

2025 ANNUAL MEETING MINUTES

Garden Grove Townhomes HOA

October 29th, 2025, 3:30pm – 640 Belford Ave, Grand Junction Co. 81504

The meeting was called to order by Mark Shoberg from HOA Services Inc at 3:30pm.

In Attendance

Anthony and Lydia Archuleta
Charles White
Dorothy Burdette
Janice Draper
Amy Linn
Deanna Miller
Michael Murdie
Janie Ostlund
Georgia Rock and Karry Fordyce
Nancy McAnally (Zoom)
Susan Conry (Zoom)
Luann Stone
Brian Wingfield
Kay Coulson
Don and Patti Curtis
Ed & Patricia Brown
Lori & David Drawl
Jennifer Flood
Rebecca Haas
Peggy Foss
Barbara Leonard
Emerson Maag

Proxies

6 proxies
received.

Management

Mark Shoberg HOA
Manager
Cayce Haren HOA
Assistant Manager

With 6 proxies received and owners from 22 units represented; quorum was achieved.

Introductions

Mark Shoberg introduced himself as being with HOAServices
Cayce Haren introduced herself as being with HOAServices

The Board introduced themselves:

Don Curtis, HOA President
Brian Wingfield, HOA Vice-President
Patti Curtis, HOA Treasurer
Janie Ostlund, Board Member

Approval of 2024 Minutes

First motion: Don Curtis
Second motion: Janie Ostlund

None opposed.

2024 minutes were approved

Old or New Business

Mark S opened the discussion to the board for the Presidents report.

- Presidents Report
 - **Board Member Recognition:** Don Curtis began by acknowledging Carolyn Holmgren, noting that she is term-limited and unable to run again. He expressed gratitude for her long-term service on the board. It was noted that she will be replaced on the board. Carolyn has served since 2018.
 - **Expenditures:** There was a report on increased expenditures for the year.
 - Lawn mowing service increased by 5% for the coming year.
 - Insurance costs rose by 10%.
 - Older irrigation system requires more maintenance, leading to increased expenses.
 - **Roof Repairs:** Ongoing roof repairs and indicated that more details would be provided later in the meeting.

New and Old Business

- Roofs and Insurance Claim Discussion
 - **Background:** A hailstorm in 2022 caused significant damage to the roofs of the townhomes. The issue was discovered when a homeowner reported a leak.
 - **Building Order:** Roofs on 10 buildings are addressed in order of construction date (oldest buildings first).
 - **Insurance Claim:**
 - Initial insurance offer: \$16,000, deemed insufficient to cover the damage.
 - Lawsuit was filed against the insurance company, resulting in a \$650,000 settlement.
 - Legal fees and public adjuster fees (30% and 10% respectively) reduced the settlement to \$358,000.
 - **Roof Project Costs:** Replacing the roofs on the first 10 units cost \$251,072.
 - **Insurance Loss Assessment Proposal:**
 - Curtis explained the need for a \$5,000 insurance loss assessment per unit to cover the remaining costs of the roof repairs.
 - He clarified that the assessment is a one-time assessment, not an annual or continuing one.
 - **Payment Options:** Homeowners have the option to pay the full amount in January or in four installments (January, April, July, and October).
 - **Homeowner Insurance Coverage:**
 - Residents were strongly advised to check their individual HO6 (homeowners) policies for loss assessment coverage.
 - The ideal coverage limit is \$5,000.
 - Mark will get whatever paperwork is needed for that.
 - It was noted that a lot of policies will automatically come with \$1,000 loss assessment coverage.
 - **Timeline:** If the assessment passes, a letter will be provided for residents to file claims with their insurance companies.
 - **Contingency:** If the assessment does not pass, alternative solutions, potentially involving additional assessments, will be required.
 - **Non-Payment Consequences:** Homeowners who do not pay the assessment will have a lien placed on their property after a year.

- The regular \$300 a-year reserve assessment will not be taken for this year if the \$5,000 assessment is passed.
- **Hail Resistant Shingles:** Hail resistant shingles are not an option.
- **Homeowner Issue:** Homeowner was not the owner of record when the damage allegedly occurred.

Open Forum/Homeowner Questions and Discussion

- **Interior vs. Exterior Issues:** It was clarified that interior cracks and issues are generally the homeowner's responsibility, while the HOA is responsible for common area elements.
- **Stoops, Driveways, and Walkways:** The HOA is responsible for repairing/replacing stoops, driveways, and walkways in common areas.
- **Driveway Replacement:** An average of 3 driveways are replaced per year, based on budget and safety concerns.
- **Tree Plantings (Unit 553):** A homeowner inquired about replacing trees that had fallen near unit 553. It was stated that the damaged trees will be replaced with trees that do not impact buildings.
- **Russian Sage Issue:** A homeowner reported Russian sage impacting a retaining wall near the canal. They were advised to send pictures for the board to review. The area doesn't belong to the HOA, if they cut the sage down.
- **Dead Bushes:** A homeowner asked about the removal of dead bushes in front of townhomes. The HOA is willing to work on a request basis and relies on the owners to let the board know about the dead bushes.
- **Maintenance Requests:** Discussion arose about the handling of maintenance requests and communication between homeowners, HOA Services, and the board.
 - Concern expressed about delays in addressing maintenance issues (e.g., water sprinkler repair).
 - HOA Services explained the process of forwarding requests to the board for review and the importance of the board's response before communicating back to the homeowner.
 - Residents were encouraged to follow up if they do not receive a response within a reasonable timeframe (2-3 weeks).

Budget

- **Increased Management Costs:** An \$800 increase for the year 2026.
- **Management Fee:** A 10% added onto maintenance request is where profit is made.
 - **Explanation:** The rate increase is necessary to cover increased costs of labor and rent for the HOA management company.
 - **Management Company Costs:** HOA management is not a profitable business by itself, and the money goes towards costs.

Approval of 2026 Budget

Motion to approve the budget for 2026 as drafted with an increase to \$190.00 per month and a loss assessment of \$5,000 per unit effective January 1, 2025

First: Dorothy Burdette

Second: Don Curtis

1 opposed via Proxy

The 2026 Budget is approved by the majority

Elections

Mark S opened the 2025 Election. It was noted that one position was open.

Nominations: Michael Murdie

3 Year term

Motion: Self nominated

Second: Barbara Leonard

None opposed.

Adjournment

With no further business to discuss, Mark S asked for a motion to adjourn the meeting at 5:09 pm.

None opposed.

The meeting adjourned at 5:09 pm.

Signature

Date