

December 18, 2018

Dear Cattail Cove West owner,

As 2018 draws to a close, we hope this letter finds you well. This letter notes several important HOA items of business. Please read it all the way through!

- Please note: your HOA fees will be increasing by 2% as of January 1, 2019. For most owners, this is \$5 or less per month.

Enclosed please find the following documents:

- 2018 statement for your Cattail Cove West HOA account, showing your charges & payments throughout the year, as well as your 2019 dues rate.
- 2019 board-approved budget

There are several ways to pay your HOA fees. You may mail a payment to our office each month. You may set up a recurring bill-payment with your bank. You may sign up for direct-pay through our office. If you would like a coupon book, please let us know and we will mail one upon request. As you know, we do not send out monthly statements. We send out a year-end statement in December for your records. If you receive statements other than at those times, it means you have forgotten to pay. Late fees range from \$10 - \$50/month, and they add up quickly.

Your HOA board meets every other month. After the board meeting a summary of highlights from the meeting is e-mailed to owners on the Cattail Cove West e-mail distribution list. If you are not on the list, please provide your e-mail address and we will be sure to add you to the list. HOA meeting minutes, financial statements and more are updated regularly on the website and available for your review at any time (see website access reminder below.) The following are a few recent items of HOA business:

2019 Budget: Recent large projects including painting, painting-related carpentry, tree maintenance, gutter replacements, etc., have greatly reduced the HOA's financial reserves. It is essential to build up the Reserve account and keep up with day-to-day operating cost increases. As a result, the monthly HOA fees will increase by 2% in 2019. The enclosed budget worksheet shows the anticipated expenses for 2019 and historical expenses going back several years.

Insurance: The HOA's current insurance company, American Family Insurance, sent a notice indicating that the HOA may be dropped. If the HOA's policy is renewed, it will include a 5% wind/hail damage deductible. Our office is obtaining additional bids from other insurance companies, and hopes to get a 2% wind/hail deductible option. This is a significant change from the blanket \$5000 deductible we have had with American Family for the last several years. With a percentage wind/hail deductible, each owner will want to be certain to carry "loss assessment coverage" as a rider on their own insurance policy in the event of a special

assessment to cover that deductible. **After the board reviews options and selects a new policy, we will provide specific details to all owners notifying them of the insurance policy change, which will go into effect mid-February.**

Parking Passes: The HOA's current parking passes have been in use for over a decade. We have noticed some parking pass fraud. You will be receiving one new parking pass for your Cattail Cove West townhome. *They will be a different color.* After the new passes are distributed, the red ones will be obsolete. If you live in your townhome you will receive your new pass in the mail. If you rent your townhome, the new pass will be delivered to your current tenant(s) along with an explanation of the change, and a copy will be sent to you (the owner) in the mail. Please look for the new passes by the first week of January.

Trash / Recycling / Compost: Cattail Cove West has 3 trash containers to serve 48 households. The containers are raccoon-proof. Please do not throw anything into the trash containers that does not easily fit inside. They are designed for your everyday household trash, not construction debris or furniture. The area around the trash enclosures is not a "give and take" center. Do not leave furniture, appliances or any other stuff at the trash enclosures. This was a huge problem in the summer, and the HOA ended up fining multiple owners for dumping. There are many places to donate furniture if you are re-arranging your home. As you know, each household has its own recycle bin. Make sure your recyclables fit inside the bin. If you have too much, save it for the next pick up or take it to the recycle center. Excess recyclables blow around and create a mess for the entire neighborhood. Lastly, there are 2 common compost containers for residents' use. Composting your food waste cuts way back on your household trash! Please be clear on what you recycle, what you compost and what you throw out. Thank you.

CATTAIL COVE WEST HOA WEBSITE ACCESS:

We'd like to remind you about the website for your HOA, which provides access to governing documents, meeting minutes, financial statements, insurance information, exterior change forms, direct pay forms and more. To access the website:

Website: www.rdpminc.com
Select: "Associations"
Choose: "Cattail Cove West"
Password: "cat2991 "

Along with being a resource for owners, the website satisfies the requirements of the Colorado real estate sales contract and HOA-related statutes.

