

RDPM, INC. ROBERT DREW PROPERTY MANAGEMENT, INC.

905 Little Leaf Court Longmont, CO 80503 303-485-9818 rdpm.amyscott@gmail.com

December 16, 2019

Dear Cattail Cove West owner,

As 2019 draws to a close, we hope this letter finds you well.
Please note: your HOA fees will be increasing by 4% as of January 1, 2020. Depending on the size of your townhome, your fees will go up \$8 - \$10/month.

Enclosed with this letter is a 2019 statement for your Cattail Cove West HOA account showing your charges & payments throughout the year as well as your new 2020 dues amount.

There are several ways to pay your HOA fees:

- Sign up for direct-pay through our office
- Mail a check to our office each month.
- Set up a recurring bill payment with your own bank
- Drop a check into the HOA's box, located at the trash enclosure near 3110 Bell Drive.

We do not send out monthly statements. We send out a year-end statement in December for your records. If you receive a statement during the year, it means you have forgotten to pay. Late fees range from \$10 - \$50/month, and they add up quickly. If you would like a coupon book, please let us know and we will mail one upon request.

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. The association's meeting minutes and financial statements are updated regularly on the website. The HOA's rules, covenants, insurance information and more are also on the website, available for your review at any time. A reminder on how to access the website is below.

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 HOA WEBSITE ACCESS:

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



Amy Scott <rdpm.amyscott@gmail.com>

Cattail Cove West - Snow Removal Update, 11/26/19

8 messages

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

Tue, Nov 26, 2019 at 5:30 PM

Hello Cattail Cove West owners,

This snow storm is huge! Our snow removal crew is trying to keep up with the plowing and shoveling. They were at Cattail Cove West earlier today, "opening" up Bell Drive with a plow. (Opening up the drive provides easier access for emergency vehicles, if needed.) The crew left to open up other properties, and they will be coming back much later this evening / very early tomorrow to completely clear the common drives and sidewalks. The snow stopped falling mid-day. Boulder reported 22 inches of snow; which is a lot of snow to clear away. The side streets all over Boulder and the surrounding areas are quite messy and somewhat hazardous. Cattail Cove will be cleared by tomorrow morning. Until then, please stay in if you can, and please stay safe.

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

Cattail Cove West HOA - update from November board meeting

5 messages

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

Thu, Nov 21, 2019 at 6:08 PM

Hello Cattail Cove West owners,

The following are highlights from the board meeting held last week:

1. Speed Limit/Kids at Play sign to be installed by a new handyman on the West end of Bell Drive.
2. Roof claim. No new update.
3. Maintenance tasks. The company that we normally use has been over-booked, so we have hired a new company to take care of some small siding paint and repairs.
4. Insurance letter to owners. On Sept. 18, 2019, Amy mailed our request for confirmation of loss assessment coverage to owners. We received 31 responses. If you have not sent your reply, please do so.
5. Snow removal - service tested with October storm. Please let Amy know if the company misses a sidewalk or an area near you.
6. Recycle day/week. Some changes at Western Disposal caused confusion earlier this fall; our recycle day is now Thursday, the week also changed.
7. Leaf blowers. A homeowner has pointed out that leaf blowers are bad for the environment and for our hearing/respiration. We agree, but (a) we must remove the leaves to preserve the lawn's health and appearance, and (b) we cannot afford to have them raked by hand. Please let us know if you have a better solution.
8. Budget. We need to build up our reserves to avoid future assessments. We approved a 4% increase as of January 1st. We will provide a letter in the next few weeks to outline our financial planning and we will invite discussion during our Annual Meeting in March, 2020.

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

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

October 4, 2019

ATTENTION: Cattail Cove HOA Residents

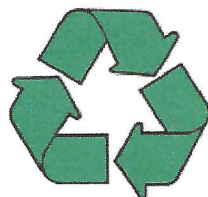
YOUR RECYCLE WEEK HAS CHANGED!

Western Disposal changed our recycle pick up day from Wednesday to **Thursday** at the beginning of September. *Apparently Western Disposal has also changed the week they pick up our recycling but failed to notify us.*

To straighten out the confusion, Western Disposal will do a special recycle pick up TODAY, October 4, as they did not come yesterday.

The next regular recycle pick up day will be Thursday, October 10, then Thursday October 24, and every other Thursday after that.

We apologize for any inconvenience this has caused!



