

Horseshoe Ridge HOA  
2008 Special Meeting/Potluck Minutes

April 26, 2008, 5 p.m.  
Community Room, Fruita Police Dept.  
101 McCune, Fruita, CO

Attendees:

Larry and Judy Bangert	Jerry and Megan Graves
Margie Stolle	Troy, Shelley, Krystle, Charlie McAllister
Kirby and Mel Lloyd	Mark and Robyn Harris
Clyde and Barbara Jex	Anne and Scott Godfrey
Steve and Patty Nolan	

Meeting called to order at 5:53 p.m. by President Judy Bangert. Potluck started at 5 p.m.

Opening Remarks

*Quorum:* Bangert announced that an Owner has made an issue of there being no quorum at February's annual meeting. She asked for input from those present. Comments were supportive of the Board; no one present voiced any concerns. Bangert assured the group that the Board is researching what their options are and may find it necessary to consult an attorney.

*Property Management Services:* Barbara Jex explained the high points of services provided by the two companies she had contacted about HOA property management services. The literature was passed around for review, and the pros and cons discussed by everyone. Because it is so difficult to find volunteers interested in serving on the Board, it could be a viable option to consider. Mel Lloyd stated that she is not convinced that it is the right thing for this HOA. The annual base fee is roughly \$3,500. It was agreed to discuss this further at the 2009 annual meeting.

Outlots vs. Easement

Bangert reported that the Board had discovered, through research at the Mesa County Assessor's Office, that what was thought to be a 14-ft. multipurpose easement around the perimeter of Horseshoe Ridge is actually extensions of Outlots A, B, C, and E. Jex added that the discovery means the property is commonly owned by all, and it is important for adjacent Owners to keep the areas clear of debris or storage items, as well as accessible. The Board is addressing accessibility issues and contacting the appropriate Owners.

Pond

Bangert stated that volunteers were needed to join the Pond Committee for the purpose of establishing rules for pond use. Lloyd clarified that because no rules exist in the *Declaration of Covenants, Conditions and Restrictions (CC&Rs)* for using the pond, etiquette and rules associated with the pond's use could be added the *Horseshoe Ridge HOA Rules and Regulations (Rules)*, eliminating the need to amend the CC&Rs. The committee will be tasked with developing the draft rules for the Board's review and

approval. Owners will have the opportunity to review them prior to finalizing. Comments included the desire to see a playground installed below the dam, and safe access up the dam to allow for fishing and non-motorized boating. It was agreed that the common access needed to be more inviting to all Owners. The Board explained its position in that the pond was part of the developer’s vision for the entire subdivision, and that the pond is an outlot available for everyone’s use. The pond was stocked this week with carp, bass, and catfish at a cost of \$700. These fish will begin to work organically for the HOA in cleaning the pond, and little-to-no other expenses are anticipated for this year. Bangert asked that Owners refrain from fishing (will be catch & release only) this summer to allow the fish to get established and grow.

Discussions turned to insurance needs for the HOA. As talked about at the annual meeting, coverage was generally thought to be inadequate, but the Board wanted to hear discussions on pond uses before increasing coverage. Bangert obtained quotes from both State Farm, the HOA’s current provider, and American Family, a former provider.

<b>State Farm – All Uses on Pond</b>		<b>American Family–Non-motorized Boating Only</b>	
\$1 million liability (no personal property coverage)	\$ 700	\$1 million liability (no personal property coverage)	\$400
\$2 million liability w/ \$10,000 personal property & limited D/O coverage	1,166	\$2 million liability w/ \$10,000 personal property & unconditional D/O coverage	852

The general consensus was that the pond and associated uses are not an issue unless insurance costs force an increase in annual dues. The Board assured attendees that the pond is not the only reason to increase insurance coverage. Larry Bangert suggested that a certificate of general liability insurance, with the HOA listed as an additional insured, be required before any Owner or their guests could use the pond.

Attendees talked about recycling versus aeration, and Larry Bangert will obtain bids on both systems. Bangert said keeping the water level up will keep the pond healthy, but some expressed a concern over water use. Bangert said it takes very little water to maintain an adequate level.

The priority will be to establish rules, see how it goes, and vote on uses next February (annual meeting) if necessary. It was suggested that the Board present both proponent and opponent views on the ballot to assist with voting.

Larry Bangert agreed to continue as chair of the Pond Committee, and Scott Godfrey, Steve Nolan, and Troy McAllister will volunteer as well.

**Horse Privileges**

Given the results of the recent survey, no vote is warranted at this time regarding horse privileges. Jex explained that most Owners don’t appear to want horses on their lots, but they want to retain the large animal privilege. Jex will reconvene and chair the Horse Committee in June for the purpose of establishing rules and guidelines for keeping and

pasturing horses and other large animals. Margie Stolle, Megan Graves, Marlana Kerstetter, and Tod Woomer agreed to serve on this committee. Such issues as outlot use, certificates of insurance, outbuildings, coordination with the farmer and watering, fencing, rotation schedules, dust mitigation, etc. will be addressed and language drafted for the Board's review and approval. Owners will also have the opportunity to review these guidelines prior to the Board finalizing them. Structures will still require the approval of the Architectural Control Committee (ACCO). The Board assured everyone that progress and HOA business would be communicated through newsletters, as well as on the HOA website at [www.horseshoeridgehoa.com](http://www.horseshoeridgehoa.com). The Owner forum is back up, and Owners are encouraged to use it as a way to exchange ideas and comments on HOA issues, drafted rules, etc. Before adjourning, it was mentioned that the new subdivision south of Horseshoe Ridge is to have Bresnan cable and could potentially be made available to us.

#### Neighborhood Watch

Jex made forms available to those attending for the purpose of updating the Neighborhood Watch database. These forms will be mailed to those resident Owners not in attendance.

Meeting adjourned at 7:40 p.m.