As always, you may reach our office via phone, e-mail, fax or mail:

Cattail Cove West HOA
c/o RDPM, Inc.
905 Little Leaf Court
Longmont, CO 80503

Phone: 303-485-9818 Fax: 303-485-7655 E-mail: rdpm.amyscott@gmail.com

We wish you the best this holiday season!



Amy Scott
Managing Agent

CATTAIL COVE WEST 2019 BUDGET WORKSHEET	2014 ACTUAL 1.7% increase	2015 ACTUAL 1.7% increase	2016 ACTUAL 2% increase	2017 ACTUAL 2% increase	2018 estimated 10% increase as of 4/1/2018	2019 approved 2% increase as of 1/1/2019
OPERATING INCOME						
Homeowners Base Fees	\$81,394	\$80,240	\$84,586	\$96,708	\$105,947	\$97,819
Homeowners Reserve Contribution	\$25,478	\$28,165	\$27,642	\$19,625	\$17,719	\$31,277
Late Fees/ Fines / Legal Fees	\$400	\$480	\$450	\$375	\$838	\$0
Interest	\$245	\$451	\$279	\$117	\$79	\$0
Other Operating Income	\$0	\$0	\$0	\$800	\$500	\$0
TOTAL OPERATING INCOME	\$107,517	\$109,336	\$112,957	\$117,625	\$125,083	\$129,096
OPERATING EXPENSES						
Administrative						
Management Fees	\$10,200	\$10,200	\$10,200	\$10,200	\$10,500	\$10,500
Accounting / Bank Charges	\$2,315	\$230	\$1,216	\$1,602	\$280	\$1,250
Legal / Professional	\$385	\$950	\$375	\$10	\$10	\$600
Printing, Copies, Postage, Website	\$644	\$516	\$695	\$603	\$655	\$745
Other Administrative	\$0	\$210	\$0	\$200	\$200	\$0
Total Administrative	\$13,544	\$12,106	\$12,486	\$12,615	\$11,645	\$13,095
Utilities						
Electricity	\$532	\$278	\$301	\$276	\$295	\$310
Trash/Recycling	\$10,972	\$12,037	\$12,754	\$13,798	\$14,720	\$15,310
Irrigation Water	\$4,497	\$3,929	\$8,183	\$10,897	\$9,022	\$9,200
Total Utilities	\$16,001	\$16,244	\$21,238	\$24,971	\$24,037	\$24,820
Maintenance						
Cleaning/Litter Pick-up	\$763	\$295	\$179	\$163	\$978	\$800
Landscape Maintenance	\$6,100	\$7,540	\$7,246	\$12,502	\$13,104	\$13,104
Tree Maintenance	\$4,436	\$1,890	\$7,120	\$8,748	\$6,100	\$6,000
Tree - EAB Treatment	\$4,585		\$4,723		\$4,689	
Asphalt/Concrete Repairs	\$1,100	\$0	\$0	\$0	\$0	\$0
Roof Maintenance	\$1,704	\$375	\$275	\$250	\$735	\$1,200
Chimney Maintenance	\$384	\$0	\$384	\$0	\$0	\$400
Exterior Carpentry/Repairs	\$834	\$1,803	\$336	\$665	\$880	\$1,200
Gutter Maintenance	\$1,865	\$4,265	\$6,705	\$2,160	\$3,822	\$4,200
Snow Removal	\$7,588	\$12,595	\$11,305	\$6,725	\$7,115	\$8,500
Sprinkler System	\$2,716	\$952	\$3,105	\$777	\$1,685	\$1,800
Exterior Painting & Staining	\$0	\$0	\$875	\$0	\$0	\$0
Other Maintenance	\$1,387	\$1,025	\$1,579	\$1,927	\$309	\$1,200
Total Maintenance	\$33,463	\$30,740	\$43,832	\$33,917	\$39,417	\$38,404
Taxes & Insurance						
Taxes - Fed / State						
Insurance	\$19,033	\$22,601	\$24,100	\$26,497	\$32,265	\$21,500
Total Taxes & Insurance	\$19,033	\$22,601	\$24,100	\$26,497	\$32,265	\$21,500
TOTAL OPERATING EXPENSES	\$82,040	\$81,691	\$101,656	\$98,000	\$107,364	\$97,819
Net Operating Income/Reserves	\$25,477	\$27,645	\$11,301	\$19,625	\$17,719	\$31,277
Additions to Reserves	\$25,477	\$27,645	\$11,301	\$19,625	\$17,719	\$31,277
Expenses from Reserves						
Exterior Painting/Staining		\$86,263	\$0	\$50	\$0	\$0
Pre-Painting Carpentry Repairs		\$36,789	\$3,967	-\$619	-\$339	\$0
Roof Replacement	\$0	\$0	\$3,200	\$0	\$0	\$0
Sidewalk/Concrete Replacement	\$0	\$0	\$0	\$5,040	\$0	\$0
Asphalt Resurfacing	\$0	\$0	\$0	\$0	\$0	\$0
Asphalt Seal & Striping	\$0	\$0	\$0	\$0	\$4,018	\$0
Grounds Improvement	\$0	\$1,999	\$0	\$10,136	\$0	\$0
Lighting Fixture Upgrade	\$0	\$0	\$0	\$0	\$0	\$0
Tree & Shrub Planting	\$0	\$0	\$0	\$1,125	\$0	\$2,400
Misc. Upgrade/Replacement	\$0	\$0	\$0	\$978	\$0	\$0
Gutter Replacements - Overall			\$13,320	\$22,250	\$37,770	
Total Expenses From Reserves	\$0	\$125,051	\$20,487	\$38,960	\$41,449	\$2,400
NET RESERVE ACCOUNT CHANGE	\$25,477	-\$97,406	-\$9,186	-\$19,335	-\$23,730	\$28,877
Year End Reserve Balance	\$212,934	\$115,528	\$106,342	\$87,007	\$63,277	\$92,154
<i>assumes \$5000 in operating account</i>						