Updates from the 9/17/2019 Cattail Cove West HOA Board Meeting

Hello Cattail Cove West owners,

The HOA board meeting was held on September 17, 2019. Here are the highlights from that meeting, compiled by your Board of Directors:

1. Our Wasp treatment happened on August 11, 2019. We still have a few lingering wasps—e.g., at 3124, north side. Amy will have the contractor return and reapply the wasp treatment to specific, problematic areas.
2. Another speed limit sign will be installed on the West end of Bell Drive.
3. Roof Claim – Still pending. Background:
Premier Roofing inspected our roofs regarding hail damage to our roofs from a hail storm in June 2018. During Premier's inspection they claimed to discover - in addition to the hail damage - that our shingles have worn/aged faster than expected and will need to be replaced. When this hailstorm occurred, the HOA had a great hail damage policy, with only a \$5000 deductible, so if we pursue this claim it will not require a homeowner assessment. The \$5,000 deductible will be the only financial liability to the HOA, and that will be taken from the HOA reserves. American Family Insurance denied the roof claim for hail damage, and made the argument that the roofs are still in good shape. Premier Roofing brought in an outside adjuster to evaluate the roof and challenge the denial. American Family Insurance and Premier Roofing are still negotiating this claim.
4. Most of our scheduled tree work was completed for the year. We are budgeting more clean up and maintenance in 2020.
5. Maintenance tasks are scheduled include flashing, siding repair and paint touch-up.
6. Resident rules were reviewed and updated. These will be distributed to all units annually and rental units more often as needed.
7. All owners should have received a letter asking each owner to review their personal townhome insurance policy for Loss Assessment Coverage. The individual homeowner's Loss Assessment coverage will help each owner pay the estimated \$10,670 each townhome will owe if our roof must be replaced under our new 5% deductible wind/hail insurance policy. The HOA's insurance will not pay this amount for the individual homeowners. Please sign and return the yellow sheet included in that letter, to indicate either (a) that you have purchased this additional Loss Assessment Coverage for your own homeowner policy or (b) that you have not purchased this additional Loss Assessment Coverage, understanding that, in case of hail damage, the HOA will not pay the estimated 10.7 K, and that YOU will have to pay that estimated amount out of pocket. The letter can be e-mailed, snail mailed or placed in the HOA drop box (at the trash dumpster at entrance curve of Bell drive).
8. To fill a vacancy on the Board of Directors, the remaining board members have followed the By-Laws in inviting a homeowner to serve until the annual meeting in March, when the vacancy will be filled by election. Colleen Ostlund agreed to serve under these conditions.
9. The next board meeting is scheduled for Wednesday, November 13, 2019. Owners are welcome to attend.

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Amy Scott

RDPM, INC. ROBERT DREW PROPERTY MANAGEMENT, INC.

905 Little Leaf Court Longmont, CO 80503 303-485-9818 rdpm.amyscott@gmail.com

September 18, 2019

Dear Cattail Cove West homeowner,

Earlier this year, we sent you information on the HOA's master insurance policy, which renewed in February. The policy has a \$5000 deductible except for wind/hail events, in which case a 5% wind/hail deductible is assessed. The 5% is calculated from the replacement value of the policy: \$10,243,566.

If the HOA experienced a truly devastating hailstorm, destroying the roofs and siding of the townhomes, the HOA would file a claim against the master policy. The 5% deductible of \$512,178 would need to be paid by the HOA, and damages beyond that would be covered by the HOA's policy. The HOA does not have \$512,178 held in Reserves, so the owners would be assessed individually to fund the deductible. It would average \$10,670 per townhome.

NO ONE WANTS TO PAY \$10,670 OUT OF POCKET!

To protect yourself against having to pay \$10,670, owners should carry "Loss Assessment Protection" coverage. We explained this in our previous correspondence, and we want to make sure every owner is aware of this coverage. It is very simple to obtain and takes only a phone call to your agent.

- 1) Call your agent today to find out if your policy has Loss Assessment Protection.
- 2) If you don't have it, add it to your policy (cost is just a few dollars per month/year)
- 3) If you do have it, verify that it is for at least \$10,670 in coverage.
- 4) Relax. You are now protected in case of a wind/hail deductible assessment.

How does Loss Assessment Protection work? If the HOA had to assess owners to fund the wind/hail deductible, you would file a claim with your own policy, pay your own deductible (\$500, \$750, \$1000 - whatever you have selected) and then your insurance company would pay the remainder of the wind/hail assessment. Wind/hail deductibles like this are now standard in the insurance industry.

You must return the enclosed form to us by October 1.
We need to verify that every owner is aware of Loss Assessment Coverage and the possible consequences of NOT having this coverage.

You may return the form by e-mail to rdpm.amyscott@gmail.com, by placing it in the HOA drop box at the trash enclosure near 3110 Bell, or by sending it in the regular mail to 905 Little Leaf Court, Longmont, CO 80503.

