

**SNOWSCAPE CONDOMINIUMS  
BOARD OF DIRECTORS MEETING  
July 12, 2024, 5:00 PM**

**Snowscape Homeowners' Association  
Board of Directors Meeting Minutes**

**Date:** September 28, 2024

**Time:** [Insert Time]

**Location:** Zoom

**I. Call to Order**

- The meeting was called to order at [Insert Time] by **Josh Shramo**.
- **Proxies:** Three proxies were received from Units 94, 34, 304, and 502, all assigned to **Mike Connors**.

**II. Roll Call**

- **Board Members Present:**
  - Mike Mooney
  - Annika Ledbetter
  - Conor Matthews
  - Aly Weinig
  - Kevin Smith
  - Markus Klauser
- **Owners Present (In Person and Online):**
  - **In Person:**
    - Gary Zellner (Unit 73)
    - Kevin Smith (Unit 91)
    - Emerson Random (Unit 53)
    - Derek & Aaron Burger (Unit C2)
    - Evan Marshall (Unit 305)
    - Sari Freedman (Unit 443)
    - Derek Beaugard (Unit 462)
    - Kirk Christensen (Unit 474)
    - Bruce Marshall (Unit 305)
    - Kristi Farrar (Unit 401)
    - Larry Giammaria (Unit 405)
  - **Online:**
    - Larry Jewell (Unit 83)
    - Rena Shahan (Unit 24)
    - Margaret Dozark & Liz Roba (Unit 75)
    - Mark Schorr (Unit 71)
    - Alicia & Peter Kaszyk (Unit 6)
    - Greg Neal (Unit 303)
    - Alison Erbach (Unit 94)
    - David Kish (Unit 26)

- Joe & Ann Sipel (Unit 402)
  - Richard Kim (Unit 85)
  - Sarah Berger (Unit 27)
  - Jamie & Jill Smith (Unit 18)
  - Pam & Brian Finley (Unit 47)
  - Rachel Adams (Unit 68)
  - Dan Foster (Unit 57)
  - Tom & Janet Brown (Unit 93)
  - Todd Kline (Unit 3)
  - Bill & Laura Powers (Unit 23)
  - Lizzie Donahue (Unit 33)
  - Dave Wilson (Unit 36)
- **Quorum Confirmed:** With 36 units represented, quorum was confirmed.

### III. Approval of Previous Minutes

- A motion was made to approve last year's minutes with the amendment to include **Annika Ledbetter's** name instead of just her unit number.
- **Motion approved unanimously** by the board.

### IV. President's Report

- **Insurance Challenges:**
  - **Fireplace Safety:** Homeowners were reminded about the importance of **steel braided hoses** for washing machines and mandatory **ash buckets** for fireplaces, as per insurance requirements. Ash buckets must be placed outside on decks despite some owners' concerns about fire hazards. The board clarified that this is mandated by the insurance company to minimize the risk of indoor fires.
  - **Fireplace Inspections:** Insurance now mandates that all fireplaces be cleaned and inspected annually to ensure safety. The board is urging homeowners to comply to avoid potential insurance claim rejections in case of fire incidents.

### V. Management Report

- **Building Maintenance and Mechanical Systems:**
  - Ongoing issues with the **boilers in Building 3** were discussed. Some fixes have been made, but **Josh Shramo** mentioned that the situation requires continued monitoring to prevent future breakdowns.
  - **Pipe Rattling:** A rattling issue with the pipes in **Ed's unit (503)** was brought up.
    - **Action Item:** Josh to contact the **mechanical contractor** to address the pipe rattling issue in Unit 503.
  - Regular maintenance on **water heaters, plumbing systems, and other mechanical systems** was completed, with additional inspections scheduled for the next few months to ensure everything remains in working order.
- **Clubhouse work**
  - Clubhouse is deep cleaned twice monthly
  - Bathrooms are cleaned once/wk but picked up every day

- Floors were acid washed in July (they are not getting any cleaner)
- 3 toilets were replaced

- Steam cleaned furniture
- Fans installed in lounge

#### ▪ **Pool, Hot Tub, and Sauna Work**

- Acid washed
- Tiles in back of hot tub replaced
- Tiles on steps replaced
- Sand filter changed
- Installed water proof lights
- Ceiling and insulation in sauna replaced
- Sauna wood oiled
- Hot and Cold supply lines were combined to limit hot tub temp.

