

LINKS AT SKYLAND ASSOCIATION
MINUTES OF HOMEOWNERS MEETING
SKYLAND LODGE MEETING ROOM
August 04, 2021

Anne Gray called the meeting to order at 2:05 pm. MDT

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

Motion was passed to wave the reading of the 2020 minutes. Last year's meeting minutes were approved unanimously.

INSURANCE REPORT:

Alisa Corey, Mountain West Insurance & Financial Services LLC, agreed to present some information that gives the HOA members background and context for the current project of the Board of Directors to assess, update, and amend our current Insurance Policy as stated in the Declaration, Article 9. Below are the bullet points items that were covered:

- * Insurance environment - the insurance industry as a whole has changed dramatically over the last few years due to catastrophic losses from wildfires, flooding & hurricanes. We have fewer carriers in the market and those carriers are underwriting risks with much more scrutiny so we need to make sure we're taking every measure possible to be insurable in the future

- * The association suffered a loss in 2020 which resulted in a loss ratio for the association of 84% (\$24k loss vs. \$28,500 annual premium), this high of a loss ratio can lead the carrier to non-renew the account or increase the premiums dramatically to recover the loss. If the account is non-renewed, we may be forced to place the account with an excess market which offers barebones coverage and very high premiums

- * The loss led to a discussion about the insurability of the association and the best way to proceed going forward.

- * The association is responsible for insuring the entire building including the interior finishes of each unit, but the association doesn't have any control of the maintenance of the interior of the units. The associations policy will have to respond if a unit suffers a loss due to deferred maintenance which again leads us to an insurability issue.

- * Converting to bare-walls coverage would put the liability of interior claims on the homeowner rather than the Association. An individual policy has more leniency for loss ratio than a commercial policy.

- * Bare-walls would also put the responsibility of insuring upgrades within the unit on the homeowner rather than it being a shared cost of all homeowners. The difference in cost to unilaterally insure the most expensive and extensive upgrade is financially unfair to those with less expensive upgrades,

- * Following the presentation, members were allowed time for questions and answers.

- * The Board suggested that it would be a good idea for each owner to contact their own insurance agent to go over their current coverage and the possible change in coverage if they were responsible for bare-walls coverage. There are options of square footage replacement costs depending on the quality of finishes and furnishings (\$350-\$450 sq. ft.). You can also talk with some local builders for building costs in Crested Butte.

- * The Board will continue the work on revising the Declaration. Once the Board approves the Amendment, the HOA membership will vote to adopt or reject the Amendment.

Beautification Committee Report:

Karen Allen gave the Beautification Report

- Rocky Mountain Trees and Landscaping notified The Links that they would no longer be able to take care of our landscaping needs in regards to gardens in front of each unit, terraces, and common garden areas at entrance and road going up to Links Lane. Beautification Committee has interviewed several candidates and decided to use Alpengardener as our new Landscape contractor for the bedding areas. PR will continue mowing the lawns and mulching the trees. Alpengardener's focus for the fall is to get all areas cleaned up and ready for winter and disperse some wildflower seeds along the road to Links Lane. In the spring Alpengardener will spend time reworking Entry Sign Garden and rock gardens along road to Links Lane. PR's focus for the fall is to trim selected trees, use weed eater along roads and south border of Links property line to have a cleaner look next spring.
- 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.

Manager's Report:

Greg Wiggins gave the Manager's Report

Fall 2020 –

- Santos Stone repaired the top edge of the rock wall ledge cap on buildings 6, 7, 8. Still need to return this summer to seal and caulk the top rock.
- PR crew epoxied beam ends and needs to come back 2nd time and get to match closer- will never totally match, because we do not want to paint them.
- Painting of building 1, west window frames by Premier Painting, in fall of 2020.
- Premier Painting completed building 8 and 1 Fall of 2020.
- PR replaced rotten deck post at 27LL
 - Stained terraces all through complex
 - Sealed end logs
 - Caulked all lower windows that may have had snow resting on them.
 - Installed more weather strip and trim inserts
 - Continued with deck tops and door oiling.
- Golden Eagle will pick up trash through September.
- Jim Thomas Construction – Did annual roof inspection in spring 2020.
- All exterior windows cleaned and completed 3rd week in June.

