



## HOMEOWNERS' ASSOCIATION NEWSLETTER

September/October 2022 VOLUME 21 No. 5

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### President's Message

Boy summer went by fast.

We are all looking forward to the Social Committee's Fall Frenzy on the 10th.

Bill Letson has resigned from the board. He and Linda are selling their unit and moving to South Carolina. We will miss him and want to thank him for all of his hard work and thoughtful suggestions. He is an inspiration to all of us. With the board's approval we have asked Stan Trout (with Pam's permission) to fill in for him for the next 5 months.

The insurance Committee had to work extremely hard on our renewal policy. Due to the significant changes in the valuations and the inflationary costs of rebuilding, our policy went up almost 30%. We had budgeted 14% which we felt was high last year. Moody Insurance went out to 29 companies; 10 declined, 14 were not competitive and 5 gave us bids. In this newsletter you will be able to see the letter that we will be sending out to all of you that will give you a breakdown and also allow you to work with your insurance agents to get their advice on your coverage needs. I want to thank Makey Town of Moody Insurance and Stacy Beakes of SB for all their work on this issue. Along with Stacy our insurance committee included Hal Fireman, Jack Kiner, Craig Weber and John Cowan.

At the request of the board Evelyn Burke and Andy Klatskin reviewed our use of the clubhouse policy rules. You will find it in this newsletter. We would like your comments and please send them to Angela and she will let us know. We will vote on it at the next board meeting.

As we get into this political season candidate yard signs are legal to put up. Denver has restricted them to 60 days out and 10 days after an election. All signs must be on your property and only one side per street. We believe that everyone has this 1st Amendment right and that all of us should be respectful of each other.

Last but not least Xcel Energy is replacing their lines and it will affect our streets. Angela and Hal are working to make sure that our streets are repaired as close as possible to the original. We knew this might happen when we were planning the new roads and went out to Xcel, Denver, and anyone else that might dig up our streets. No one would commit to any timeline.

Bob Bulkley  
President SBHOA

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# INSURANCE MESSAGE

## AUGUST 13, 2022

**Below is a summary of the SBHOA Insurance coverage that will become effective on August 13, 2022. We urge you to send this message and the attached summary to your personal insurer and ask them for advice and options available to you so that you will have the combined coverage appropriate for your individual needs and circumstances.**

The Stoney Brook Board has approved our new insurance package, effective August 13, 2022. Again, this was not an easy process as insurance premiums in Colorado are continuing to escalate. Whether it results from hailstorms, forest fires, corona virus, hurricane flooding or just economic inflation; our insured Stoney Brook insurance costs are being affected in our insurance marketplace that is available to our Association. With a lot of hard work, we were able to negotiate an increase of 29 % for the eight insurance policy renewals maintained for Stoney Brook's risks. This total dollar premium increase results in an insurance cost increase of \$310.89/month per property owner, a \$25.90/month increase over last year's premiums. We appreciate the significant effort of Moody Insurance in negotiating our insurance coverage for the policy year ending August 12, 2023.

Please be aware that the wind/hail coverage remains in place with a deductible at \$8.5 million per loss event. This significantly reduces the insurers' exposure to any loss due to wind and/or hail. However, it does allow you to access your personal loss assessment coverage through your personal property insurance carrier, which would otherwise not be possible. Consequently, it is important for you to review this coverage limitation with your personal insurer.

Please also note that water damage and sewer backup coverage has remained in effect as a covered loss only after a deductible of \$25,000 has been met. Again, should also coordinate this coverage limitation with your insurance agent/carrier.

Sharing this insurance message and attached summary with your personal insurer will allow you to optimize your overall personal property coverage with that of Stoney Brook's to provide you with the optimum protection for any loss you may incur.

Upon receipt of the final version of our insurance policies, they will be available for review on the Stoney Brook website ([www.sbhoa.org](http://www.sbhoa.org)) or at the Stoney Brook office during normal business hours.

Sincerely,

The Stoney Brook Board of Directors

# **STONEY BROOK HOMEOWNERS ASSOCIATION INSURANCE SUMMARY**

## **REVISED AUGUST 13, 2022**

1. Stoney Brook's primary property commercial insurer remains with The Underwriters at Republic Vanguard, a subsidiary of Lloyds. The deductible for Wind/Hail remains at \$8.5 million per event. Water Damage/Sewer Backup coverage remains in this year's policy with a deductible of \$25,000.

2. Commercial Property Insurance Carried by the Stoney Brook Homeowners Association:

- Covers your unit (building only) for loss, damage, or destruction by fire or other covered casualty.
- Does not cover furniture, furnishings, fixtures, equipment, and personal property, supplied, or installed by current or previous Owners.
- Does not cover changes, additions, new carpeting, flooring, countertops, cabinets, equipment, etc. that was not part of the original construction by the original builder.
- Stoney Brook insurance provides for replacement cost insurance without deduction for depreciation. The aggregate loss limit for a loss event is approximately \$88,634,765 (If the Association is unable to provide such replacement cost insurance coverage in the future, the Board shall provide each Owner with written notice.)
- The current coverage and deductibles for property losses per loss event have changed. See table below. If more than one unit is damaged in a "loss event" the deductible amount will be allocated among the units damaged in accordance with the SBHOA Governing Documents. A "loss event" would be a single storm, tornado, fire, etc.

