

**The Cottages at Forest Park Homeowners Association, Inc.**  
**2019 Quarterly Meeting**  
**April 17, 2019, 2:00 PM**

**Call to Order**

- The Quarterly meeting was called to order at 2:00 pm on Wednesday, April 17, 2019 by Ron Blackwelder. Other Board members present were: Tom Burnett, Mac Fraser, Ann Storm, and Doug Tiefel arriving later. Others in attendance were residents: Judy Blackwelder, Sharon Cruse, Nancy and Alan Giehl, Janice Mirshab, Helen Moskovics, Karen and Doug Myers, Pat and Walt Pollock, Linda Wallace, Shirley Talcott, and Jack von Eschen. Also in attendance were HOA Managers Jake Harris, Banjo Walker, and Caretaker Roc Dietz.

**Approval of Minutes**

- It was suggested that we dispense with the reading of the minutes from the January 17, 2019 Annual Board Meeting due to time constraints. It was moved by Mac, that the minutes be accepted as drafted, unless any corrections were needed; it was seconded by Tom, and the minutes were unanimously approved by the Board. It was noted that all Owners are in receipt of the minutes prior to the meeting.

**President's Report**

- There are no units available for rent or sale at this time. No decision has been made on Cottage 13 at this time.

**Concierge Report**

- Banjo presented the first quarter financial report and we have 65.52% left in the budget for the next three quarters. For the same time period in 2018, we had 68.41% left, so we are on track for the year. We are a little ahead as haven't started the lawn services yet. We are waiting to have sprinkler locates done before aeration can be completed.
- Regarding Travelers Insurance, we have been advised by Travelers to increase the replacement value of the complex to \$7.1 million and need to pay an additional \$1332, to cover this increase. Tom wanted to defer a motion on this until later in this meeting.

**Caretaker's Report**

- Roc presented his report. He will wait to connect hoses until the weather is warmer at night, but if anyone wants it done earlier, he is available to do so. He asked for feedback as to how he is doing and is willing to do whatever is needed to assist everyone. He mentioned there are some cracks on the two front patio slabs and those may need to be addressed. Mac thanked Roc for tilling the garden. Mac welcomes a list of what plants the residents would prefer for the garden. Roc is willing to water the front entry beds and the back area a few times a week.

**Unfinished Business**

- Grounds and Landscaping-Judy thanked Ann for her past service on the Landscaping committee and presented her with a card and a plant. Gonzalo and Anna will be here every Monday afternoon for landscape items and Fridays for general maintenance items. Anna is more self starting this year and willing to help wherever it's needed. JoMo and Pat have volunteered to select plants for the front entry area, which Gonzalo and Anna will plant. If residents see any issues or problems, please notify Judy directly or the Concierge and we

will write it down and send along to the Committee so that Judy can be the one to direct Gonzalo and Anna as needed. Judy, Pat, Doug Myers, Janice and Tom make up the Landscape Committee, with Judy being the Chairperson.

- Asphalt and concrete maintenance-Roc mentioned the front patios are cracking a bit and may need sealing. Doug has called Foothills for asphalt sealing but no bid is available at this time. The concrete near the front of #20 is buckling due to tree roots and will have to be replaced. The tree near there will need some root barrier to help prevent further intrusion into the concrete.
- Reserve Investment Account update: The fund is up about \$20,000 from the initial investment. However, it can fluctuate as the market does, and no action is advisable at this time.

## New Business

- Tom reported on the Reserve Study meeting that he, Ron, and Janice held in February. On a spreadsheet, they reviewed what around the complex, over the next 10 years, would need upgraded, or repaired, and the costs associated with these items. It was broached that perhaps the Roof Replacement line item could be removed from the study since this was just completed. Originally it was budgeted at about \$250,000, but we now know the cost is considerably more than that, closer to \$400,000. With the Loss Assessment insurance policies in place, those should cover any potential assessment in the event of another hail storm, as our insurance company has now gone to a 5% Wind/Hail clause. Doug suggested that all Owners may need to sign a letter in recognition of the Association removing Roof Replacement from the Reserve Study budget. Individual owners will then be responsible, through a special assessment, and roof replacement costs would be the responsibility of each unit owner, through their Loss Assessment policy, should the need occur. It was noted that insurance companies could discontinue the Loss Assessment policies, and then the roof repair would have to be reinstated in the Reserve Budget Study and dues would have to be raised to meet the potential costs on the study. If there was not enough money in the budget, an assessment would be necessary. Tom reviewed the HOA Declarations and stated that exterior doors and windows are indeed the responsibility of the individual unit owners and while these items were originally on the Reserve Study, they were mistakenly added to the Reserve Study when it was set up in 2005. They can now be removed from the Study, saving future monies from that category. The Declarations can be changed, with an 80% approval vote, that the doors **would** be the responsibility of the HOA. Tom moved that the Board approve the 2019 updated Reserve Study, which removes roofing replacement in 2027 and 2029, and currently removes the windows and doors replacement in 2040; Ann seconded the motion, and it was unanimously approved by all the Board members.
- We are still seeking an explanation on why Travelers assessed us on a \$7 million replacement policy when we are insured for \$5.9. We have not received an answer from Bolder Insurance. It was suggested we hire Richard Bland to review this. Ron made a motion to have Richard review our insurance policy, with a \$1500 maximum for his time. It was seconded by Mac, and unanimously approved by the Board. Doug Myers proposed that if more insurance monies were returned to us, that some of that money be returned to the residents. Ron commented that the Loss Assessment policies paid that amount, and it should stay in the Reserve as it was voted upon at the January meeting. We will have to wait and see what the response is from the insurance company and/or Richard Bland.
- Tom presented the Landscaping proposal with the changes of eliminating the golf course and covering that area with crusher fines and bushes, and planting of some new trees. This golf course elimination would need the approval of 80% of the owners, because it changes the original concept of the interior grounds. Doug Myers requests that areas of proposed trees be staked out so all could see the impact of the placement. Doug Tiefel mentioned that our final landscape plans will have to be approved by the City of Lafayette. After a lengthy,

lively discussion, with numerous suggestions from the owners present, there was a consensus that neither the Board nor the residents were ready to make any decision at this time. Tom made a motion to update the plan by taking out the greens and tees, replacing these areas with grass, and reducing the planned number of trees to be planted, and meet on May 1, 2019 at 2:00 PM for a Special Meeting to present the updated landscape plans. Mac seconded the motion and it was unanimously agreed upon by all Board members.

**Architectural Control Report**

- There was no report at this time

**2019 BOD Meeting Schedule**

May 1, 2019           at 2:00 PM Special Meeting  
July 17, 2019        at 3:00 PM  
October 16, 2019   at 3:00 PM

**Adjourn**

- There being no further business, on motion duly made by Tom and seconded by Ron, there was unanimous approval to adjourn the meeting at 4:08 p.m.

Respectfully submitted,

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Jake Harris, Banjo Walker – Concierge

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Doug Tiefel – President   Date