

**RANCH MEADOW CONDOMINIUMS ASSOCIATION**  
**Annual Meeting – Saturday, July 7, 2007 – 7:15 p.m.**  
**US Bank, Estes Park, Colorado**

**ATTENDANCE:** 36 condominium owner families, plus proxies filed by 10 owner families.

**BOARD MEMBERS PRESENT:** Bob Addleman, Suzy Blackhurst, Chuck Coffey, Marcia Logan, Bob Nagle, Marlan Nelson, Gordon Slack and Eric Waples. Bob Butler was excused from the meeting.

Susan Albern, CEO, Association Management of Estes Valley, and Gene Whannel, co-owner of the company, were also in attendance.

**OWNER EDUCATION:**

As a part of the continuing updating and briefing of owners on the operation of the Association, Susan Albern gave a presentation on the “Rights and Responsibilities of Owners.” Her central theme was that when owners and community leaders work together the end product is a “strong and successful” community.

Ms. Albern noted that owners in a Common-Interest Ownership community such as Ranch Meadow should keep in mind that the legal documents that created these communities are predicated on a cooperating partnership between the owners and the leaders it elects to the Board of Directors. She handed out a document titled “Rights and Responsibilities for Better Communities” (a copy of which is attached to these minutes), which presents a listing of the Rights and Responsibilities of Condo Owners. The major theme can be boiled to one democratic principle: with guaranteed rights in a social order comes concomitant responsibilities. One major point in such a concept of rights and responsibilities is the premise that to ignore either of the concepts may result in an erosion of effectiveness of operations.

In her introductory remarks, Ms. Albern pointed out that her company manages 25 owner associations, and that the Ranch Meadow Association is comprised of the “best” Board and “topnotch” owners. She said the Ranch Meadow Association owners are the “best informed” of the groups that she works with.

**CALL TO ORDER:** The meeting was called to order by President Gordon Slack at 7:16 p.m., and the president introduced the current board members, pointing out that two members, Bob Addleman, who has served as treasurer for 7 years, and Bob Butler, who has served one term, had chosen not to seek an additional term on the Board. He also introduced volunteers by asking all in the audience who had done volunteer work during the past year, to raise their hands, and 25 owners responded. The owners present gave the volunteers a “round of applause” as a means of saying “thanks.”

**PRESENTATION OF THE MINUTES FOR THE 2006 ANNUAL MEETING:** Secretary Marlan Nelson presented the minutes of the annual meeting of July 8, 2006, and a motion was made by Suzy Blackhurst, seconded by Dennis Lee that the minutes be approved as presented. The motion was approved.

**PRESENTATION OF THE TREASURER'S REPORT:** Bob Addleman, treasurer, reported to the owners that the Association's finances were in good order, and that the current expenses were "very close" to the projected expenses presented in the 2007 budget. He presented a Consolidated Balance Sheet and called attention to the Board's work to maintain Reserve funds adequately to meet long-term projected expenses.

A motion was made by Dennis Lee, seconded by Jana Britton that the treasurer's report be accepted as presented. The motion passed unanimously.

**BUDGET RATIFICATION:** The president gave a short presentation on the proposed budget for 2007. He pointed out that the top two expense categories are Utilities (21.7% of the assessments for Duplex Owners, and 26.4% for the Multiplex Owners), and Insurance, which accounts for 13.6% of the Duplex Assessments, and 14.1% of the Multiplex Assessments. The budget also calls for an increase in the monthly assessments for Multiplex Owners – from \$135 for the current year to \$145 for the year 2008. The assessments for the Duplex Owners remains the same in 2008 as in 2007 at \$170 a month. The new assessment rates will begin with the January payment in 2008.

Another item in the budget that was given special consideration was Reserves. For the coming year, the budget calls for 28.2% of the assessments for Multiplexes to go to Reserves, with 39.6% for the Duplexes.

An owner asked about the projected "life" for roofs in the Association, and Susan Albern reported that even though the roofs were called 30-year roofs, in the projections for replacements a life of 25 years was used as a "safe" estimate. It was also pointed out that minor roof repairs are an ongoing project to make certain that all units are maintained adequately.

A motion to ratify the budget was made by Dennis Lee, seconded by Otto Luhrs; it was passed unanimously.

As a comment on the budget, Dennis Lee, 1550-C, said he wanted to emphasize the importance of reserves to cover long-term maintenance. With such planning, he pointed out, the owners can avoid "Special Assessments" to cover such work.