### **DEDUCTIBLE COVERAGE**

Coverage Type Deductible

- Wind/Hail \$8,500,000
- Buildings \$ 25,000
- Personal Property \$ 25,000
- Ordinance or Law \$ 25,000
- Water Damage/Sewer Backup \$ 25,000

3. What You Are Responsible For:

- Loss, damage or destruction by fire or other casualty for any changes to your unit subsequent to the original construction by the original builder, furniture, furnishings, fixtures, equipment, and personal property installed by you or any previous Owners.
- All deductibles for coverage on your property under either the Association's or your insurance.
- Liability coverage for your personal actions.
- Loss Assessment coverage and Loss Assessment Deductible coverage if available from your insurer. It is your responsibility to determine if your insurer provides this important coverage.
- Additional coverage and limits at your discretion.
- Flood, earthquake, nuclear disaster, terrorism, virus, organic pathogen, exterior insulation finish systems, mold, fungus, bacteria, asbestos, lead, and any other coverage if you deem it necessary.

4. General:

- All claims against the Association's Policy shall be made to the insurer by the General Manager of the Association.
- This summary does not discuss other insurance coverage by the Association such as Fidelity Insurance, Worker's Compensation, etc. and does not discuss all details of coverage for Hazard, Casualty and Liability Insurance. Any conflicts between this Summary, the Association's Governing Documents and the actual policies will be in favor of the Association Governing Documents and actual policies.
- Copies of the Association's policies and the Association's Governing Documents are available for inspection and review on the Stoney Brook web site at [www.sbhoa.org](http://www.sbhoa.org), or at the Clubhouse during normal business hours.
- This insurance summary is for review purposes only. All coverage terms, limits and conditions should be obtained directly from the policies.

# RUN FOR THE BOARD



Interested in maintaining or improving Stoney Brook, consider running for the Stoney Brook Board!!

Attention All Stoney Brook Homeowners: it is again time for all owners to consider running for the Stoney Brook Board of Directors. Per the SBHOA bylaws (Article 5), the SBHOA Board of Directors consists of nine (9) directors. The directors are elected on a three-year, rotating basis. The SBHOA Board is arranged so there are three (3) director positions open for election each year. Qualifications for the Board are listed in the bylaws (5.2). Applications for owners interested in applying for the Board can be found on the SBHOA web site under Documents (then SBHOA Forms, then Board of Director Application Form) or contact the SBHOA office for the form.

All applications should be returned to the SBHOA office and should be received no later than Wednesday, December 21, 2022. The election will be held by ballot to all Owners prior to the January Annual Meeting, to be held during January 2023. If applications are received after the deadline, but still in time to be included in the "ballot packet" mailing, they will be included. If applications are not received in time for "ballot packet" mailing, the applicants will be informed and will be encouraged to run as a "write-in" candidate.

The SBHOA Board is responsible for the governance of the affairs of the Association. Board members must have computer access and an ability to respond to emails and Zoom conferences. The Board of Directors' meetings take place at 6:30 PM at the clubhouse on the fourth Wednesday of each month (unless a holiday interferes) or the meetings are held via Zoom. Being on the Board is more than just meetings. It involves the privilege of guiding the community by serving on committees, participating in SB functions, and meeting community members.

If you have any questions regarding serving on the Board or the election process, please contact any current Board member, one of the Stoney Brook Nominating Committee members (Donna DuHadway, Lois Bradbury, Marilyn Bowlds, Kate Minson or Joan Alford), or plan to attend an upcoming SBHOA Board meeting.

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## MEET AND GREET YOUR NEW NEIGHBORS

This is an opportunity for ALL STONEY BROOK RESIDENTS to get acquainted with your new neighbors, to ask questions of the Board of Directors and to learn about the many opportunities and activities Stoney Brook has to offer.

Wednesday, October 12, 2022  
SBHOA Clubhouse  
6:30 pm

*Your Education Committee Chairman: Evelyn Burke*

# NEWS YOU CAN USE



**PARKING:** Due to our limited available parking at Stoney Brook, it was discussed at the July Board Meeting and suggested to reevaluate our parking system for residents and their guests to regulate the length of time for a vehicle to be parked in the same spot. As a result of this discussion, please return any SBHOA parking permit(s) that you currently have to the office and once the office receives new permits they will be distributed accordingly.

Please remember parking is not allowed on Stoney Brook streets overnight or in the Chateau designated parking lot.

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## Upcoming Events at the Clubhouse

- Fall Frenzy (Social Committee): September 10, 2022 4:30 pm – 6:30 pm (Tennis Court 2 or Clubhouse)
- Education Meeting (New and Current Owners): October 12, 2022 6:30pm

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## NOTES FROM THE STONEY BROOK OFFICE

**Pool CLOSURE DATE:** The pool will remain open through September 25, 2022, weather permitting. **Reminder:** No rafts of any kind are allowed in the pool on weekends! NO GLASS ITEMS at the pool or hot tub areas!

**Amenities:** We understand plans may change and unable to commit to a reservation - we ask that you *Please CANCEL your court or clubhouse reservation on the website calendar or contact the office to give other residents a chance to reserve.*

**Clubhouse Housekeeping:** Please remember that Association staff is not responsible for daily housekeeping; we employ a cleaning service every other week. All residents are expected to keep the clubhouse clean for the next potential scheduled event. If you use the rooms for an event, please leave them in good condition. The clubhouse is available to reserve through the office for Stoney Brook and Chateau residents only. All furnishings, including dishes, are the property of the Stoney Brook Social Committee. They are not to be used and then left behind dirty. Please arrange furniture, tables, chairs and items back to their original position(s). Make sure all dishes are cleaned and placed back in the cabinets. The clean-up checklist is located on the refrigerators.