Cattail Cove West HOA - Notes from November Board Meeting

8 messages

Amy Scott <rdpm.amyscott@gmail.com>
To: Amy Scott <rdpm.amyscott@gmail.com>

Thu, Nov 29, 2018 at 4:12 PM

Hello Cattail Cove Owners,
The HOA Board met on Tuesday 11/27/18. Here are the highlights from that meeting:

1. Insurance. American Family Insurance sent the HOA a notice indicating (a) that we might be dropped, and (b) if we are renewed, we will have a 5% wind and hail damage deductible. We would much rather have a 2% deductible so HOA Manager Amy Scott is obtaining additional bids from other insurance companies. It is likely we will have at least a 2% wind and hail damage deductible. Most Condo/Townhome insurance policies provide loss assessment coverage for around \$10-15 per year. We encourage homeowners to make sure they have the loss assessment coverage in their homeowners insurance policy. Once the HOA approves an insurance bid, additional communication will be provided to all Cattail Cove owners with an estimate of how much a wind/hail deductible could mean in the event of wind/hail damage.

2. Budget. Recent large projects (including painting, painting-related carpentry, tree maintenance, gutters, etc.) have greatly reduced our financial reserves. We must build up our reserves and keep up with the usual cost of living increases. The monthly HOA fees will increase by 2% in 2019, less than \$5 per month for most homeowners.

3. Parking passes. Our current passes have been in use for over a decade, and we have noticed some parking pass fraud. We will be replacing our current parking passes in the next month or so. All households will be provided with a new pass. The new passes will be distributed at no charge to the owners. The cost to replace a parking pass is being raised to \$50 to avoid future fraud. Once the new passes are distributed, the old red passes will be obsolete and not usable. More information and the new passes will be mailed directly to in the next 4-6 weeks.

4. Dumping at the trash dumpsters. We will be hanging signs at the trash dumpsters to discourage dumping of furniture and other large items.

As always, please let us know if you have any questions.
Thank you,

Amy Scott
on behalf of the Cattail Cove West HOA Board of Directors

--
Amy Scott
Robert Drew Property Management, Inc.
303-485-9818 (office)
720-560-0389 (cell)

ATTENTION: ALL RESIDENTS of CATTAIL COVE WEST HOA

**SEAL COATING on BELL DRIVE
August 30 and August 31**

Bell Drive will be closed to all vehicle access from 8:00 am Thursday, August 30 to 3:00 pm on Friday, August 31.

Superior Aggregates will be crack sealing and seal coating Bell Drive and all parking spaces on Thursday, August 30. This includes all carport spaces and common parking spaces.

