

**THE COURTYARDS & COTTAGES @ MIRAMONT ASSOCIATION
GENERAL SESSION MINUTES**

October 23, 2019

NOTICE OF MEETING

The General Session meeting of the Board of Directors of The Courtyards & Cottages at Miramont Association was held on October 23, 2019 at 706 S College #207 Fort Collins CO.

Directors Present

President	Greg Jordan	Term Expires 2021
Vice President	Barbara Roths	Term Expires 2020
Treasurer -Secretary	Gordon Esplin	Term Expires 2021

CALL TO ORDER

Greg Jordan called the meeting to order at 6:00 P.M.

HOMEOWNER FORUM

None

SECRETARY REPORT

Be it resolved, upon motion made and seconded the Board of Directors ratified prior approved the general session minutes of September 25, 2019. The motion passed unanimously. The minutes can be approved within a week following the board meetings so that they can be sent and posted sooner for the membership to be updated timely.

TREASURER REPORT

Be it resolved, upon motion made and seconded the Board of Directors accepted the September 30, 2019 financial reports. The motion passed unanimously.

There is \$42,175 in the checking account and \$161,228 in the savings account for reserves.

INVESTMENTS

The Board discussed the investments held at Vanguard and Independent Bank. There is a money market account held with Independent Bank of \$59,32. The Board is looking for a better option for greater interest rate. The Board asked Management to provide recommendations on best practices to handle accounts at Vanguard. Gordon will check with Vanguard.

INSURANCE

The Board requested that the HOA insurance broker Ella Washington attend the next meeting to discuss the policies of the HOA and review for the adequacy of coverage. Gordon reviewed the insurance policies of the HOA and the Management company.

ARC

Gordon reviewed an ARC application that Management provided that will provide better guidance for the owner and the ARC. The Board revised the form and would like the new form to be distributed to the membership.

The Board agreed that homeowners should send an application for a new tree, shrub or hardscape in their back yard. The Board will review the ARC guidelines at the next meeting.

BOARD BOOK

The Board would like a HOA Board book that would be kept at each meeting for the Boards reference. Like the Courtyards Travel book Management brings it would also include the Board Task List that notes all work in progress or future to be completed. It could be kept with a Board member and used each year with new Board of Directors.

BUDGET

The Board reviewed the proposed budget and agreed to add interest of \$2000 to income and \$30,000 to reserves.

Be it resolved, upon motion made and seconded the Board of Directors approved the budget with no increase in dues. The dues will remain at \$420.00 per quarter, per lot. The motion passed unanimously.

LANDSCAPE

Barb reported that the new trees have not been wrapped and that seeding was completed at all but one area where trees were removed. Barb will be making sure that the winter watering is completed. Barb, Management and Kincaid will be doing a walk through in November to look at trees that need trimming.

Barb provided a new update on the Ash Borer from CSU. See attached document below

ANNUAL MEETING

The Annual Meeting to be held on January 21st at Spirit of Joy Lutheran Church. Three Board positions will be up for election. Barb's seat is up and there are 2 open vacant seats.

HOLIDAY GATHERING

The Social Committee will be organizing the Annual Holiday Gathering at the Olive Garden on January 13th. A flyer can be mailed with the annual meeting notice in December and noted that the owners should invite their tenants if the rent their home.

MAINTENANCE

Greg noted that there are high water taps in the cottages to inspect, bids to request for poles in Cottages that need paint, and to check with the city about the sidewalks lifted around the pond.

NEXT MEETING DATE

The next board meeting will be November 20, 2019 at the PPS offices. A meeting tentative for January 8th if needed has been scheduled.

ADJOURNMENT: There being no further business the Board adjourned at 7:35 p.m.

Recorded by Becky Stewart – Community Manager

Dear Master Gardeners,

****If you only read one email from me, this is the one to read. Thanks!****

Last week, emerald ash borer was confirmed southwest of Berthoud in unincorporated Larimer County; the tree was removed and wood was moved to the Loveland waste site, where it was double-chipped and buried. Larimer County is the third county to confirm this insect outside of Boulder County in 2019, along with Broomfield and Adams. I have attached the press release from the Colorado Department of Ag.

First of all, there is no need to panic. We knew this would happen and have been preparing for EAB's arrival in Larimer County. But this changes things for us, as we communicate with Larimer County residents on how to approach the management of this insect. A few key points:

- Once the insect is confirmed in an area, it's likely been there for 2-4 years.
- Treatment *now* (this fall) is not necessary, but could be considered in spring 2020, especially for those living in Berthoud and SW Loveland (Hwy 402 and 287). For those in Fort Collins, Windsor, Laporte, and Wellington, treatment could be delayed until 2021 or beyond. The City of Fort Collins will not be treating for EAB in 2020.
- Chemical treatments may not be the best approach for all ash; it's recommended that people subjectively look at their trees and assess for overall health, age, size, and condition.
- If a client wishes to save their ash tree, there are only synthetic chemical treatment options--there are no organic options available at this time.
- Shadow planting near existing ash with the intent to replace can be a viable option.
- As EAB populations increase, untreated trees will not survive and can become hazardous.

As Master Gardeners, you've all received training and general information about this insect. I will be working with select Tree Team members to have conversations with homeowners about their trees, since our office will have an increase in questions. Any HOAs or property managers who have questions should be referred to me. We also have the support of County Forester, Dave Lentz, along with the city and town foresters in Berthoud (Josh Embrey), Loveland (Jeff Caputo), Windsor (Ken Kawamura), and Fort Collins (Ralph Zentz). We have an incredible team of people in Larimer County that will work hard to keep messaging and information consistent--this is key.

One thing that we cannot do as Extension representatives is diagnose EAB in trees. The damage begins in the upper canopy and the exit holes of the adult EAB are about 1/8" in diameter--impossible to see from the ground. We will not climb trees, nor confirm the presence of EAB. We can, however, provide information and perhaps most importantly, identify if the tree is an ash. If a client thinks his/her tree has EAB, then we will refer them to a city/county forester or certified arborist who has the knowledge and equipment to assess the trees.

Refer clients to the Department of Ag's website: eabcolorado.com for the most up-to-date information.

What you should do as a Master Gardener:

- Refamiliarize yourself with [EAB](#) and [review the FAQs](#) on the CDA website.

- Review the [key characteristics of green ash and white ash](#) (Autumn Purple is a white ash)
- Do not diagnose or confirm EAB on your own--this is not your role as a volunteer.
- Do not make decisions for clients, but give them the information to let them make the best decision for their trees. [This document can help.](#)
- Remember that not every ash is worthy of treatment--size and condition are the most important factors in making treatment decisions. Treatment is a lifetime commitment. Investment and time in smaller diameter trees may not prove economical in the long run--nor be environmentally friendly.
- Have options for replacement trees in mind--refer people to CSU Extension resources or the Front Range Tree Recommendation List. Let's avoid recommending Autumn Blaze maple or its cousins.
- Don't panic and keep calm! We have lots of resources available to aid us in the coming years, and support from the university, county, cities, and federal government. We can be grateful so many channels of communication and protocols have been established.
- Participate in Dr. Whitney Cranshaw's EAB Update webinar on Friday, November 1 from 12:30pm-1:30pm (it will also be recorded). <https://zoom.us/j/803051305> | Call in: (669) 900-6833 | Meeting ID: 292 832 701

If you have any questions, please let me know. Take a deep breath...here we go!

--Alison

<EAB Detected in Larimer County - Oct 2019.pdf>

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