**OLD BUSINESS:** The president gave a short review of the past year, pointing out four major projects:

1. Volunteers: he pointed out the impact that the volunteers make on the Association. The landscape and clean-up volunteer work saves the Association several thousand dollars a year, and the time given by Board members is exceptional, and through their work on critical issues, the Board has now moved from monthly meetings to quarterly meetings as definitive policies and procedures are now in place.

2. Reserve Accounts: these accounts are in good shape, and with the procedures now in place to evaluate the accounts closely, they should remain in good shape.

3. Architectural Review Committee: As the neighborhood ages, replacement of outside lights, garage doors, etc., that are the responsibility of owners, led the Board decided to establish an Architectural Review Committee whose responsibility is to review all "visible changes" by owners with the goal of maintaining an aesthetically pleasing community. He recognized Chuck Coffey as the chair of the Committee and pointed out that details on the procedures to follow in requesting such changes are contained in the materials posted on the website (<[ranchmeadow.com](http://ranchmeadow.com)>) under "Architectural Review -- ARC."

4. **Maintenance Policies:** during the past year the Board completed a review of all Association documents and laid out a definitive set of policies that list the areas that are the responsibility of the Association, and those of the individual Owners. (These policies are posted on the website under “Rules and Regulations.”)

**WELCOMING COMMITTEE REPORT:** Marcia Logan, chair of the Welcoming Committee, reported the committee members had greeted 17 new families of owners and tenants who moved into the community in the past year and gave them information about the community, the town and the area.

She also noted that the Committee was in charge of the picnic this year. The picnic was a follow-up of the picnic held in September 2006 (when the weather turned a bit cold and forced the group to meet in the Nagles’ garage) when a number of people at the event called it “a grand idea that we should continue. The group proposed the picnic as a prelude to the Annual Meeting for 2007 and proceeded to make plans. She extended thanks to all in the community who contributed to making the event a success (good food, and the rain did hold off until the meal was completed).

Members of the Committee are Bob Addleman, Maureen Gribben, Bob and Linda Nagle, and Marlan Nelson.

**ELECTION OF MEMBERS TO THE BOARD OF DIRECTORS:** Seats were open for five members whose terms expired with the Annual Meeting. Three of the incumbents indicated a willingness to serve another two-year term, and two new volunteers were recruited to fill the posts held by Bob Addleman and Bob Butler, both of whom chose not to seek another term. The candidates were introduced by the president: Chuck Coffey (returning); Rebecca Conley (first term); Marcia Logan (returning); Mary Lou O’Neil (first term), and Eric Waples (returning). The president called for other nominations from the floor, and hearing none, he called for a motion to approve the slate. Dennis Lee made a motion to seat the five directors; it was seconded by Jana Britton, and approved unanimously by the Association membership.

**SCHEDULED MAINTENANCE WORK:** Susan Albern told the group that scheduled painting will take place the last week of July or from the 5<sup>th</sup> to 10<sup>th</sup> of August. The schedule calls for painting of four duplexes – 1502, 1504, 1506, 1508, 1610, 1612, 1620, and 1622. With the completion of the schedule for this year, all of the units in the Association will have been painted. Funds for the painting come from the Reserve Accounts.

Ms. Albern noted that “touch-up” painting would be done this year, and that for future years, the painting schedule would be made after evaluation of all buildings. Now that the Association has a “history” on the life of paint here, it may be possible to schedule painting on an “as needed” basis.

Dennis Dakan, owner of 1510-D, asked for clarification on maintenance of building decks. The president noted that maintenance of the deck floor is the responsibility of the owner and Susan Harris, member of the Architectural Review Committee (ARC), noted that a recent Board decision eliminated ARC approval if the owner is merely sanding and refinishing the existing deck floor. All other changes, such as using a composition flooring, require the ARC review.

The president told the owners that the Association will paint the railings and fascia of the decks as a part of the regular schedule for building painting.

Otto Luhrs, 1509, asked if the asphalt areas had been reviewed and with what results? Ms. Albern told the group that SealCo, a company from Fort Collins, checked all of the asphalted areas in the community, and reported the structure and the seal-coat were satisfactory. The president said that the SealCo representative would be asked to visit the community later this year to check the areas.

**LANDSCAPE COMMITTEE:** Eric Waples, chair for the Committee, gave a report covering “concerns” and “hopes” for the future in this area.

