

CT COA Board Meeting

April 13, 2020

6 PM – Zoom Meeting

**Members Present via Zoom:**

Jim Seneker, Ed Lawrence, Genevieve Reiter, David Heap, Janice Andersen

**Manager Present Via Zoom:** Lindsay Hauge

Meeting called to order at 6:09 PM by Genevieve Reiter

**Approval of Minutes from March Meeting:**

Minutes are Approved by unanimous consent.

**Action Items from March Meeting:**

Re the ditch: Alanah advised city of ditch issue but has been unable to contact attorney for LeClair or other interested parties. Genevieve will follow up.

Re: Fees for fence painting: Lindsay sent info to owners

**Committee Reports:**

**Finance Committee:**

Finance committee recommends that Anderson Zurmuehlen CPA Firm prepare the 2019 Tax return and make the necessary journal entries in the QB database. Estimates \$1000 expenditure. Ed motions to accept recommendation; Genevieve seconds. Motion passes.

Finance committee recommends that Hub Insurance place CT Condo insurance with Nationwide Insurance for policy year June 1, 2020 – May 31, 2021. Will result in estimated \$6914 savings in insurance premium. Jim motions accept recommendation; Genevieve seconds. Motion passes.

Premium statements will be forwarded to owners in June.

**Architectural Committee:**

David Heap volunteered to chair the committee, and was appointed.

**Landscape Committee:**

Genevieve motions that two trees felled on Fallon by auto accidents, a third damaged by wind be replaced. City will replace one; CT Condo cost for two trees is \$160. Jim seconds. Motion passes.

Tree water bags owned by CT COA inadvertently removed by Bozeman Forestry were returned.

re: Lawn/tree/shrub maintenance: Genevieve presented bids from five lawn care firms. She recommended that bid from Maintenance Pro be accepted. Ed motions that Maintenance Pro bid be accepted at a cost of \$34,200 for mowing; \$8,610 fertilization/weed control; \$1,968 for deep root feeding of 164 trees; \$1,040 for Fall/Spring cleanup. Jim seconds. Motion passes. Funds to be dispersed are within 2020 budget.

re: Park Benches: Genevieve presents information for purchase of two benches included in 2020 Park Improvement fund and recommends purchase at cost of \$1603.90. Ed motions purchase be approved; Jim seconds. Motion passes. Benches to be installed at no cost by CT Condo volunteers.

Irrigation: Final phase on up-dating of our irrigation system. We anticipate being on WiFi this year.

### **Welcome Committee:**

Welcome visits for new owners during COVID-19 will be conducted via phone/virtual means. Documents will be mailed to new owners with instructions to contact committee member to schedule "virtual" visit. Committee members will be reimbursed for copying/postage costs.

### **Management Report:**

As of March 31:

Checking: \$42,157.82

Money Market: \$26,971.11

DA Davidson: \$115,187.67

Four owners who have not paid dues have been contacted.

Five owners continue to paying dues at 2019 rates; all have been contacted.

### **Old Business:**

Lindsay will place hardcopies of minutes, newsletters and other important emails sent to the CT Condo community in the Drop Box located by our mailboxes.

Printed newsletters are for consumption solely by owners who do not have email.

Re: Painting proposal: Finance committee motions that Dick Schroeder's proposal be accepted for painting structures at 204/212, 236/254, 308/322 Slough Creek at a cost of \$17,000 for structures and additional \$3,000 allocated for gables. Ed seconds. Motion Passes.

### **New Business:**

Arlyss Nelson has requested painting of trim that has peeled.

The Board established Saturday, April 25 as Earth Day – Neighborhood Cleanup Day. Owners are encouraged to tidy the areas around their units. Social distancing and wearing masks are encouraged.

Dog Owners are reminded that they are responsible for removing their pets' detritus.

The Community Email program has been established. Owners can contact Lindsay and the board by emailing [contactctcondos@gmail.com](mailto:contactctcondos@gmail.com).

**Action Items:**

Bozeman Arborcare did the tree work last year on 3 streets in 2019. The need for the 2nd phase through the newer sections of Pine, Eagle, Mill and Palisade, which would cost \$2300 to be completed by Bozeman Arborcare is being evaluated..

Only one bid, Arbor Medic, has been received which included trees and shrubs @ \$23,000 Lindsay has been instructed to have contractor separate rate for shrubs only to be reviewed later.

The Board is exploring alternative methods of assessing insurance costs. Any change to the current method would require a change in CT Condo by laws.

Re: Trail smoothing: plan for smoothing is in process; Yellowstone Pavement Solutions to provide cost estimate.

Re: Public Service Commission has not responded to Lindsay correspondence regarding the exposed wire and damaged utility boxes. Lindsay to follow up.

Re: "Private Drive" signs: scheduled for installation.

Re: Finance committee reviewing options for re-investment of CD.

The Finance Committee is exploring alternatives to current method of owner dues payments and will have a recommendation at annual meeting.

The Finance Committee seeks a volunteer to fill a vacancy on the committee.

Genevieve to continue conversations with interested parties involved in ditch issue and report findings to board.

Meeting adjourned at 8:39 PM

## **CT COA Board meeting Minutes – March 11, 2020**

### **Members Present:**

Jim Seneker

Genevieve Reiter

Ed Lawrence (by phone)

Dennis Nelson (by phone)

Janice Andersen (by phone)

### **Owners Present:**

Pam Gillett

Marilyn Kennelly

### **Manager Present:**

Lindsay Hauge

### **Owners Forum:**

Marilyn Kennelly - 417 Slough Creek – Question: Will the tree be replaced from the accident that occurred?

The city has released the trees that are available. We will select a tree from the shared program.

Question: What am I responsible for in regard to landscaping beside the individual buildings?

The association takes care of trimming the bushes annually. Owners are responsible for weeding their spaces.

