

Homeowners Association Newsletter

September/October 2020 | Volume 19 No. 5

Save the Date

Sept 12, 2020
[Shredding Truck](#)

11am - 1pm

In This Issue

- Proposed Rules 5 & 14 Revisions
- Running for the Board
- 2021 Proposed Paint Schedule
- [2020-2021 Insurance Summary](#)
- Office Notes
- Education Meeting 10/7/2020
- Court 3 Update
- Spotlight on Gayla Wright
- Committee Focus
- FAQ Section
- Board Minutes
- Court 3 Proposals
- July Financials

President's Message



As we approach September, we have had many inquiries about the closing of our pool. Our plan is to keep it open as long as it is practical. That means it will close either because it has

become too cold (a difficult concept to imagine) or if the City of Denver requires it. If the change in seasons determines the closing, we'll try to post a note a few days beforehand. But Colorado weather often makes this decision for us abruptly. And to the anonymous writer who proposed marriage if I would keep the pool open: I appreciate your kind offer, but I'm afraid I will have to decline. I hope you enjoy having the pool open just the same.

Before we leave the pool, I need to make a comment about this season. This was a difficult year for managing the pool. Because we had one of the few open pools, people took advantage. We had several unnecessary incidents, where guests just couldn't seem to follow the rules. Lending your pool key to a friend or relative is against our rules; a resident *must* accompany all guests. Admittedly, this is difficult rule to enforce but if it keeps up, we will be motivated to find a way to make this rule stick and it may not be pleasant. So as my drafting teacher used to say: let a word to the wise be sufficient.

Larry Harper made a very nice presentation about Court #3 at our last board meeting on August 26. You'll see the recommendations of the committee in the minutes for this meeting below. The board is considering all our options and has not reached a final decision. I greatly appreciate all the work the Court #3 Committee has done in researching and writing a proposal which is both thoughtful and thorough. They seemed to have done everything right on this project.

Please have a look at the article regarding some proposed changes to our rules restricting smoking of all kinds around our amenities. They will be considered and possibly approved at the next board meeting. This is your chance to review the changes and make comments, if you'd like.

For our new residents, please save October 7 for our new member meeting. While this meeting is not restricted to new members, it is everyone's chance to learn how things work at Stoney Brook. We will be doing this meeting on Zoom, so that we can record it and have it on our web site for future new residents.

And finally, the 2021 painting schedule is published in this issue of the newsletter. Please review it to see if your unit is on the list to be painted or trimmed in 2021. Appeals will be heard at the next board meeting on September 23.

Stay vigilant against the coronavirus. We're not done yet.

NOTICE - PROPOSED REVISIONS TO THE FOLLOWING RULES

In accordance with section 7.15 of the Stoney Brook Covenants, we are notifying residents of proposed changes to a few of our rules.

These changes will be discussed and voted on at our next board meeting on **September 23, 2020**. Residents will be given an opportunity to speak at this meeting about these changes prior to any vote by the board. The changes are described below.

An Addition to Rule 5:

Animals are not permitted on the tennis courts, in the pool or hot tub areas, or in the clubhouse, except for service dogs.

An Addition to Rule 14:

No glass containers are permitted in the pool or hot tub areas, on the deck or on the tennis courts.

Modification of Rule 14:

Current: There shall be no smoking within the Clubhouse, deck, and pool areas.

Proposed: There shall be no smoking or vaping (tobacco or marijuana) within the Clubhouse, deck, pool, hot tub, and tennis court areas.



All Stoney Brook Homeowners: Please consider running for one of the three open positions for the SBHOA Board. The required resume form can be found on the SBHOA [website](#) and should be completed and submitted to Angela at SBHOA Office.

Important Notice: 2021 Painting Recommendations

At its August 2020 meeting, the Board, based on the findings of an inspection report, recommended the following units be painted in 2021:

3 CEDAR

125
126
127

Trim and Power Wash Only Pending Inspection in March 2021

118 134 138 141 205 378 420
119 135 139 142 206 379 421
120 136 140 143 207 422

426 441 443 466 505
427 442 444 467 506
428 445 507

(Note: Serious problems with siding and trim may require repairs or replacement of significant portions of the siding and trim prior to painting. Homeowners will be notified of necessary repair work needed to be completed before painting.)

In accordance with the "Amended and Restated Painting Schedule and Cost Control Policy for Units" adopted July 2014, the Board will finalize the 2021 painting schedule at its **September 23rd** meeting after considering the General Manager's recommendations and any Owner comments and evidence received.

