

**Cattail Cove West Board Meeting
March 12, 2018**

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

Opportunity for guest homeowners to address the Board. None.

Financial & delinquency reports. As of February 28, the HOA had \$72,460.17 in the operating account and \$2,496.35 in the reserve account, for a total cash position of \$69,963.82.

1. Net operating income of \$5838.31, versus a budgeted amount of \$3831.82.
2. Delinquencies. Six delinquencies, each under \$500.

Pending Business:

1. **City of Boulder response.** Written documentation of plat correction is pending, *still*.
2. **Individual carpentry repairs.** Two outstanding; Amy will continue to pursue.
3. **Gutter replacement project.** Completed by Alpine Seamless Gutter. Alpine is now working on the west end.
4. **Asphalt Sealing/Repair/Sidewalk painting.** Scheduled for spring.
5. **Flood plain issues.** Several owners have been forced to buy flood insurance. Some owners want to contest the latest FEMA flood plain designation. The HOA cannot buy flood insurance—that is, there is a law preventing this.

New business.

1. **Augustine Tree Company.** Attached.
2. **Parking Complaints.** Resident parking is not for vehicle storage.
3. **Prepare for Annual Meeting.** Amy has prepared a general list, Maddy will speak about the gutter replacements, and Ruth will speak about trees. We'll mention upcoming projects as well.

Next meeting. March 14th, Annual Meeting.

Adjournment: 7:35 PM.

**Cattail Cove West Board Meeting
January 9, 2018**

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

Opportunity for guest homeowners to address the Board. Nate Margolis, 3112, to discuss the fact that his mortgage company has demanded that he get flood insurance.

Financial & delinquency reports. As of December 31, the HOA had \$11,238.10 in the operating account and \$78,540.62 in the reserve account, for a total cash position of \$89,688.72.

1. Net operating income of \$19,624.53, versus a budgeted amount of \$24,772, mostly because of a much higher water bill than anticipated.
2. As of today, January 9th, only two, totaling less than \$800.

Pending Business:

1. **City of Boulder response.** Written documentation of plat correction is pending, *still*.
2. **Individual carpentry repairs.** Two outstanding; letters sent to owners documenting work and payment.
3. **Gutter replacement project.** Alpine Seamless Gutter is finishing the last two buildings.
4. **Asphalt sealing of Bell Drive and parking areas.** Scheduled for spring.
5. **2018 Budget.** After discussing insurance policies, agreement to increase dues 10%.

New business.

1. **Insurance Renewal.** Detailed comparison of two policy options, especially with relevance to wind and hail damage. Amy will get more information before we make an official decision, but the preliminary agreement is to stay with American Family. Amy will ask Ella Washington, the American Family rep, to come to the Annual Meeting to explain some of the fine points of insurance.
2. **Snow Removal.** Various homeowners were dissatisfied with Ward's response to the December snowfalls. Amy has conveyed this dissatisfaction; she will request that the people doing the shoveling know the stipulations of our contract.
3. **Flood Plain.** Some individual homeowners have been told by their mortgage companies that now they need flood insurance; we had a long discussion with a guest homeowner about discrepancies between FEMA and Boulder City floodplain maps. We believe that CCHOA is not responsible for flood insurance, but Amy will look more closely at the by-laws to be sure.
4. **Trash and recycling.** More communication needed with new tenants.

Next meeting. March 12th or 13th. Amy will ask Ella Washington to make a presentation during the Annual Homeowner Meeting. Board will meet briefly beforehand. Details to follow.

Adjournment: 8:35 PM.