

**BLUFF CONDOMINIUM ASSOCIATION
BOARD OF DIRECTORS MEETING
NOVEMBER 1, 2023**

MINUTES

PRESENT: Pam Larsen – President - Zoom
Eric Smallwood – Secretary
Brad Bergquist – Treasurer
Charley Killinger – Director
Managers

OWNERS: Mrs. Killinger
See Attached Listing

OTHERS: Sharon & Chuck Williamson -

CALL TO ORDER

Pam called the meeting to order at 3:00 p.m.

ESTABLISH A QUORUM

A quorum was established with four (4) directors present. Kim Gunning was unavailable.

REVIEW AND APPROVE July 21, 2023 MEETING MINUTES

The minutes were sent to all Board members prior to the meeting. Pam asked if there were any changes, additions or corrections to the July 21, 2023 minutes, there being none, ***MOTION: Charley moved to approve the July 21, 2023 minutes as presented, Eric seconded, and motion was unanimously approved.***

OWNER COMMENTS

4101 - John Anderson – Mr. Anderson requested that the Bluff Board support the owners in opposition to the Community School rezone application. Chuck reported that this matter would be discussed under other business towards the end of the meeting.

FINANCIAL REVIEW

Review Financial Statement

Balance Sheet - Chuck reviewed the balance sheet with those present. The cash balance as of October 21, 2023, was reported as follows:

Checking: \$229,888.99
Cap. Reserve: \$188,162.63
Accounts Receivable: \$38,598.83

He reported the “Due from Operating” account has a balance of \$124,359.00. and when these funds are taken into consideration the operational cash balance would total \$105,529.99 and the capital reserve cash balance would be \$312,521.63. This account will be adjusted when repairs to building 13 are completed. Chuck stated the accounts receivable as of 10-31-23 are \$3,008.06 of which \$1077.00 is past due.

Profit & Loss Statement – Chuck explained the “Other Revenue” consisting of \$14,592.22 represents an insurance loss payment for a unit fire loss occurring in the prior fiscal year. The “Insurance Losses” expense totaling \$55,235.74 represents the amount received from insurance and paid to reimburse the unit owner for that fire loss.

Legal Expenses incurred are for the slip and fall case which is still pending. Additional legal fees are anticipated for the work done to reverse the default judgement.

Total Common Area actual expenses of \$19,988.88 are anticipated to increase substantially by the end of November and be closer to the projected budget amount of \$45,062.32.

The yearend financial statements prepared by the CPA have been posted online. Management reported that they would post the quarterly financial statements for the current fiscal year.

After discussion, ***MOTION: Brad moved to approve the financial statements as presented, Charley seconded, and motion was unanimously approved.***

OLD BUSINESS

Maintenance – Status

Chuck reported on the following:

1. Roof Leaks – 4139 Grout and Windowsill – These items are still pending; however, these items are slated for repair based on contractor availability.
2. Glass Replacement – 4009, 4029 and 4047 – The windows have all been received and Central Home Improvement will install the windows as soon as possible.
3. Parking and Driveway Repairs and Sealcoating – This project was deferred by Management due to the staging of unit deck expansion materials near the pool as well as the materials for renovation work on Building 13 blocking driveway areas. This project has been rescheduled for the spring of 2024.
4. 4024/4023 Insurance Loss – This loss was coordinated and paid for by the owners involved. Bluff will not incur any costs associated with this loss.
5. 4134 – Tree Relocation – This item is still pending.

Landscape Installation Request Building 14 – Chuck reported that management has received a phone call from Sun Valley Garden Center that a tree has been flagged. Management will follow up for planting in the spring. The Board approved an expense up to \$4,000 for this project. (*July 21, 2023 minutes*)

Capital Improvement Projects

1. **Building 13 Status** – This project is nearing completion. The siding, window wells and chimney chases have all been repaired. The building has been painted. There were deficiencies found around the chimney chases where water had penetrated and leaked into the garage. New flashing and ice/water shield were installed to resolve this issue. The composite shingles will be reinstalled as weather permits. It is anticipated that the total cost will be \$55-\$65,000 for the repair work done.
2. **Landscape Improvement – Building 2** – Management submitted to the City of Sun Valley a request to remove the trees around building 2 as approved by the Board in preparation for new landscape installation.
 - a. **Tree Removal Master Plan** – Management asked Board Members for guidance as to the master tree removal plan. Pam explained the history of the tree removal plan and the Board process for determining which trees were selected for removal. The Board proceeded with advice received from the fire marshal and general recommendations for trees removed within 15 feet of a structure for safety reasons. In addition, diseased trees and trees potentially damaging to buildings would also be removed. After discussion, Chuck explained that objections received appear to be a lack of understanding and communication with the owners on the reasoning behind the tree removal selection. He proposed that a one-page policy handout be prepared and focused communication with owners be conducted on a building-by-building basis prior to removing trees. After discussion, ***MOTION: Charley moved to approve that management prepare a tree removal policy flyer for Board consideration as indicated herein, Brad seconded, and motion was unanimously approved.***

3. **Building Renovation Completion Costs** - Chuck reported that management now has enough knowledge of the repair requirements that a projected estimate for the remaining buildings can be completed and presented to the Board for consideration. Management will prepare an estimate and plan to complete the building renovation project in the summer and fall of 2024.

