

**Cattail Cove West Board Meeting
November 13th, 2019**

Present: C. Haggart, J. Kim, C. Ostlund, L. Giovannelli, A. Scott

Opportunity for homeowners to address the board: none.

Previous minutes approved.

Financial and delinquency reports. As of October 31, 2019, the HOA's total cash position was \$89,916.97 with \$37,788.32 in the operating account. There is a total of \$52,128.65 in the reserve account. The net operating income was \$26,685.55, vs. a budgeted amount of \$23,230.20.

Delinquency: four homeowners are jointly responsible for ~\$6300: approx. amounts: 3.5K, one at 2K, and 2 under 1K. Discussion of our delinquency policy. Amy will pursue.

Pending business.

1. **Wasp treatment.** Bugs and Beyond did return prior to cold snap. They will make spot treatments in May/June 2020.
2. **Speed limit/kids at play sign** to be installed by a new handyman on the West end of Bell Drive.
3. **Roof claim.** Mike Cetta of Premier continues to press this. On 11/18, the independent appraiser and the American Family appraiser will meet to discuss this with a neutral appraiser. (This meeting had been delayed because of cold weather.)
4. **Maintenance tasks.** Lookout has been over-booked, so Amy is scheduling with Tattras Builders. These included flashing at 4795 Edison and at 3133 Bell, evidence of leaks and water damage at 3114 Bell, 3121 Bell, 3126 Bell, and paint touch-up at 3124 Bell. The chimneys were inspected at 3102 Bell and 4795 Edison; in spite of some twisting, they are not a hazard.
5. **Insurance letter to owners.** On Sept. 18, 2019, Amy mailed our request for confirmation of loss assessment coverage to owners. We received 31 responses. Amy will track down the others.
6. **Snow removal.** Seems to be working.

New Business.

1. **Recycle day/week.** Some changes at Western Disposal caused confusion; this seems resolved.
2. **Leaf blowers.** We have had complaints about leaf blowers: bad for the environment and bad for our hearing/respiration. We remove them for the sake of the planting. We cannot afford to have them raked. We'll keep looking for something better.
3. **Budget.** We need to build up our reserves. We approved a 4% increase as of January 1st. Amy suggested an educational letter to explain what we pay and what we get for it.

Adjournment: 7:45 PM

Next meeting: Thursday, January 16th, at 6 PM at 3124 Bell Drive.

**Cattail Cove West Board Meeting
September 17th, 2019**

Present: C. Haggart, J. Kim, C. Ostlund, L. Giovannelli, A. Scott

Opportunity for homeowners to address the board: none.

Previous minutes approved, with one addition: the July 22, 2019 minutes did not indicate that the prior minutes (for May 14, 2019) had been approved. Secretary will correct the record.

Financial and delinquency reports. As of August 31, 2019, the HOA's total cash position was \$92,054.60 with \$39,943.37 in the operating account. There is a total of \$52,111.23 in the reserve account. The net operating income was \$28,841.61, vs. a budgeted amount of \$19,307.36. Delinquency: again, three homeowners are jointly responsible for over \$6000. Amy is working closely to get these cleared up.

Pending business.

1. **Wasp treatment** was on August 11, 2019. We still have wasps—e.g., at 3124, north side. Amy will have the contractor return and reapply the wasp treatment.
2. **Signs.** Speed limit sign to be installed on the West end of Bell Drive.
3. **Roof Claim.** Mike Cetta is still seeking a contract to re-roof Cattail Cove, in spite of the fact that an independent adjuster did not see cause for American Family to pay.
4. **Tree work.** Most of this is completed. Ed of Augustine Trees estimated an additional \$1.8K to clean up the trees on the northwestern boundary with Noble Park Commons.
5. **Maintenance tasks.** These included flashing at 4795 Edison and at 3133 Bell, evidence of leaks and water damage at 3114 and 3126 Bell, and paint touch-up at 3124 Bell. The chimneys were inspected at 3102 Bell and 4795 Edison; in spite of some twisting, they are not a hazard.
6. **Renter rules.** Reviewed; Amy will add more specific info about pets and about parking.
7. **Insurance letter to owners.** Reviewed; Amy will make some slight changes before sending.