**ALL VEHICLES MUST BE REMOVED FROM BELL DRIVE
by 8:00 am on Thursday, August 30.**

If you have a garage, your vehicle must be removed from your garage by 8:00 am on August 30. You will not have access to the garage until 3:00 pm on Friday, August 31.

**NO VEHICLES WILL BE PERMITTED TO ENTER BELL DRIVE BETWEEN
8:00 am on AUG. 30 and 3:00 pm on AUG. 31.**

All vehicles must be removed from the community in order to complete this project. Vehicles may be parked out on Edison Drive during this time. We realize this is inconvenient, and we appreciate your cooperation. Please contact HOA manager Amy Scott at 303-485-9818 with any questions.



CATTAIL COVE WEST HOA

July 2, 2018

We need your help!

Residents in this building are “spreading out” into the back yard, which is HOA common area.

- All of your personal items, bicycles, grills, toys, etc., must be kept on your own private deck.
- You may not store or dispose of anything behind your townhome in the common space.
- This area looks a bit neglected, and all the accumulating stuff makes it look worse!

The HOA is reviewing bids to improve the area.

Please make sure your personal items are on your deck. If left on the lawn, it may be disposed of with no notice or warning. If there is a disposal fee, it will be assessed to the owner of your townhome.

If you have a dog, please be certain to pick up the dog poop each time your dog goes to the bathroom.

Amy Scott, Managing Agent, RDPM, Inc. 303-485-9818
rdpm.amyscott@gmail.com

Date:

Current Resident

Boulder, CO

Dear Resident,

When walking around the neighborhood, we have noticed an excessive amount of dog waste in the common grassy area near your home.

❖ **As your dog is unable to clean up after itself, the duty falls to you.**

Did you know that you run the risk of being fined \$100 by the City of Boulder for failing to pick up your dog's fecal matter?

❖ **All it takes is a frustrated neighbor to make a call.**

Dogs poop about twice a day. Poop accumulates very quickly. Don't procrastinate!

❖ **14 poops per dog per week - it really piles up.**

It is a privilege to have a dog in a multi-family community. It is against the covenants of the HOA and the law in the City of Boulder to leave your dog's poop.

❖ **Do the right thing and pick up your dog's poop.**

The lawn is common area, owned by the homeowner's association. Please be considerate of others. Your neighbors will appreciate your efforts. So will the landscapers. So will your dog. Thank you for your cooperation.

Sincerely yours,

Amy Scott
Managing Agent

NOTE: A copy of this notice has been sent to your landlord. Your property is at risk for a fine from the HOA if you do not pick up after your dog each time.

CATTAIL COVE WEST HOA

Hello Cattail Cove West residents,

Augustine Trees will be pruning the trees adjacent to the common parking spaces on the east side of Bell Drive tomorrow, March 23, 2018.

Please move your vehicle from those common parking spaces by 8:30 am on Friday. For reference, these are the spaces that are closest the building 3108-3106-3104-3102 Bell Drive. Many of the tree branches hang over the cars and parking spaces. The arborists need to access the trees from the parking lot to do their work.

They anticipate being done by mid-afternoon, and then the spaces will be open to residents for parking as usual.

**IF YOU HAVE A VEHICLE PARKED in THE EAST
PARKING SPACES, PLEASE
MOVE IT OUT TO EDISON AVENUE or to the WEST
END COMMON PARKING SPACES BEFORE
8:30 AM on FRIDAY, MARCH 23.**

Thank you for your cooperation.

Amy Scott, RDPM, Inc. 303-485-9818

CATTAIL COVE WEST HOA

March 22, 2018

Just a reminder: Your monthly HOA fees are changing as of April 1, 2018.

- Your new fee is reflected on the enclosed statement. If you pay your HOA fees via your bank's bill pay program, make sure you update the amount immediately, so you won't have a lingering balance. Please give us a call with any questions - 303-485-9818.
- We are sending out email blasts after each board meeting, to keep owners updated on the board's various projects. If you are not receiving the emails, please make sure we have your best email address. Send a quick email to rdpm.amyscott@gmail.com.
- Website Access: Governing documents, financial statements, meeting minutes and more can be viewed on the HOA's website at www.rdpminc.com. Click on "Associations" then Select "Cattail Cove West". When prompted, use the password "cat2991"

Enjoy the spring!