Pam Gillet – 93 Slough Creek- Here to see what the COA is about

Genevieve Motions January Meeting Minutes be accepted as written

Dennis Seconds. Motion Passed

**Action Items:**

Dennis submits resignation from board. The board extended a grateful thanks to him for his participation and efforts on behalf of the owners and board, and wishes him well as he begins a new chapter in his life in the Frozen Dakota.

Ed motions David Heap be appointed to replace Dennis on the 2020 board of directors.

Janice Seconds. Motion passed

Genevieve motions that board meetings be rescheduled to second Monday of the month beginning in April. Ed seconds. Motion passed.

Dates for future meetings are as follows. April 13; May 11; June 8; July 13; August 10; September 14; October 12; November 9; December 14.

**Patio Fence Stain:** Dick Schroeder has agreed to stain owner fences at owner's expense. Cost to be \$380 for fence; \$300 for small fence and \$150 for A/C fence. Work must be completed while Schroeder's crew is onsite. Owners should call Schroeder to make appointment: 579 – 9591. Lindsay to communicate this arrangement to owners via email.

**Crack Evaluation:** Seneker and Toft met to discuss this year's reassessment of the state of the CertainTeed sided structures and how to better determine which structures still have this siding. Process is ongoing.

**Units Rented Vs Owned:** we estimate there are 27 rental units.

**Email from Alanah:** Genevieve contacted Alanah who disclosed that she had not sent a letter to city alerting the city of ditch easement issue. Genevieve to contact Alanah and instruct her to write a letter informing the city of the apparent violation of the easement by LeClair; copies of that correspondence to be sent to LeClair, Ditch owner, LeClair's real estate sales representative. Intent is to preclude this property from being

included in CT Condo COA until issue is resolved. Genevieve to contact ditch owner to ascertain status of ditch owner's status vis a vis LeClair.

**Important dates for 2020:** Garage Sale: Saturday, June 20; Annual Picnic: Saturday, August 15; Annual Meeting: Sunday, October 4

**Trail Maintenance:** Lindsay met with Nathan at Yellowstone Pavement Solutions. He will be assessing the trail and looking at the cost of overlay and repair.

**Bids for Landscaping:** Lindsay has received bids and forwarded to Genevieve, who will review and present to board.

## **Committee Reports**

### **Finance & Capital Improvement –Finance and Capital Improvements**

Committee February Report summary points:

Lindsay and Seneker met to discuss our accounting practices and how to improve our reports and methods. Lindsay issued a 2019 Year End Report as directed in the January Board meeting. Opportunity Bank provided additional information about our dues deposits and we updated the checking account signature cards for current Board officers. Seneker and Curt Toft met with our painter, Dick Schroder, to discuss this year's painting plan and Dick's ideas for a long term painting maintenance plan. Dick sent the painting plan to Lindsay. A down payment will be required before work commences. Seneker researched when the different phases of CT Condos were constructed so we can continue to plan for major repairs/replacements. The CPA firm looking at our 2019 financials and financial procedures issued a draft report just prior to the Feb BoD meeting.

### **Landscape –**

Snow removal has been excellent with Shearman this winter.

Lindsay contacted the Public Service Commission to determine if it will help with failure of MT Opticom to respond to request for service on exposed wire and green utility boxes that are in disrepair. PSC has not responded.

## **Management Report:**

**Financials:** Quarterly insurance premium payment was made in February.

**Balance Sheet:** As of February 29<sup>th</sup> there was \$31,964.84 in Checking  
\$21,211.11 in Money Market & \$115,184.70 in Money Market

**Past due Accounts:** There are 10-12 owners who have been contacted that  
have a balance of \$10-\$30.

## **New Business:**

Genevieve was in touch with Bozeman City Shop Complex which put in a work order  
with NWE to replace the street light damaged by vehicle collision.

City has agreed to install a second speed limit sign at Babcock and Resort.

Jim Motions to install one "PRIVATE DRIVE" sign at intersections of Palisade at Resort,  
Mill at Ravalli, Hanley at Babcock and Ravalli, Eagle at Ravalli, on the existing posts.  
Ed Seconds. Motion Passed. Lindsay will purchase and oversee installation.

New email program: In an effort to facilitate improved three-way communication  
between owners, the board, and Lindsay, Jim makes motion to establish a community  
email account so that owner correspondence to board and Lindsay will be available for  
review by all parties. Ed seconds. Motion passed

Details regarding the account will be provided to owners by Lindsay.

## **ACTION ITEM LIST:**

**ACTION:** Genevieve to advise Alanah to send the letter to the city and interested  
parties so it is in the public record.

**ACTION:** Lindsay to send out email to owners with pricing on the painting of the fences

**ACTION:** Landscape committee to meet with interested parties to develop a plan for  
trail smoothing as a result of Cottonwood tree upheaving surface.

**ACTION:** Lindsay to follow up with PSC regarding the exposed wire and green utility boxes.

**ACTION:** Lindsay to order Private Drive signs and have them installed

**ACTION:** Finance committee will evaluate our current options relative to the allocation of funds in our CD's that expire with an eye to finding higher interest rates

**Adjourn: 8:08 PM**

**CT Condominium Association**

**Monthly Meeting**

**January 8, 2020**

**Lund Law – 662 S Ferguson**

Board Members Present: Dennis Nelson, Genevieve Reiter, Jim Seneker, Ed Lawrence

Manager Present: Lindsay Minnick

Owners Present: None

**Approval of Meeting Minutes from December:**

Dennis Motions to Approve the December Minutes; Ed Lawrence 2<sup>nd</sup> ; all in favor

**Election of Officers:**

President – Genevieve Reiter; Vice President – Jim Seneker; Treasurer – Jim Seneker;  
Secretary – Ed Lawrence; Member at Large – Dennis Nelson

Jim motions to approve all officers; Ed 2<sup>nd</sup>; all in favor

**Review of December Action Items:**

Ditch Rider – Genevieve has received no additional information.