New Business.

1. **humidity in crawl space.** A homeowner is again concerned that the irrigation in her flowerbed is contributing to the humidity in her crawl space. Discussion; Amy will pursue this.
2. **Snow removal contract.** Pricing has gone up 5%. Board has approved renewing this contract.

Next meeting: Wednesday, November 13, at 6 PM at 3124 Bell Drive.

Cattail Cove West Board Meeting
July 22, 2019

Present: L. Giovannelli, J.Kim, C. Haggart, A. Scott.

Opportunity for guest homeowners to address the Board. None.

Previous minutes approved.

Financial & delinquency reports. As of December 31, the HOA had \$32,897.59 in the operating account and \$52,102.38 in the reserve account, for a total cash position of \$84,999.97.

1. HOA had a net operating income of \$21,795.82, versus a budgeted amount of \$17,264.82.
2. Dues delinquency is over 7K—for *three* homeowners. One is almost 2K, one is almost 5K, and one under 1K. Amy is pursuing these delinquencies with patience, grit, and imagination.

Business:

1. **Maintenance Tasks (HOA).** The heavy rains have led to gutter complaints and water damage, which Amy is investigating. She has also investigated crooked chimneys at 3102 and 4795; these are not structural.
2. **Wasp preventive treatment.** Josh of Bugs & Beyond gave us a bid for \$695, but he has not responded to our request for more information. Amy will pursue.
3. **Speed limit sign.** One has been posted; two will be posted by the end of the month.
4. **Stump at 4791.** We approved removal of a very large stump near one home. The cost was split between the homeowner and the HOA.
5. **Carport lighting.** Issue was finally resolved between Xcel Energy and Exxcel Electrician.
6. **Roof claim.** American Family Insurance denied the roof claim; Premier Roofing brought in an 'independent' adjuster to evaluate the roof; in fact, the adjuster gets 10% of the claim, if approved.
7. **Tree maintenance.** We walked around the property to review the tree maintenance proposal. Amy took notes. Our general feeling is that the trees are a great asset, and that we should take care of them, even if care is expensive!

New Business:

1. **Refilling vacancies.** We have two vacancies on the board. After discussion of procedure and desiderata, the Board asked Amy to reach out to various homeowners.
2. **3101 Bell Drive.** Complaints about "beer parties" held by tenants at one unit. Amy has sent the tenants a letter; the situation seems better.
3. **New sod at 3135 Bell.** This is necessary to replace invasive mint. The HOA will split the cost with the owner.
4. **Renter rules/parking.** The information sheet has been updated and distributed, to very good effect. We like this version, but noted some suggestions for the next one.
5. **Other new business.** Some renters/owners have very large vehicles—and they overhang the sidewalk. Amy will pursue this with both the residents and the booters.

Scheduling next meeting. Tentative date: Tuesday, September 24th at 6 PM, 3124 Bell Drive.

Adjournment to do a late walk-around: 7:40 PM. Adjournment thereafter at ~8:30.

Cattail Cove West Board Meeting
May 14, 2019

Present: R. Eure, M. Gibson, L. Giovannelli, J. Kim, C. Haggart, A. Scott.

Guest homeowners wishing to address the Board. None.

Vendor visit: Michael Cetta, of Premier Roofing, noted hail damage to our roofs; he offered a sales pitch. The shingles, though originally of high quality, have lost their granules; the tar has dried out, leading to cracking. “30-year” shingles don’t last that long here.

Premier has a sterling reputation: on budget, on time; they work only with insurance companies. All jobs have a dedicated on-site project manager; they use only GAF roofing materials: the best products & warranties. Smooth operation: communication, zone designation, scheduling; they remove everything and rebuild from decking up. Very smooth presentation.

