

MEETING MINUTES
Marshall Park Villas Condominium Association
Board of Directors Meeting
December 8, 2021
7:00 p.m. Videoconference

Call to Order at 7:05 p.m. – All Board members were present.

FOR DISCUSSION

President Debbie Vaughan called the Board together to discuss insurance, security bars, and the proposed 2022 budget.

INSURANCE

The Board discussed and compared one bid for insurance received from Staley Insurance, the insurance brokerage used by Realty One, Inc. -- an umbrella policy that includes Worker's Comp and other coverages, at a premium approximately \$3,000 less than State Farm's 2021 premium.

Dana Counts at Realty One, Inc. was told by Staley that our policy with State Farm (since 1999) is an Actual Cash Value policy, and the bid received through Staley is Replacement Cost Value – better coverage. The new bid also includes a separate deductible for wind and hail equal to 5% of the amount of dwelling coverage listed on the policy (over 7 million) which would result in a deductible of approximately \$375,000. This effectively means that the cost of repairs for wind and hail damage would be the responsibility of the owners, who would be liable to pay the Association for 1/28th of the actual repair cost or the deductible (whichever is lower) by filing a loss assessment claim with their personal condo insurance, or paying out of pocket.

Debbie Vaughan contacted State Farm rep, Kim Woods who confirmed that our current policy is actually Replacement Cost Value and that any wind and hail events are still subject to the flat deductible of \$10,000. The Association would receive an initial payment for the actual costs of repairs, to be followed with a second check for recoverable depreciation after repairs were completed.

Although we were hoping to reduce the cost of insurance, with the realization that we indeed still have replacement cost value, and based on input from other sources who reminded us that this type of coverage is rare, the Board unanimously agreed to continue our policy with State Farm at this time.

2022 BUDGET

President Debbie Vaughan passed out two proposed options for a 2022 budget comparing the difference in cost between the current insurance and new insurance bid. Additionally, both budgets included estimates and actual cost changes in various areas, including landscaping (increasing 2.5%), Reserve contribution from 10% to approximately 15%, and a slight decrease in the snow removal budget. Both scenarios would necessitate another increase in the monthly assessment for 2022.

Board member Kim Ibbison insisted that costs be cut so there would be no increase to the dues, and refused to vote in favor of any budget that included a dues increase. She was unable to suggest any area except snow removal where costs could be cut. Debbie shared Realty One's attempt to obtain

other bids for snow removal contractors for their own use, which would have also provided us with comparisons; however, she received no bids after contacting 15+ different companies. Realty One had to sign the contract for Marshall Park with USG, or we would have had no options for 2021/2022. Kim also expressed her desire to retain the current insurance coverage, and stated that we should increase our Reserves. All of this comes at an increased cost.

Debbie informed that since 2019 painting was removed from the budget at the insistence of Realty One who treated painting as a capital expense paid for from the Reserve account. Therefore, an amount for painting has not been included in the budget since that time. Also since that time, we have had major repair costs yearly, depleting our Reserve account to a dangerous low. The Board discussed waiting a few more years to paint and generally agreed that was a good idea since the buildings are in good shape. This will allow us some time to increase our Reserves to cover eventual painting and other needs. Painting almost doubled from 2019 to 2020, so we need to keep in Reserves or eventually add back into the budget about \$4,000 to \$5,000 to paint one building, and continue taking in an amount to cover future painting every year or two.

Because of the objections and questions, Beverly Zeller suggested that we do an actual comparison of the past few years and provide a clear informative explanation as to why the costs are increasing to give to the Board and eventually Owners at the Annual Meeting. Debbie agreed to put something together to present to the Board in the short window remaining. No budget was approved at this meeting.

A brief discussion was held about the hazard highlighted by Staley relating to old security bars. It was decided to put off further discussion and decisions until 2022.

Meeting Adjourned at 8:00 p.m.

MEETING MINUTES
Marshall Park Villas Condominium Association
Regular Board of Directors Meeting
October 27, 2021
7:00 p.m. Videoconference

Call to Order at 7:02 p.m. – All Board members were present, including Forrest Scruggs of Realty One.

Approval of Minutes from July 22, 2021 Board Meeting and followup addendum (emailed) will be reviewed and approved by email following the meeting.