Sincerely yours,



Amy Scott

Association Manager, Cattail Cove West HOA

RDPM, INC. ROBERT DREW PROPERTY MANAGEMENT, INC.

905 Little Leaf Court Longmont, CO 80503 303-485-9818 rdpm.amyscott@gmail.com

HOA: Cattail Cove West Townhomes

Owner Name: _____

Owner's Cattail Cove Property Address: _____

Date: _____

_____ **YES.** I have verified my personal insurance coverage and I have Loss Assessment Coverage on my policy in the amount of \$10,670 or more.

_____ **NO.** I don't have Loss Assessment Coverage. I realize I am at risk for paying \$10,670 out-of-pocket if a hail storm damages my townhome.

Please return this form by October 1, 2019 e-mail to rdpm.amyscott@gmail.com, by placing it in the HOA drop box at the trash enclosure near 3110 Bell, or by sending it in the regular mail to 905 Little Leaf Court, Longmont, CO 80503.

RDPM, INC. ROBERT DREW PROPERTY MANAGEMENT, INC.

905 Little Leaf Court Longmont, CO 80503 303-485-9818 rdpm.amyscott@gmail.com

HOA: Cattail Cove West Townhomes

Owner Name: _____

Owner's Cattail Cove Property Address: _____

Date: _____

_____ **YES.** I have verified my personal insurance coverage and I have Loss Assessment Coverage on my policy in the amount of \$10,670 or more.

_____ **NO.** I don't have Loss Assessment Coverage. I realize I am at risk for paying \$10,670 out-of-pocket if a hail storm damages my townhome.

Please return this form by October 1, 2019 e-mail to rdpm.amyscott@gmail.com, by placing it in the HOA drop box at the trash enclosure near 3110 Bell, or by sending it in the regular mail to 905 Little Leaf Court, Longmont, CO 80503

August 31, 2019

ATTENTION: Cattail Cove HOA Residents

RECYCLE DAY
is changing to
THURSDAY

Your recycle day is changing from *Wednesday* to Thursday, starting this Thursday, September 5.



- ❖ Recycling is picked up every other week.
- ❖ Set your recycling out the morning of pickup.
This prevents recycling from blowing around the neighborhood, and limits access for wildlife to dig through the recycle bins.
- ❖ Bring back to your garage or carport the night of pickup.
- ❖ The recycling schedule is on the back of this flyer.

Questions? Call RDPM, Inc. at 303-485-9818.



THE WAY TO A BETTER ENVIRONMENT 

5880 Butte Mill Rd. Boulder, CO 80301

303-444-2037

westerndisposal.com

THURSDAY SCHEDULE

Recyclables are collected
on alternating weeks.

Trash is collected every week.

Customer Service Hours: Monday – Friday 8 a.m. – 5 p.m.

Trash & Recycle Center Hours:

Monday – Friday 7 a.m. – 5 p.m.

Saturday: (April – Nov): 7 a.m. – 5 p.m.

Saturday: (Dec – Mar): 7 a.m. – 2 p.m.

2019 Residential Collection Calendar

◆ Holiday—If your pickup day falls on or after the holiday, your pickup will be one day later for that week.
Día de fiesta – Si su día de recolección cae en o después del día de fiesta, su recolección llevará un día de retraso esa semana.

□ Recyclables collection day
Día para la colección de reciclaje

Visit westerndisposal.com for recycling guidelines.

Visite westerndisposal.com para las guías sobre reciclaje.

JANUARY 2019

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FEBRUARY 2019

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JUNE 2019

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JULY 2019

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AUGUST 2019

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SEPTEMBER 2019

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OCTOBER 2019

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NOVEMBER 2019

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DECEMBER 2019

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Please have your materials out for collection by 7:00 a.m.

Cattail Cove West HOA - Board meeting update; Wasp Treatment information

13 messages

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

Wed, Aug 7, 2019 at 7:54 PM

Hello Cattail Cove West owners,

The HOA board meeting was held on July 22, 2019. Here are the highlights from that meeting, compiled by your Board of Directors:

- Maintenance Tasks (HOA). The heavy rains have led to gutter complaints and water damage, which are being addressed. Crooked chimneys at 3102 and 4795 are also scheduled for correction/repair; the chimney issue is not structural.
- Wasp preventive treatment. *Bugs & Beyond* will be spraying for wasps throughout the neighborhood on Sunday, August 11. They will treat the knotholes in the wood of the privacy walls and decks, garages and all buildings. They will treat the trash enclosures and mailbox areas. The product they use is Bifenthrin, which is an insecticide in the pyrethroid family. Pyrethroids are manmade versions of pyrethrins, which come from chrysanthemum flowers. Bifenthrin is a standard treatment for wasps. *Bugs and Beyond* will not be doing a "broadcast" spray, but rather targeted treatment to stop current wasp activity and prevent future activity. There will be minimal drift of the product, however residents may want to close their windows during the application. We understand that some owners may not want to have their property treated. If this is the case, you may "Opt Out". If you do not want to have your property treated for wasps, please contact RDPM Inc. in writing as soon as possible, but before 4:00 pm on Saturday, August 10 via email to rdpm.amyscott@gmail.com or or text message to 720-560-0389.
- Speed limit sign. One has been posted; two will be posted by the end of the month.
- Roof claim. American Family Insurance denied the roof claim for hail damage. Premier Roofing brought in an independent adjuster to evaluate the roof and challenge the

denial. American Family Insurance and Premier Roofing are still negotiating this claim.

o Background:

▪ Premier Roofing inspected our roofs regarding hail damage to our roofs from a hail storm in June 2018. During Premier's inspection they discovered - in addition to the hail damage, that our shingles have worn/aged faster than expected and will need to be replaced. When this hailstorm occurred, the HOA had a great hail damage policy, with only a \$5000 deductible, so if we pursue this claim it will not require a homeowner assessment. The \$5,000 deductible will be the only financial liability to the HOA, and that will be taken from the HOA reserves.

- There will be additional tree maintenance this year throughout the property.
- Some renters/owners have very large vehicles and they overhang the sidewalk. We are communicating with the residents that this is against HOA policy.
- A vehicle was broken into on Wed 7/24 in our parking lot and ransacked. Be sure to lock your vehicles and bring valuables in.

Next HOA board meeting is scheduled for Sept 17, 2019.

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

Cattail Cove West HOA - updates from the May 14 Board Meeting

Hello Cattail Cove West owners,

The HOA board meeting was held on May 14, 2019. Here are the highlights from that meeting, compiled by your Board of Directors:

1. Premier Roofing met with the board regarding hail damage to our roofs from a hail storm last June. During Premier's inspection they discovered - in addition to the hail damage, that our shingles have worn/aged faster than expected and will need to be replaced. There's more than enough damage at Cattail Cove to justify an insurance claim. When this hailstorm occurred (summer of 2018), the HOA had a great hail damage policy, with only a \$5000 deductible, so if we pursue this claim it will **not require a homeowner assessment. The \$5,000 deductible will be the only financial liability to the HOA, and that will be taken from the HOA reserves.**
 - a. Premier Roofing 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.
 - b. Premier Roofing uses a cherry picker to remove old shingles, nails, flashing, etc. and that waste is moved directly to a construction dumpster to avoid damage to grass, gardens, etc. They use a magnetized device to collect nails (and will reimburse residents for any flat tires as a result of missed nails). They also use a cherry picker to load the shingles and supplies directly on the roof to avoid unsightly storage.
 - c. If we choose to get this work done and choose Premier roofing to do the work, Premier will schedule a community meeting with all homeowners prior to starting any work to answer questions and address concerns.
2. Targeted wasp preventative treatment – we are currently waiting on quotes for this treatment. Prior to treatment we will communicate with every resident explaining the details of this targeted treatment, asking owners for specific areas they would like treated and to give any owner the ability to opt out of the treatment on their property.
3. Pet policy - The board is updating the HOA handbook and will begin with the pet policy. Complaints from residents sparked this discussion. Details will be communicated to all owners and residents.
4. The carport lights have been out for a few weeks and we are working with an electrician and Xcel Energy to get this resolved. In the meantime we've requested residents on the West end turn on their porch lights at night to offset the darkness.
5. Speed limit signs - There are several young residents on bikes and at play in our community and people driving fast along Bell are especially dangerous to them. We will be posting "**Speed limit 15 MPH, children at play**" signs on Bell Drive.
6. There will be additional tree maintenance this year throughout the property.
7. Ruth Eure is selling her Cattail Cove West townhome and retiring from the HOA board. Thank you Ruth for your many years of volunteering, tree expertise and wise counsel. We wish you the best in your new home.

May 14, 2019



Attn: Cattail Cove West Residents

The power to the carport light fixtures has been out for a week. The repair is complicated due to a break in the underground wiring. The HOA is working with Xcel Energy and our licensed electrician to replace the wire and restore electric power – and lighting – to the carports. If all goes well, we hope to have the project completed by the end of this week.

It is very, very dark at your end of the neighborhood without the carport lighting.

To help with lighting while the carport lights are out, we ask that you please leave your front porch light on overnight.

If you have any questions, please call HOA Manager Amy Scott at 303-485-9818. Thank you for your cooperation!