There’s more than enough damage at Cattail Cove to justify an insurance claim. When this hailstorm occurred, CCHOA had a great hail damage policy—with only a 5K deductible.

American Family will have to agree. General intro, PowerPoint presentation, Q/A.

Financial and Delinquency Report. As of April 30, 2019, the HOA’s total cash position was \$79,466.31, with \$27,389.90 in the operating account and \$52,076.41 in the reserve account. The net operating income was \$16,288.13—budgeted for \$12,621.68.

Delinquencies. One > \$4500 (lien has been filed), one > \$1K, and four < \$1K.

Minutes approved.

Pending Business:

1. **City of Boulder map.** The amendment to the Plat Map is *still* not complete; no updates. Let’s seek some kind of pseudo-closure, by asking that the City sign a certified letter.
2. **Maintenance tasks (HOA).** No change yet on flashing at 4795 Edison around skylight, flashing/roof at 3133 Bell, evidence of older leak at 3114 Bell, evidence of leak at 3126 Bell. If we decide to get a new roof, these issues would be addressed indirectly.
3. **Wasp preventative treatment.** Josh, of Bugs & Beyond, urges treating between May 15 and June 7; he will charge for materials and labor—but we await an estimate. We suspect this will be better than Edge, for \$7200 annually! We will inform residents with messaging like this: *We will spray. If you want to opt out, tell us. If you want targeted spraying, tell us.*
4. **Pet rules.** We want to strengthen the pet ownership policies. These new statements do not conflict with the original regulations, but they articulate them more fully.
5. **Carport post hit and damaged on April 10.** Repaired by Lookout Maintenance.
6. **Dog complaint at 3119 Bell.** Off-leash dog barking and snarling at small boy. Resolved.
7. **Carport light failures.** Amy is working on this with Xcel Energy.

New Business:

1. **Tree maintenance.** Attached Augustine bid is extensive and expensive, so we want to review it carefully before assenting to anything.
2. **Planting new trees.** We like the idea; Amy will round up some information about this.
3. **3112 & 3110 planter bed plan.** Approved.
4. **Noble Park Commons planting request.** The person alongside the NE triangle wants to plant some shrubs on our property. OK if this does not increase our maintenance costs.
5. **Speed limit on Bell Drive.** Too much speeding! Amy will arrange for speed limit signs.
6. **Roof bid.** Amy will check the records on our last roofing job; she has good info on Premier’s work. We’ll individually look at the documentation and will discuss it via e-mail.

Next meeting. Monday, July 22.

Adjournment. 8:30 PM.

Cattail Cove West Board Meeting
March 27, 2019

Present: R. Eure, M. Gibson, L. Giovannelli, J. Kim, C. Haggart, A. Scott.

Guest homeowners wishing to address the Board. None.

Financial and Delinquency Report. As of March 22, 2019, the HOA's total cash position was \$73,707.07, with \$21,639.51 in the operating account and \$52,067.56 in the reserve account.

Delinquencies. Five under \$1,000.00 and one over \$4000.00. (A lien was filed last year on this, and Amy is still seeking payment.)

Minutes approved.

Pending Business:

1. **City of Boulder map.** The amendment to the Plat Map is still not complete; no updates.
2. **New parking passes.** Distributed in February, process went fairly smoothly.
3. **Insurance Policy** renewed on February 20th with American Family. Our policy now has 5% wind/hail deductible. Owners have been notified of the need for Loss Assessment Protection in the amount of \$10,670.00.
4. **Various maintenance tasks.** The flashing at 4795 Edison around skylight, flashing/roof at 3133 Bell, evidence of older leak at 3114 Bell, evidence of leak at 3126 Bell.