Financial Report – Reviewed and available on the website at Realty One

- Account balances as of September 30, 2021

Checking	\$6,299.35
Reserves/Savings	<u>\$30,000.28</u>
Total Checking/Savings	\$36,299.63

FOR THE RECORD (Decisions by Board via email between meetings)

- Tree trimming bid from Down to Earth/Arthur Castillo for \$12,125 approved on 9/15/2021.

FOR DISCUSSION AND ACTION

Structural

- Work request 6512 W. 34th
 - Paint chipping on siding – small area. Can wait until we find someone to do touchup work in between paintings. Debbie will send picture from owner to Beverly Zeller.
 - Steps at 6512 in private area need work. This should be Owner’s responsibility because it is in her privacy area. Owner has not submitted a work request, only a mention.

Painting

- A Board member recently inspected the condition of the paint on all buildings and found all buildings to be in very good condition, because we have used good quality lasting paint. It was suggested to push the next painting out another couple of years, with yearly inspections, and paint the next building based on the worst condition, with one building per year thereafter in an effort to alleviate some stress on our budget based on the recent huge increase in the cost of painting (almost double from 2019 to 2020). The Board was agreeable to the idea. Will try to find someone to do touchup work in between paintings as needed; however, it is difficult to find handy persons who carry the liability insurance required. Will continue to look.

Landscaping

- USG landscaping/rock bids at:
 - 6525 W. 34th \$472.88 (includes 10% discount)
 - 6505 W. 34th \$238.50 (includes 10% discount)
 - 6555/6557 W. 34th \$1,003.50 (includes 10% discount)Board approved bids. Motion-Keith Kahler, Second-Beverly Zeller. None opposed.

Trees and Bushes

- Tree between 3360 and 3342 – no longer needs removing for sprinkler sake, per USG
- Owner at 3337 called about low hanging branch in open area behind. On list for spring.
- Down to Earth will be called to schedule gutter cleaning when deemed time.

Sprinklers

- Recent huge water bills at 6525/27 and 6555/57 alerted us to a leak. Searching by Board members and USG have failed to exactly pinpoint the problem area, only that it is somewhere around the two buildings noted above. The sprinkler valve at 6525/27 was turned off 10/19, and the entire system throughout the HOA was shut down for winter on 10/26/21. USG will continue to troubleshoot the problem at earliest opportunity in spring.
- Sprinklers between 3360 and 3342 – leak discovered and repaired. Heads change by USG to cover more area.

Other Business

- Budget update
 - Reschedule of budget meeting – TBD
Waiting for information from Realty One, Inc. who has asked a broker to compare insurance rates.
- Board member replacement for 2022 – Still contacting a few Owners. Nothing definite yet.

Newsletter

- Potential items to include in November newsletter that will be prepared by Debbie
 - Emergencies
 - Owner is responsible for
 - Sewer – preventative snaking, calling a plumber for backups and resulting cleanup; suggest periodic snaking of pipes by owners. Association would repair any damage outside the unit in the sewer piping.
 - Plumbing – all piping, valves, etc. inside the exterior brick
 - Electrical – all electrical wiring and other components inside and outside the building, including electrical panelbox on the exterior.
 - When to call the HOA
 - Sprinkler system (all components including electrical)
 - Water entering home from exterior systems: gutters/downspouts/roofing, sprinkler components, water main to where it enters the home
 - Need new Board members
 - Access to Limited Commons – no locks on gates

New Business

- None

Meeting Adjourned at 7:55 p.m.

MINUTES
With Addendum after meeting
Marshall Park Villas Condominium Association
Regular Board of Directors Meeting
July 22, 2021
7:00 p.m. Teleconference

Call to Order

Attendees:

Debbie Vaughan-President

JoAnn Van Trump-Vice President

Board members: Beverly Zeller, Keith Kahler, Kim Ibbison

Guest: Zach Samuels-3342 Marshall St.

Minutes of Meeting: May 6, 2021 – Approved with no changes
Financial Report

FOR THE RECORD (Decisions by Board via email between meetings) - None

FOR DISCUSSION AND ACTION

Structural

- Mudjacking work at 3342 Marshall St. was completed on July 19, 2021
 - Invoice for the contracted amount of \$815.00 from Advanced Mudjacking, Inc. was submitted to Realty One, Inc. for payment, pending receipt of updated insurance certificate.