**Dog Population in Stoney Brook:** All Owners, with no exceptions, are expected to comply with Rule 5, "Restrictions on Animals and Pets" which can be found in your directory and on the website at [www.sbhoa.org](http://www.sbhoa.org). **Animal waste shall be cleaned up immediately and please don't allow your pets to urinate on any community plantings, especially at the clubhouse.**

**Warning! Beat the Freeze:** We can begin to expect freezing temperatures soon, so keep your outside garden hoses in mind as the weather changes. Disconnect them so you do not end up with frozen pipes and perhaps a flooded basement.

**Remaining 2022 Board Meetings:** September 28, October 26, November 16, December 21. All Board meeting dates are on Wednesdays beginning at 6:30 PM, located in the clubhouse.

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## **CALLING ALL BOOK LOVERS**

New members wanted for a Stoney Brook Book Club

We meet the 2nd Tuesday of every month in the Clubhouse at 10:00 a.m.

Please Contact Laura Goff if interested  
303-548-4483

[lqoff46386@aol.com](mailto:lqoff46386@aol.com)

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## **MAHJONG INTEREST**

Please Contact JoAnn Taylor  
[joanntaylor819@gmail.com](mailto:joanntaylor819@gmail.com)

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# **STONEY BROOK ACTIVITIES**

## **MONTHLY AT THE CLUBHOUSE**

**YARN CLUB:** 1PM - 3 PM (2ND WEDNESDAY) Beginners Welcome!  
*Contact Linda Taylor 303-741-2029*

**BOOK CLUB:** 1PM - 3 PM (4TH WEDNESDAY)  
*Contact Linda Taylor 303-741-2029*

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## **STONEY BROOK PICKLEBALL**



**T**hank you, EJ, for providing free Pickleball lessons to Stoney Brook residents!!!

## From the Stoney Brook Social Committee



Stoney Brook's first-ever food truck event on the evening of July 21 was a big success! Over 130 residents' RSVP'd. With food sales of over \$1,800 (beating our required minimum by over \$1,000!), Steuben's estimated that we served about 110 residents. THANK YOU

for your support, as well as your patience, as our lines grew longer over the evening. A number of you gave members of the Social Committee great feedback, and ways in which we could improve on a food truck event. Anyone for Mexican?



# SPOTLIGHT FEATURE

## Russ Lofthouse



Written by Ann Kochenberger

Long before I met Russ Lofthouse, he was a key person in our family – in particular, in our daughter's family. We moved into our Stoney Brook home in January of 1991. Our daughter, having just completed her MA in education, was living with us at the time. On the day before her wedding, she received a phone call. We had no idea who was on the other end of the conversation, only that she was quite happy to hear from the person.

"This is the best wedding gift I will receive," she said prior to hanging up. She then told us that she had been hired to teach kindergarten at Homestead Elementary in the Cherry Creek District.

Russ Lofthouse had just offered her the first job of her career. He was principal of Homestead Elementary and had taken classes with her in the master's program at UC Denver. Impressed with her creativity and teaching skills, he handed her his card and told her to call him once she finished the program.

Russ is leading a life that many would envy. In addition to excelling in his profession, he has eagerly pursued his love of the outdoors as well as of travel. One of seven children, he grew up in the Chicago area. Dreams of becoming a wide receiver for a professional team never materialized.

Attending UCLA following high school graduation, Russ developed a love of writing that was cut short by the Vietnam War. He joined the Air Force where he served for four years, then moved to Denver in 1967. The 'war' was a volatile period in America.

As Russ told me, "I received my BS from The University of Denver in 1971. While taking my undergraduate classes I worked as a writer and producer of point-of-sale films in the insurance and mutual fund fields.

My writing took me to Phoenix AZ where I met my wife-to-be who was working as a kindergarten teacher. I used my credentials as a writer/producer to visit her and her classroom for a film I was writing at the time. Within a week I had decided I wanted to teach young children, notably kindergartners. My boss was very understanding and moved us back to Denver before he "fired" me. He gave me six month's severance and the chance to attain my bachelor's degree at DU. He was a wonderful man."

Hired to teach in the Cherry Creek School District in 1971, Russ was the first male kindergarten teacher in the state. He has always loved his profession. While teaching, he attained his masters at UC Denver and later his PhD from CU in Boulder. As if not busy enough with teaching and classes, Russ found time to write for local and national educational magazines and published some poetry in various magazines.

Off to Europe in 1980, Russ and his wife Pam had both received Fulbright Scholarships to teach in London for a year. With their young son in tow, it was a year of learning for them as well as their students. One of the highlights was sitting next to the Queen Mum at a dinner, and, as Russ remembers, "She was quite the conversationalist"!

Returning to the Cherry Creek District, Russ received the ultimate validation of his teaching skills four years later.

As he told me, "I must have been a pretty good teacher because I was recognized as the Colorado Teacher of the Year in 1985 and the following year as The National Elementary Teacher of the year and runner up to National Teacher of the Year".

The responsibilities of those honors resulted in Russ' leaving the classroom in 1987 when he became an administrator at the Cherry Creek Administration Office, then a principal in 1988. Assigned to Homestead Elementary, he was to hire my daughter as a kindergarten teacher just three years later.