NEW BUSINESS

Insurance Loss Reimbursement Request – 4114 – Owner Jane Connor is requesting reimbursement for the cost of her insurance deductible and entry door repairs totaling \$590. The damage originated from roof leaks over the winter season in 2023. Chuck explained that since they were not managing the Association at the time of the loss, he recommends approval for this request. He stated that the Bluff owners should have been put on notice that any repairs initiated by the condominium owner, without prior Association approval, is at the owners' sole expense. He explained the reason prior approval is required is so that the Association does not open its checkbook to all the owners resulting in the total loss of financial control and oversight by the Association. Those present agreed. Eric stated that he supports management's recommendation for reimbursement with the understanding that this is the last time the Association would be held responsible for owner-initiated repairs and expenses. After discussion, ***MOTION: Eric moved to approve the reimbursement request from Jane Connor for \$590, Brad seconded, and the motion was unanimously approved.***

Tree Removal Request – Macdonald - 4136 – Mr. Macdonald, Owner of unit 4136, is seeking approval to remove various groupings of cottonwood trees behind their condominium to improve views. The tree removal would be done at the owner's expense. Pam reported that this request has been made in the past and the building owners objected. After discussion, Chuck proposed tabling this request until such time as the tree removal policy can be reviewed and updated as previously discussed during the meeting. After discussion, ***MOTION: Charley moved to table this request, Brad seconded, and motion was unanimously approved.***

Farmers Insurance Renewal – BBQ Removal Requirement – Chuck reported that Farmer's Insurance is requiring that all BBQ's within 10 feet of a structure be removed. The fact that the Bluff has a rule that only gas BBQ's are allowed and not charcoal or wood burning will not be taken into consideration. The insurance agent suggestion for Bluff to create a centralized BBQ location for everyone to use is not a feasible recommendation. Board members expressed concern that the owners won't comply voluntarily, and pushback is inevitable. Chuck explained that management is reviewing other insurance carrier alternatives, however, five insurance carriers have refused to provide a quote. Chuck expressed concern that Farmers is refusing to quote unless the Bluff accepts the BBQ ban. Management proposed that the rules be modified to eliminate BBQs on decks, effective June 1, 2024, in order to comply and get Farmer's to quote the insurance. This would allow Management additional time to pursue other insurance carrier options. The Association must have insurance coverage or all sales will cease in the Association and property values will be negatively affected. Farmer's is the only option available to Bluff at this time. **After lengthy discussion, Board members requested that this matter be tabled for two weeks allowing additional time for another insurance carrier to come forward. If no other options are available, the Board will meet on November 15th to discuss how the Association will move forward in compliance with the Farmers insurance demand.**

Stairwell Renovations – Discussion & Guidance – Chuck reported that management located a plan from Bouiss Engineering that called for a roof extension and widening of the stairwell entrances. He asked the Board for clarification as to what the Association concerns are with regard to the stairwells. Board members explained that the primary concern is the condition of the steps. Chuck asked if the width of the stairwells is a concern. Board members explained that while the stairwell width is inconvenient when moving furniture into an upstairs condominium, it is not a general safety concern of the Association. Chuck proposed that a plan be developed to replace the risers and treads with a

material providing more support and a uniform non-slip surface. The sheetrock in the trash enclosures would be removed and the stairwell support inspected and repaired as necessary. The footings could be modified as required to ensure the stairwell is resting on a solid foundation. Chuck stated the cost to make these revisions should be reasonable and less than a program to extend the roof, widen the stairwells and make pathway adjustments to accommodate. Those present agreed and requested that management prepare a plan for their consideration.

Community School Rezone Update – Chuck reported that the Sun Vally Elkhorn Association is in negotiations with the Community School as to the matters of annexation and supplemental declaration development. At this time there is dispute as to whether the Arrowleaf Subdivision has been properly annexed into Elkhorn and under the restriction of the Elkhorn Declarations. The Community School is scheduled to go before planning and zoning on November 16th. Chuck suggested that the Bluff board is not in a position to support Mr. Anderson’s request to stand in opposition of the rezone proposed until such time as the board members can be assured everyone in the Association is opposed. Pam indicated that several Bluff owners do support the rezone proposed as it preserves open space and offers a reasonable development plan. Management was asked to inform the Bluff owners of the planning and zoning meeting date and provide contact information to those who want to express their opinion in writing to the City prior to the rezone review. After discussion, **MOTION: Eric moved to approve that Management provide owners with information which includes meeting information; City official contact information; notification signup information; City website information and available rezone application information, Charley seconded, and motion was unanimously approved.**

Meeting Dates – Chuck proposed the following Board meeting dates: January 12; March 8; and May 10. All meeting will be held at Harker Center unless otherwise notified. All meeting will be scheduled for 3:00 p.m. The annual meeting time and place will be determined at a later date. This information will be placed in the next newsletter and on the Association website.

ADJOURNMENT

With no further business, **MOTION: Charley moved to adjourn, Eric seconded, and the motion passed unanimously.** The meeting was adjourned at 4:40 p.m.

Respectfully Submitted,

Chuck Williamson
Recording Secretary