Any Owner who disagrees with the determination made for that individual Owner's unit or units must present evidence to the Board in person or in writing prior to or at the **September 23rd** Board meeting.

INSURANCE MESSAGE AUGUST 13, 2020

Attached is a summary of the SBHOA Insurance coverage that will become effective on August 13, 2020. 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, 2020. 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. However, we were fortunate to have available to us the same insurance carriers from the last insured period. As a result, we were able to negotiate a reasonable increase of 14.4% for the eight insurance policy renewals maintained for Stoney Brook's risks. This total dollar premium increase results in an insurance cost increase of \$77.62/month per property owner, a \$9.95/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, 2021.

Please be aware that the wind/hail coverage remains in place with a deductible at \$7.5 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. 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. You 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) 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, 2020

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 \$7.5 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 \$76,070,273.
 - (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 \$ 7,500,000
- Buildings \$ 5,000
- Personal Property \$ 5,000
- Ordinance or Law \$ 5,000
- 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, 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.

NOTES FROM THE STONEY BROOK OFFICE

Pool: The pool will remain open past Labor Day, weather permitting.

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.

Parking: Please remember parking is not allowed on Stoney Brook streets overnight or in the Chateau designated parking lot. Violators will be towed without warning.

Remaining Board Meetings: September 23, October 28, November 18, and December 16, 2020

Education Meeting October 7, 2020 @ 6:30pm

While our annual Education Meeting is generally billed as our "New Owner Education Night" the meeting is open to all Stoney Brook residents. Board Members and Committee Chairpersons will be present to offer information and answer questions. Please RSVP to the office at sboffice@msn.com if you will be able to join us so we can plan accordingly.

COURT 3 COMMITTEE UPDATE

What began in October 2018, concluded with a recommendation by the Court 3 committee during the August SB Board meeting.

The obvious need to refurbish Court #3 has been in the SB long range plans since 2016, with a desired 2021 completion. During 2019, the committee hosted four opportunities for all home owners to see the five options and provide feedback at informational meetings. Based on community feedback from the original five options, the committee recommended two proposals, Please see details included in this newsletter.

The goal for the committee was to provide new amenities to the Stoney Brook community that will be a gathering place for recreational activities and socializing. We believe either of the two amenity options will set SB apart from other similar communities, provide options for all ages, are very low maintenance, and are aesthetically pleasing.

I would like to thank the Court 3 Committee members: Betty Lehman, Don Oberndorf, Craig Weber, Evelyn Burke, Jack Kiner, John Cowan, Larry Harper, Mark Winski and Mike Davis.

The nine committee members want to thank the residents that provided valuable feedback over two years and look forward to enjoying our new amenities together. The board will make the final decision on if our recommendation is accepted, the timeline and the funding.

Larry Harper
COURT 3 Committee



Spotlight on Gayla Wright

One hundred and counting, this lady knows how to travel. Gayla Wright has been a travel agent for 30 years and often scouts out places for her company. She is in the air as often as she can be. Having been to all seven continents and close to 100 countries, it is Africa to where she most likes to travel. In addition to the many 14teeners she has scaled in Colorado, it was on a trip to Africa in 1987 that she climbed Kilimanjaro. The scheduled trip to Uruguay, Paraguay and Easter Island was thwarted by the pandemic but I have no doubt that once she feels comfortable with flying, this eighty- three year old woman will be off again.

One of her most intriguing trips was to New Guinea where she and her son's family spent a month with the Dani/Lani tribes, two separate tribes. From there they trekked eight hours through the jungle to get to the village of the Tree People. Their homes (or trees) are isolated, away from the rest of the world, and visiting there takes one far back in time. This is exactly the type of travel that Gayla loves to do.

Growing up in the Boston area and Cape Cod, Gayla took to the water and learned how to sail. Later married and living in New York with her then husband and four children, the family moved to Colorado in 1971. It was in 1986 that she earned a degree in accounting, then took graduate courses in anthropology.

She has always given of herself to others and has volunteered with various associations. For 22 years she worked as a docent for the Museum of Nature and Science, was a member of The Arapahoe Hunt club for 25 years because of her love of horses and is still working as a CASA (Court Appointed Special Advocate) for neglected and abused children.

Those who knew Gayla were convinced that nothing could get this woman down, but something did in 2000. Waking up feeling 'funny, not normal', she sought medical attention. When tests for many illness came back negative, the default diagnosis was Guillain-Barré Syndrome. Plasma Phoresies treatments were chosen for her. This syndrome affects the peripheral nerves, and she was rendered paralyzed from the neck down. After two weeks in ICU, another two in the medical ward followed by two in rehabilitation, Gayla returned home. It was during those six weeks that she made a life changing decision when she decided to leave her husband because of his chronic drinking.