Interestingly, the day he became a principal was the day that he and Pam moved into their Stoney Brook home. Pam also had a new position as a cadre member at a new school that same day. The day they took ownership of their unit was August seventh, their anniversary. It was a very busy first year.

"About that time," Russ continued, "I began to walk and guide on the Colorado Trail which is 480+ miles from Denver to Durango. It was wonderful if a bit wet at times. I guess I have walked the entire trail four times and various segments more than that.

Pam and I both retired in 2000 and began our pursuit of travel and exploring. That love of travel began when we lived in London. Over the years, we developed a love of ballroom dancing and discovered that taking cruises was a perfect way to combine dancing with travel. We have been on all the continents and all the seas. Our favorite locations are Italy, Hawaii, and Spain, but we have a particular love of the Serengeti and the Amazon River basin.

Our son, James, who survived the year in inner city London back in 80-81, has two wonderful children. Twins Matthew and Lauren both attend the University of New Hampshire. James recently moved back to Denver to help me and to return to the state he loves".

Russ and Pam have lived in Stoney Brook for 34 years. Their townhome is attached to three others and all four owners are the original occupants.

Now, at 77, Russ continues, "We have loved our time here and plan to stay as long as we are able. Other than trips to see the grandchildren in NH or visits to Kauai, we are probably finished with our travels. It has been a good life and I am not in any hurry to have it end. I'm shooting to live here until 2038. Maybe longer"! :)

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*Note: The Communications Committee encourages residents to suggest someone to be featured in future Spotlight articles. Please send an email to [annie.koch@centurylink.net](mailto:annie.koch@centurylink.net)*

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# Minutes of the Meetings of the Board of Directors

**July 27, 2022**

**Stoney Brook Clubhouse and via Zoom**

Approved by the Board - August 24, 2022

**Directors Present:** Bob Bulkley, Evelyn Burke, Debbie Wolach, Laura Goff, Craig Weber, Andy Klatskin, Hal Fireman, and Jack Kiner

**Directors Absent:** Bill Letson

**Others Present:** Angela Miller, General Manager

**Homeowners Present:** Katrina Shanks (Unit 311), Martha Lederer (Unit 451), Lorri Stonbraker (Unit 449), Stan Trout (Unit 474), Larry Harper (Unit 340), J.D. Mayotte (Unit 344), Kay Ceilley, Mark and Nancy Winski (Unit 428), Kerry Santambrogio (Unit 8), Dolly Bunke (Unit 128), Jerry Gordon (Unit 323), Linda Watson (Unit 132), JoAnn Taylor (Unit 455), Nancy Cochran (Unit 463), and Bill Taylor (Unit 11)

**Call to Order:** Mr. Bulkley called the meeting to order at 6:30p.m. with a quorum established.

**Homeowners Comments:** Ms. Epstein inquired who she should work with from the Association in promoting and hosting two educational seminars similar to the one held last month. Mr. Bulkley stated the clubhouse rules are in the process of being updated and at this time it is suggested to speak with Ms. Miller to schedule and she will pass along to the Board. Mr. DiBiase suggested we should continue with zoom meetings, but if a resident has a comment, then they should attend the meetings in person. Mr. Bulkley responded resident comments still can be presented via zoom since covid is still a concern.

**Approval of the Minutes:** A motion (Fireman/Burke) to approve the June 22, 2022, Meeting Minutes as written passed with no opposition.

**President's Message:** Mr. Bulkley introduced the Board: Andy Klatskin, Laura Goff, Evelyn Burke, Debbie Wolach, Jack Kiner, Hal Fireman, Craig Weber, and Bill Letson (absent). Mr. Bulkley thanked the Social Committee for sponsoring the Food Truck event, it was well received even in the 100-degree weather. The Board would like to place a memorial section in the next newsletter and to send condolences to the family and friends of the following residents who recently passed away: Joyce Spritzer, Rita Alexander, Selmer Pederson, Kathy Kaufman, Lee Nicholl, and Charlene Engleberg.

**General Manager's Report:** Ms. Miller provided the following report:

## **ONGOING PROJECTS:**

- In-house trimming and pruning
- Mowing & Edging/String Trim moving to every other week
- Pond Treatment
- Mulch in common areas
- Arbor Garden: Storm damage finishing up
- Arbor Garden: Pruning (per contract)
- Revised: Paint Units – on site completing Units 103-105
- Sod and seeding installation
- Yosemite Fence – staining (street side)

### **NEW PROJECTS:**

- Proposing tree removals at Unit 401 (dead) & Unit 449 (soft roots/leaning)

### **COMPLETED PROJECTS:**

- Weed spraying
- Fertilizer
- Repair water main leak across from Unit 209

Ms. Miller stated the current trash service has been missing pickups on a weekly basis and we are in the process of terminating the contract and researching other services.