446 Stillwater Dish – The board is interpreting the bylaws in a manner that no dish or any other item can be fixed to the side or roof of the building. No such items can be installed without prior approval and must be away from street view. Satellite dishes are only allowed on patios. The board is extending a grace period equal to the length of this owner's satellite dish contract. It will need to be moved after this period.

Electric & Telephone Box Repairs – Lindsay has contacted both NWE, Century Link and Spectrum, & Opticom customer service. Lindsay will construct (Dennis will edit) a letter to the afore mentioned requesting a response within 30 days, after which a complaint will be filed with the department of Consumer Affairs in Helena.

301 S Hanley Oil Stain in the driveway– The owners' family in the unit aren't sure what to use. Dennis will send a photo of a powder he used with success, to Lindsay for forwarding to the owner.

Ballast light on the trail is out– Christie Electric has located the light. It had a bad ballast and they ordered a new ballast for it.

French Drain installed last June at 341 Stillwater needs to be followed up as surface water isn't draining effectively.

Sealant has been placed on the dripping gutter seams by Black Bear Exteriors.

Orange safety sticks placed around the areas where two park benches will be installed has been completed by DKS.

**Committee Reports:**

## **Finance and Capital Improvements Committee**

### **Finance and Capital Improvements Committee**

Seneker and Lindsay Hauge met on 12/18/19 to discuss current methods of owner dues payments and possible better methods. The current Opportunity Bank ACH system has been problematic for Saddle Peak and is cumbersome for owners to set up and modify yearly. The bank has a different ACH system that would cost the HOA \$15 a month to use. The committee will research this and other ACH methods as well as make recommendations on the use of other payment methods.

Other methods currently in use include a check to CT Condos via bill pay from the owners' banks sent to Saddle Peak Properties' address as well as personal checks to CT Condos mailed from the owner to Saddle Peak Properties.

Capital Reserves status for 2019: Over the course of 2019 \$60,550 has been transferred from our checking account to our money market account. This represents \$35 per month for each dues-paying condo.

Lindsay will close out the 2019 books by January 31, 2020. She will submit a report to the Board that includes the actual 2019 year-end profit or loss, a reconciliation of the QuickBooks account with the Opportunity Bank checking account year-end statement, data that shows that all dues were collected from all owners and, if not, identify owners and amounts in arrears for 2019, the actual expenditures in each budget cost category compared to our initial 2019 budget, any 2019 invoices not paid.

The Committee is researching the possibility of an independent audit or review of our financial records. Dennis suggested a local firm. He and Jim will talk to them.

Management will provide monthly Reports to Treasurer by the 5<sup>th</sup> business day of the month. These will include Bank statement reconciliation, Owner dues payment summary, Profit & Loss, Balance Sheet, list of invoices to be paid.

### **Architectural Committee:**

We are coming to an end of the siding claims. There are 2 more buildings that need to have claims filed on them. Even if we don't have enough cracks to qualify, we need to submit the claims. Genevieve is going to ask Charlotte if she has the claim information on the units that we did not submit claims.

### **Landscape Committee:**

We have a new contract from Shearman, LLC for the monthly charges of \$6000 for snow removal on streets, sidewalks, driveways, entry walks and trails after 1" of snowfall. Please use the orange cones if you do not want your driveway plowed.

Lindsay will be getting bids on lawn care for the 2020 year.

Genevieve will be talking to the Bozeman Forestry Dept to replace a tree on Fallon that was knocked down in a recent MVA. They will also discuss the adjacent tree also knocked down in a previous MVA and not yet replaced.

### **Welcome Committee:**

In the last month, 2 welcome visits were done. In addition, welcome packets were sent out to 3 new owners not available/not living in Bozeman with contact information to request a visit when they return to Bozeman.

In 2019 a total of 25 welcome visits were done.

**Management Report:**

\$12,855.29 – Checking Account

\$8499.22 in Reserves

\$115,175.92 DA Davidson

5 owners totaling \$770

All owners have been contacted by phone and statement in the mail.

**New Business:**

Genevieve spoke to Janice and she is willing to return to the Board and be the Member at Large. Dennis motions to approve Janice as a 2020 Board member; 2<sup>nd</sup> Genevieve; all in favor.

The board met in executive session to discuss a confidential matter.

The recent Storm Drainage Inspection showed that CT Condos actually owns a piece of land just east of Hanley at Babcock as well as all of the small parcel on the west side of Hanley at Babcock. CT is responsible for mowing these areas.

Ed motions formation of a 'Long Range Planning Committee'. Following identification of 'areas to be addressed' as presented by the board and owners, the purpose would be to follow thru on gathering information and making recommendations to the board on those items. Dennis 2nds; all in favor

Jim nominates Ed to Chair this committee; Dennis 2nds; all in favor.

Action items:

\*Lindsay will compile a form, asking for owners information to be updated, who weren't at the annual meeting. This will be mailed by the end of next week. This is important so that we can contact another party when an incident occurs that needs attention and the owner can not be reached.

\*Lindsay will bring up to date all Amendments and Declarations into the CT Google Drive

\*Board will continue to search for another Board Member to replace Dennis Nelson who will leave the Board when his unit sells in the Spring.

\*Result of discussion with Bozeman Forestry re: tree replacements on Fallon-Genevieve.

\*Current state of siding claims and begin final filing. Contact Charlotte-Genevieve.

Meeting Adjourned: 8:40 PM

CT Condo Board Meeting Minutes Oct. 12, 2020

Zoom meeting commenced 6 p.m.

