

Pioneer Hills HOA

BOARD Meet and Greet

July 30, 2024, 6:00 PM In-Person and Via Zoom

Recap of Meeting

**DATE AND TIME**

A meet and greet, **unofficial** meeting of the Pioneer Hills Owners Association Community and Board of Directors was held on July 30, 2024, at 6:00 PM In-Person and via Zoom.

**BOARD MEMBERS PRESENT**

Kathy Deanda began the meeting at 6:00 pm. Newly elected directors present, Kathy Deanda (President), Jim Decker (Vice President), Steve Johnston (Treasurer), Jim Benedict (Secretary), Joe Decker (Member at Large). Also present, Erin Kerr (Executive Administrative Assistant). Members of the Pioneer Hills Owners Association were present in-person and via Zoom. Heidi Brown, property manager from Teleos was also in attendance. This is an unofficial community meeting only.

**TOPICS DISCUSSED WITH HOMEOWNERS**

- Introduction of the Board:
  - Communicate with the community the change in HOA Board of Directors.

**Kathy Deanda – President** – On July 2, 2024, the members of the Pioneer Hills Owners Association (homeowners) exercised their legal right to hold a Special Meeting. In that meeting the previous HOA board was recalled by more than 2/3 of a vote of those in attendance or by proxy via a process as outlined in our current governing documents. The meeting and voting process was overseen by a third party, unaffiliated company. Once the board was recalled, a motion to vote in new representatives from each neighborhood as well as the at large position was presented, and a vote occurred again by both in-person and via proxy representation of all neighborhoods within the Pioneer Hills Owners Association. The result of that vote is as follows: Jim Benedict was nominated and voted in to represent Neighborhood 1, Kathy Deanda was nominated and voted in to represent Neighborhood 3, Steve Johnston was nominated and voted in to represent Neighborhood 4 and Jim Decker was nominated and voted in for the At Large position. During that meeting there were no nominations for Neighborhood 2. As such, during the transition discussions between the previous board and the new board, it was agreed that Joe Decker would retain his current Neighborhood 2 representation until such time as another Neighborhood 2 homeowner volunteered to represent Neighborhood 2. A communication regarding the results of the special meetings was hand delivered to each property within the community following the July 2<sup>nd</sup> meeting. An email was also sent out announcing the new board members and retracting previously communication by Spencer Fane suggesting that the Special Meeting was not supported by the board. This email was sent to homeowners on July 19,2024.

Each board member will introduce themselves as they present their agenda items.

- Finance:

- Communicate with the community regarding the financial status, insurance updates, and ongoing projects through newsletters or other channels.

**Steve Johnston – Treasurer** – Informed the homeowners that as treasurer he is evaluating our current financial situation, outstanding accounts, understanding how the special assessment funds are managed, etc. We expect to update the financial information on the website very soon and going forward would like to provide this information monthly.

- HOA Monthly Increase:

- Communicate with the community regarding the recent doubling of HOA Monthly Fees for homeowners in N3 and N4.

**Steve Johnston** – The reason for the increase in the HOA Monthly Fee is due to the increase in the master HOA insurance policy which covers all our common areas such as the pool, sidewalks, etc. and external structures to all homes in N3 and N4 to include our roofs. There are active efforts such as reaching out to other brokers, connecting with our previous insurance carrier, looking for solutions to close our roofing claim sooner and looking at what other similar communities are doing to combat the rising insurance costs across Colorado. Anticipate this will take at least a few more months. The board will keep the community informed and is soliciting help from other community members through committees that have expertise in this area.

- Roofing:

- Need to collect information from homeowners in Phase 1 regarding any outstanding issues or repairs needed for their homes.

**Kathy Deanda** – We have a need to gather information from all homeowners within Phase 1 of the roof repairs. This will include anyone who has experienced issues as well as those who are not aware of any problems or has not had their homes inspected by R3NG. Coordination of these inspections will be forthcoming. The board is engaging R3NG to inform of progress made to address Phase 1 issues reported as well as the home-by-home inspection efforts to make sure vents, radon systems, and other components are in pre-roofing condition. We are urging homeowners with unresolved roof issues from Phase 1 to communicate their problems immediately. We need to get to a place where Phase 1 would be considered complete.

The board is also seeking bids from third party roofing inspectors (not roofing contractors) who will look at some homes where roofs have both been replaced (Phase 1) as well as some where roofs have not been replaced (Phase 2). Emphasized transparency in scheduling inspections and explained that not all houses would be inspected but assured residents of prior notification about inspection areas. Again, any homeowner from Phase 2 that is experiencing issues with leaks or other concerns after the May 10<sup>th</sup> hailstorm should report those immediately so that we can have the inspector focus on those buildings.

The Phase 2 inspection initiative aims to provide an expert opinion on the condition of these properties, supplementing existing city inspections and informing decisions regarding necessary repairs or replacements.

- Bylaws and Governing Documents:

- Efforts underway to review the community's bylaws and declarations to identify any conflicts or areas that need to be updated.