May 3, 2019

ATTENTION:
CATTAIL COVE RESIDENTS on BELL DRIVE

**The parking spaces just north of the building at
3143-3153 Bell Drive are
PRIVATE PROPERTY of the neighboring HOA.**

You may NOT park there. You will be towed.

Please consider this your first and final warning.

We don't want to tow anyone, but we will if necessary.

PARKING OPTIONS: You may park in your own garage or carport, use your Cattail Cove West Parking Pass in a common parking space on Bell Drive, park out on Edison Avenue, or park on the west side of 47th Street, in the dirt/gravel offset where it is clearly marked as a public parking.

You may not park in these parking spaces just north of Cattail Cove



Thank you for your immediate cooperation.



Amy Scott <rdpm.amyscott@gmail.com>

Highlights from the Cattail Cove West HOA Annual Meeting

2 messages

Tue, Apr 2, 2019 at 5:20 PM

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

Hello Cattail Cove West owners,

The Annual Members Meeting was held on March 27. Here are the discussion items from that meeting; compiled by your Board of Directors:

Past Year Highlights

1. In order to build up reserves, the Board approved a dues increase of 2%. (Note: CCHOA has not levied special assessments in order to pay for roofing, painting, sidewalk repair, etc. These major projects have all been paid out of our reserves.)
2. Minor roadwork. Bell Drive and parking areas were patched and seal-coated; some additional striping will be done this summer.
3. 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.
 - A. Due diligence. The Board reviewed multiple policies when our policy came up for renewal. In the end, we decided to stay with our prior carrier, American Family, as it offered the best package.
 - B. Staying with our carrier. American Family did change its wind/hail policy, so that wind/hail events are no longer included in its prior \$5000 deductible. Now the deductible for wind/hail damage is 5% of the total value of the policy. 5% = \$512,178.
 - C. Coverage shortfall to be paid by individual homeowners. The HOA cannot cover the 5% deductible, and so it has asked owners to get Loss Assessment Coverage in their personal owner insurance 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.
 - D. Communication. Amy Scott has attempted to communicate this to all of the homeowners, via e-mail and mailed messages. We recognize that some homeowners might not have gotten the information, 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.

4. Trees, landscaping, and grounds.
 - A. 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.
 - B. We have budgeted money for additional planting.
 - C. 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.
 - D. We will ask arborist Ed Goebel to come by and give his general spring diagnosis and also recommend action for specific ash trees.
5. One homeowner found a discrepancy between county and city flood-plain maps last year, and this has since been corrected.
6. Parking passes have been replaced. This process went relatively smoothly because Amy worked hard at alerting residents
7. 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.
8. Open discussion.
 - A. Alternative to tree-shade: awnings especially in units on Edison and 47th Streets. Homeowner will present information to the Architectural Committee for review; Board was both sympathetic to the problem and optimistic about this solution. Possible group buy opportunity for multiple homeowners to purchase approved awning at once.
 - B. Maintenance.
 - i. Amy will 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.
 - C. We have to do a better job of educating new residents, but it is a perennially uphill battle.
 - D. Complaints about messiness with recycling, especially cardboard.
 - E. End unit on southwest corner has no more grass. We will get a recommendation from the lawn people about what to plant there.
 - F. Wasps are a big problem in summer. Currently, this is a homeowner responsibility, but it is a community-wide problem. More research is needed but we'd like to 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 for wasps to settle in.
7. Long-term car parking/storage. This is annoying to some individual homeowners and is unfair to the community at large. The board will meet to discuss options
8. An owner requested we purchase woodpecker homes to see if that would help alleviate the woodpecker problem. The board agreed to try it.
9. Officers and elections. Maddy Gibson unanimously re-elected.
10. Next HOA Board meeting is scheduled for May 14, 2019.

REMINDER:

**The
Annual Members Meeting
of the
CATTAIL COVE WEST
Homeowners Association**

**will be held
Wednesday, March 27, 2019
at 6:00 pm**

All owners are invited to attend.

The meeting will be held at the

Boulder Public Library

Eldorado Room, 1001 Arapahoe

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

We hope to see you there!

Cattail Cove West HOA – Year in Review 2018

- The HOA maintained consistency with Board of Directors and Management Company
- The Board meets every two months; e-mail updates are provided to owners with a summary of board actions at the meetings
- A dues increase of 2% was assessed to owners as of January 1, 2019.

- The association patched and seal-coated Bell Drive and the parking areas in August.

- The association explored insurance options with several insurance providers and opted to stay with American Family Insurance. The policy renewed on February 20, 2019. It has a 5% wind/hail deductible, and owners should ensure they have Loss Assessment Coverage in the amount of \$10,670 or more.