**Treasurer's Report:** Mr. Fireman provided and discussed the June 2022 financial reports. Mr. Fireman reported \$322K in the operating funds and \$246K in the capital reserve account. Mr. Fireman has mentioned throughout the year that inflation is having an impact on expenses. Mr. Fireman reported from the utilities account: 58% increase in common water due to rates and a few leaks which have been repaired by the crew and the sprinkler system is on schedule as required; the pool gas heater increased by 16%; the common area lamp posts and pumps increased by 13%. Mr. Fireman reported the following equipment is in need to be replaced in the upcoming months: a leaf vacuum and the possibility of a snowplow (if the backordered solenoids doesn't arrive in the next few months). The contribution of the Capital Reserve could have a decline due to the economy of home sales. The balance sheet as of the end of June reflects consolidated reserve balances of \$614,061 of which \$568,697 is in bank checking or investment accounts, and another \$42,751 is allocated to prepaid insurance

**Finance Committee:** Mr. Fireman stated the 2023 Budget process will begin this week. Mr. Fireman has been working with Ms. Miller and Mr. Dominguez (Saul) for any cost saving options. Mr. Fireman thanked Mr. Wolach modifying the layout of the profit/loss report. Mr. Wolach and Mr. Loewenstein will be revising balance sheet layout and a cash flow statement.

**Long-Range Planning Committee:** Mr. Weber reported the communication notice for Court 3 was sent to residents and has included the 23 responses in the Board packet. Mr. Weber will be asking Mr. Harper and Ms. Burke to share their perspective on the pickleball demand, since they have been running workshops, etc. as to whether we need more than one pickleball court. Mr. Weber will be proposing at the next LRP meeting to get moving on any Court 3 recommendations. Court 3 is a Capital Reserve item and if the majority is in favor of moving the project ahead of schedule, then this could delay other projects, various variables will be considered as well. Mr. Weber briefly mentioned to anticipate cost increases across the board for example Homestead Paint has a 10% increase in their proposal.

**Architectural Review Committee:** Ms. Wolach reported the following 3 requests were approved: Unit 397 – along the front of their unit new edging and a small retaining wall were installed; Unit 126 – remove a tree located in the back deck of unit at owner's expense and install a new awning; Unit 441 – front door was approved to paint a dark turquoise. The ARC committee recommends adjusting the exterior paint color to the Board. A **motion (Wolach/Kiner)** to accept the ARC committee recommendation of adjusting the exterior paint colors beginning next year's paint cycle passed with no opposition.

**Landscape Committee:** Ms. Lederer reported the following projects/activities:

1. The committee is on a hiatus with any plantings due to the heat with the plan to resume in September.
2. Porfie has been working on Tuesdays doing plant maintenance throughout the community.
3. Japanese beetles have resurfaced; Ms. Lederer will submit a newsletter of how to address them.
4. The committee has consulted with owners regarding landscape requests, common area concerns, and plant maintenance questions.

**Insurance Committee:** Mr. Bulkley mentioned the insurance policy renewal is still in bidding process. Mr. Beakes and the insurance committee will be reviewing the proposed renewal policies before submitting them for consideration by the Board. The Board will have a special meeting on August 10, 2022, to approve a proposed policy prior to deadline August 13, 2022.

**Social Committee:** Ms. Burke reported the Food Truck was a success and wanted to thank Mike Meisinger for his expertise by reserving the food truck (deposit \$200) and designing the flyers. The Food Truck contract required \$700 in sales the total collected was approximately \$1800; therefore, no additional funds were needed from the Social Committee account. The Fall Event is scheduled for September 10, 2022, and a DJ has been lined up for the occasion.

**Clubhouse Committee:** Ms. Burke provided the proposed revisions of the Clubhouse Rules Reservation form for the Board to review at the July Board meeting. Ms. Burke stated the Board feedback was noted and may seek council advisory on certain topics before presenting the updated revisions to the Board.

**Communications Committee:** Any articles for the September/October newsletter should be submitted by August 26, 2022. Mr. Trout mentioned Ms. Kochenberger is behind the expertise in capturing our interest for each spotlight feature and will notify her to see if she can provide an in-memoriam article to post in the next newsletter.

Mr. DiBiase stated our current website uses a hard coded platform which we do not have the ability to make our own design. Mr. DiBiase provided four website developer pricing and options with a goal to make navigation easier for our residents. Mr. DiBiase, Ms. Wolach and Mr. Trout recommends designing/building our own website. The proposed option will give us the ability to have the layout per our objectives, reduce time and yearly cost. Mr. DiBiase will send the recommended contract for review.

#### **Old Business:**

*Pool Furniture:* Ms. Goff and Ms. Brentlinger placed the order of the selected pool furniture and the delivery date is December 2022.

*Pickleball Court Reservation Concerns:* Since scheduling conflicts and usage are still a concern for the pickleball courts, Ms. Wolach will present a revised version of the court rules for the next Board meeting.

*HB updates:* Mr. Klatskin mentioned the updated rule enforcement and collection policies from our HOA attorney which complies with the new laws are in the Board packet to review. The Board agreed to provide the policies to the membership for any comments before being finalized.

#### **New Business:**

*Comcast Amendment:* **A motion (Fireman/Kiner)** to accept the Comcast Amended Agreement which offered their revenue share option to comply with the 2022 FCC regulations passed unanimously.

*Educational Meeting:* on hold until a Chairman is chosen to set a date for the meeting.

*Long-term parking:* the current parking rules need to be adjusted for clearer understanding of residents and their guests parking allotment and to prevent long-term parking. The Board suggested revoking the current parking permits and provide permits to regulate the time period of guest parking.

Mr. Bulkley received a suggestion of turning Court 3 into a bocce ball area. Mr. Weber stated the Court 3 Committee will be making a recommendation to the LRP Committee. The Board is not in favor of spending money for a temporary solution when in three years the court could be reconstructed for a different surface activity.

A **motion (Fireman/Weber)** to accept removing the lien and any fees for the owner who has remained current with their dues as planned passed with no opposition.