With a friend in Stoney Brook who was keeping an eye out for units that went on the market, coupled by the fact that she had always hoped to live here, Gayla was shown the unit in which she now lives. She bought it that day and has loved living here ever since.

Very involved in what goes on in Stoney Brook, Gayla has been on the Social Committee for many years and is now on the Welcoming Committee. Should you see her at a future event, ask her what she has been doing. You will be in for a treat as she relates her latest adventures.

Note: Spotlight articles are written by Ann Kochenberger but the content is approved by the resident being featured. There are usually several drafts before the final draft is ready to be printed.

Stoney Brook HOA – Committee Focus

Focus: Finance Committee & Compensation Committee, John Cowan-Chairman

Below is the first in a series of Q&A sessions with our Board of Directors. This conversation was with John Cowan who heads up the Finance and Compensation Committees.

1) Please describe the overall responsibility of the committee?

The responsibility of the Finance Committee is to advise the Board on financial matters that affect Stoney Brook. The Committee is also tasked with proposing both an annual budget and a 5-year plan for Board Approval. And finally, the Finance Committee tracks long-range 30-year reserve fund allocations from homeowner dues to ensure this fund is sufficient to meet unanticipated, uninsured expenses while maintaining the HOA's financial stability.

Its' important to note that along with the Chairman-- who is a member of the Stoney Brook board of directors—the committee must include a minimum of 5 additional members consisting of other Board members or homeowners. Current members of the Finance committee include: John Cowan, Chair, Katrina Shanks, Mark Winski, Ron Branish, Treasurer, Craig Weber (BOD) Hal Fireman, Stan Trout (BOD) Jack Kiner (BOD) Larry Harper, Ginny Schneider, Bob Bulkley (BOD), Bill Letson (BOD) Hal

Spritzer and Uli Kappus (BOD).

John also heads up the Compensation Committee. This committee meets only once or twice a year and the goal is to review GM and Office Manager performance, and make a recommendation to the Board for an annual bonus and a possible salary increase for the next year.

2) How long have you served on this committee?

About 15 years.

3) How are priorities set for your committee each year?

At the end of 2019, due to several overages in high expense items (such as maintenance crew staffing, the hot tub, and rapidly increases in prices for utilities and insurance), our operating capital was dwindling. The priority this year has been to closely monitor expenses and to insure the annual expenses do not exceed the budget so there will not be a deficit or shortfall again in 2020. We are also looking for ways to reduce expenses such as extending the paint schedule beyond 7 yrs. and applying one paint coat versus two. The painting contractor has confirmed that with the surface preparation over the past 10 yrs. and two coats of paint, that in most cases one coat is sufficient and that the cycle may be stretched to 9 or 10 yrs.—possibly longer. This will result in considerable savings. Close inspection each year will determine the cycle of each building without sacrificing the cosmetic look of the units.

4) What are your top priorities for 2020?

- Meeting the budget for 2020 so that there is no deficit or shortfall.
- Providing recommendations to the Board for two major expenditures in the near term:
 1. Replacing Stoney Brook's 40 yr. old pavement through construction on the roads, cul-d-sacs, and parking pads;
 2. Renovating court #3 - currently an eyesore, is in serious disrepair and unusable as a recreational amenity.

5) What are some of the things that your committee has accomplished so far this year?

This year at the direction of the Long Range Planning committee we enlisted several ad hoc committees to perform research and study alternatives to recommend an the most economical plan possible for replacing Stoney Brook's 40-45 yr. old road surfaces and a plan to finance the suggested options for renovation of court #3. Both committees expect to have recommendations for the Board sometime in 2020.

6) What should a resident do if they have questions for your committee?

The best way for residents to stay informed on the Finances of the Stoney Brook community is to attend board meetings, or at least, to read the minutes published days after each board meeting. The same is true for all major committees including the Finance Committee. Notices of meetings are posted on the website as are minutes of meetings. For timely responses to specific questions, please feel free to use the neighborhood email address: sbhoainfo@gmail.com

SBHOA – FREQUENTLY ASKED QUESTIONS SECTION

1) How is the decision made about what trees/branches will be trimmed? And what is the timeframe when those decisions are communicated to the tree company?