#### ▪ **Property**

- Replaced broken sconces
- Had diseased/dead trees removed
- Cleaned boiler rooms
- Upgraded locks
- Weed Whacked

## VI. Insurance Update

### • **Premium Increases:**

- The **wildfire risk score** for Snowscape is **87/100** according to Core Logic, resulting in significant challenges obtaining affordable insurance coverage. The board reported a sharp increase in the overall insurance premium, which now totals **\$350,000**.
- **Wildfire Insurance:** The current policy includes **\$10 million in coverage** for wildfires, but the deductible has risen to **\$150,000** due to the high-risk rating. Despite efforts to secure better coverage options, most insurers have limited availability due to the **heightened wildfire risk** in the region. The board is continuing to shop around for better rates, but noted that any changes may not significantly reduce costs in the near term.

## VII. Financial Discussion

### • **Dues and Assessments:**

- The recent insurance premium increase required the board to raise **annual dues** to ensure the association remains solvent. The total **\$350,000 insurance premium** necessitated the dues hike to cover costs, with no other immediate funding sources available.
- The board discussed whether to issue a **special assessment** next year to cover any additional costs related to the insurance premium and other major expenses, such as the planned **roof repairs**.
- Many board members expressed a preference for a **special assessment** rather than raising dues further. By using a one-time assessment, they hope to avoid placing a

long-term financial burden on homeowners while still addressing the financial shortfall.

- **Action Item:** Josh to **send an email to all owners** explaining the **budget and insurance situation** and how the dues increase was calculated.
- **Action Item:** Josh to **resend the 2025 budget** with corrected column widths to **Rena Shahan**.

## VIII. Additional Action Items and Discussions

- **Copper Pipe Insulation:** The board discussed issues with **copper pipes in the upper loft units**, which have been prone to freezing. Insulating these pipes may resolve the issue.
  - **Action Item:** Josh to **get quotes** for insulating the **copper pipes** in the walls of the upper loft units.
- **No-Smoking Policy:** There was a brief discussion on whether the board should enforce a **no-smoking policy** to ensure peaceful enjoyment of units.
  - **Action Item:** The board will discuss and decide on **enforcing the no-smoking policy**.
- **Winter Preparation:** The board emphasized the importance of winter preparation to prevent damage to units during the cold months.
  - **Action Item:** Josh to **send out winter reminders** to owners, including recommendations for changing **supply lines** and information on **temperature/humidity sensors** to prevent freezing pipes and mold issues.
- **Deck Materials:** The board discussed updating the rules regarding approved materials for decks, ensuring they are up to date and meet the association's standards.
  - **Action Item:** The board to review and potentially update the **rules regarding deck materials**.
  - **Action Item:** Kevin will research **approved deck materials** and send an email with the findings to homeowners.
- **Crawlspace Grates:** The board addressed the issue of **holes in crawl spaces** and agreed that installing grates would help prevent rodents and other issues.
  - **Action Item:** Josh to arrange for a contractor to **install grates in crawl spaces** where needed.
- **Community Barbecue:** The board expressed interest in organizing a **community barbecue** to foster a sense of community among homeowners.
  - **Action Item:** The board will organize a **community barbecue** in the summer of 2025.
- **Pet Policy Update:** The current pet policy needed clarification regarding which animals are allowed.
  - **Action Item:** Josh to update the **pet policy** to clarify that **cats** are allowed for owners and long-term renters.
- **Facebook Group:** Some homeowners had not yet received information about the **HOA Facebook group**.
  - **Action Item:** Josh to send out information about the **Facebook page** to owners who have opted to share their contact information.

## IX. Board Member Vote

- 3 terms are expiring this year: Mike Mooney, Allison Weinig, and Connor Mathews
- Annika Ledbetter stepped down from her position on the board
- A total of 4 spots were open on the BOD.
  - Mike Mooney, Allison Weinig and Connor Mathews were re-elected and Derek Beauregard was elected to fill Annika's spot and finish her term.
  - Kirk Christensen was appointed as an alternate to the BOD.

## X. Open Forum

- **Firebreaks and Wildfire Protection:** Several owners raised concerns about wildfire risk and asked what measures the association is taking to protect the community. The board provided updates on ongoing efforts to establish **firebreaks** around the property in collaboration with local authorities. These firebreaks are intended to create defensible space around the buildings, reducing the likelihood of a wildfire spreading to the units.
- **Board Appreciation:** Multiple owners expressed gratitude for the board's efforts in handling the insurance situation, acknowledging the difficulty in managing the rising costs and limited insurance availability.

## XI. Adjournment

- The meeting was adjourned at **[Insert Time]**. The board thanked everyone for their participation and encouraged homeowners to remain engaged with the association's ongoing initiatives.