**Adjournment:** At 8:06 p.m., there being no further business, a **motion (Kiner/Fireman)** to adjourn until Wednesday, August 24, 2022, passed unanimously.

Respectfully submitted,  
Angela Miller, Recording Secretary

## **Minutes of the Special Meeting of the Board of Directors August 10, 2022**

Approved by the Board - August 24, 2022

**Directors Present:** Bob Bulkley, Hal Fireman, Andrew Klatskin, Craig Weber, Evelyn Burke, and Laura Goff

**Directors Absent:** Jack Kiner, Debbie Wolach, and Bill Letson

**Others Present:** Angela Miller, General Manager and John Cowan

**Call to Order:** Mr. Bulkley called the meeting to order at 11:00 a.m. with a quorum established and noted that the special meeting was called in accordance with Section 6.2 of the Amended and Restated Bylaws of the Stoney Brook Homeowners' Association.

**President's Remarks:** Mr. Bulkley stated the purpose of the meeting is to review and consider approving the insurance renewal proposal provided by our broker Moddy Insurance Agency. The renewal premium is substantially above the amount budgeted for this expense. Moody Insurance advised that it sent requests for bids to 29 insurance companies and 5 of them responded with proposal and 10 declined to provide proposals.

**Insurance Proposal Comments:** Mr. Fireman mentioned he received an email from Mr. Beakes prior to this meeting advising of a possible increase to the General Liability premium from \$5K to \$16K due to their concern about our snow removal operations, and this will bring the total premium to approximately \$394K. Moody is checking with other carriers and as Mr. Fireman passed along, we should go with the current quote and if another quote comes in lower, we should consider cancelling and rewriting the liability policy. There was discussion about the reasons for the general increase in insurance premiums and that the Board should be prepared for premium increases in the future years. Since this annual premium will be paid in the next two weeks, the Board was advised that undoubtedly in order to pay for this premium expense the HOA will need to draw on its existing line of credit from time to time to maintain reasonable operating cash balances.

**Changes to the insurance coverages in this current proposal were reviewed:**

- Insurable Value of the Building increased approximately 15%
- Wind/Hail deductible increased from \$7.5M to \$8.5M
- Increased All other Perils deductibles to \$25K
- Workers Comp decreased from \$16K to \$11K

After further discussion, a **motion (Fireman/Weber)** to accept Moody's Insurance recommended insurance coverage renewal beginning August 13, 2022, at a tentative rate of \$395,36764 subject to minor increases passed unanimously with proxy in favor from Mr. Kiner and Ms. Wolach.

Further information will be provided once the binding documents are provided.

**Adjournment:** At 11:33 a.m., there being no further business, a **motion (Klatskin/Burke)** to adjourn passed unanimously.

Respectfully submitted,  
Angela Miller, Recording Secretary

**Stoney Brook Homeowners Association**  
**Minutes of the Meeting of the Board of Directors**  
**August 24, 2022**  
**Stoney Brook Clubhouse and via Zoom**

Amended by the Board - September 28, 2022

**Directors Present:** Bob Bulkley, Evelyn Burke, Debbie Wolach, Bill Letson, Craig Weber, Andy Klatskin, Hal Fireman, Jack Kiner, and Laura Goff (via Zoom)

**Others Present:** Angela Miller, General Manager

**Homeowners Present:** Katrina Shanks (Unit 311) in person; and those attending via Zoom were: Stan Trout (Unit 474), Dolly Bunke (Unit 128), Jerry Gordon (Unit 323), Linda Watson (Unit 132), Bill Taylor (Unit 11), Ellen Epstein (Unit 393), Paul and Kathy Anderson (Unit 105), Mike Meisinger and David Zupancic (Unit 326), Holli Benkelman (Unit 379), Ed and Kathy Pittaway (Unit 434), Stacy Beakes (Unit 462), and Larry Harper (Unit 340)

**Call to Order:** Mr. Bulkley called the meeting to order at 6:30p.m. with a quorum established.

**Homeowners Comments:** Ms. Shanks inquired if the HOA is advising residents of the 5% rebate being paid to the HOA by Comcast. Mr. Fireman stated the HOA does receive a revenue share compensation from resident subscribers because Comcast has access or easement rights within our community. Mr. Anderson inquired about the asphalt markings on streets within our community. Mr. Fireman mentioned Xcel will be upgrading all transformer lines; the markings are for utility line locations; We will work with the contractor and Xcel to restore the asphalt to its current condition. Ms. Epstein had submitted comments with respect to the new collection policy and inquired if her comments will be incorporated into the policy, so any future boards and managers would have no questions about how ACH payments are handled and will not be considered delinquent when withdrawn according to the Stoney Brook schedule. Mr. Bulkley stated Mr. Klatskin will address this later in the meeting.

**Approval of the Minutes:** A motion (Kiner/Wolach) to approve the July 27, 2022 and a motion (Kiner/Klatskin) to approve the August 10, 2022, Special Board Meeting Minutes both as written passed with no opposition.

**President's Message:** Mr. Bulkley mentioned: the renewal of HOA insurance coverages is complete and renewed as of August 13, 2022. The policy had a 29% premium increase over the previous year; that Mr. Klatskin and Elina Gilbert, the HOA's attorney, have been working on updating our policies to comply with new State laws; further, a new website platform has been proposed to better fit the HOA's needs; and lastly, Ms. DuHadway, Nominating Committee chair, has requested recommendations for the names of candidates to run for the Board.