Stoney Brook is divided into 3 sections and trees within each section are trimmed and pruned every 3 years on a rotating schedule as described on the web site (insert link). Each fall, Oliver and the arborist identify additional issues with trees and dangerous branches to be removed the following Spring. Due to rapid tree growth, Oliver is currently reviewing the 3 yr. cycle. Note that the annual budget allocates \$30,000 for tree pruning and an additional \$30,000 for tree/branch removal and snow damage.

2) If a homeowner wants to have specific limbs trimmed next year, what is the process we should follow?

If the limbs are in common area – contact the office. Oliver will work to schedule the trim during the next trim cycle or arborist visit. If the tree limbs are not within the common area, the trim may be at the homeowners' expense.

3) Is the cost of the trimming by request covered by the neighborhood contracts or is there a charge to residents if specific limbs are requested to remove?

Trees rooted in the Common Area are HOA responsibility and the covenants do not allow for homeowners do anything with them without specific permission from the HOA or ARC committee. However, sometimes homeowners have a problem with a specific tree or want one removed. When out of cycle, or not part of our long-range tree removal plan, we can request that the arborist do it on their next visit to remove trees, at the expense of the homeowner.

Minutes of the Meetings of the Board of Directors

July 22, 2020

Approved by the Board – August 26, 2020

Directors Present: Stan Trout, John Cowan, Uli Kappus, Craig Weber, Jack Kiner, Ron Branish, Andy Klatskin, Kerry Santambrogio and Bill Letson

Others Present: Angela Miller, Office Manager

Others Absent: Oliver Lynch, General Manager

Homeowners Present: Christine Walker (Unit 344), Trina Shanks (Unit 311), Vincent DiBiase (Unit 380), , Richard Schoenmaker (Unit 31), Jerry Gordon & Laura Goff (Unit 323), John Vondras (Unit 436), Allen Bowling (Unit 406), Evelyn Burke (Unit 44), Dolly Bunke (Unit 128), Lois Leder (Unit 21), Terri Kottal (Unit 108) and Bob Bulkley (Unit 416)

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

Homeowners Comments: Ms. Kottal requested if the board would revise our signage rule and consider not allowing political signs, flags, etc. to be posted due to a divisive election this year. Mr. Trout mentioned the HOA follows the City of Denver rules to allow political signs posted 90 days prior to election and must be removed 7 days after election and only posted within owners' property, not in the common area. Mr. Trout mentioned it is a process to revise rules and might be able to consider it. Mr. Cowan mentioned the Denver rules would override our rules. Ms. Kottal responded the HOA does not allow real estate signs, but Denver allows them. Mr. DiBiase has requested to have Units 380 and 381 be included on the directorial sign located at Verbena/Radcliffe entrance and to install speed limit signs on Verbena St. near his unit, since there are constant speeders. Mr. Kiner will remind the Signage Committee to include the requested units on the directorial signs.

Approval of the Minutes: Mr. Trout recommends revising the wording in the New Business section regarding garage doors from *the board opposed this request at this time to the board declined to act on this request*. A **motion (Kappus/Branish)** to accept the June 24, 2020 Minutes as amended passed with no opposition.

President's Message: Mr. Trout just wanted to pass along for us to respect each other's point of view during this strange pandemic and stay healthy.

General Manager's Report: Mr. Lynch provided a report.

ONGOING PROJECTS:

- Pond/Stream clean up (weather permits)
- Sprinkler repair & adjustment

COMPLETED PROJECTS:

- Streams behind Units 28 – 31 and Units 449 - 451
- Planting across from Unit 511
- Cul-de-sac Seal Coat
- Walkway & Steps behind Unit 403

Oliver on vacation 07/15 – 07/30/2020

Treasurer's Report: Mr. Branish provided the June 2020 Financial reports. Mr. Branish reported finances are in positive results except for the Utilities water account being over budget approximately (\$7K), infrastructure major items over/under budget due to timing of project. The painting has started this week, should be expecting an invoice in August.

Ms. Santambrogio asked if Denver Water ever come on site or figure out why the increase in our water bill? Mr. Cowan replied they were contacted in May and the billing is correct. Mr. Cowan also mentioned there could be conflicts of timing of meter readings, number of watering days during the month, experiencing high heat putting demands on water (keeping ponds filled) with no monsoon rains yet, some owners believe that the HOA has cut back on watering to save money (not true). Mr. Lynch has increased sprinkler use a bit to prevent brown grass spots. The balance sheet as of the end of June reflects consolidated reserve balances of \$304,434 of which \$278,638 is in bank checking or investments accounts, and another \$33,359 is in prepaid insurance that will increase our cash flow as a result of being a non cash item in the Profit and Loss Statement. The accounts in arrears were reviewed.