Amy Scott, Managing Agent, RDPM, Inc. 303-485-9818 rdpm.amyscott@gmail.com

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Enjoy the spring!



Amy Scott, Managing Agent, RDPM, Inc. 303-485-9818 rdpm.amyscott@gmail.com

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Enjoy the spring!



Amy Scott, Managing Agent, RDPM, Inc. 303-485-9818 rdpm.amyscott@gmail.com

**ROBERT DREW
PROPERTY
MANAGEMENT, INC.**

905 Little Leaf Court
Longmont, Colorado 80503
303-485-7655 (fax)
303-485-9818

REMINDER:

**The Annual Members Meeting
of the
Cattail Cove West HOA is
Wednesday, March 14, 2018
at 6:00 pm**

All owners are invited to attend.

**The meeting will be held at the
Meadows Branch of the
Boulder Public Library,
4800 Baseline Road.**

**Please call our office at 303-485-9818
with any questions.**

We hope to see you there!

CATTAIL COVE WEST HOA

FEBRUARY 2018

ROBERT DREW PROPERTY MGMT., INC.

Annual Members Meeting to be held March 14

Mark your calendars! The Annual Members Meeting of the Cattail Cove West HOA will be held Wednesday, March 14 at 6:00 pm. The gathering will be held in the meeting room at the Meadows Branch of the Boulder Public Library, 4800 Baseline Road, in the Meadows Shopping Center. The meeting is required by the association's governing documents and is a good opportunity for owners to meet the board and present questions and concerns. We will discuss current issues and upcoming projects, as well as review the association's financial state. A current balance sheet and the 2018 budget are included in this mailing. There are two positions up for election to the board at this meeting. Are you interested in serving on the board? Terms are 3 years and the board meets about 6 times a year. Please contact RDPM, Inc. at 303-485-9818 for more information. We hope to see you on the 14th!

\$\$ HOA Fees to increase by 10% as of April 1 \$\$

Depending on the size of your Cattail Cove West townhome, your monthly HOA fee will be increasing between \$18 and \$23 per month as of April 1. This impending increase was referenced in our year-end mailing, sent out in December. The board of directors has closely reviewed all of the HOA's expenses and determined that a 10% bump is necessary to keep pace with the HOA's ever-increasing insurance premiums, as well as to maintain the funding of the Reserve account. The association renewed their master policy with American Family Insurance this month. The policy that Cattail Cove West has in place is no longer offered by any insurance company. Your HOA is "grandfathered in" for the time being. There is a \$5000 wind/hail deductible, meaning that if we experienced a horrific hailstorm that ruined the roofs, we'd get them replaced under the insurance policy for a total out-of-pocket cost of \$5000. Most multi-family policies have a wind/hail deductible that is a percentage of the complex value, meaning if there were a hail event, it could cost around \$200,000 to cover the deductible. American Family Insurance may discontinue this policy in the future. The board chose to continue taking advantage of it while it is still available.

FEMA designates portions of Cattail Cove West to be in Flood Plain

Last December, FEMA adopted maps that changed the flood plain determination of some buildings in your community. The maps show that portions of two townhome buildings in Cattail Cove West fall into Zone AE, which is considered High Risk. As a result, many owners in those buildings were required to obtain flood insurance. This mandate created a confusing situation for several homeowners. Since your property is a townhome, you own your property, including the structure of the home and the dirt it is built upon. The HOA insures the structures for hazards as specified in the Declaration of Covenants. The HOA does not provide flood insurance. Owners are able to obtain flood insurance for their unit if they choose to do so, or if they are required to do so by their mortgage company. There are questions about the validity of the FEMA mapping, as the City of Boulder's \$30 million dollar Wonderland Creek flood mitigation project should be making the neighborhood safer than ever, not increasing the flood risk. Additionally, the FEMA maps are different than the Boulder County Flood Plain Maps and the City of Boulder Flood Plain Maps. Some owners would like to protest the mapping, which will be a topic of discussion at the March 14 meeting.

WEBSITE ACCESS: The HOA's website has meeting minutes, financial statements, proof of insurance, governing documents, rules, and much more available for your review and use.