- The association treated their Ash Trees for Emerald Ash Borer for the third time (2014, 2016, 2018).

- A new spring snow crabapple tree was planted on the west side of the property, near 3123 Bell Drive.

- Continued tree maintenance throughout the community. The HOA intends to plan 2-3 trees on the north side of Bell Drive in 2019.

- The board continues to work with Wards Lawn on improving the health of the grass.

- In mid-2018 the city and county corrected their flood maps, which had mistakenly placed portions of Cattail Cove in the high-risk flood plain.

- The association replaced the old red & white parking passes with blue & white parking passes in February.

- Of the 48 townhomes in Cattail Cove, 22 are rented out. The association has ongoing issues related to the high number of rentals, including improper trash disposal and dumping, parking issues, barking dogs, noise in the late evening. The HOA continues to try to welcome and educate the renters on the rules and expectations at Cattail Cove West.

Cattail Cove West HOA

February 2019

RDPM, Inc.

Annual Members Meeting to be held March 27

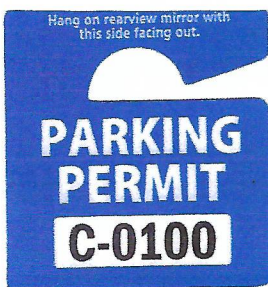
Mark your calendars! The Annual Members Meeting of the Cattail Cove West HOA will be held Wednesday, March 27 at 6:00 pm. We will meet in the Eldorado Room at the Main Branch of the Boulder Public Library, 1001 Arapahoe Avenue. The meeting is required by the association's governing documents, and it is a good opportunity for owners to meet the board and present questions and concerns. An agenda is included in this mailing. We hope to see you on the 27th!

INSURANCE UPDATE

The Association's policy renewed earlier this month. Please read the letter  enclosed to ensure that you have Loss Assessment Protection on your own policy.

Rental Requirements

If you rent out your Cattail Cove West townhome, you must provide your tenants with a copy of the HOA rules. The Rules are available on the website or from HOA manager Amy Scott. Making sure your tenants know the rules of the HOA will help them enjoy the neighborhood and avoid problematic issues with other residents. Owners are ultimately responsible for their tenant's actions and behavior. The HOA has a minimum lease requirement of 30 days; no short-term rentals are allowed. All rental properties must be licensed by the City of Boulder.



Parking Passes recently replaced

The new blue and white parking passes were recently mailed to all residents, including tenants, by first class mail. Off-site owners received a copy of the mailing with their townhome's pass number. As of March 1, the red & white passes are obsolete. If residents use them, they are subject to booting from the parking patrol company. Notices have been posted at the mailboxes and trash enclosures. Discard any red passes immediately. The HOA cannot reimburse you or assist you if you are booted. **DO NOT USE THE RED PASSES!**

HELP YOUR DOG BE A GOOD NEIGHBOR



- **Dogs must be on a leash when outside.**
- **Dogs may not be "tied out" on the common area grass.**
- **Pick up your dog's poop.** Immediately, no matter the weather or the time of day. Think about it: a dog poops twice a day; piles of poop accumulate very quickly.
- **Dispose of poop in the dumpster.** Do not store bagged poop on your front or back porch.
- **Barking dogs are an annoyance to your neighbors.** Not a simple bark when the doorbell rings, but incessant barking when left alone for hours. This is a City ordinance as well as an HOA rule. Hire a dog walker, leave your TV on, run home at lunchtime...Your dog needs company and attention.

Contain your recycling bin! If the wind blows your bin over, YOU are responsible for picking up your recyclables. You may need to use a bungee cord or a rock to hold the lid down.

RDPM, INC. ROBERT DREW PROPERTY MANAGEMENT, INC.

905 Little Leaf Court Longmont, CO 80503 303-485-9818 rdpm.amyscott@gmail.com

February 28, 2019

**IMPORTANT UPDATE:
YOUR HOA INSURANCE POLICY HAS CHANGED. PLEASE VERIFY YOUR OWN COVERAGE.**

Dear Cattail Cove West homeowner,

The HOA's master policy insures the structures of the townhomes. As communicated previously, one element of the HOA's insurance policy changed when it renewed earlier this month. Insurance providers are no longer offering a flat rate deductible for wind/hail damage. The board of directors reviewed several insurance proposals for the association and opted to continue coverage with American Family Insurance. The policy has a \$5000 deductible except for wind/hail events, in which case a 5% wind/hail deductible is assessed. The 5% is calculated from the replacement value of the policy, \$10,243,566.