**General Manager's Report:** Ms. Miller provided the following report:

**ONGOING PROJECTS:**

- In-house tree trimming and pruning

- Mowing & Edging/String Trim moving to every other week
- Pond Treatment and Stream cleaning
- Weeding out planters
- Spraying herbicide on lawns
- Mulch in common areas
- Equipment preventative maintenance
- Arbor Garden: storm damage and pruning
- Paint Units – completed 3 buildings; will be starting on Units 343-345 this week
- Yosemite Fence – staining (street side)

#### **NEW PROJECTS:**

- Yosemite/Temple corner monument sign caisson installation (Sept); 811 has been contacted

#### **COMPLETED PROJECTS:**

- Tree removals at Unit 401 & 409
- HOA Insurance
- , Pool/Hot tub, and
- Fire Inspections

**Treasurer's Report:** Mr. Fireman provided and discussed the July 2022 financial reports. Mr. Fireman reported a balance of \$50K in the operating funds after the insurance renewal payments. Mr. Fireman mentioned we have yet to draw on the Line of Credit. Mr. Fireman provided an Analysis of Insurance Costs completed by Mr. Cowan; per this report we will need to recoup a shortfall of about \$60K next year due to the higher than planned for insurance premium increase. The premium increase was based on higher-than-expected hazard losses suffered by the insurance market as a whole; and we increased the coverage valuation since the Committee felt the buildings/units were undervalued. Mr. Fireman is anticipating a significant dues increase for 2023 to cover our ever-increasing costs of operations. The staff has been reviewing ways to lower cost where possible. The balance sheet as of the end of July reflects consolidated reserve balances of \$633,478 of which \$619,148 is in bank checking or investment accounts, and another \$18,558 is allocated to prepaid insurance

**Finance Committee:** Mr. Fireman thanked Mr. Wolach for modifying the layout of the profit/loss report to make it easier to read and understand.

**Long-Range Planning Committee:** Mr. Weber reported the Committee met today, August 24, 2022. The purpose of the meeting was to focus on what to do with Court 3. Mr. Weber pointed out a couple of proposals were presented including the possibility of installing a temporary bocce ball playing area. He also reported that Ms. Wolach has taken on the challenge to incorporate a better reservation system on the website to evaluate the demand of pickleball usage. Mr. Weber

said he expects to post on the website the draft LRP meeting minutes which will contain more detailed information.

**Architectural Review Committee:** Ms. Wolach reported the following ARC approvals in July.

- Unit 112 relandscaped the front, back and side of their unit.
- Unit 343, 344 and 345 elected to change the color of their building to white,
- Unit 323 and 324 elected to change their building color to white,
- Units 426, 427 and 428 elected to change their building color to putty , and
- Unit 127 requested the removal of a pine tree on their property.

Ms. Wolach mentioned the paint on cream color units has lasted an extended period , and accordingly the ARC committee approved reinstating the cream exterior paint color to be available this paint cycle.

A **motion (Wolach/Kiner)** to accept ARC recommendation of adding the cream color back into the approved paint option list and the current paint schedule passed with no opposition.

**Website Committee:** The website committee recommended at the July Board meeting a web developer to re-design the Stoney Brook HOA website to meet our needs. There will be a one-time development and set up fee with minimal fees for any add-ons or modules, and over time, the cost will be substantially less than the current fees we are paying.. It is anticipated that the new website will be able to accommodate a pickleball reservation system, and so, Ms. Wolach, Ms. Burke, and Ms. Goff will meet to discuss the pickleball court reservation system process and rules.

A **motion (Weber/Kiner)** to accept the website committee recommendation for a new website platform subject to the Board's review of the contract passed with no further discussion.

**Landscape Committee:** Ms. Lederer provided the Committee's report on the following projects/activities:

1. Created a project management schedule to help the General Manager, Landscape Committee, and Grounds Crew schedule, sequence, and keep track of major replanting and smaller landscape projects.
2. Submitted major replanting project proposals for 2023 to the Budget Committee chair with designs, material lists, and detailed cost estimates
3. Designed and installed a xeric (drought-tolerant) demonstration garden in the common area at the corner of Spring Creek and Deer Canyon Court (corner of Unit 454).

Mr. Fireman commended Ms. Lederer on the excellent job she has done providing the Finance Committee with proposed budget numbers and plans for current and upcoming projects.

**Social Committee:** Ms. Burke reported the Fall Event is scheduled for September 10, 2022 on Tennis Court 2; the DJ has been lined up, Ms. Lederer is in charge of arrangements for the food and Mr. Cowan will bartend for the event.

**Insurance Committee:** Mr. Beakes reported the Board accepted the recommended HOA insurance renewal policy. The recommendation included an increase of the property values by

15% over last year, and an increase in the fire perils deductible from \$5K to \$25K to offset a portion of the increased premium for higher property valuation that was purchased. Mr. Beakes mentioned there is one ongoing issue yet to be resolved which is the liability insurance coverage. For various reasons our current liability carrier attached an exclusion for snow removal claims; the HOA did bind the renewal with the current carrier. Our agent's goal is to have a market alternative in place by mid-September that does not provide for this exclusion. Mr. Weber thanked the Board and the Committee for taking the steps of increasing the building valuations by 15% in light of the recent Marshall Fire and he recognizes the potential for building valuation increases in future policies.