Here is how to access the website:

Go to www.rdpminc.com

Click on "Associations"

Select "Cattail Cove West"

When prompted, use the password "cat2991".

AGENDA
CATTAIL COVE WEST HOA
Annual Members Meeting
March 14, 2018
Meadows Branch – Boulder Public Library, 6:00 pm

- A) **Registration and Introductions**
- B) **Determine Quorum**
- C) **Past Year Highlights / Upcoming Projects**
- D) **Report on Association's Financial State**
- E) **Open Discussion** (limit of 15 minutes per topic)
 - Revised Flood Plain Maps (some homes now in 100 year flood zone)
 - HOA insurance policy
 - Other general business
- F) **Nominations / Election for Two (2) Board Positions**
Leland Giovannelli's and Jason Kim's terms expire at this meeting, Maddy Gibson's term expires in 2019; Ruth Eure's and Cortney Haggart's terms expire in 2020.
- G) **Adjourn**
The new board will meet briefly to elect officers and schedule the next board meeting.

Balance Sheet (Cash)
Cattail Cove West HOA - (cat)
Feb 2018

Prepared For:
Cattail Cove HOA
3101-53 Bell Drive and
4791-4997 Edison Avenue
Boulder, CO 80301

Prepared By:
RDPM, INC.
905 Little Leaf Court
303-485-9818
Longmont, CO 80503

ASSETS

Cash

Cash in Bank - Operating Acc't
Cash in Bank-1st Nat. Savings

1,992.53

69,963.82

Total Cash

71,956.35

TOTAL ASSETS

71,956.35

LIABILITIES & CAPITAL

Liabilities

Fund Balance (1/1/00 cash)
Retained Earnings

138,694.77

-66,738.42

Total Equity

71,956.35

TOTAL LIAB. & CAPITAL

71,956.35

OVER 

CATTAIL COVE WEST
2018 BUDGET

	2013 ACTUAL	2014 ACTUAL	2015 ACTUAL	2016 ACTUAL	2017 BUDGET	2017 ACTUAL	2018 Approved
	(1.7% CPI + .3% INS)	(1.7% CPI .0% INS)	(1.7% CPI + .0% INS)	(2%increase + insurance)	(2%increase + insurance)		10% Increase as of 4/1/18
OPERATING INCOME							
Total Assessments					\$114,972	\$114,972	\$123,995
Homeowners Base Fees	\$72,716	\$81,394	\$80,240	\$84,586	\$90,200	\$97,398	
Homeowners ReseNe Contribution	\$32,814	\$25,478	\$28,165	\$27,642	\$24,772	\$19,625	
Late Fees/ Fines/ Legal Fees	\$440	\$400	\$480	\$450	\$400	\$500	\$0
Interest	\$301	\$245	\$451	\$279	\$250	\$102	\$0
TOTAL OPERATING INCOME	\$106,271	\$107,517	\$109,336	\$112,957	\$115,622	\$117,625	\$123,595
OPERATING EXPENSES							
Administration							
Management Fees	\$9,513	\$10,200	\$10,200	\$10,200	\$10,200	\$10,200	\$10,500
Accounting / Bank Charges	\$174	\$2,315	\$230	\$1,216	\$1,250	\$1,601	\$1,650
Legal / Professional	\$405	\$385	\$950	\$375	\$600	\$10	\$500
Printing, Copies, Postage, Website	\$357	\$684	\$516	\$695	\$650	\$604	\$650
Parking Patrol	(\$80)	(\$40)	\$0	\$0	\$0	\$200	\$0
Other Administrative	\$256	\$0	\$210	\$0	\$0	\$0	\$0
Total Administrative	\$10,625	\$13,544	\$12,106	\$12,486	\$12,700	\$12,615	\$13,300
Utilities							
Electricity	\$362	\$532	\$278	\$301	\$300	\$276	\$300
Trash/Recycling	\$10,768	\$10,972	\$12,037	\$12,754	\$13,200	\$13,798	\$14,300
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Landscape Maintenance	\$5,414	\$6,100	\$7,540	\$7,246	\$8,000	\$13,502	\$12,480
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Asphalt/Concrete Repairs	\$330	\$1,100	\$0	\$0	\$0	\$0	\$0
