

2026 SUMMERVILLE HOA ANNUAL MEETING MINUTES

September 17th, 2026, Bray 640 Belford Ave., GJ, C.O. 81501
The meeting was called to order by Mark Shoberg from HOA Services Inc at 3:30pm.

In Attendance	Proxies	Management
Crystal Dunn Shelley Faith and Robert McGill Lauren Annino (zoom)	<u>2</u> proxies received.	Mark Shoberg HOA Manager Cayce Haren HOA Assistant Manager

With 2 proxies received and owners from 3 units represented; quorum was achieved.

Introductions

Mark Shoberg introduced himself as the HOA Manager
Cayce Haren introduced herself as being with HOAServices.

The Board introduced themselves:

Community member introductions.

Approval of 2025 Minutes

First motion: Robert McGill
Second motion: Shelley Faith
None opposed.
2025 minutes were approved and signed by Robert McGill.

Old or New Business

No old or new business was discussed.

Budget

The meeting then proceeded with the budget discussion.

Landscaping and vegetation maintenance

The Board and management discussed the condition of common-area landscaping and the need for increased maintenance.

Topics included:

- The elm trees are deteriorating, have elm beetles, and are growing onto the adjacent roofs causing structural problems, plus the cottonwoods are mostly dead, and will need to be removed in the next year.
- Removal of **two large cottonwood trees** that had reportedly died.
- The risk that dead trees may fall as roots deteriorate.
- Potential damage to surrounding property from tree removal.
- Tree-removal costs and the need to prioritize work once funding is available.
- Trimming of junipers and other overgrown vegetation
- Removal of vegetation and accumulated fuel from xeriscaped areas
- Weed control, particularly in areas where weeds may exceed approximately one foot in height.
- Fire-mitigation concerns associated with dry vegetation.
- The need for more regular trimming, potentially two or three times annually
- Possible vegetation-removal work in areas near Units 13 through 19 and along the roadway
- The association's ownership and maintenance responsibility for certain perimeter areas behind units, subject to confirmation through county GIS and property records

Management reported that the association had previously budgeted approximately **\$3,500** for tree-related work and noted that comparable large-tree removal could cost approximately **\$2,500 per tree or project**, depending on the work required.

The discussion emphasized that tree removal, vegetation trimming, and weed control were important safety and fire-mitigation priorities.

Fire mitigation

The meeting discussed the importance of maintaining common areas to reduce fire risk.

Specific concerns included:

- Dry weeds and vegetation serving as potential fuel.
- The risk of ignition from discarded cigarettes
- A prior incident in which a vehicle's muffler reportedly ignited vegetation
- Increased concern from the **Grand Junction Fire Department** regarding vegetation management in the area
- The need to maintain vegetation regularly rather than defer maintenance until conditions become hazardous.

Management stated that landscaping and fire-mitigation expenses may need to increase in future budgets to maintain the property adequately.

Owner participation in vegetation removal

An owner asked whether owners could assist with removing or cutting back vegetation near their units.

Management stated that owners should coordinate with HOA Services before using equipment or undertaking work that could create a safety risk. Management indicated that, where appropriate, owners may assist with vegetation removal, but work involving equipment or potentially hazardous vegetation should be coordinated with the association or a qualified landscaping provider.

The association expressed interest in removing as much unnecessary vegetation as practical, subject to ownership boundaries, safety, and available funding.

Accounts Receivable and Delinquency Report

Management provided an overview of delinquent accounts and collection activity.

The discussion included:

- Two association owners are currently making payments under repayment arrangements.
- One account that had reportedly declined from approximately **\$5,000 to approximately \$2,100** through repayments.
- A second owner accounts with a balance of approximately **\$1,000** in arrears.
- Notices and collection communications already being sent to delinquent owners.
- The possibility of filing a lien when an account reaches the applicable **\$1,000 threshold**, consistent with the association's collection procedures and governing documents.
- One account that already had a lien and repayment plan in place.
- The importance of using the HOA portal to review account balances, delinquencies, violations, financial information, and other association records for board member was noted.

Management stated that owners and Board members could contact HOAServices for assistance navigating the portal.

Accounts-receivable transition

Management reported that:

- Chelcy's last day with HOAServices was the date of the meeting.
- Nicolle had recently been hired and was transitioning into the accounts-receivable role.
- Nicolle would be training for approximately one month.
- Cayce could assist Board members with portal access and navigation during the transition. Please reach out to her via email if assistance is needed.

9. Owner Question Regarding Assessments

Lauren Annino, Unit 7, asked whether a previously discussed **\$325 special assessment** was for September or was in addition to the regular monthly amount.

Management clarified that:

- The regular dues were **\$225 per month**.
- An additional **\$105 per month** was being applied toward the association loan.
- The resulting regular monthly amount was approximately **\$330**.
- The association had also imposed a **one-time special assessment**.
- The special assessment was related to the association's financial needs, including insurance and the association's depleted funds.

The discussion also noted that insurance costs had increased substantially in recent years. Management stated that the association was insured through **Berkshire Hathaway**, with a local broker identified as **Knode in Palisade** and an insurance agent identified as **Isabelle**.

A phone number for the insurance contact was provided during the meeting: **970-464-5661**.

10. Loan Status and Future Dues

Management reported that the association's loan was expected to be paid off in **2031**.

It was discussed that:

- The loan had previously had a longer remaining term.
- The remaining term was now approximately five years.
- Once the loan is paid off, monthly dues may decrease, assuming the association does not need to obtain replacement financing.
- The association should continue to monitor reserves, insurance costs, landscaping, tree removal, and fire-mitigation needs before determining whether future financing will be necessary.

Discussion/2027 Budget Review

Management explained that the proposed budget included an increase in regular dues of **\$15 per month**, effective **January 1, 2027**.

The meeting discussion indicated that:

- The \$15 monthly increase was intended to help address ongoing operating and maintenance costs.
- Landscaping, tree removal, vegetation control, and fire mitigation were significant anticipated expenses.
- The association had experienced financial pressure and had previously depleted available funds.
- The proposed increase was necessary to improve the association's ability to fund recurring maintenance and other obligations.

Management further stated that owners would receive notice of the increase approximately **six weeks before the due date**, which was described as occurring in or around mid-November.

Motion to approve the budget @ \$330.00 for 2027 as drafted.

First: Shelley Faith

Second: Crystal Dunn

None opposed

Budget is approved. Dues shall be \$330.00 Monthly (Dues at \$225.00 Loan Payment \$105.00), January 1st, 2027

Elections:

No elections this year

Adjournment

With no further business to discuss, Mark Shoberg asked for a motion to adjourn the meeting at 3:48 pm.

None opposed.

The meeting adjourned at 3:48 pm.

Signature

Date