Attendance: Janice Andersen, Joe Jupka, Ed Lawrence, Genevieve Reiter, Jim Seneker

Minutes of previous meeting: Joe makes motion to approve, Jim seconds; passes.

Action items from previous meeting: all completed.

Committee reports:

**Finance Committee:** Jim Seneker chairman

Emails were received from one owner requesting that 2021 dues be increased to contribute more funds to the Capital Reserve.

**Annual Meeting Information Packet**

The Budget Presentation to be included in the Annual Meeting Packet will be PowerPoint slides similar to those used at last year's Annual Meeting. There will also be a spreadsheet showing previous years' actual expenditures along with 2020 budget and approved 2021 budget for each line item.

**25 Year Capital Reserve Study**

It was determined that the Study would not be completed in time to be included in the Annual Meeting Packet.

After an extensive discussion the 2021 Budget was finalized. Purchase of seven trees on 'the Boulevard' was included. The budget is balanced so it will not be necessary to increase CT COA dues.

**Architecture Committee:** Joe Hupka chairman

Two structures will be repainted at a cost of \$14,000. The siding on one structure will be replaced a cost of \$25,000. The cost for these and other site-related expenditures will be covered by the Capital Reserve account.

**Landscape Committee:** Genevieve Reiter chairperson

Lawns: Mowing every two weeks now. Last mow with clean-up is Tuesday, October 27. Our contract with Maintenance Pro is being renewed for 2021 which will include the weed and feed spraying.

Trees: Seven 'boulevard' trees will be replaced from the Bozeman Forestry Cost Share Program.

Bozeman Arbor Care will return in early Spring to remove the dead trees. Their contract has been renewed to trim trees. We have also scheduled a fungicide spraying of the Aspen trees right after early leaf-out. It is important that all leaves be picked up and not winter over in the soil in order to help control the fungus.

A systemic Aphid control product will be available for use by owners. We would like volunteer(s) on each block to coordinate this application which is simply adding the material to a bucket of water and pouring on the base area of the trees.

Bushes: Bozeman Arbor Care has a renewed contract to take care of our bush trimming.

The Ditch Project: An agreement has been reached between the Ditch owners and Ken LeClair. We met

with the Ditch owners on site and agreed in principle as to whether a pipe or a diversion would better suit the correction. The Ditch Owners recommended a pipe installation so long as we are willing to keep the intake grate clean of any debris. If we agree to this, the 'water users' hope to complete the project this month.

**Welcome Committee:** Janice Andersen chairperson

Conducted five visits in Sept/Oct.

**Long Range Planning Committee:** Ed Lawrence, chairman

This committee was created at the January Board meeting. Its objective is to identify issues the board considers important to the long range interests of the COA. It's first objectives were to examine and provide recommended actions in three areas: review of the Bylaws; evaluation of the manner in which the board and management company manage the COA; development of a more 'community-like' atmosphere in CT Condos.

The committee presented its first reports to the Board, which has taken them under advisement.

Owners who participated in the process include: Bob Braaksma, Kim Olson; Jim Masker; Pat Simmons; Curt Toft; Joe Hupka; Jim Seneker; Ron Kimmet; Ed Lawrence.

**Old News:**

Janice reported that the name of the CT COA newsletter will be Cottonwood News and Views.

**Action items:**

Jim to draft letter to ditch company with a request that we/they agree on specifications for construction and landscaping of the ditch.

Genevieve to respond to one owner's inquiry regarding access to the survey of the ditch.

Janice to contact NW Energy regarding light outages at Palisades and Ravalli intersections.

Genevieve to review Stay Green invoices for 2020 and discuss with the contractor.

Lindsay instructed to begin mailing minutes to those who do not have email.

Board to meet Oct. 19 to finalize plan for distribution of Annual Meeting packets.

Meeting adjourned 9:09 p.m.

Minutes ZOOM meeting Sept. 14 2020 6 p.m.

Attendance

Board members: Janice Andersen, Joe Hupka, Ed Lawrence, Genevieve Reiter, Jim Seneker

Manager Lindsay Freitas

Owner forum: Dan Swift attended with questions about incursion of aphids/leaves into his patio area. Discussion was deferred to later in the meeting.

Approval of minutes from previous meeting: Jim makes motion they be accepted; Ed seconds. Passes.

**Old Business:** Genevieve has not received letter from Alanah outlining CT COA liability in the public areas.

**Action items** from August meeting:

Lindsay states city of Bozeman has no plan for reimbursing expenses associated with park maintenance.

Alanah to provide language for signage related to CT COA liability in public areas.

Decision to provide street number tags on back fences deferred.

Jim and Joe have bids for street and trail maintenance.

Bid for snow removal lacks detail and was not accepted.

**Finance Committee report:**

#### **2019 Tax Return**

The CPA firm, Anderson Zurmuehlen, completed work on the Association's 2019 tax return. The completed forms for the IRS and Montana Dept of Revenue were received, forms signed by Genevieve and forms mailed by Seneker.

#### **CD Investments**

We are still waiting to reinvest our available cash in our DA Davidson account as CD interest rates are still in the 0.2% area. We will continue to watch the rates over the next few weeks and then reassess whether to reinvest if rates increase.

#### **2021 Budget**

The committee met a second time with Lindsay to develop a proposed budget for 2021. No budget estimates have been received from the Landscaping Committee so the attached proposed budget spreadsheet is solely based on Lindsay's input plus input from the Finance Committee. Based on this proposed budget we could keep the dues at \$190 per month, begin a small Contingency Fund and maintain the \$40 per month Reserve Contribution.

**Action Item: The Board of Directors needs to approve the budget at the September BOD meeting or suggest changes and then approve the budget by September 18.**

### **Certainteed Siding Replacement**

The Committee recommends that only five of the remaining eight structures with known Certainteed siding have their siding replaced. These five have many cracks which continue to increase with time as well as fading. One other structure has only a couple of small cracks and was caulked and painted in 2017. The remaining two structures have no cracks or fading. We recommend one structure per year be re-sided for the next five years.

