

Attending

- Mickey Bleiden
- Stacy
- Howard Weisberg + Sherry
- Christine Havlin +1
- Cathy Johnson
- Hamid Sheikh
- Steve Ryan + Tammy
- Louis Marchesano
- Nick (A4)

2019 Minutes Review

- One question on heat tape purpose.
- 2019 Minutes approved.

Review of proposed budgets for 2020-2021

- Aligned on what Mario does vs Snow Farmers. Mario doing smaller snows and also the walkways. Snow Farmers will do larger snows including when it needs to be plowed into larger piles.
- Trash costs lower in 2019-2020 due to credit applied from past overcharges.
- Reserve allocation – lenders asking about at least 10% reserve when reviewing new mortgages. This will be a line item on the budget going forward.
- Q&A on building B boilers and how they factor into the additional \$40/month dues. All 3 boilers are new within the past two years. Despite being new, some work has been required recently. Plumbers are very difficult to find but some of the parts required have been covered as warranty.
- Christine asked about heat - her renters are saying heat costs are roughly \$400/month so she's curious if a boiler system may work better in building C.
 - Mickey explained that the timeline of construction of the three buildings was main factor in why B has a boiler and A&C do not.
 - Others in A&C indicate their bills are not nearly as high so could be something Christine can do to lower the costs – perhaps more insulation, request an Xcel energy audit, inspect fireplace.
- Steve shared that he has reviewed the current insurance coverage with an industry professional and believes that the costs we are receiving are competitive.
- Motion to approve the budget approved, including HOA dues increase of \$25/month per unit starting on January 1, 2021.

Open Discussion Topics

- Questions on the value of insured amounts carried by the HOA and how that compares to the costs to actually replace?
 - Hamid – requests insured amounts be increased to full replacement costs.
 - Howard – most homes are not funded at the level required to replace
 - Mickey will follow up with State Farm to get more detail and provide any additional estimates on increasing insured amount. Understanding situation on both flood and non-flood options.
 - Once quotes are received, Board to discuss whether increasing insured amounts is cost prohibitive.
- Nick question on specific dues by building to confirm – Mickey confirmed proposed as of Jan 1 \$445 in A&C, \$485 in B
 - Discussion among many that even when considering for amenities the dues at Creekside are relatively low.
 - One observation that has helped dues stay low is being self-managed and working with Mario vs a professional management agency.
 - Tammy/Steve shared that they have done research in the past research and fixed costs for management companies were in the range of \$20k annually plus fees for labor/materials.
- Bike room – should we be looking at if there are bikes not being used and being stored in the bike room?
 - Comment that this has been attempted in the past, but never completed.
 - No agreements made on this topic either way. Board to look into identifying abandoned bikes
- Question on roof vents in building C – were they ever fixed?
 - Mickey – Mario can do for \$350/unit, shared that Conrad looked into it and the Frisco contacts believed that the current venting was sufficient.
 - Eric – assumption that building C was already completed, so apologies for sending that as part of the pre-read. Currently, vent work has not begun in any building and future plans are TBD.
- Discussion on proposed schedule B for short term renters
 - Nick asked if we can make sure that the schedule B aligns with anything being published by Frisco.
 - Howard uses Summit Resort Group and they post a number of these things already based on their structure of communications.
 - Request to Amend the short term rental property to say that the entire community is a non-smoking community for ST renters. This includes decks and open space. All current ST rental owners already prohibit smoking inside their units.
 - Discussion on the language/approach for ST renter pets. Should ST be allowed and long term be prohibited?
 - Group agreed to leave ST as owner discretion and if there are examples of this rule creating issues or concerns for HOA community then we can revisit in the future. Leave the long term details as prohibited.
 - Overall, no concerns with defining and using schedule B for all ST guests going forward.

- Christine made a motion to make Creekside a non-smoking complex, Mickey seconds
 - Building A has long term renters that are smokers – past experience has been respectful for them to create distance. (A5)
 - Suggestion that the HOA set a date in the future and say that upon it the entire community will move to non-smoking. This allows anyone who does smoke to make accommodations. Starting in November 1, 2021 the community will be non-smoking indoor and outdoor.
 - Steps to formally publish and change by-laws not reviewed at the time. Board will need to review next steps and share with the entire HOA.
- Howard - Question about any interest in cleaning up some of the creek frontage space to provide better interactive use. Group agreed that this can be done. Perhaps even an expanded Creekside Clean Up day in the spring that can include general grounds clean up, flowers, tree trimming, and more.
 - HOA Board will need to work on defining a date in the spring based on snowfall melt – more to come.
- Questions about the on-going touch up painting and dead tree management – Mickey going to take it up with Mario as it is part of the expectations for him to manage. In the past Mario has said he would do it but had not done it yet.
- Voting and approval of go-forward HOA board members
 - President remains Steve
 - Vice President changes from Andy to Hamid
 - Treasurer remains Mickey
 - Secretary remains Eric