**Kathy Deanda** - suggested that in review of our governing documents over the last several months, there are conflicts that leave the association and the homeowners in a situation by which there is not clear understanding around our rights and responsibilities. We also need to make sure our bylaws are aligned with new state laws. There was an emphasis on immediately putting in checks-and-balances in contract signing processes. There will also be a change to require boards to seek a minimum of three bids for all larger projects over a specific dollar amount. Final contractor candidates will be presented to the community to include the board's selection and why. If the board has in good faith gone out to bid and has not gotten the required minimum 3 bids, a documented effort would be required before accepting the final contractor/bid. This will be reflected in our bylaws going forward.

Bylaw changes require a minimum homeowners' approvals from all communities (N1, N2, N3, N4). Once the final recommended changes have been completed, homeowners will be asked to review the changes and vote on the new bylaws. We will need to solicit homeowners to help in this campaign.

- Committees:

- Establish and charter various community committees, such as Finance, Insurance, Budget and Fundraising, Legislative Ordinance, Rules and Regulations, and others.

**Jim Benedict – Secretary** - urged participants to volunteer for various committees, including wetlands preservation and others. He outlined the three major benefits of committee involvement: offering diverse perspectives to the board, utilizing individual skills and knowledge, and promoting greater community participation.

Jim discussed plans to enhance social aspects within the community by organizing social events and creating informational packets about local services. Additionally, he mentioned expanding committee roles through a board advisory committee responsible for special projects like budget proposals.

- Wetland Erosion Issue:

- Explore options to address the erosion and maintenance issues in the wetlands area, including seeking grants or potential land donation.

**Jim Decker – Vice President** - presented a comprehensive overview of wetland conditions, highlighting erosion challenges faced by certain properties within the neighborhood. Plans were discussed regarding seeking grants from state and federal entities while acknowledging complexities associated with wetland management involving multiple levels of government cooperation. Discussion centered around environmental cleanup initiatives targeting erosion-prone areas near Creek Reservoir. Potential collaboration opportunities with relevant authorities were explored as part of long-term strategies aimed at enhancing property value through sustainable land utilization while addressing homeless encampments in those areas.

- Ongoing Maintenance and Repair Issues:  
**Jim Decker** also briefly discussed ongoing maintenance and repair issues. Priority will be to address the roofing project, the wetland erosion issues, the cement concerns to reduce tripping hazards, and creating our committees who will focus on other needs such as painting, landscape needs, snow removal process, etc.
- Upcoming Social Event:
  - Announcement of upcoming event from the Social Committee Director.  
**Joe Decker – At Large** – Currently oversees the pool, parking, and social committees. International Night is coming up on the 2<sup>nd</sup> or 3<sup>rd</sup> week of August. Why a great turn-out and fun had by all, last year we were really overwhelmed by that effort and could use extra help to pull off this event. We are looking for volunteers to help out setting up tables, cleaning up, etc. If interested in helping with this one event, please email [hoaboard@pioneerhillsowners.com](mailto:hoaboard@pioneerhillsowners.com).

Reinforced that many of these events and community participation needs are just a single project so homeowners should not feel concerned that they will be obligated to a long-term commitment. Also advocated that committees can be a lot of fun and are a good way to meet your neighbors and support your community.

- New Voluntary Position:
  - Executive Administrative Assistant to the Board.  
**Kathy Deanda** – A new resolution was created by the current board to add a voluntary position, Executive Administrative Assistant for the board. This position will assist the board and community in areas such as community communications, support of the committee members, leading the Newsletter Committee, assist the secretary's efforts, etc.

Erin Kerr, from N4 has volunteered to be our first Executive Administrative Assistant for the Board of Directors.

## HOMEOWNERS QUESTIONS and COMMENTS

- **Homeowner:** Owner since 2018. Our HOA fees. When I moved into the townhome, it was \$185, and now it's \$640. We're not getting \$640 of value from our cost; we just had a special assessment. So, what would the situation do for us? Don't dig the hole deeper. Let's not go shopping for a new policy. Get us out of the insurance business. We can insure ourselves. Can we insure ourselves and get us out of the insurance business?
  - There are options. We are working with the Department of Insurance and sorting through documents to determine what we can do. But we are definitely looking into trying to get out of the insurance business.
- **Kevin** – So are all the previous committees going to stay the way they were or is everyone on a committee fired?