### **Street/Trail Asphalt Seal Coating**

The Committee recommends that the asphalt streets and trail be seal coated in 2021. Some of the streets are 15+ years old and have never been sealed. For long term protection and prevention of major damage - and in order to maintain a consistent and pleasing look across the community – we recommend all streets be coated at the same time. The rest of the Board and especially the Architectural Committee need to weigh in on this. Joe Hupka advises that Chip Sealing of our streets is not necessary.

### **2021 Painting**

Seneker met with Joe Hupka and Dick Schroder to discuss painting. It was agreed that only two structures need to be totally repainted in 2021. One structure is dark red and we discussed changing the color to a lighter color. A color change would cost more and Dick will give us estimates for both options. In addition, touch up painting of some gables and trim will continue based on Dick's opinion of need.

### **Irrigation WIFI Upgrade**

The Committee and Lindsay discussed the future WIFI upgrade. The Committee recommends that the cost of this upgrade be funded from the Capital Reserves since this is a "capital improvement " and a feature we have not had in the past. Once installed the WIFI system maintenance would be covered in the ongoing operating budgets. While the actual cost of this upgrade has not been determined, the Committee is using \$5000 as an estimate based on previous discussions.

### **2021 Capital Expenditures**

Based on the above recommendations the proposed 2021 Capital Expenditures would be as defined in the attached budget spreadsheet.

### **25 Year Capital Reserve Study**

The Committee continued considerable effort this month in developing an initial 25 Year Capital Reserve Study. We revised a draft spreadsheet for long term painting needs and costs. We reviewed the spreadsheet concept and approach with Joe Hupka, Architectural Committee Chair. We continue to work on draft worksheets for Roofs, Siding Replacement, Fencing, Entry Door, Sliding Glass Doors, and Soffits. Joe Hupka obtained information for roof replacement costs, roof life spans, guttering, and asphalt seal coating cost, all of which are extremely important in this Reserve Study. Costs for other Site-Related items will require further research as we do not have any real data or knowledge of these items. Combining all these cost categories together, along with inflation rate estimates, results in a picture of estimated costs per year. We have begun "what if" scenarios looking at various ways to generate income over the 25 year period to cover the calculated costs. Based on the remaining work to be done,

as well as the critical importance in having a well thought out and understandable Study, we will summarize what we are doing and communicate the importance of the Study and alert the membership about large long term costs that we will need to begin saving for via increases in monthly dues and/or special assessments.

### **Dues Payment Methods**

As we have discussed in the past, the Committee recommends we eliminate the Opportunity Bank ACH system for dues' collection as of the end of December 2020. Lindsay needs to define additional dues payment methods available in their new accounting system, Property Boulevard.

### **New Committee Member**

June Crouch has volunteered to join the Finance Committee and has been involved the past few weeks. Thanks June for your help.

The Committee met several times to discuss the above topics and to talk about ideas for presenting financial information for the Annual Meeting.

### **Architecture Committee report:**

Joe confirms the report regarding siding replacement.

Dick Schroeder is completing final painting touchups.

Four units will be repainted in 2021 at a cost of \$5,200 - \$6,500 each.

Board concluded that CT COA is not responsible for addition of downspouts to homes that do not have them.

Joe will review minutes from past years to identify CT COA regulations for installation of canopies on patios and provide that information to the board and owners.

### **Landscape Committee:**

Maintenance Pro will do our Fall spraying September 21, weather permitting. 2021 Bid is the same as 2020 for mowing, 3 spray weed and feed applications, end of season clean-up.

The only bid we received for trimming shrubs and take-down and trimming of trees is from Bozeman Arbor Care. Tree Pruning and take-down \$6500; Shrub trimming \$5200; Stump grinding \$1250;  
Total. \$12,950

Replacement of trees and shrubs: Ash trees on the boulevards: Potentially 6 @\$80, \$480;

Ash, and Silver Maple Hybrids, Norway Maples and some others will be replaced in Spring 2021; 25 trees @ \$225, \$5,625; Shrubs around the utility boxes 6 shrubs @ \$40, \$ 240 Total 6,345

Shearman has agreed to handle snow removal in 2021.

Some owners have asked about the white corrugated sleeves to put around trees to foil the voles. Cashman carries these. 2.25"x 24" are \$2.25 each and 3.25"x24" are \$3.25 each. Larger sizes are also available.

It's important that all the dropped leaves from diseased Aspen trees picked up before winter.

The board discussed the issue of Black Spot Fungus and Aphids on trees and has requested a bid for spraying to prevent that contagion.

Genevieve assured Dan Swift that his trees would be part of an area wide spraying program.

### **Welcome Committee**

**Welcome Committee Report** 5 welcome packets sent;4 welcome visits conducted.

### **Old Business**

Janice pointed out that the Saddle Peak Properties Website displays no tabs/minutes for January – April, July tab is empty. Only the summer newsletter is present and separate tabs are needed for Spring and Summer Newsletters. The insurance tab still contains Traveler's Insurance Policy; should be replaced with Nationwide.

Janice submitted Palisade/Resort street light out notification to NW energy via website August 9.  
Replaced August 13.

Owners Without Email have been picking up copies.

The ditch: Alanah said discussions between LeClair and the ditch company are ongoing.

### **New business:**

The board discussed whether survey questions should be included in owners' packet with annual meeting notification and requested suggestions for inclusion. The packet will include the budget, list of board nominees, and a request that owners submit questions to the CT COA email address. Nominees for the board are Joe Hupka, Jim Seneker, Ed Lawrence and Pam Gillet.