New Business:

1. **Annual Meeting.** Maddy Gibson's term is up for election/re-election. List of past year's projects/accomplishments attached here.
2. **Woodpecker House.** One resident has suggested this; let's try it.
3. **Vehicle storage vs. parking.** One vehicle has been parked in eastern common parking since Thanksgiving without moving. Extended discussion during annual meeting.

Next meeting. TBA.

Adjournment. 6 PM.

1. We will have the same officers as in the past. President = Maddy Gibson; Vice-President = Jason Kim; Treasurer = Cortney Haggart; Secretary = Leland Giovannelli; At-large = Ruth Eure.
2. Discussion of dogs and the problems that they have caused. Could we limit the number of dogs in any household? Prohibit landlords from renting to dog-owners? Discussion, but no agreement. Recommendation for stronger responses to the renters on Edison who have and tend to multiple dogs.

Cattail Cove West Annual Board Meeting
March 27, 2019

Meeting convenes: 6:06 pm.

Present: R. Eure, M. Gibson, L. Giovannelli, J. Kim, C. Haggart, A. Scott. E. Albinak, J. Everhart, Mojo = Mojave

Introductions.

Past Year Highlights, including homeowner response and general discussion.

2. CCHOA has responded to requests for more transparency and better communication with e-mail updates. (Spontaneous acclaim at meeting!)
3. In order to build up reserves, the Board approved a dues increase of 2%. (Note: CCHOA does not levy special assessments in order to pay for roofing, painting, sidewalk repair, etc. These major projects have all been paid out of our reserves.)
4. Minor roadwork. Bell Drive and parking areas were patched and seal-coated; some striping was done.
5. Insurance. This has been a big concern, as recent hailstorms have cost insurance companies a great deal—to the extent that many insurance companies have entirely dropped HOAs as being too expensive to insure. Others have greatly increased their rates.

1. Due diligence. The Board reviewed multiple policies when our policy came up for renewal. In the end, we decided to stay with our prior insurer, American Family, as it offered the best package.
2. Staying with our insurer. American Family did change its wind/hail policy, so that wind/hail are no longer included in its prior \$5000 deductible for any damaging event. Now the deductible for wind/hail damage is 5% of the total loss.
3. Coverage shortfall to be paid by individual homeowners. The HOA cannot cover this increase, and so it has asked owners to get Loss Assessment Coverage in the amount of \$10,670. This additional coverage is not expensive; individual homeowners reported varying amounts, but all were well under \$20 per year. Of course, we want all homeowners to get this coverage. As a second-best option, we want to know that all homeowners know that this additional coverage is their responsibility—not the HOA's.
4. Communication. Amy Scott has attempted to communicate this to all of the homeowners, via e-mail and flyer messages. We recognize that some homeowners might not have gotten the message, so we discussed how to reach them. Resolved: send a mailing with two copies of the announcement; ask homeowners to sign and return one copy. A follow-up call within two weeks can target individual homeowners for compliance.
6. Trees, landscaping, and grounds.
 1. We have planted one spring snow crabapple, and a Norway Spruce and we plan to plant some trees on the north side of Bell Drive.
 2. We have money for additional planting. We will consider our ultimate goals.
 3. Ash borer situation. We have treated the ash trees and can see various responses to the treatment. Some are doing well—and this is good, because Cattail Cove has many ash trees! Others might need additional treatment. Trees that are severely compromised should be removed ASAP.
 4. We will ask arborist Ed come by and give his general spring diagnosis and also recommend action for specific ash trees.
7. One homeowner found a discrepancy between county and city flood-plain maps, and this has been corrected. (Not to be confused with City of Boulder error about property lines on Edison. That is on-going.)
8. Parking passes have been replaced. This process went relatively smoothly because Amy worked hard at alerting residents. A few renters were nevertheless taken by surprise. (We should keep this in mind as we try to communicate the insurance short-fall described above.)
9. Rentals vs. Owners. This difference continues to create some tensions, in part because landlords are not communicating CCHOA regulations, and in part because many renters have little sense of responsibility to the community. For the record: 22 units out of 48 are rented. We have no legal way of limiting the number of renters.
10. Open discussion.
 1. Alternative to tree-shade: awnings, especially in units on 47th St., and especially if we lose many ash-trees. Homeowner will present information to the Architectural Committee for review; Board was both sympathetic to the problem and optimistic about this solution.
 2. Maintenance.
 - i. Can we ask Ward's to remove ash tree pods. Especially in rock-garden area, these are unsightly and impossible to rake out.
 - ii. Complaints about snow removal. Amy will convey these and remind the crew not to slight the east end of Cattail Cove.
 3. We have to do a better job of educating new residents, but it is a perennially uphill battle.
 4. Complaints about messiness with recycling, especially cardboard.