Finance Committee: Mr. Cowan provided the July 15, 2020 meeting minutes. Mr. Cowan and the committee members reviewed the YTD comprehensive financials to recognize timing issues and adjust accordingly to reflect the forecasted year end results. The goal is to present the recommended 2021 budget and 5-year plan to the board by October's meeting. The LRP Committee has presented their first estimates. The painting budget numbers could change from what is currently in the 2021 budget, this will be determined once the units are evaluated in early August. Mr. Kappus is researching on how to get grey water to fill our ponds, other suggestions were grass alternatives and working with CSU Extensions in ways for water savings. As for Insurance expense, it was planned for a \$10K increase for 2021 it could possibly be a \$20K. Mr. Letson recommended Co-Op Property Insurance as an option to lower rates. The next Finance meeting will be held August 19, 2020.

Long Range Planning Committee: Mr. Weber announced the next LRP meeting will be August 10, 2020. Two key agendas:

- The painting inspections of the units (scheduled August 5th) will include units that were postponed for painting in 2020 and those scheduled for 2021. The schedule will be posted prior to the September Board meeting so that any homeowner appeals may be heard at that time. The final paint schedule will be recommended for the 2021 budget.
- The Paving sub-committee **will provide an update and possibly may** have a recommendation for the paving project by the next LRP meeting.

Architectural Review Committee: Mr. Kiner reported the committee approved 10 projects and 1 project was rejected. Mr. Kiner has scheduled a zoom meeting for ARC on July 30, 2020 at 7 p.m. to discuss decking colors. Unit 212 deck extension request was approved by majority of the membership.

Insurance Committee: Mr. Branish provided July 1, 2020 meeting minutes. Mr. Branish, Mr. Cowan, Mr. Trout and Mr. Beakes met with Moody Insurance to discuss renewal options. The committee has decided to stay with Moody through the next fiscal year. Mr. Branish reported Moody intends to solicit bids from 31 different companies in prospect to minimize premium increase.

Communications Committee: Any articles for the September/October newsletter should be submitted by August 28, 2020. The committee will be doing a section to highlight and familiarize the purpose of a committee or two in each newsletter.

Old Business: Mr. Trout proposes to move forward with the modification to rules regarding marijuana. Ms. Santambrogio mentioned the pool rule signage does not pertain to no smoking or alcohol use. Mr. Trout will review the signage to be more consistent.

New Business: Mr. Kiner mentioned it has been observed that owners and/or their guests have been consuming alcohol, smoking and have glass bottles in or around the pool/hot tub area which causes safety concerns. Mr. Kiner suggests the board revise the rules and enforce a policy for any such violation. The Board would prefer to review a written proposed rule before adopting it. After much discussion, the committee will recommend to Mr. Lynch any signs to be posted. The Board received an owners' appeal letter for the violating the use of the clubhouse during closure for any events. The Board agreed no fines or further action is needed. Ms. Santambrogio has resigned from the Board. Since a director vacancy became available, Bob Bulkley (Unit 416), the runner-up candidate in the Board election was recommended at this year's annual meeting. A **motion (Weber/Cowan)** to appoint Mr. Bulkley as the Board Director to fulfill Ms. Santambrogio's term passed with no opposition.

Adjournment: At 7:24 p.m., there being no further business, a **motion (Branish/Kiner)** to adjourn until Wednesday, August 26, 2020 passed unanimously.

Respectfully submitted,
Angela Miller, Recording Secretary

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Minutes of the Special Meeting of the Board of Directors  
**August 12, 2020**

Approved by the Board – August 26, 2020

**Directors Present:** Stan Trout, John Cowan, Craig Weber, Jack Kiner, Ron Branish, Andy Klatskin, Bob Bulkley and Bill Letson

**Director Absent:** Uli Kappus

**Others Absent:** Oliver Lynch, General Manager, Angela Miller, Office Manager

**Homeowners Present:** none

**Call to Order:** Mr. Trout called the meeting to order at 1:00 PM. with a quorum established. The special meeting was called in accordance with Section 6.2 of the Amended and Restated Bylaws of the Stoney Brook Homeowners' Association.

**Purpose:** This meeting was called solely to review the insurance proposal from Moody Insurance and to strategize on their payment, since the deadlines were before the next regularly scheduled board meeting

The coverage and premium information: [view premium summary](#)

Mr. Kiner asked if we have looked at using other brokers besides Moody. Mr. Branish replied yes, we have, but have not been impressed with them and had no confidence that any other broker could do better for us. Mr. Kiner indicated that he is frequently asked this question and we should be ready to answer it.