**As part of your own policy, it is essential that you have
"Loss Assessment Protection" in the amount of \$10,670.**

It's not as complicated as it sounds, and less expensive than you might think. If a truly devastating hail storm destroyed the roofs and siding of the townhomes, the HOA would file a claim on their policy. The 5% deductible (\$512,178) would need to be paid by the HOA, and damages beyond that would be covered by the HOA's policy. As the HOA doesn't have \$512,178 held in Reserves, the owners would be assessed to fund the deductible. It would average \$10,670 per townhome. To protect against having to pay \$10,670 out of pocket, owners should carry "Loss Assessment Protection" coverage. You may already have this coverage, as it is fairly standard.

Do not assume you have Loss Assessment Protection! Call your agent today to verify that your policy has it and that you have at least \$10,670 in coverage. The cost to add / increase the rider on your current policy is modest, just a few dollars more per year.

How would it work? If the HOA had to assess owners to fund the wind/hail deductible, you would file a claim with your own policy, pay your own deductible (\$500, \$750, \$1000 - whatever you have selected) and then your insurance company would pay the remainder of the wind/hail assessment.

Wind/hail deductibles are now standard in the insurance industry. We urge you to review your coverage, especially "**Loss Assessment Protection**" which protects you in the case of a special assessment due to a wind/hail loss and resulting deductible throughout the community. You or your insurance agent may review the details of the HOA's policy, which are posted on the website.

Please feel free to contact our office at 303-485-9818 with any questions.

Sincerely yours,


Amy Scott

Association Manager, Cattail Cove West HOA

HOA Website Access

Go to www.rdpminc.com / Click "Associations" / Select "Cattail Cove West" / use password "cat2991"

- The "Insurance" tab has current HOA policy information (often required by your mortgage company)
-

RDPM, INC. ROBERT DREW PROPERTY MANAGEMENT, INC.

905 Little Leaf Court Longmont, CO 80503 303-485-9818 rdpm.amyscott@gmail.com

To: Cattail Cove West Homeowners
From: Amy Scott
Date: February 28, 2019
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 27, 2019, at 6:00 p.m., at the main branch of the Boulder Public Library, 1001 Arapahoe Avenue, in the Eldorado Room on the first floor. One position 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 27, 2019 at 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.*

-OVER-

Balance Sheet (Cash)
Cattail Cove West HOA - (cat)
Feb 2019

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-Reserve Savings

21,638.74

52,059.58

Total Cash

73,698.32

TOTAL ASSETS

73,698.32

LIABILITIES & CAPITAL

Liabilities

Fund Balance (1/1/00 cash)

Retained Earnings

138,694.77

-64,996.45

Total Equity

73,698.32

TOTAL LIAB. & CAPITAL

73,698.32

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>						

AGENDA

CATTAIL COVE WEST HOA

Annual Members Meeting

March 27, 2019

**Boulder Public Library, 1001 Arapahoe Avenue
Eldorado Room, 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)**
- F) Nominations / Election for One (1) Board Position**
Maddy Gibson's term expires at this meeting; Ruth Eure's and Cortney Haggart's terms expire in 2020.; Leland Giovannelli's and Jason Kim's terms expire in 2021.
- G) Adjourn**
The new board will meet briefly to elect officers and schedule the next board meeting.

Cattail Cove West Homeowners Association

Exterior Change Request Form

Name: _____

Phone: _____

Address: _____

E-Mail: _____

My request involves the following type of improvement:

Courtyard/Deck/Patio

Landscaping

Windows/Doors

Other

Describe improvement. Attach additional documentation including sketches, photographs,

brochures, etc. _____

Per Article VI of the Declaration of Covenants, all exterior changes to any property must be approved by the HOA's review committee prior to the commencement of any project. The committee has 30 days to consider an application after receipt of an application and all supporting documents. While a decision may be made more quickly, please take this 30-day time frame into account when planning your project.

- I understand that I must receive approval of the Association in order to proceed.
- I understand that I must notify all neighbors that might be affected by these improvements.
- I understand that Association approval does not constitute permission of the local building department and I may be required to obtain a building permit or request utility locates.
- I understand that my improvements must be completed per specifications or approval is withdrawn.
- I agree to complete my improvements promptly after receiving approval.

Planned Start Date: _____

Homeowner Signature: _____

HOA COMMITTEE ACTION

Approved as Submitted

Approved with the following requirements:

Disapproved for the following reason(s):

Signature _____ Date _____

CATTAIL COVE WEST HOA

#303-485-9818

rdpm.amyscott@gmail.com

NOTE: Your request must be submitted to the Cattail Cove West HOA. Please submit form and documents to HOA Manager Amy Scott at rdpm.amyscott@gmail.com or by mail to 905 Little Leaf Court, Longmont, CO 80503. Once received, your application will be forwarded to the HOA's review committee for consideration. You will be informed of your project's approval or disapproval within 30 days of receipt of application.