**Clubhouse Committee:** Ms. Burke provided updated revisions per the following sections of the Clubhouse Reservation form and these revisions were approved by the Board for the membership to review and comment.

***All revisions are in bold italics***

- **1.2** – A Member in good standing with the SBHOA or the Chateau at Stoney Brook Condominium Association will be able to apply for a reservation. The Member renting the Clubhouse will be referred to herein as "Renter" or "Renting Member". ***No outside group or individual should be granted use of the clubhouse.***
- **5.1** - No alcoholic beverages may be served or consumed outside the Clubhouse and wooden deck area adjacent to the Clubhouse. Drinking in the parking area is expressly prohibited. No glass containers are permitted on the concrete deck surrounding the pool. ***Pool, Spa, and concrete Pool deck area are not included in clubhouse rentals.***
- **6.6** - ***Renter agrees that no sales or business transactions will be conducted in association with clubhouse rental. Clubhouse may not be used for political fundraising, political functions, and/or political meetings. Clubhouse use for gatherings of Stoney Brook/Chateau members exclusively may include a nominal fee for events such as lectures and classes. The fee will be paid by Stoney Brook/Chateau attendees. Lectures presented by businesses or individuals with the potential of promoting future business transactions for the presenter will be allowed. Permission must first be obtained at the Stoney Brook office.***
- **7.1** – The maximum occupancy for the SBHOA Clubhouse is 126 persons. One adult **must** be present for every eight (8) persons under the age of 16 to provide adequate supervision. ***Rentals for events involving non- Stoney Brook members are limited to 55 persons.***
- **9.1** - Clean-up of the Clubhouse is the sole responsibility of the Renter. All of the above rentals will be required to make a deposit of \$300 to cover the cleaning and damage fee in the event the facility is not returned to pre-rental condition. If clean-up is unsatisfactory a minimum of \$125 (***Fee subject to change based on cost of outside cleaning services***) will be deducted from the \$300 deposit. ***In addition, all parties involving non-Stoney Brook guests, a non-refundable \$100 usage fee will apply.*** There is no usage fee for gatherings of all Stoney Brook/Chateau members. If a renter chooses not to perform the cleaning tasks, the renter may opt to voluntarily pay the \$125 cleaning fee.
- ***\* To the extent any portion of these Clubhouse Rules conflict with any other existing rules or policy of the Association, these rules shall control effective (Date TBD).***

**Communications Committee:** Any articles for the September/October newsletter should be submitted by August 26, 2022.

Mr. Trout had a request that the HOA would be obliged to notify the community anytime somebody had a funeral or some other event in the clubhouse. Mr. Trout wanted to make it clear the HOA is not obligated to broadcast an event, memorial service, or rental unless requested by the renter or a family member.

### **Old Business:**

*Educational Meeting:* Ms. Burke has volunteered to chair this committee. The meeting will be held in October for new owners and current residents.

*New Policies to comply with recent laws:* Mr. Klatskin mentioned that the updated rule enforcement and collection policies from our HOA attorney which comply with the new laws were sent to the membership for any comments before being finalized. Paul Anderson stressed the importance of the Board's following the specifics of the new laws.

### **Collection Policy:**

- **Due Dates:** Ms. Epstein suggested the policy should be revised to reflect our ACH withdrawals policy which are currently processed on the 10th of each month and should not be considered delinquent. Mr. Klatskin proposes: Installments of the annual assessment as determined by the Association and as allowed for in the Declaration shall be due and payable on the 1st day of each month. Assessments or other charges not paid in full to the Association within 10 days of the due date shall ***be considered past due and delinquent and shall*** incur late fees and interest as provided below. ***ACH payments scheduled with the Association to be withdrawn by the 10th day of each month shall not be considered past due if, through no fault of the Unit Owner, the withdrawal occurs after the 10<sup>th</sup> day of any month.*** In the event notice of acceleration is given to delinquent Owner(s), the Owner(s) of the unit shall also be charged any costs incurred by the Association in giving notice of such acceleration.
- **Late Charges on Delinquent Installments:** The Board agreed to keep our existing policy of 10% late charge on a balance owing, not the suggested \$25.00 late charge. The per annum on the amount owed increased from 6% to 8%.
- **Collection Procedures/Time Frames:** 10 days after due date

### **Rule Enforcement Policy:**

- Received no homeowner comments
- Mr. Klatskin suggested revising the Fine Schedule for Violations fees.

A **motion (Fireman/Weber)** to accept Mr. Klatskin's recommendation for the Collection Policy, ACH payments withdrawn on the 10th shall not be considered past due; late fee to be 10% versus the template policy of a \$25 late fee charge and the Rule Enforcement violation fee change to a max of \$500 not \$250, passed with no opposition.

The Board discussed the Procedure of Conducting a Meeting policy that took effect August 9, 2022 which allow homeowners to make a comment with a time limit before a Board takes a vote

on an issue The Board agreed to allow recording of the meeting. Mr. Klatskin will make the revisions to send to the homeowners for comments.

**Executive Session:** At 8:08 p.m., a **motion (Kiner/Weber)** to adjourn into an Executive Session to discuss account in arrears, which passed unanimously. At 8:39 p.m. a **motion (Weber/Kiner)** to resume the regular session passed unanimously.

**Adjournment:** At 8:40 p.m., there being no further business, a **motion (Burke/Fireman)** to adjourn until Wednesday, September 28, 2022, passed unanimously.

Respectfully submitted,  
Angela Miller, Recording Secretary