A **motion by Mr. Kiner, seconded by Mr. Cowan** was made to accept the proposal and to authorize Mr. Trout to sign it on behalf of the HOA was approved unanimously, 8-0 with Mr. Kappus approval by verbal proxy.

Mr. Branish mentioned the premium property policy could be financed, and the remaining policies be paid in full. The Board discussed payment options of either pay in full, line of credit or Insurance finance loan to pay the insurance premium of \$260K. The Board reviewed the July financials. A **motion (Letson/Cowan)** to authorize Mr. Branish to establish a \$100K line of credit with the bank passed with no opposition. The finance terms, through our agent, would be 25% down with a 5.9% interest rate and 10 monthly payments, no penalties if paid off sooner. In case the line of credit is denied, a **motion (Cowan/ Trout)** as a precaution to authorize paying the premium with the Insurance loan option. The Auto portion (\$3.7K) of the policy has been paid prior to the August 13, 2020 deadline.

Adjournment: At 2:00 PM, there being no further business, a **motion (Klatskin/Weber)** to adjourn passed unanimously.

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August 26, 2020

Preliminary – Not Approved by the Board

Directors Present: Stan Trout, John Cowan, Uli Kappus, Craig Weber, Jack Kiner, Ron Branish, Andy Klatskin, Robert Bulkley and Bill Letson

Others Present: Angela Miller, Office Manager

Others Absent: Oliver Lynch, General Manager

Homeowners Present: Trina Shanks (Unit 311), Vincent DiBiase (Unit 380), Jerry Gordon & Laura Goff (Unit 323), John Vondras (Unit 436), Dolly Bunke (Unit 128), Lois Leder (Unit 21), Hedy Mantel (Unit 18), Larry Harper (Unit 340) and Mark Winski (Unit 428)

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

Homeowners Comments: Ms. Shanks mentioned the color selection for decks and walkways according to Rule 10 is established by the Board. The ARC guidelines for the deck color should be natural to the wood or that match or compliment the siding, trim, roof, or exterior stone. Ms. Shanks request the Board to consider adding more colors that are acceptable for decks and walkways, for example, black for units that have black doors or shutters, gray for units that are painted gray and white, etc. these color options should give Stoney Brook a distinctive look, instead of cookie cutter community. Mr. Kiner mentioned ARC will give the suggestion to the Board to vote for additional colors. Ms. Mantel requested the pool to remain open past Labor Day. In addition, Ms. Mantel suggested the dead branches be identified now instead of waiting until fall when the leaves are gone. Mr. Cowan mentioned subject to the budget, Mr. Lynch has recommended to trim earlier than the planned three phased pruning cycle or research the cost of removing branches from the roofs throughout the community. Ms. Leder inquired when the hot tub cover will be repaired. Mr. Cowan informed the cover is repaired and will remain open for the season due to heavy traffic usage.

Approval of the Minutes: Mr. Bulkley recommends revising the July 22, 2020 (Homeowners Comments section) posting political signs from 90 days to 45 days per the CCIOA. Mr. Trout responded the HOA follows the Denver Ordinance which is 90 days. A **motion (Kiner/Weber)** to approve the July 22, 2020 Meeting Minutes and **motion (Cowan/Weber)** to approve the August 12, 2020 Special Meeting Minutes both passed with no opposition.

President's Message: Mr. Trout encourages people continue to be on their best behavior and patient to help get through these times.

General Manager's Report: Mr. Lynch provided a report.

ONGOING PROJECTS:

- Pond/Stream clean up (weather permits)
- In-house pruning

NEW PROJECTS:

- Ponds located NW area of community shut down to investigate leak (Mr. Cowan updated on this issue: the leaks were found in the streams and the staff is working on them)

COMPLETED PROJECTS:

- Pool, Temple, and Yosemite fences painted/stained
- Stream between Units 1-8
- Hot tub cover repaired & blower replacement

The Homestead Paint 2021 proposal and the Paint Recommendations schedule were available for the Board to review (3 Cedar and 33 Units for trim and power wash). The Board will postpone signing the proposal until September meeting in case of any appeals or any units that might need to be painted after being power washed. A **motion (Cowan/Weber)** to approve the proposed 2021 Paint Schedule passed with no objection. The schedule will be posted for Owner review. Any disagreements from Owners will be heard at the September 23, 2020 meeting either in person or in writing to the Board.

The Board agreed to leave the pool open past Labor Day, weather permitting.