Fall 2021

- No longer picking up recycling.
- Premier Painting will oil buildings 2 and 3.
- More deck tops and trim will be oiled on buildings 4, 5, 6, 7.
- PR looking for contractor to replace 5LC deck top and 21LL railing.

Building maintenance and repair

1. Current requests for building maintenance: 21LL, 31LL, 35LL, 1 LC,
2. Deck Repair
3. Windows, Front Door, Garage Door & Opener Repairs-Homeowner responsibility
4. Stucco Repair
5. Bldg. 8 Crawl Space
6. Building Oiling Schedule
7. Roof repairs
8. Financing of Capital Improvements
9. Drainage Repair
10. GFI Switches in garage—replace for freezer plug to protect from outage
11. Board recommends property managers, alarms, and water bugs for all units.
12. Links will no longer be picking up recycling.
13. Board recommends hiring professional to inspect The Links for structural issues and future maintenance.

HOMEOWNERS MANUAL:

1. Emergency Phone Number: 970-349-6281
2. Updated homeowner contact list—updated yearly @ HOA Meeting. Request at PR Office
3. Location of emergency water shutoff valve. —call PR
4. Location of emergency Fire Sprinkler shutoff valve. —In Bldg. 4, 33 LL; in bldg. 5, 21 LL
5. Electrical shutoff—at breaker box
6. Group text messages for homeowners. —PR uses email
7. Only email notification for dues and meeting notification.

HOMEOWNER INFORMATION: www.prpropertymanagement.com/Associations

1. Minutes and Budget
2. Declaration and By-Laws and other official documents
3. Rules and Regulations—animals, noise nuisance

• Fall 2020/Spring 2021:

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- PR looking for contractor to replace 5 LC deck top and repair 21LL deck

Election of Directors:

Jerry Danni - 2021

Anne Gray - 2022

John McCarthy - 2023

The Board of Directors (see minutes of BOD Meeting 8/4/21 @ 1 p.m.) voted to increase the Board to 5 members. Jerry Danni was re-elected to the Board for 3-year term (2024). Beth Brady was elected to the Board for a 3-year term (2024). Dan Brown was elected to the Board for a 2-year term (2023, to stagger the terms).

Budget:

- Greg went over the 2021-22 budget in detail. After some questions, the budget was approved. The Actual 2020-21 budget had a deficit of (\$20,948.68). due to increased costs for Building Repair and General Repairs and Maintenance. The deficit depleted our Operating Reserve.
- The additional \$7,895.02 spent in General Repairs/Maintenance was itemized (marked with **) and noted in budget. You can access the complete Budget online at www.prproperty.com/Associations
- This fall Buildings 2 and 3 will be oiled.
- As required by law, a motion unanimously passed to move surplus to reserve.
- The Board announced that the \$1,000/per unit assessment that was approved for spring of 2021 was now being scheduled for billing in October with 2nd Quarter Billing to replenish the Operating Reserve as a result of the 2020-2021 Budget deficit.

Old Business:

- The Lodge at Skyland Dumpster is off-limits to The Links.
- The project between The Links and The Lodge to investigate the possibility of building a “trash shed” to house a dumpster for both The Links and The Lodge was found to be too expensive to pursue.

- Interest was renewed to possibly plant some Aspens to screen The Lodge dumpster from view. Beth Brady and Trish McCarthy volunteered to investigate.

New Business:

- **Website** (prproperty.com) is your source for ALL HOA documents including minutes, Declaration, By-Laws, Insurance Information, Colorado Common Interest Ownership Act Policy, etc. **Once on the website click on “Associations” to access The Links**
- **Notifications:** A motion was unanimously passed: HOA members will be notified **ONLY BY EMAIL** for meeting notices and all dues/assessments. Please keep your email address up to date with PR Property. If you are currently not receiving these notifications on your email, CONTACT PR PROPERTY IMMEDIATELY.

Next year’s meeting will be Wednesday, August 3, 2022 at 2 p.m. in The Skyland Lodge Meeting Room.

Meeting was adjourned at 3:50 p.m. MDT