Roof Maintenance	\$0	\$1,704	\$375	\$275	\$750	\$250	\$700
Chimney Maintenance	\$768	\$384	\$0	\$384	\$400	\$0	\$430
Exterior Carpentry/Repairs	\$446	\$834	\$1,803	\$336	\$1,200	\$665	\$1,000
Gutter Maintenance	\$2,323	\$1,865	\$4,265	\$6,705	\$4,400	\$2,160	\$3,839
Snow Removal	\$8,517	\$7,588	\$12,595	\$11,305	\$9,500	\$6,725	\$9,000
Sprinkler System	\$5,333	\$2,716	\$952	\$3,105	\$2,500	\$777	\$2,000
Exterior Painting & Staining	\$0	\$0	\$0	\$875	\$0	\$34	\$0
Other Maintenance	\$2,106	\$1,387	\$1,025	\$1,579	\$1,600	\$894	\$1,500
Total Maintenance	\$32,459	\$33,462	\$30,740	\$43,832	\$35,150	\$33,917	\$41,549
Taxes & Insurance							
Taxes - Fed / State Insurance	\$14,751	\$19,033	\$22,601	\$24,100	\$24,250	\$26,497	\$30,882
Total Taxes & Insurance	\$14,751	\$19,033	\$22,601	\$24,100	\$24,250	\$26,497	\$30,882
TOTAL OPERATING EXPENSES	\$73,857	\$82,040	\$81,691	\$101,656	\$90,850	\$98,000	\$109,131
NET INCOME/RESERVE CONT.	\$32,414	\$25,478	\$27,645	\$11,301	\$24,772	\$19,625	\$14,464
ADDITIONS TO RESERVES	\$32,414	\$25,478	\$27,645	\$11,301	\$24,772	\$19,625	\$14,464
Expenses from Reserves							
Exterior Painting/Staining			\$86,263	\$0	\$0	\$50	\$0
Pre-Painting Carpentry Repairs			\$36,789	\$3,967	\$0	-\$619	\$0
Roof Replacement/Modifications	\$0	\$0	\$0	\$3,200	\$0	\$0	\$0
Sidewalk/Concrete Replacement	\$0	\$0	\$0	\$0	\$6,000	\$5,040	\$0
Asphalt Resurfacing	\$0	\$0	\$0	\$0	\$0	\$0	\$5,500
Asphalt Seal & Striping	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Grounds Improvement	\$0	\$0	\$1,999	\$0	\$0	\$11,114	\$0
Lighting Fixture Upgrade	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Tree & Shrub Planting	\$0	\$0	\$0	\$0	\$3,500	\$1,125	\$0
Gutter Replacements - Overall	\$0	\$0	\$0	\$13,320	\$34,550	\$22,250	\$25,500
Total Expenses from Reserves	\$0	\$0	\$125,051	\$20,487	\$44,050	\$38,960	\$31,000
Net Reserve Acct Change	\$32,414	\$25,478	(\$97,406)	(\$9,186)	(\$19,278)	(\$19,335)	(\$16,536)
Year End Reserve Balance	\$187,456	\$212,934	\$115,528	\$106,342	\$87,064	\$87,007	\$70,471
assumes \$5000 in operating account							

**ROBERT DREW
PROPERTY
MANAGEMENT, INC.**

**905 Little Leaf Court
Longmont, Colorado 80503
303-485-7655 (fax)
303-485-9818**

To: Cattail Cove West Homeowners
From: Amy Scott
Date: February 20, 2018
Re: HOA Annual Members Meeting & Board Election

Please be advised that the annual meeting of the Cattail Cove West Homeowners Association will be held Wednesday, March 14, 2018, at 6:00 p.m., at the Meadows Branch of the Boulder Public Library, in the Meadows Shopping Center at 4800 Baseline Road. Two positions on the Board will be up for election. There will be reports from the board, and an opportunity for homeowners to raise questions and concerns.

If you are unable to attend the meeting, please complete the proxy form below, and mail, e-mail (rdpm.amyscott@gmail.com) or fax (303-485-7655) it to our office. You may also place your proxy in the HOA drop box by the trash enclosure near 3110 Bell Drive, or give it to a neighbor that will be attending the meeting. The proxies are essential to have a sufficient number of votes to meet the quorum requirements of the HOA.