February 19, 2019

Attention Cattail Cove West HOA residents

IMPORTANT: NEW PARKING PASS INFORMATION

The NEW parking pass assigned to your townhome at _____ Bell Drive is Parking Permit # _____.

If you rent your property, your tenants have been mailed the pass.

No further action is required by you, as the landlord. You are receiving this notice to inform you of the pass number associated with your townhome.

- ❖ One (1) pass is assigned to each household.
- ❖ No household may have multiple passes.
- ❖ Passes must be visible on your rear-view mirror
- ❖ Passes are not transferable. They are assigned to your property.
- ❖ New passes are a different shape and color.
- ❖ Your red & white pass will be **obsolete** as of February 28, 2019.
- ❖ The blue & white passes may be used starting **February 21, 2019.**

There is a one-week grace period February 21-28, 2019.

- **Do not use your old red & white pass after February 28, 2019 or you will be booted by the parking security company.**

*The Cattail Cove West HOA will not reimburse you for being booted.
All residents have been informed of the new passes and have been provided with new passes via first class USPS Mail.*

DO NOT LOSE YOUR PASS! Replacement Passes are \$50 each. If the HOA finds that a property is using two passes, a \$250 fine will be assessed to that property owner, and their parking pass privileges will be suspended for 6 months.

IMPORTANT!
HOA PARKING PASS
ENCLOSED

Attention Cattail Cove West HOA residents

IMPORTANT: NEW PARKING PASS INFORMATION

New parking passes will be mailed to EVERY household in Cattail Cove West on February 19, 2019.

Please check your mail for your new parking pass, sent from Robert Drew Property Management, Inc.

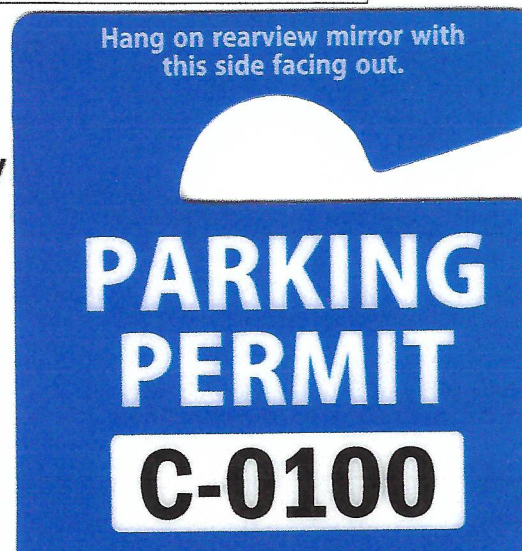
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- ❖ New passes are a different shape and color.
- ❖ Your red & white parking pass will be **obsolete** as of February 28, 2019.
- ❖ The blue & white passes may be used starting February 21, 2019.

If you rent your property, your landlord will be sent a separate notice with the parking pass number for your townhome. Your landlord will not provide the pass. You are responsible for retrieving the pass from your own mailbox.

There is a one-week grace period (February 21-28).

- **Do not use your old red & white pass after February 28, 2019 or you will be booted by the parking security company.**

The Cattail Cove West HOA will not reimburse you for being booted. All residents have been informed of the new passes and have been provided with new passes via first class USPS Mail.



Cattail Cove West - HOA update

The Cattail Cove West HOA board met on Wednesday, January 22. Here are the highlights from the meeting:

1. **Insurance bids** - American Family offered a 2019 renewal with a 5% wind and hail damage deductible. We also received bids from Great American and from Allied World. Farmers Insurance was not able to bid on HOA coverage this year. We chose American Family because they had the best coverage for the lowest premium. *Be sure your condo insurance has loss assessment coverage, if we have a wind/hail event each owner could be responsible for about an \$12,000 assessment (their portion of the 5% deductible). Assessment insurance is generally less than \$50 per year so please make sure you have that coverage on your own insurance policy.*
NOTE: You will be receiving more information on the new insurance policy by mail in the next week.
2. **New, replacement parking passes** – this will be happening in the next few weeks. Informational signs will be posted about a week before the passes are sent (via snail mail to all on-premises owners and to all renters) and we will have a week overlap of passes (where both the old and new work) before the old, red passes will be null and void.
3. **Signs for Trash enclosures** – signs specifying not to dump items, will be posted on the trash dumpsters to discourage dumping which results in additional trash fees.
4. **Carpport/parking/Trash enclosure sweeping** – we have a new person sweeping our grounds who will be coming by about once per month.

Our next HOA meeting is our annual meeting, which will be March 27, 2019.

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