### **Action items:**

Lindsay was instructed to send CT COA insurance policy to Alanah for an opinion.

Ed will secure statement from broker relative to coverage in the event of accident/injury in public areas.

Genevieve to prepare the Landscape Committee budget request and submit to a board meeting Monday, Sept 21.

Meeting adjourned 9:07 p.m.



## CT CONDO BOARD MEETING MINUTES JUNE 8 2020

Via Zoom

Call to order 6:03 p.m.

Attendance: Jim Seneker, David Heap, Janice Andersen, Genevieve Reiter, Ed Lawrence; association manager Lindsay Hauge.

Minutes from Previous meeting accepted with one correction: residence to be painted is at 254 Slough Creek.

### **Old Action Items:**

Lindsay advised those owners whose fences require painting with positive results.

Insurance: Jim makes motion that review of By-laws and declarations with regard to allocation of insurance premiums among owners, and shared expenses, be on the agenda for July meeting. Ed seconds. Motion passes.

Curt Toft has agreed to serve as member of architectural committee.

Genevieve has not yet contacted LeClair with regard to identification of party responsible for damage to tree root on trail.

Lindsay successfully contacted Public Service Commission, which resulted in exposed wiring on utility boxes being serviced.

Lindsay has alerted all owners of rental units relative to their responsibility for tenants being aware of CT Condo By-Laws

Lindsay reports that Lawson will replace birch tree at Eagle/Palisade which is under warranty.

### **Finance committee report:**

Jim recommends that six month review of income and expenses vs 2020 budget be conducted at end of June.

### **Architecture committee report:**

David confirms that committee will provide board with update on painting inspection plan at July board meeting

Schroeder reported that all units scheduled for painting are completed.

### **Landscape committee:**

Genevieve reports that Aspens with black spots on leaves have a fungus that will not kill trees. If owners are unhappy with appearance they can elect to have trees sprayed at their expense.

Discussion ensued relative to responsibility for expense of replacement of dying or unhealthy trees. Ed makes motion that board members be selected to review By-laws and Declarations to determine CT Condo HOA responsibility for replacement, treatment or trimming of unhealthy trees. Jim seconds. motion passes. Members of architecture and landscape committee designated to conduct that evaluation.

Genevieve reports that 11 Junipers and six trees are dead and need to be replaced at a cost of approximately \$1976. Since this expenditure would exceed Landscape budget for 2020 board agreed that those trees and shrubs should be removed. Owners may elect to replace these trees and shrubs at their expense.

Ditch issue: we have been advised that LeClair and Farmer's Ditch company are negotiating a solution to the problem of the residence at 8 Slough Creek being constructed within the boundaries of the ditch company's easement.

Jim requested that Genevieve provide the "To Whom It May Concern" letter from Alanah to City of Bozeman relative to ditch issue; letter was referenced in email from Mrs. Cleveland to the board.

**Welcome committee:** conducted one Virtual Welcome visit.

**Management report:**

Cash & Cash Equivalents  
Checking 70,413.39  
Money Market 38,737.15  
DA Davidson 115,466.74  
Cash & Cash Equivalents 224,617.28

**New Action items:**

Genevieve to contact LeClair with regard to identification of party responsible for damage to tree root on trail.

Architectural committee and Finance committees to review 20 year paint schedule produced by Schroeder so as to be able to anticipate future financial requirements.

Heap, Seneker and Toft will meet to reassess status of CertainTeed repair issues.

Genevieve to secure from attorney Alanah written confirmation of Alanah's position that once LeClair and the Farmer's Ditch Company resolve the issue regarding the encroachment of the easement that CT Condo will never have a legal liability as it relates to that matter.

Genevieve to secure from Alanah the "To Whom It May Concern", or other, letter(s) authored by Alanah that were forwarded to City of Bozeman regarding the ditch matter.

Ed recommends that member(s) of CT Condo board make arrangements to meet with Farmer's Ditch company representative for the purpose maintaining lines of communication.

**New business:**

Janice reminds owners that hard copies of Newsletter delivered to "Post Office" are solely for the consumption of owners who do not have access to email. Lindsay will insert those in envelopes addressed to appropriate parties.

Genevieve will meet with city to ask that No Parking signs be placed on Resort ave.

Meeting adjourns 8:31 p.m.

## CT CONDO BOARD MEETING MINUTES MAY 11, 2020

Attendance: Genevieve Reiter, Jim Seneker, Ed Lawrence, Janice Andersen, David Heap, Lindsay Hauge via ZOOM

Call to order 6 p.m.

April meeting minutes were approved with the following addition: A CT Condo Spring Newsletter is currently under preparation with the plan for future newsletters to be issued on a quarterly basis. Thanks to June Crouch for offering to help and take the lead in this effort. Ideas for future newsletters are always welcome.

### Action Items from the April Meeting

Second Phase tree work: Genevieve makes a motion that this work be deferred until 2021. Budgeted amount of \$2,300 to be included in 2021 budget. Jim seconds. Motion passes.

Trail smoothing: Genevieve makes a motion that bid of \$698 from Yellowstone Pavement Solutions to place tar tracks on trails and streets requiring maintenance. Jim seconds. Motion passes.

### Committee Reports

#### Architectural Committee Report

Saturday May 9th Dick Schroeder will begin preparation work (power washing and caulking) of the units located at 204, 212, 236, 250, 308 and 322 Slough Creek. Painting should begin Monday May 11th depending on weather. Dick anticipates he will be in the area most of the summer

#### **CT Condominium Finance and Capital Improvements Committee Report**

"Walking trail seal coat is not required this year. Change the 2020 Capital Reserves Expenditure budget of \$7500 for Trail Seal Coat to \$700 for Trail and Street Crack Sealing."