Roofing/Gutters/Drainage

- Gutter extension carport (6510 W. 34th)
Debbie spoke to Excel Roofing; asked to remind them to bring a piece next time they are on site.

Painting (Painting pushed to 2022)

Concrete

- Steps at 6505 W. 34th - Owner Pat Salvucci requested someone to look at the area at the bottom side of her front steps; DKV spoke to and mailed pics to Tony Sherrick, who will inspect when he is on site installing driveways. – Beverly Zeller will bring to Tony's attention.
- 6512 W. 34th - Owner Kathleen Apel asked about area next to carport and walk behind her unit. – Beverly will bring to Tony's attention.
- Driveway replacements at 3460 Marshall and 6522 W. 34th will occur on August 9 (Monday) unless schedule frees up to happen on August 6 (Friday). Debbie spoke to USG. She will let them know when scheduled so mowers and sprinklers can be adjusted.

Landscaping

- Rock replacement – all rock replacement will be done during winter months when USG has time and charges less for labor.
 - 6525 W. 34th - Aaron not finding source for red rock; still trying to source a close match

- 6505 W. 34th
 - Owner Pat Salvucci requested new underlayment and rock around the front of her unit. Will discuss with landscaper

Sprinklers

- Clocks on east side – electrician called on June 23, 2021 to look at wiring issue where clocks are connected to electrical box at 3342 Marshall. Severed wire to clock was repaired the same day.
 - Zach Samuels (3342) attended meeting to discuss line cut by landscaping work performed by owner in Limited Common area. Since the Board and Owner were not aware of wire in that area, the Board agreed to waive his liability to pay invoice of \$450.
- Sprinklers
 - USG removed tree roots pinching line on west side of Marshall
 - Sprinklers repaired between 6525/6507 W. 34th on 7/15/21

Trees/Bushes

- Tree and bush care bids (trimming, removal, and fertilization)
- Trees encroaching from properties bordering Marshall Park
 - West of 6542 W. 35th and 6525 W. 34th
 - At Debbie's request, Forrest Scruggs of Realty One sent letter to the owner asking for tree to be removed and fence repaired. No response.

Newsletter

- Items to include in August newsletter
 - Work occurring July through October
 - Mudjacking steps at 3342
 - Driveway replace 3360 and 6522
 - Tree and bush trimming
 - Next scheduled meetings and instructions for joining
 - Sprinkler update
 - Budget meeting

Other Business

- Living in a Condominium Association
- Budget planning
- Board member replacement for 2022

Meeting Adjourned

MINUTES
Marshall Park Villas Condominium Association
Regular Board of Directors Meeting
~~April 22, 2021~~
May 6, 2021 (rescheduled)
7:00 p.m. Teleconference

Call to Order

Minutes of Meetings: October 29, 2020, November 23, 2020, February 18, 2021

Financial Report

- *Gutters - \$1,400 to Arthur Castillo/DTEarth, work performed in 2020 but paid in 2021 due to delay getting updated insurance certificate*
- *Question: Why Pinnacol Assurance Dividend credit recorded under Insurance Expense and not under Worker's Comp? Why is there a separate category for Insurance Expense and another category for Liability Insurance?*

Invoices/Receipts for Approval

- *Debbie Vaughan submitted receipts for ink, stamps, and paper – Total of \$42.23
Motion to approve-Beverly Zeller, second-Jo Ann VanTrump*
- *Invoice from Arthur Castillo/Down to Earth Tree Specialist = \$225.00
Removal of 5 broken limbs due to snow storm; worked performed on 4/21
Motion to approve-Beverly Zeller, second-Jo Ann VanTrump*

FOR THE RECORD

Recorded decisions by Board via email between meetings: See Attached

Approve the following for record keeping purposes only: *Board unanimously approved.*

- *Chapin Fencing fence repair work completed in 2020*
- *Salomon Brothers porch ceiling repairs at 6520/6522 completed in 2020*