**Mowing:** he pointed out that he had received a number of calls about the mowing schedule. He told the group that the mowing schedule was established as a part of the contract for the season. The schedule for this year was set to begin on June 7, with mowing being done every three weeks. He said that the grass grew more than he expected after the rains in May, and it was at a greater height than was desirable, but after the contract was set, it was not possible to change the date. And, too, such a change would be expensive; the cost for each mowing is \$2,000.

**Sprinkler/Drip Systems:** The sprinkler/drip systems that we have is adequate to keep shrubs and trees in good condition, and the budget for landscaping should cover maintenance of the existing system.

The major problem in this area is the **running of extra sprinklers too much and running them at times when much of the water is lost to evaporation.** Waples noted that this is a **real problem** and upsetting to owners because such sprinkling increases the cost of water for the Association, and each owner’s assessment fees are used to pay for the extra water.

He urged “common sense” if extra sprinkling is done: do the watering before 9 a.m. or after 5 p.m., and don’t “overwater.” The sprinkler system in the community is set for 5 days a week for 25 minutes in each area, and the drip system is set for 5 times a week with 40 minutes duration. In cities in Colorado where water conservation is a necessity, watering is usually restricted to two or three days a week with a maximum of two hours a week.

During a really dry period, Waples noted, owners are encouraged to “deep water” trees by laying a hose and letting the water trickle for two to four hours.

**A Hope:** The committee chair said that one “hope” of the group is that fences around trees can be removed as necessary. He noted that trees greater than 6 feet probably do not need the protection fence once they are established.

**When to Replace a Tree?:** When a tree dies, or is removed for various reasons, replacement will not be automatic. The Committee will check the landscaping that’s already in place in the areas where trees have died or have been removed. The goal is to provide a balance in the landscaping for the entire community with a concern for what the community will look like in 15 to 20 years. Overplanting is a common tendency, he said, and that has occurred in Ranch Meadow. During the past year, 6 larger trees had to be removed because they were too close to buildings or asphalt. Fortunately, these 6 trees were salvageable and moved to other locations in the community where they are thriving. Recently it was necessary to remove 4 deciduous trees because they were sending out huge root systems that had begun to destroy the asphalt areas, and it may be necessary for us to remove at least two more.

**Pine Beetles:** He said he had received telephone calls from owners who were concerned about pine beetle infestation in the trees in this area. Bob Nagle’s discussion with Rocky Mountain National Park personnel indicated that the beetles are not a threat to evergreen

trees whose trunks are less than 9 inches or less than 30 feet fall. The beetles need trees with thick bark for the larvae to grown and develop.

**Spraying for Weeds:** The Association does not do a general spray for weeks because of the possible threat to wildlife. If anybody has red spiders, etc., call Bob Nagle, and he can advice on this matter.

**Rodents:** Rodents do exist in Ranch Meadow, and they can be eradicated only by hiring a certified trapper which is very expensive. Regulations prohibit poisoning or shooting them. Waples noted that the ground squirrels can do damage to the trim work around garage doors and that owners should keep an eye out for this type of damage. Some owners pointed out that badgers had come to the community and that they would, through normal processes, eradicate small rodents.

**Sprinkler/Drip System:** The chair pointed out that the system that was put in when the community was being developed is “aging”, and it will be necessary to do a great deal of repairing and updating in the near future.

**OPEN FORUM:** Dennis Lee, 1550-C, presented a Resolution of Thanks and Recognition to Bob Addleman, 1455-G, for his work on the Board and as Treasurer of the Association for the past 7 years. The motion was seconded by Marlan Nelson, and unanimously approved by the group.

There being no other business to come before the Association, the president called for motion to adjourn. A motion was made and seconded, and approved with the Annual Meeting ending at 8:15 p.m.

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**RANCH MEADOW CONDOMINIUMS ASSOCIATION  
Board of Directors Meeting**

As required by the Bylaws of the Association, a meeting was convened for the Board of Directors with one agenda item: election of officers for the coming year. The meeting was called to order by Gordon Slack, president at 8:20 p.m. He then called for nominations for president of the Association. Marcia Logan nominated Marlan Nelson, and the nomination was seconded by Bob Nagle. No other nominees were made, and Nelson was approved for the post.

Nelson took over the meeting as chair and called for nominations for vice president. Bob Nagle nominated Chuck Coffey, and it was seconded by Eric Waples. No other names were submitted for the post, and Coffey was elected vice president by a unanimous vote.