#### **Landscape committee**

\*General area fertilizer and weed control is scheduled to be applied week of May 11 when weather is clear without forecasted rain.

\*Tree Care Solutions trimmed all Utility box areas. We have been advised there are several Juniper bushes and trees that had been 'girdled' by voles. 'Girdled' bushes or trees can last about one year on reserved food stores before dying. Fully girdled trees cannot be 'bridged', so there is no repair. They are returning to complete the job as soon as the rest of the bushes 'bud out'. We have asked them not to trim flowering or fruiting bushes or bushes that are not covering windows and look like the owners have attractively trimmed them.

\*We are considering spraying spruce trees to control weevil damage we experienced last year.

\*Three replacement 'boulevard trees' are planned to be installed within the month on Ravalli and Fallon.

#### Welcome Committee

Welcome packets to be sent to new owner of 75 and 55 Slough Creek Dr in the next week. The welcome committee will follow up with the two new owners currently living in Bozeman to schedule a virtual visit and the other four owners after they move into their units.

#### Management Report:

\$40,864.64 Checking

\$32,731.11 Savings

\$115,188.61 DA Davidson

Significant expenses were \$10,000 to Dick Schroeder

#### Old Business

The ditch: Genevieve conducting ongoing dialogue with affected parties.

Thank You June for efforts in establishing a CT Condo Newsletter.

#### Action items:

Lindsay will advise owners who have fences requiring repainting and touchup.

Board to continue review of individual owner's insurance costs, which are based on square footage of each residence.

Board to review correspondence regarding other shared expenses.

Finance Committee continues to look for a volunteer.

Architectural Committee continues to look for volunteers.

Genevieve to contact LeClair to identify party responsible for damage to tree root on trail.

Lindsay to continue ongoing effort to enlist assistance from Public Service Commission in motivating utility responsible for maintenance of exposed wiring on utility boxes.

Lindsay to alert owner of rental units that their tenants are expected to adhere to tenets of CT Condo By-Laws.

Lindsay to have Lawson's look at the birch tree at the corner of Eagle & Palisade to determine its replacement.

Ed requests of Genevieve provide comprehensive summary of financial aspects of all landscaping/shrub/plant items to be addressed.

New Business

Garage sale: in consideration of uncertainty regarding Covid virus Ed makes a motion that garage sale be postponed. Jim seconds. Motion passes.

Several neighbors have complained about trash blowing onto CT Condo property from construction site. June requested that the construction manager be contacted with request that they pick up trash and remove plastic from our trees.

Meeting adjourned 8:50 p.m.

Board Meeting Minutes August 10 2020 via ZOOM

Attendance: Janice Andersen, David Heap, Ed Lawrence, Genevieve Reiter, Jim Seneker, Lindsay Freitas

Meeting called to order 6 p.m.

Motion to accept minutes from July meeting made by Jim, second by Janice, passed.

### Action items from July

NW Energy has been requested to replace light at Palisades/Resort intersection.

City of Bozeman has agreed to monitor traffic on Resort occasioned by population of the new complex to determine if parking restrictions are necessary.

Lindsay has updated website.

Lindsay has updated master list; it is 90% accurate.

Genevieve has not received an opinion from attorney Alanah relative to CT Condo liability in the event of an accident/incident at the park, so will pursue that matter.

### Finance Committee report

The CPA firm completed work on the Association's 2019 tax return. They will deliver the completed forms and instructions for filing the return this week.

We are still waiting to reinvest our available cash in our DA Davidson account as CD interest rates are still in the 0.2% area.

The committee met with Lindsay to review 2020 budget items that are over budget. The primary problem area is the Irrigation system budget. We have paid \$11,355 to date versus the budget of \$10,000. This only covers invoices through June, so more costs will be incurred for July and August plus the shutdown costs in September.

We discussed ways to try to contain these costs including authorizing work only if a major problem occurs, telling the contractor to respond to service requests only from Lindsay, and shutting the system down at the beginning of September.

The committee also met with Lindsay to develop a draft budget for 2021. **The Landscaping and Architectural Committees need to submit their initial budget estimates this week, as requested in the July committee report.** We need to complete the 2021 budget and get Board of Directors approval by mid September in order to provide it to the membership prior to the October Annual Meeting

Long term planning for our Capital Reserve needs is another critical area for budgeting purposes. The Committee continued considerable effort this month in developing an initial 25 year Capital Reserve Study. We completed a draft spreadsheet for long term painting needs and costs as this is a high cost area and is complicated by the

construction of our structures over a long time period. We completed draft worksheets for Roofs, Siding Replacement, Guttering, Fencing, Entry Door, Sliding Glass Doors, and Soffits, and developed a worksheet for "Site-Related" items such as Asphalt Chip Seal, Asphalt Seal Coat, Curbing, Catch basins/inlets/culverts, Sidewalks, Irrigation System, Sanitary Sewer lines, and Park. Combining all these cost categories together, along with inflation rate estimates, will result in a picture of estimated funding needs per year. The goal is to have an initial version of the Capital Reserve Study available for the membership at the annual meeting.

The Committee continues to consider the changes to our dues payment methods that need to be implemented before January 2021.

The Committee continues to look for an additional volunteer for the Committee.

### Architectural Committee report

Genevieve and David have identified the dead trees that need to be removed.

Painter Dick Schroeder has assured Lindsay that he has the appropriate licenses and permits to continue doing business with CT Condo.

Dick is to identify the residential areas to be touched up.

David will continue to work with Jim on resolution of siding issue.

### Landscape report

CT Landscape August 2020

Lawns: Recent fertilization/weed spray has greened-up nicely. One more fertilization application will be scheduled.

Irrigation: We will not be responding to complaints of brown-out grass due to budget constrictions.

\$200 received from the Gallatin County Weed District

Trees: There are 23 dead, dying or diseased trees; replacement cost is approximately \$5,175.