FOR DISCUSSION AND ACTION

Structural

- *Concrete bids:
6522 W. 34th, 3460 Marshall – Driveway replacement
Board approved bid from Sherrick for replacement of two damaged driveways -- 3460 Marshall St. and 6522 W. 34th Avenue
= \$11,900 for both drives (includes \$400 discount for doing both at the same time); Sherrick has better quality product and has performed work for the Association; bid was 2nd lowest price.*
- *6540/6542 W. 35th – sidewalk replacement would involve removal of complete sidewalk, removal of railroad tie edging, chopping of tree roots, leveling, installation of new sidewalk, and haul away debris – Sherrick Bid = \$3,750
Decided work does not need to be done at this time, because sidewalk not in terrible shape and no money enough in budget; Owner Debbie Vaughan (6542) agreed.*

- Mudjacking bids: 3342 Marshall
Board approved bid from Advanced Mudjacking Inc. of \$815.00 (includes mud jacking front steps back as close to building as possible, fill voids at building, and adjust sidewalk pad as necessary. Forrest shared that Realty One has used Advanced for years, with good workmanship.
- Gutter cleaning – bids
Verbal information on three gutter-cleaning bids was presented by JoAnn Van Trump:
 1. Ableman Gutters - \$2,300.00 for spring and \$2,000.00 for fall = **\$4,300.00 per year** (verbal quote)
 2. Excel Roofing - **\$2,100 per cleanup = \$4,200 per year**
 3. Down to Earth Tree Specialist - \$1,400 per cleanup = **\$2,800 per year** with minimum of \$75 per emergency cleaning

Board agreed unanimously to continue with Down to Earth bid.

Roofing/Gutters/Drainage

- Roof leak 6555 W. 34th – need update (Kahler)
Hole next to skylight repaired by Dominic of Excel Roofing at no charge (warranty)

Landscaping

- Work Request – Additional rock needed as replacement for work in front at 6525 W. 34th Avenue
Owner Beverly Zeller suggested maybe having some rock moved from other areas around building rather than buying new
Debbie Vaughan has discussed with and will follow up with USG

Trees/Bushes

- Tree care
JoAnn reported that according to Down To Earth, trees appear to be in good shape and with little need of trimming.
- Broken limbs from snow storm on 4/15/21 (see invoices for approval above).
- Tree inside privacy area at 3335 Marshall St. - Very close to privacy fence, building (roof, gutters). Potential for damage to structure and sprinkler system as tree grows. Should owner be asked to remove it entirely?
- Suggested that owner be asked if they will continue to trim it back
Board will take another look and let Realty One know whether a letter should be sent.
- Work Request – Bush removal at 6510/6512 W. 34th Ave. – owner at 6512 submitted request for bushes in front of both units to be removed due to poor condition.
JoAnn Van Trump is putting together a list of other bush work in the HOA, the Board will submit for bids from USG and Down to Earth Tree Specialists

Water

Bill for water usage during period from 1/5/21-3/3/21 = \$1,045.53
Avg. \$\$ per unit/per month = \$18.67

Avg gallons per unit per month = 2,607

Newsletter

Kim Ibbison reported that she is no longer able to work on newsletter due to work.
Debbie Vaughan will finalize a newsletter to be sent immediately

Other Business

- Occupancy

Debbie Vaughan reviewed occupancy information as outlined in Declarations and City of Wheat Ridge.

New Business

- Roof leak near kitchen vent at 3342 Marshall reported by Owner on 5/3/2021
Dominic Herrera of Excel Roofing contacted on 5/3/2021; reported on 5/5/2021 that he had contacted owner and arranged to meet him on 5/10 to inspect.

- Painting

Buildings on schedule to be painted for 2021 are:
6540/6542 W. 35th and 3340/3342 Marshall St.

Board members suggested that one building or no buildings be painted in 2021 to offset large-dollar repair costs in 2020 and 2021.

Beverly Zeller will head up an inspection to assess condition of buildings before final decision is made. Kim suggested others be asked to join in inspection if so desired.

Meeting Adjourned at 8:30 p.m.

MARSHALL PARK VILLAS CONDOMINIUM ASSOCIATION
MINUTES OF the ZOOM ANNUAL MEETING FOR 2020 HELD ON
JANUARY 28, 2021

President Debbie Vaughan called the Zoom Annual Meeting to order at 7:14 p.m. welcoming everyone. All board members were present. Forrest Scruggs, with Realty One, informed everyone that the Proof of Notice of the meeting is on file and sent out 30 days prior to the meeting and there was a quorum present. The units were represented as follows: 10 present and 6 represented by proxies.