- No. If you were already on that committee, the chances are you are still on that committee. You might have a new name or you might have more friends in your committee, but nothing is changing.
- **Laura on Zoom Chat**- Can you say when the windows will be replaced? It would be nice to know what work still needs to be done and when it will be done. Our home still needs to be painted too. Could the board send a list to us?
  - Currently we do not have a timeline for that. Thus far we've not had any reports of issues with the windows over the last year, so we believe we have some time to sort this out.
  - We will send out a priority list but high-level we are focusing on the wetland erosion problem, finishing the roofing project, sidewalk repairs to reduce chances of tripping and injuries, reducing our master insurance cost to reduce monthly HOA. Some of these will take a bit of time to research. We will keep the community informed. Committees will divide and conquer so some may be able to be completed and/or addressed sooner than others.
- **Ying Li on Zoom Chat** – Could you send a memo on what were discussed in this meeting? And if it has not been asked. Is there a chance to reduce the high HOA dues and how?
  - Meeting minutes will be sent out to include discussion regarding HOA dues and what we are looking at to hopefully reduce these for N3 and N4 homeowners.
- **Amy Trautman** - The reason I moved into an HOA is that I don't want to have to take care of and pay for my own exterior.
  - The neighbor's concerns were noted as something the board needs to consider should there be a recommendation to change our master insurance coverage.
- **Alana Nelson**- Are we getting a different contacting company?
  - We don't have that answer right now, but we do have a signed contract with the current contractor. We need to look at the terms of the contract.
- **Laura Johnson** - I wanted to know about the letters that we received a couple of weeks ago about the new assessment for the windows and lawyers. Will there be more assessments?
  - That letter was sent out prior to the July 2<sup>nd</sup> special meeting. We retracted that letter with our first communication after the new board transition on July 17, 2024. There are no plans for additional special assessments for the roofing project until we have time to assess our options. You still need to keep paying your HOA fees and if you are on a payment plan, continue making those payments on time.
- **Elsa**- Will the roofs be finalized before winter?
  - We are trying to get the inspections done as soon as possible and this should occur before winter. For those of you who have not had the roofs replaced, we're not anticipating that you'll have any damage to the extent that you will have leaks as it's been over a year since the hailstorm with no reports to date. If you are seeing leaks or any other issues with your roofs, please reach out.
- **Eric Hart**- One of the biggest things we have to be careful about is the availability of financing on properties here. I know we have a lot of properties on the market right now. A couple of them have already had prices reduced. The biggest reason right now is a 10% insurance rate. If we are talking about replacing our construction company. We have to do that properly because if you have pending litigation from the construction company, that can last for ten years, and no one

will finance our properties. Regarding self-insuring, we have to make sure that Fannie Mae and Freddie Mac will insure our properties. If we self-insure, it may be a short-term fix, but property values will continue to go down in major secondary markets. Fannie Mae and Freddie Mac will not finance these properties with 3% down, 5% down, or 10% down. One of the properties that closed on Poundstone on June 20 with Paramount Residential Mortgages, the 10th largest lender in the country, ended up doing a loan on property for 5% down. I contacted them this week. They went back and looked at the loan. They said that the loan should not have closed, and they're going to have to buy that loan back from Fannie Mae, \$525,000.

- Appreciate your comments and willingness to help with this effort. Agreed that our insurance situation and increase in HOA monthly fees is impacting our home values and our ability to sell our properties. The board seeks this level of expertise on the committee that will be evaluating our options.
- **Teddy Sullivan**- Where did this increase come from? I'm not sure what that is, two months ago, when I moved the dues were \$320, now it's \$640 for the month. I'm just kind of interested to see whether minutes that I could find online where that has come from. Is it strictly to the insurance premium? I have a bunch of questions about insurance. It was a big expense we weren't expecting right after moving.
  - Our insurance premiums went from \$125,000 annually to \$800,000 annually. Insurance as a whole in Colorado has gone up substantially over the last several years. Hai, Wind and Fire claims are contributing to this. We have been in contact with the Colorado Department of Insurance, and they have confirmed that the state is working with insurance companies to try to find relief for homeowners living in high-risk areas across Colorado. We are going to get the right people in the room to figure this out and hopefully reduce our cost.
- **Roman Levin** – In follow up to above comment: Why did our insurance jump when we paid our assessment fee? Insurance doesn't work like that. I don't understand.
  - We have claims against us on our last policy and other factors that puts us in a high-risk bracket. This is why we are paying so much.
- **Homeowner**: We have paid our assessment fees. Is there a possibility that you end up with no roof? What happens to your money?
  - We don't know yet, that's a good question. We have to get adequate assessments of the damage of all the roofs and figure out where we are. I think we have the right team in place, but we don't have the answers to that yet. Steve Johnston is working really closely with Great American Insurance, our former insurance company.
- **Kimberly Carlson** - Just wanted to let everyone know that she was told she has Tamko Shingles. They are known to be defective shingles. I am a realtor and I do have contacts. I just moved in and had my roof inspected. They found some defective shingles on my roof. Something we should pay attention to when doing roof inspections.
  - That is very useful information. We are writing that down. Thank you.
- **Shelby and Neil Rushbrooke (N4)**- Thank you to the entire new board for all of your hard work! We appreciate all of you.

**Kathy Deanda** concluded the meeting by thanking all those who attended both in person and via zoom. We will continue to perfect this hybrid model and hope to have more "unofficial" community huddles in

the future. Attendees were again encouraged to volunteer for committees and the importance of the community using committees to allow their voices were being heard. Reinforcement was communicated on how committees provide diverse perspectives, utilize community members' skillsets and expertise, and fostering greater neighbor interaction.

#### **ADJOURNMENT**

The meeting was adjourned at 7:13 PM. For those in attendance please stay and mingle with your neighbors. The board will be staying after to give homeowners an opportunity to approach board members. Cookies are provided just outside the auditorium for your enjoyment.