5. End unit on southwest corner has no more grass. Can we do something about it? Can we get a recommendation from the lawn people about what to plant? Ed got a credit towards landscaping; can we offer that to others?
6. Wasps—a big problem in summer. Currently, this is a home-owner responsibility, but it is a community-wide problem, and it calls for a community effort. Moreover, the effort cannot be ad hoc or individual; it must be wide-spread and professional. We can use an eco-friendly treatment—one that does not hurt the bees; in fact, eliminating the wasps enables the bees to return. The treatment need not kill the wasps, but merely make life here less attractive.
7. Long-term car parking. This is annoying to some individual homeowners and is unfair to the community at large. Rather than creating new rules and new signs, can we try to handle this one case at a time? Suggestion: leave a message on the car, such as the following: *Dear Neighbor, Since you rarely use this vehicle, could you please park it on a public street (e.g., Edison Ave.) rather than in the common CCHOA lot? This would inconvenience you only on the rare occasions when you use this vehicle. Most of your neighbors use their cars daily and would appreciate the greater convenience of parking in the CCHOA lot (several steps closer to their homes). Thank you!*
11. Officers and elections. Maddy Gibson is willing to serve again. Unanimously elected.
12. Meeting adjourned. 7:42.

**Cattail Cove West Board Meeting
January 23, 2019**

Present: R. Eure, M. Gibson, L. Giovannelli, J. Kim, C. Haggart, A. Scott.

Guest homeowners wishing to address the Board. None.

Financial and Delinquency Report. As of December 31st, 2018, the HOA's total cash position was \$63,131.98, with \$11,098.64 in the operating account and \$52,033.34 in the reserve account. The year-end net operating income on that date was \$14, 808.60 vs. a budget of \$14,535.00.

Delinquencies. Two under \$700; one over \$1000; one over \$3000 (a lien has been filed on last).

Minutes approved.

Pending Business:

1. **City of Boulder map.** The amendment to the Plat Map is *still* not complete; the HOA has amply documented its efforts to correct this.
2. **Signs for trash enclosures.** Completed; soon to be installed by Randy K. Ballard = RKB.
3. **New parking passes.** Will be distributed soon. Discussion of how best to accomplish this—first with posted notices and then via USPS.

New Business:

1. **Insurance.** American Family offered renewal with 5% wind and hail damage deductible. We also received bids from Great American (5% wind & hail) and from Allied World (2% wind & hail). Farmers Insurance was not able to bid on HOA this year. Discussion of competing bids, with a strong argument for staying with American Family, pending some clarifications. Amy has collected our questions and will bring back answers.
2. **Resident/Owner concerns.** Barking dogs: Amy will contact the landlord and management to suggest non-renewal of lease. Parking: long-term parking bothers some homeowners—but if the parked cars are not derelicts and have valid parking passes, we cannot complain.
3. **Maintenance Tasks.** Flashing at 4795 E around skylight, flashing/roof at 3133 B, evidence of older leak at 3114 B. Amy will pursue some solutions.
4. **Carport/Parking/Trash Enclosure sweeping.** Will be done on a regular basis by Randy Ballard. He started last week.

Next meeting. TBA.

Adjournment. 7:45 PM.