Nominees were called for the post of secretary. Chuck Coffey nominated Marcia Logan, which was seconded by Bob Nagle. There being no other nominees, the vote was called, and Ms. Logan was elected unanimously.

A call for nominees for treasurer was made, and Bob Nagle nominated Gordon Slack, which was seconded by Chuck Coffey. No other candidates were nominated, and the vote was called for with a unanimous vote for Slack as treasurer.

The Board meeting was adjourned at 8:35 p.m.

Respectfully submitted:  
Marlan Nelson, secretary.

COMMUNITY ASSOCIATIONS INSTITUTE

# Rights and Responsibilities for Better Communities

## *Principles for Homeowners and Community Leaders*

### **Homeowners Have the Right To:**

1. A responsive and competent community association.
2. Honest, fair and respectful treatment by community leaders and managers.
3. Participate in governing the community association by attending meetings, serving on committees and standing for election.
4. Access appropriate association books and records.
5. Prudent expenditure of fees and other assessments.
6. Live in a community where the property is maintained according to established standards.
7. Fair treatment regarding financial and other association obligations, including the opportunity to discuss payment plans and options with the association before foreclosure is initiated.
8. Receive all documents that address rules and regulations governing the community association—if not prior to purchase and settlement by a real estate agent or attorney, then upon joining the community.
9. Appeal to appropriate community leaders those decisions affecting non-routine financial responsibilities or property rights.

### **Homeowners Have the Responsibility To:**

1. Read and comply with the governing documents of the community.
2. Maintain their property according to established standards.
3. Treat association leaders honestly and with respect.
4. Vote in community elections and on other issues.
5. Pay association assessments and charges on time.
6. Contact association leaders or managers, if necessary, to discuss financial obligations and alternative payment arrangements.
7. Request reconsideration of material decisions that personally affect them.
8. Provide current contact information to association leaders or managers to help ensure they receive information from the community.
9. Ensure that those who reside on their property (e.g., tenants, relatives, friends) adhere to all rules and regulations.

### **Community Leaders Have the Right To:**

1. Expect owners and non-owner residents to meet their financial obligations to the community.
2. Expect residents to know and comply with the rules and regulations of the community and to stay informed by reading materials provided by the association.
3. Respectful and honest treatment from residents.
4. Conduct meetings in a positive and constructive atmosphere.
5. Receive support and constructive input from owners and nonowner residents.
6. Personal privacy at home and during leisure time in the community.
7. Take advantage of educational opportunities (e.g., publications, training workshops) that are directly related to their responsibilities, and as approved by the association.

**Community Leaders Have the Responsibility To:**

1. Fulfill their fiduciary duties to the community and exercise discretion in a manner they reasonably believe to be in the best interests of the community.
2. Exercise sound business judgment and follow established management practices.
3. Balance the needs and obligations of the community as a whole with those of individual homeowners and residents.
4. Understand the association's governing documents and become educated with respect to applicable state and local laws, and to manage the community association accordingly.
5. Establish committees or use other methods to obtain input from owners and non-owner residents.
6. Conduct open, fair and well-publicized elections.
7. Welcome and educate new members of the community—owners and non-owner residents alike.
8. Encourage input from residents on issues affecting them personally and the community as a whole.
9. Encourage events that foster neighborliness and a sense of community.
10. Conduct business in a transparent manner when feasible and appropriate.
11. Allow homeowners access to appropriate community records, when requested.
12. Collect all monies due from owners and non-owner residents.
13. Devise appropriate and reasonable arrangements, when needed and as feasible, to facilitate the ability of individual homeowners to meet their financial obligations to the community.
14. Provide a process residents can use to appeal decisions affecting their non-routine financial responsibilities or property rights—where permitted by law and the association's governing documents.
15. Initiate foreclosure proceedings only as a measure of last resort.
16. Make covenants, conditions and restrictions as understandable as possible, adding clarifying "lay" language or supplementary materials when drafting or revising the documents.
17. Provide complete and timely disclosure of personal and financial conflicts of interest related to the actions of community leaders, e.g., officers, the board and committees. (Community associations may want to develop a code of ethics.)

**Community Associations Institute (CAI) is a national organization dedicated to fostering vibrant, responsive, competent community associations. Founded in 1973, CAI represents association-governed communities, such as condominium and homeowner associations, cooperatives, and planned communities. To learn more about CAI and its local, regional and state chapters, visit [www.caionline.org](http://www.caionline.org) or call CAI Direct at 703-548-8600.**

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