Treasurer's Report: Mr. Branish provided the July 2020 Financial reports. Mr. Branish reported finances are in positive results. The operating expenses under budget for the YTD: Maintenance (\$15K) and Utilities (\$3K). Reserve expenses under budget due to timing of projects. The cash flow is \$55K. The balance sheet as of the end of July reflects consolidated reserve balances of \$302,759 of which \$296,746 is in bank checking or investments accounts, and another \$14,259 is in prepaid insurance that will increase our cash flow as a result of being a non-cash item in the Profit and Loss Statement.

Finance Committee: Mr. Cowan provided the August 19, 2020 meeting minutes. Mr. Cowan reiterated the accounts being under budget is a timing issue and expects the cash flow to be less than the \$11K at year end. The HOA insurance with a 14.4% increase impacted the budget and possibly the Water account could be \$7K over budget. The minutes will be available on the website. Mr. Letson inquired if the Line of Credit for Insurance policy payment has been established. Mr. Branish mentioned the bank is in the process of getting it ready for the Board to review and approve.

Long Range Planning Committee: Mr. Weber provided the August 10, 2020 draft LRP meeting minutes. Three key agendas:

- The painting inspections and the recommendations.
- The number of adjustments to the 30-year plan line by line items.
- The Paving sub-committee should have a report and recommendation for the paving project by the September or October LRP meeting.

Architectural Review Committee: Mr. Kiner reported the committee approved 3 projects. Mr. Kiner mentioned the committee assessed paths and will provide a report. Mr. Kiner will be providing other options for deck coloring.

Insurance Committee: Mr. Branish recommends paying the 6 out of 7 Moody Insurance invoices totaling \$89K asap while waiting for payment options of the \$170K.

Court 3 Committee: Mr. Harper provided a report for the Board to review. Mr. Harper thanked the members: Betty Lehman, Don Oberndorf, Craig Weber, Evelyn Burke, Jack Kiner, John Cowan, Mark Winski and Mike Davis. The tennis courts are an amenity and an upgrade should be considered. The report consisted of the courts background, timeline, proposals, and costs. The full report will be an addendum to these minutes. Mr. Harper included a summary of both proposals from 2019, new quotes will be needed.

Mr. Cowan has suggested to install bocce ball courts that could be done in-house to improve the area until a decision is made. Mr. Kappus is very impressed with the committee's work, but currently is not in agreement to entertain these proposals since there are already two courts and the timing is not right due to the expected increase in expenses. A **motion (Letson/Cowan)** to accept gratitude from the committee's report with no opposition.

Education Committee: Ms. Santambrogio has resigned as Chairman of the Education Committee. Mr. Bulkley has volunteered to be Chairman. The Education meeting will be held October 7, 2020 at 6:30 p.m. via Zoom meeting for new and existing owners.

Communications Committee: Any articles for the September/October newsletter should be submitted by August 28, 2020.

Old Business: Amenities Guidelines and Rules Modification- Mr. Trout mentioned planning a time in March of each year to make certain all rules are set in place prior to opening up the amenities, coordinated rules that are posted and on the website, or if any adjustments are needed. Mr. Cowan suggested permanent signage on the gates. Mr. Cowan would like the rules to state No kids under 12 years of age should be unaccompanied at the pool and hot tub. A child under the age of 5 is not allowed in the hot tub even if accompanied by an adult.

New Business: A **motion (Weber/Cowan)** to adopt the revised Banking Resolution 2020.08.001 presented passed with no objections.

Adjournment: At 8:20 p.m., there being no further business, a **motion (Cowan/Kiner)** to adjourn until Wednesday, September 23, 2020 passed unanimously.

Respectfully submitted,
Angela Miller, Recording Secretary

ADDENDUM TO THE AUGUST 26, 2020 MINUTES

Stoney Brook Court #3

Background related to Stoney Brook tennis court #3:

- Court 3 built before 1976 when SB was a tennis club
- Tennis courts 1 & 2 are new as of 2010, (cost of \$92,000), court 3 not touched
- An enhancement/redo of court 3 was added to the Stoney Brook long range plan in 2016
- Spring 2018 – Stoney Brook survey inquiring on future court 3 usage
- October 2018 – SB Board requested the community organize a 'Court 3 committee

November 2018 – Nine SB residents volunteered, started meeting and looking at options and making

multiple site visits

February 2019 – Two SB Information meetings – response - “seek more bids and bring us more options”

March-May 2019

- Discovered significant upheaving in court 3 asphalt after heavy snow
- Pulled back turf and cut a 2.5 sq. ft. hole in asphalt to reveal the problems
- Existing turf and asphalt will need to be removed prior to investing in renovations
- Received 3 quotes for removal of turf, 6” asphalt & refill with 6” of road base
- The committee received three quotes for various court 3 activities

June – July 2019 – Two SB information meetings, plus multiple communications via email. A straw vote was taken during these meetings and via email.

