn Ihrig adjourned the meeting at 9:15 pm.

Respectfully Submitted,

***\*Carolyn Hodges***

Carolyn Hodges, Secretary

\*Signature on file with the HOA