Black spot and aphids attacking Aspens will weaken but not kill the trees unless there is early defoliation. Systemics or spray application in late March is the best course to control both of these pests.

Bushes: Cost to replace 5-6 bushes at utility boxes estimated at \$240

Snow removal: Recommend considering monthly contract for snow removal.

Genevieve will apply to Gallatin County Weed District for \$200 for the second weed application.

The Weed District had LeClair spray the weeds in the 11 ½ acre open area. A second application or mowing is necessary.

Thanks: Paul Novotny and Joe Hupka hauled dirt and filled in around the park benches and seeded. Marty and Barbara Bakken trimmed back the willows growing over the trail through the park. Greg Stebbins weed whacked down some of the 'wild chamomile' growing in the creek trail.

A reminder to pull weeds in the beds around your landscaped areas.

Flexible tree and post protectors available at Lowe's for about \$4 would help save the trees and patio posts from damage from the weed whacker, mower and voles.

### Welcome Committee

Welcome committee conducted one welcome visit.

The "Name the Newsletter" contest is ongoing.

### Long Range Planning committee

Held first gathering August 1. Concluded to evaluate three areas: review of the By Laws; evaluation of HOA management; development of community outreach program. Committee will meet prior to September board meeting to determine its recommendations.

### Manager's report

\$29,947.74 in Checking  
\$27,994.15 in Money Market  
\$115,815.86 in DA Davidson

Two owners still need to pay insurance, one of these owners is deceased.

4 owners still owe July Dues. 2 have sent checks and one is deceased.

Lindsay advised that her company is in the process of converting management software to Property Boulevard. This software will allow her to integrate financial and management reports; use for email purposes; produce financial statements and records of payments. It is anticipated the program will be fully operational by November.

Lindsay advised she has added a staff person to her firm so she now has five people available to answer her three telephone lines.

**CONTACT WITH SADDLEPEAK:** owners are reminded that a special email address has been created that allows owners to email Lindsay and the board simultaneously. THE EMAIL ADDRESS IS [Contactctcondos@gmail.com](mailto:Contactctcondos@gmail.com).

Emails directed to this address will appear in Lindsay's email box, and the email boxes of the board members, so as to assure they are handled in a timely fashion.

### Action item

Since it appears that the new City of Bozeman park bond issue involves the city taking responsibility for maintenance of all parks in the city, including CT Condo, Lindsay will pursue reimbursement from the city for funds expended to maintain the area.

Board to determine from insurance broker the appropriate signage at the park to clearly define that CT Condo has no liability in the event of an accident/incident.

A board member will pursue the possibility of purchasing small 'street number tags' to affix to back fences to ease identification of residences.

Jim to check with Yellowstone Solutions to determine the cost to maintain streets and trails for reserve funding study.

Lindsay was directed to secure bids for snow removal from Shearson.

Lindsay to arrange to have damaged street posts at the end of Mill Creek repaired.

The board discussed the alternative methods of funding the \$190,000 cost of siding replacement and will decide whether an assessment or monthly charge will be employed.

### Old Business

Genevieve reported that discussions between ditch owner and LeClair are ongoing. She anticipates that a solution may be relocating the ditch a distance from the residence at 8 Slough. To facilitate the move LeClair and the ditch company will enter into a land swap. Genevieve assured the board that CT Condo would be party to any agreement related to resolution of this matter.

### New Business

David advises that because of prior time commitments he must resign from the board. He makes a motion that Joe Hupka be appointed to fill the vacancy created by his departure; Ed seconds. Motion passes.

Genevieve inquired of attorney Alanah as to CT Condo HOA liability in the event of an accident/incident in the ditch. Genevieve reported that Alanah assured her that since the land in the ditch is owned by the ditch company, CT Condo has no potential liability.

Joe Hupka requests permission to install a generator at his residence. Board approved the request.

Alternative methods of conducting the annual meeting were discussed. The board will meet on August 24 in an attempt to determine the final plan.

Meeting adjourned 9:06 p.m.

CT Condominium Association

Board Meeting

May 11, 2020

Zoom Meeting

6:00 PM

AGENDA:

1. Call the meeting to order
2. Attendance
3. Approval of the minutes from the April Meeting
5. Action Items from the April Meeting

Bozeman Arborcare did the tree work last year on 3 streets in 2019. The need for the 2nd phase through the newer sections of Pine, Eagle, Mill and Palisade, which would cost \$2300 to be completed by Bozeman Arborcare is being evaluated..

Only one bid, Arbor Medic, has been received which included trees and shrubs @ \$23,000 Lindsay has been instructed to have contractor separate rate for shrubs only to be reviewed later.

The Board is exploring alternative methods of assessing insurance costs. Any change to the current method would require a change in CT Condo by laws.

Re: Trail smoothing: plan for smoothing is in process; Yellowstone Pavement Solutions to provide cost estimate.

Re: Public Service Commission has not responded to Lindsay correspondence regarding the exposed wire and damaged utility boxes. Lindsay to follow up.

Re: "Private Drive" signs: scheduled for installation.

Re: Finance committee reviewing options for re-investment of CD.

The Finance Committee is exploring alternatives to current method of owner dues payments and will have a recommendation at annual meeting.

The Finance Committee seeks a volunteer to fill a vacancy on the committee.

Genevieve to continue conversations with interested parties involved in ditch issue and report findings to board.

6. Committee Reports

- a. Finance and Capital Improvements
- b. Architectural
- c. Landscape
- d. Welcome

4. Management Report

- a. Financial- Profit & Loss review of significant income or expense items
- b. Balance sheet- cash on hand, reserve balances, accounts receivable
- c. Review of past due Accounts receivable

6. Old Business

7. New Business

8. Restate/review New/Open Action Items

9. Adjourn