# LINKS HOMEOWNERS ASSOCIATION Minutes of Homeowners Meeting August 2, 2018

Anne Gray called meeting to order at 2:00 pm.

A quorum was present by attendance or proxy of 16 out of 23.

Last year's meeting minutes were approved unanimously.

#### Insurance Report by Alisa Corey of Mountain West Insurance in Gunnison:

- Effective 7/19/18 The Links HOA is insured by CAU (Community Association Underwriters). There were many significant advantages to switch from Cinncinati Insurance Co. to CAU. Following are just a few. More complete information can be emailed to you by PR upon request.
- Coverage increased \$194 SF to \$350 SF (Blanket Bldg. limit from \$11,465,000. to \$20,695,850.)
- Co-Insurance: Old: RCV 90% New: 0% Guaranteed Replacement Cost
- Ordinance or Law: Old: A-Included; B&C-\$50,000; Water/Sewer \$10,000

New: A-Included; B - \$500,000; C - \$4,563,000; Water/Sewer - Included in limit

- Excess Liability: Old: \$2,000,000 New: \$5,000,000
- Premium: Old: (2017) \$29,693 New: (2018) \$29,305
- Premium of Old Policy for 2018 with increased bldg values, Water & Sewer Back Up & Ordinance or Law: \$54,077 (\$24,772 more than our new policy).
- Binding Subjectives: Restricitons that apply for coverage with CAU:
- 1. **Subcontract Agreements** must be in place for ALL subcontractors hired to do work for the Association. These Agreements are also required for any homeowner contracting for a remodel. CONTACT PR BEFORE CONTRACTING FOR A REMODEL FOR COPY OF AGREEMENT TO BE SIGNED.
- No Barbeque Grills are allowed on decks. Must be used in driveway in front of unit 10 ft beyond building overhang. "Associations allowing charcoal or other combustible burning grills on balconies are ineligible." Gas grilling must be adequate distance between building + overhang (combustible material) of 10 feet or more.
- There were handouts/discussion concerning the dangers of operating grills on combustible decks:
- 1. Email from Crested Butte Fire Protection District, Chris Davis, Fire Inspector, stating the Fire Code: 2015 IFC 308.1.4 Open-flame cooking devices.
- 2. NFPA (National Fire Protection Association) June, 2018 report on Home Grill Fires.
- 3. Information from the LP Industry about the primary causes of gas grill fires involving structures.

## **Beautification Committee Report:**

Karen Allen gave the Beautification Report.

- The HOA is responsible (through Rocky Mountain Trees & Landscaping) for maintaining the gardens and terraces (such as weeding and fertilizing).
- The HOA is also responsible for the replacement of plants in the terraces when deemed appropriate by Beautification and The Board and funding is available.
- If Homeowners wish to replace plants in the garden in front of their unit, they may do so at their own expense.
- If a Homeowner wishes to add a new garden at their own expense, they must submit a plan to Beautification and The Board for approval.
- If a Homeowner wants tree trimming, they should contact PR Property.
- Beautification Reserve currently has \$1,053.88. The Beautification Reservce comes from funds collected from homeowners approved to remove trees. As per Skyland's Revised Article VII Guidelines for land-scaping, all tree replacements must be somewhere on Links property. The hill area going up Links Lane (LL) will get additional weed whipping from PR on grass (not wild flowers) and clean up of new aspen suckers to give the area cleaner look and define the rock gardens. The rock gardens will also have some micro-sprayers installed to give the flowers more water.
- Sign Garden: RMT will be adding bulbs (tulips, daffodils, and allium) and maltese cross plants for color next spring.
- Common Beds between #27 & #29 LL irrigation will be modified to promote healthy growth of flowers. Common tier between #4 & #6 LC lower tier was cleaned out by voles. Also acidilty of soil due to evergreen tree in tier is problem for good flower growth. RMT will advise plant replacement.
- The drought this year has been a big factor in struggling landscapes.

## Manager's Report:

Greg Wiggins gave the Manager's Report.

- Building Maintenance & Repair: Bldg. 5 upper deck tops were sanded and oiled Fall, 2017.
- Roof inspection and renewal by Jim Thomas Construction was completed May, 2018. Annual renewal.
- Fall, 2018: Bldgs 6 & 7 upper deck tops sanded/oiled. 1 LC ceiling repaired from ice dam water damage. Bldgs 8, 1, 2, 3, 4 will be reviewed for deck, door, railing oiling. Grade improvement for Bldgs 4,5. Kolbe/Kolbe (window manufacturer) is being contacted to inspect and advise on multiple window leaking/hardware issues, and patio door weather stripping. Review Bldg 1 west windows/doors. Support Post inspection and repair for rotting.
- Spring, 2019: Rock ontractor to be found to review/repair all wall stone. Review Bldg. 8 crawlspace. Greg recommended spraying exterior of buildings in spring for spiders (approximately \$200-\$300/bldg). The membership approved the spraying.

