

**Mountain Springs Ranch HOA
Regular Board Meeting Minutes
Monday, February 13, 2023, 7 pm MST via Zoom**

Meeting called to order at 7:04 pm MST by Matt Graham, Board President.

Attendees:

- Board Members: Matt Graham, Tim O' Sullivan, Cyndie Rippy, Jennifer Tomsen, Tony Threinen and Louisa Morrissey
- Community Members: Jack Metcalf (Lot 27), Rob Agnew (Lot 4), Will Evans (Lot 13), Christy Milner (Lot 10) and Mike Green (Lot 14)
- Rules of meeting decorum: Raise your hand and wait to be recognized by the President for your turn to speak. Limit comments to 3 minutes. Do not interrupt the member with the floor. Be respectful of all members. No abusive language. If there is disrespectful or abusive language, there will be one request/warning to change behavior or language. If the behavior continues the person will be removed from the meeting.

Community member comments (3 minutes each)

- There were no community member comments

Approval of Meeting Minutes from January 16, 2023

- Cyndie Rippy made a motion to approve the minutes. Tim O'Sullivan seconded the motion. The motion was approved by all Board members present.

Treasurer's report (Cyndie Rippy)

- Annual assessments were due at the end of January. There are still some outstanding payments. Cyndie Rippy will send a second notice to follow up on the outstanding payments.
- The costs of gate maintenance and repair have increased since our former gate maintenance company was purchased by the new company (Vision Security).
 - Cyndie Rippy spoke with Vision Security and managed to get a small credit and a schedule of current charges from the company. The costs are now very high, more than double what we paid last year.
 - Gary Starr has volunteered to help with programing the gate code and coordinating the gate maintenance.
 - The Board is looking into other gate companies.
- Cyndie Rippy presented the budget for 2023. If anyone wants a copy of the reports they will be sent out with the minutes.

Committee reports

- Road Committee: Matt Graham
 - New signs for "uphill traffic has right of way" and "15 mph speed limit" are in and will be put up in the spring.
 - Plowing seems to be going well.
 - Gate: Matt suggested cutting the bottom off of the gate in order to create more room between the gate bottom and the ground.

- Fire Committee (FC): Louisa Morrissey
 - Due to technical difficulties (power outage), Louisa was not able to verbally present the FC report. She presented the report on screen. It is attached to the minutes.
 - Tim O’Sullivan attended the last FC meeting on February 1st.
- Habitat Committee: Martha Cochran was not present.
 - Jerry Fedrizzi is coordinating the pheromone orders; cut-off date for ordering is February 14th.

Plowing policy

- Proof of insurance from private plowers.
 - Current policy requires all private plowers to show proof of insurance.
 - Ed Walters has his own insurance policy to cover his plowing operations.
 - Some community members are struggling to get liability insurance for their plows and especially for their tractors.
 - Discussion:
 - Vehicles with plows are able to get insurance. However, tractors are considered farm equipment and are more difficult to get coverage for unless the owner has an umbrella policy.
 - Mike Greene (Lot 14) did some research with his insurance company to see what it would take to get insurance on his tractor with a blower. His insurance company did not know how to handle this. He wants to abide by the policy and cover himself as well, but is having difficulty with the insurance requirements.
 - Tim O’Sullivan will look into what is required in Wisconsin from tractor operators in terms of insurance.
 - Matt Graham noted that how members acquire insurance is not up for the HOA to determine. The situation is different for every member and insurance company.
 - Members have the right to create ingress and egress to their properties.
 - Snow removal Policy was presented online:
 - Plowing Policy item #3d: Within reason, members plowing are responsible for damage.
 - Plowing Policy item #3h: Members plowing agree to indemnify and defend the HOA.
 - Perhaps these sections of the plowing policy already protect the HOA.
- Discussion about cost sharing (COOP) of plowing by people living along secondary roads.
- Cyndi Rippy will contact the HOA insurance agent regarding the plowing policy and requirement of insurance.

MSR documents review

- New (brief) survey regarding subdivision and building code requirements.
 - The survey should read simply “yes/no” regarding subdivision of lots.
 - Recreational cabins: There is no interest in prohibiting small recreational cabins. The proposal for the covenant revision is that all buildings greater than 200 square feet meet Garfield County building codes, for instance proving that the building could handle snow load.
 - Jennifer Tomsen responded to Mike Freeman’s email question of why is the Board resending out these questions: the new survey is to inform the Board’s thinking; it is not a mandate.

- The survey creates transparency.
- Proposed timeline for document revision (Jennifer Tomsen):
 - We currently have the baseline revised covenants.
 - Send out the new survey and evaluate comments.
 - Send general request for feedback from the community.
 - Make revisions based on feedback.
 - Send out revised covenants along with comparison to the current covenants.
 - Make a final proposed version and send to community for a vote with adequate time for members to evaluate the documents.
 - Can we do the voting via proxy/email with longer period of time for member participation? (Need to clarify how to do this correctly).
- Louisa Morrissey made a motion that the Board send out the survey questions to the MSR community this week. Matt Graham seconded the motion. The motion was approved by all Board members present.

Architectural/Building:

- Lot 13 (Will Evans): Impacts of subdivision by lot 12 (Chris DeSantis)
 - There have been no further significant information or changes since last month's Board meeting.
 - Dr. Evans contacted the county to find out when there would be a hearing. The county could not find the project because a name has not been assigned to it.
 - Mr. DeSantis communicated to Dr. Evans that he did not know when the hearing date would be.
 - Tim O'Sullivan will send the document Mr. DeSantis sent to the Board email (his application to Garfield County) to Dr. Evans. Garfield County should have some reference to the application.
 - Cyndie Rippy and Matt Graham suggested that the date of the subdivision hearing be posted to the community in general.
 - Louisa Morrissey made comments in the chat. Lot 12 has the right to subdivide per the current covenants. It is duly noted that Lot 13 feels negatively impacted by this potential subdivision. The subdivision calls for a new road on the property line between Lot 12 and Lot 13.
 - Dr. Evans stated that there has been no new communication from Mr. DeSantis.
 - Dr. Evans is concerned with the proposed road easement and the placement of a home in his view. The current covenants call for seclusions of homes from one another in so much as possible.
 - Tim O'Sullivan will look at the file more closely.

Old/new business

- Cyndie Rippy: Sign for the bottom of the road where the asphalt ends and pavement begins.
 - The MSR road starts at that point.
 - Proposed sign verbiage would read:
 - Private, primitive 4WD road
 - 15 mph
 - Winter chains required on all trailers and vehicles over a certain weight/size.
 - Chain up area 300 feet ahead
 - Vehicles retrieved at vehicle owner's expense
 - Proceed with caution

- Discussion followed. Cyndie Rippy will make changes based upon suggestions.
- HOA should still remind community at the start of each winter and in the spring about the road conditions and homeowner's responsibilities to inform contractors.
- Matt Graham will contact the Board members about Board communications and he thanked the Board for the condolence card.

Meeting adjournment

- Matt Graham made a motion to adjourn. Cyndie Rippy seconded the motion. The motion was approved by all Board members present.

Meeting adjourned at 8:10 pm MST

DRAFT