August 2019 – Two temporary Pickle Ball courts were painted on court #1 and two portable PB nets purchased. This was at a cost of \$1,600 to determine PB usage in SB.

May 2020 – The Court 3 committee met and voted on two proposals to submit to the board. These two proposals also received largest number of votes from those attending previous meetings and replies via email communication.

Court 3 committee’s responsibility since fall 2018:

Present to the board a plan for the refurbishing of Court #3. Moving forward the committee will assist in acquiring new quotes. The original board request completed.

The Committee defined the following goals for the proposal:

- provide popular recreational activities for residents to comfortably gather and socialize
- maximize participation
- have an aesthetically appealing & maintenance free facility that is cost conscious
- minimize any noise and continue to provide for tennis
- add amenities for today and future homeowners

Our entire community recognizes that doing nothing to Court 3 is not an option. Refurbishment of the synthetic grass on Court 3 is expensive and does not meet the Committee goals referenced above.

SB Board’s responsibility:

- Determine the project timeline
- select a proposal
- determine means of funding

Accept one of the two proposals below and move forward on a timeline the board approves. Or reject all or part of a proposal and request the committee to seek new bids with specifics. The costs of both proposals are from spring and summer of 2019. New quotes will be needed.

Proposal #1 is the committee’s first choice. Proposal #2 is our second choice.

Proposal #1 -

Maintain court #2 as a tennis court

New for court #3:

- Remove existing turf and asphalt, replace with road base crush fine
- 3000 sq. foot professionally installed putting green with nine holes
- Spectator/waiting/ multi-purpose area with tables, benches, umbrellas
- Two Bocce Ball courts

New for court #1:

- Two certified Pickleball Courts on current court #1
- Simultaneous usage capacity – 24* + spectators/social area/ multi-purpose area

*Four Tennis, eight Pickleball players, eight Bocce Ball players, four+ golfers

Cost - \$148,200

Proposal #2 –

Maintain court #2 as a tennis court

New for Court #3: New tennis court

New for court #1:

- Two certified Pickleball Courts on north side of court #1
- Two Bocce Ball Courts on south side of court #1
- Spectator/waiting area with chairs/tables on south end

Simultaneous usage capacity – 24* + spectators/social area for waiting play *eight Tennis, eight Pickleball players, eight for Bocce Ball

Cost - \$131,400

[VIEW COURT 3 PROPOSAL SUMMARY](#)

Stoney Brook HOA Current Financials

Stoney Brook Homeowners' Association, Inc.
Profit & Loss Budget vs. Actual
 January - July 2020

	Jan - July 2020	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
Homeowner Dues	967,260	967,260	0
Less Capital Reserve Allocation	(25,669)	(25,669)	0
Chateau Fees	5,530	3,710	1,820
Interest-Operating Funds	6	0	6
Transfer Fees	1,625	1,750	(125)
Late Fees	141	525	(384)
Misc. Income	9,321	9,500	(179)
Reserve Interest Income	123	525	(402)
Total Income	958,337	957,601	736
Expense			
Salary & Benefits	374,634	375,744	(1,110)
Administrative Expenses	16,612	20,970	(4,358)
Maintenance Expenses	51,520	66,680	(15,160)
Pool/Clubhouse Expense	11,601	10,780	821
Utilities	179,028	182,290	(3,262)
Fixed Expenses	133,977	134,100	(123)
Total Expense	767,372	790,564	(23,192)
Cash Flow From Operations	190,966	167,037	23,929
Reserve Infrastructure Expenses			
Landscape	54,369	66,800	(12,431)
Site Improvements	59,660	51,169	8,491
Exterior Painting	0	36,000	(36,000)
Operating Equipment	7,023	5,000	2,023
Allowance for Reserve Study	8,693	8,700	(7)
Ponds & Streams	6,015	22,900	(16,885)
Total Reserve Infrastructure Expenses	135,760	190,569	(54,809)
Year To Date Cash Flow	55,206	(23,532)	78,737

SHREDDING EVENT

in the Club House parking lot



saturday • Sept. 12th • 11am to 1pm

Lois Bradbury



*join the list
of satisfied
clients*

303.570.5150