PROXY

I/We, _____

being the owner(s) of the townhouse located at _____

Boulder, Colorado, in the Cattail Cove West Homeowners Association, authorize and appoint

_____ * of _____
(name of proxy) (address of proxy)

(or, in the event that the named proxy does not attend the meeting, the current board president)
to be my/our proxy, to vote on my/our behalf at the membership meeting of the Cattail Cove West Homeowners Association to be held on March 14, 2018 at the Meadows Branch of the Boulder Public Library, and to vote on my/our behalf, in the event a quorum shall fail to attend, at such time and place as the adjourned meeting shall be resumed. The proxy shall remain in full force and effect until such time as it shall be revoked by me/us in writing.

(date)

(signature of owner)

(date)

(signature of owner)

** You may name as a proxy any Association member who will be attending the annual meeting, such as a neighboring owner or a Board member.*



Amy Scott <rdpm.amyscott@gmail.com>

Hello owners,

The Cattail Cove West HOA Board met on Jan 9, here are the highlights from that meeting:

1. **Discussion regarding new the FEMA flood map** - A few of our owners have received letters from their mortgage companies requiring them to get flood insurance. At this time, this is an individual homeowner's (not the HOA) responsibility. Our units are townhomes rather than condos so the insurance coverage requirements are slightly different.
2. **Gutter Replacement**. This project is taking longer than expected due to weather and widespread wood damage. The contractor is paid as each building's work is completed (pay as we go).
3. **Asphalt sealing of Bell drive and repainting of yellow curbs and parking spaces** – Could not be completed because cold weather arrived sooner than expected. We are now first in line on the spring schedule
4. **Snow removal** – We have a new company. We will reiterate the contractual agreements with them to ensure they are doing all we've asked them to do.
5. **Insurance renewal** – we received the quotes for 2018 and our policy will go up quite a bit. We are comparing our old policy with our new quotes to determine the best choice.
6. **Trash/recycling in the car ports** – There were complaints about overflowing recycling and trash in the car ports, much of it was unwashed food containers that could draw rodents. Our property management company left notes on the doors of the offending units. Please throw overflowing recycling in the trash dumpsters.
7. **Dog waste** – Had a waste issue in an specific area, property management reached out to residents in the area and the issue seems to have been resolved.
8. **Trash dumpster** – replacement requested for NW dumpster that was broken and it's been replaced.
9. The next board meeting will be the annual board meeting. All owners are encouraged to attend. It's mid March

**ROBERT DREW
PROPERTY
MANAGEMENT, INC.**

905 Little Leaf Court
Longmont, Colorado 80503
303-485-7655 (fax)
303-485-9818

December 22, 2017

Dear Cattail Cove West owner,

As 2017 draws to a close, we hope this letter finds you well. Enclosed please find a year-end statement of your HOA account, showing your charges and payments throughout 2017. Please contact us if you notice any discrepancies between our records and yours.

Please note, your HOA fees will remain the same for the first three months of 2018.

Insurance rates have been rapidly escalating with the premiums almost doubling since 2013, despite the HOA's claim-free history. We are obtaining bids from other reputable carriers in an effort to make your HOA dollar go farther. We will share more information with you prior to the Annual Members Meeting in March. The 2018 dues increase will go into effect April 1, 2018.

We would also like to remind you about the website for your HOA, which provides access to governing documents, meeting minutes, budget and financial reports, insurance information, architectural improvement request forms, correspondence and more.

*Website: www.rdpminc.com
Select "Associations"
Choose "Cattail Cove West"
When prompted, please use the password "cat2991"*

Along with being a resource for you, the website is intended to satisfy the requirements of the Colorado real estate sales contract and HOA-related statutes, passed by the Colorado state legislature.

We are pleased to announce that we are now offering direct payment of your HOA fees as of February 2018. If you would like to set up direct pay for your monthly fees, please return the enclosed form to our office.

As always, you may reach our office via phone, e-mail, fax or mail. Here is our contact information:

Cattail Cove West HOA
c/o RDPM, Inc.
905 Little Leaf Court
Longmont, CO 80503
Phone: 303-485-9818 Fax: 303-485-7655 E-mail: rdpm.amyscott@gmail.com

We wish you the best this holiday season!



Amy Scott
Managing Agent