- Website (prproperty.com) is your source for ALL HOA documents including minutes, Declarations, By-Laws, Insurance Information, Colorado Common Interest Ownership Act Policy, etc. Once on the website click on "Associations" to access The Links
- HOA correspondance will be EMAILED by PR to homeowners. Check that your email address on file is correct.
- REMINDER: THE LODGE DUMPSTER IS OFF-LIMITS TO THE LINKS. Trash pick-up for The Links is Tuesday 9 a.m. in front of your unit. If gone, you may leave your trash with a neighbor to put out on Tuesday, take it with you, or call PR to find out charge for them getting it out of garage on Tuesday.
- Dog Poop Problem: DOGS MUST BE ON LEASE AT ALL TIMES ON LINKS PROPERTY WHEN TAKEN OUTSIDE. Dog Poop must be picked up IMMEDIATELY each time from all grass and gardens (any area mowed or maintained) on Links property. If in wild grass areas surrounding Links, it can be left and will dry up quickly. Neighbors are reporting any violations to PR. Violoations are subject to fines.

## **Election of Directors:**

John Stroop - 2018 (not seeking re-election) Jerry Danni was elected unanimously for 3-year term. Anne Gray - 2019 David Light - 2020 Resigned. Jim Lowrey appointed by The Board to fill David's term.

## **Budget:**

- Greg went over 2018-19 budget in detail. After some questions, the budget was approved. The Actual 2017-18 had a surplus of \$13,402.71 due to assessments last year. By unanimous vote, the surplus was moved to the reserve.
- The IRS now requires us to have separate reserve accounts. The Capital Reserve is only to be used for capital expenditure (like roof replacement) that are not a part of usual operating maintenance. The Operating Reserve is to be used extrodinary expenses in the operating budget (like snow removal). Both need a healthy balance maintained for financial security. There will also be an Assessment Reserve for assessments for certain projects. Currently the Reserve Accounts have: Capital Reserve: \$60,496.36 Operating Reserve: \$20,000 Assessment Reserve: \$0
- After a discussion of the 10-year plan that included possible roof replacements starting as soon as 2026 (8 years), and the increased maintenace of our aging buildings, the membership decided that the Capital Reserve needed to be a minimum of \$100,000 for now. To move toward the \$100,000 goal, a motion was made by Mike Paulaitis and seconded by Mike Murrray for an annual assessment of \$1,000 per unit for 2 years subject to a review next year and was passed unanimously.
- The 2018 assessment will be billed next Quarter . Our fiscal year is July 1, 2018 June 30, 2019. You may pay \$1,000 in October and be done for the year with paying the assessment, or you can pay quarterly . . . \$250 in October, January, April, and July.

#### **Old Business:**

- Homeowners are responsible for insuring contents and personal liability. All Homeowners who do not have a copy of the Insurance Inventory in 2010 should request a copy from PR. The interior build-out recorded on that document is the grandfathered amount covered by the HOA Policy. Any upgrades since that inventory are the responsibility of the Homeowner and should be considered in determining your individual Contents Policy.
- Effective March 22, 2018, Amendment to the Declaration of The Links at Skyland stating ALL RENTALS AND LEASING OF ANY UNIT AT SKYLAND IS PROHIBITED. The compelte Amendment may be viewed online.

## New Business:

- Greg discussed Gates Co., the proposed development of 17 acres off Brush Creek Rd.
- Cheryl Danni asked about planting some trees to screen The Lodge dumpster and bike rack. Last year, Trish McCarthy & Christy Manuel volunteered to investigate and develop a plan and funding for additional trees to be planted on The Lodge property just above The Lodge parking lot. Because the trees would not be planted on The Links property, HOA funding is not allowed.
- Due to Insurance restrictions concerning any grills on the decks, all grills need to be removed from the decks. If you would like the association to pay PR to move your grill from your deck to your garage, please contact them before the deadline.

Next year's meeting will be Wednesday, August 7 at 2 p.m. in The Skyland Lodge Meeeting Room.

Meeting was adjourned.

# LINKS HOMEOWNERS ASSOCIATE BOARD OF DIRECTORS MEETING August 10, 2018

Anne Gray called the meeting to order at 3 p.m. in The Lodge Meeting Room.

The Board discussed concern raised by some homeowners about the restriction of grills on combustible decks. Jim Lowry will further investigate the email from Chris Davis, CB Fire Inspector, to determine if The Links is in violation of Fire Code if we have grills on our decks. Since the renewal information this year was received just 1 week before the renewal date, The Board will also request information from Mountain West about our renewal next year (7/19/19) be available no later than June 1 to give more time to review options. The request is to, again, shop our policy with different Insurance Companies to see our options for coverage, cost, and cost of having gas grills on combustible decks.

Election of Officers:

President: Anne Gray

Vice President: Jim Lowrey

Secretary: Jerry Danni

Meeeting was adjourned at 3:50 p.m.