The minutes from the January 30, 2020 Annual Meeting were sent out to the owners before this meeting. Debbie Vaughan asked for any discussion. Hearing none, Barb Politano moved to accept the minutes from the January 30, 2020 Annual Meeting seconded by Cindy Shepherd. Minutes were approved.

Forrest Scruggs explained the Balance Sheet Year Comparison as of December 31, 2020, the Profit & Loss Budget vs. Actual January 1, 2020 through December 31, 2020 and the Profit & Loss Budget Overview January 1, 2020 thru December 31, 2020. Forrest reported that everyone was up to date on their dues. He also reported that there were six capital expenses in the past year. The Total Liabilities & Equities on December 31, 2020 were \$38,272.04.

There were some questions by owners concerning why the financials were not sent to them before the annual meeting. The financials had only been sent to the board. There also was some discussion about the lack of communication between Realty One and the owners. Forrest reminded the owners that everything is posted on the webpage. Some owners expressed that they have difficulty in navigating the webpage. Forrest explained to the owners that they need to leave a message when they call because no one is in the office to answer the calls because of the Pandemic. Debbie explained to the owners that there will be more communications to the owners via an emailed newsletter.

2020 Overview

Debbie Vaughan gave an overview of 2020

Landscaping

- USG Landscaping performed many repairs on the sprinkler system this year and was able to strengthen the grass by some extra deep watering and seeding of some areas. By October the lawn was looking very good.
- The board has renewed the contract with USG for 2021. There shouldn't be as much repair work to do in 2021.
- Trees were removed and new rock added to the front of 3355/3357 Marshall Street.
- Trees were trimmed and the Ash Trees received a biannual treatment against the Ash Bore.

Structural –

- 3362 Marshall Street – Chimney received a new crown. The old one was leaking and there was mold in the unit. The mold was abated and repairs were made.
- 6520/6522 West 34th Avenue had warped ceiling boards on their porches. Some ceiling board was replaced on both units before the units were painted.
- 6525/6527 West 34th Avenue had foundation and drainage work done to correct an old problem of a leak in the basement.
- 6520/6522 and 6525/6527 West 34th Avenue were painted. Painting costs have almost doubled since last year.
- All of the chimney crowns and brick were inspected and repaired as needed. Chimney caps were

installed where missing.

- The perimeter fence was repaired. There were 60 companion posts installed along with many pickets. The fence should be fine for several more years.

Snow Removal

Snow removal was over budget this year. This is a cost that is difficult to budget because the weather is so unpredictable. USG will be removing the snow again this year. Some of the owners expressed concern with the amount of money spent on snow removal. The board has raised the depth for snow removal to 3 inches before the driveways and walks will be cleared. Some residents would like to shovel their own driveways. This does not change the fact that the HOA is responsible for snow removal. The snow removal cost is based on man hours. Several bids were obtained and the board decided to stay with USG.

2021 Information

- Bids are currently being obtained to replace the driveway at 6522 West 34th Avenue, repair or replace front steps and railing at 3342 Marshall Street and to replace a damaged driveway section at 3460 Marshall Street.
- There may or may not be units painted in 2021 since it will be on an as needed basis.
- The board will get bids for tree trimming.
- There may be some additional sprinkler repairs.

2021 Budget

The 2021 Budget was distributed to the owners before the annual meeting. The budget was approved by the board for a \$10.00 increase which will make the monthly dues \$350.00. This increase is due to price increases. 10% of the dues will continue to be put into reserves. There were some concerns expressed by some of the owners over the increase but no real objections. The 2021 Budget was ratified.

Election of Directors

The board discussed and decided that the future board terms will be one year terms. The following board members agreed to stay on the board: Beverly Zeller, Debbie Vaughan, Jo Ann Van Trump and Keith Kahler. Kim Ibbison agreed to join the board. Since there was no one else nominated, Kim will be the new board member.

Other Business

Kim Ibbison assisted by Haley Coniglio will be distributing a newsletter. The newsletter will be sent by email to those owners that have email. The others will be mailed or hand delivered. The board hopes that this will keep the community better informed.

Beverly Zeller expressed a concern about how the money that is put into the reserve account is handled in the budget. She doesn't agree that the reserve should be listed as an expense.

Meeting was adjourned at 8:55 p.m.

Submitted by,
Jo Ann Van Trump