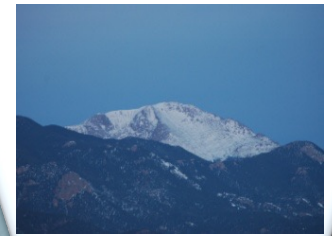


MOUNTAIN OAKS



HOMEOWNERS

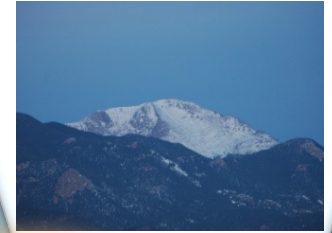
**MOHA Annual Meeting**  
**Mountain Oaks Homeowners Association**  
**January 25, 2023**

***Welcome Homeowners!***  
***[www.mountainoakshoa.org](http://www.mountainoakshoa.org)***

# 2023 MOHA Annual Meeting Agenda

## Steve Carmichall

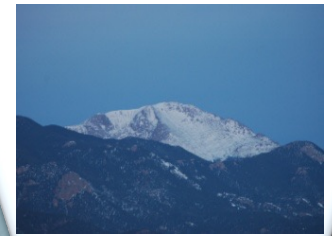
MOUNTAIN OAKS



HOMEOWNERS

- **Call to order –Steve Carmichall** **6:45 p.m.**
  - HOA activities and issues
- **Firewise – Dave Luken**
  - Wildfire Mitigation Program
- **Maintenance / Arch Control – Steve Carmichall / Vince DeSandro**
  - Projects, maintenance, and architectural control
  - Requests / Complaints
- **Financial Report for 2022 – Stu Yaap**
  - Recap of 2022 budget
  - Presentation of 2023 proposed budget
  - Vote on new budget for 2023
- **Election of 2023 MOHA Board**
  - Nominations from floor and prior to meeting
- **Adjourn Meeting**





# 2022 Board of Directors

## Steve Carmichall

***President***

***Steve Carmichall***

***Vice-President***

***Vince DeSandro***

***Treasurer***

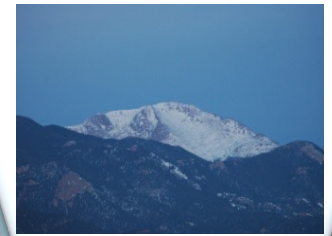
***Stu Yaap***

***Secretary***

***Vacant***

***Member-At-Large***

***Dave Luken***



# Why Does MOHA Exist?

## Steve Carmichall

### Two main purposes:

- Safety and security of the neighborhood
- Neighborhood appearance and property values
  - Last six months sales ranged from \$579K - \$810K



# 2023 Homeowner Participation

## Steve Carmichall



### Email Communication

- Members receive email notifications of board minutes, annual meeting notices, special announcements via the MOHA site
- Members for whom we do not have email addresses or whose email addresses have bounced back do not receive notifications

# **Fines and Collection Policy**

**Steve Carmichall**



**Schedule of Fines, Special Assessments and Payment Plans. The Schedule of Fines that may be levied for violation of the provisions of the Declaration, Bylaws, Rules and Regulations and Resolutions of the MOHA are as follows:**

**Revised SCHEDULE OF FINES was done in September 2021:**

- 1<sup>st</sup> offense/notice of violation – no fine**
- 2<sup>nd</sup> offense or notice of non-compliance (for each infraction) - \$100**
- 3<sup>rd</sup> offense or notice of non-compliance (for each infraction) - \$300**
- 4<sup>th</sup> notice of continued non-compliance (for each infraction) - \$300/day**



# Firewise

## Dave Luken

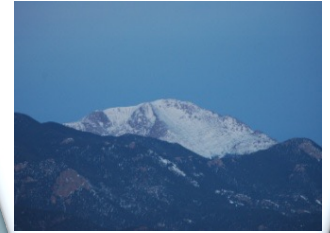


- **Neighborhood Firewise Certification can lower Homeowners property insurance**
- **Homeowner Support for chipping program**
  - **MOHA is in the Broadmoor Bluffs Region**
  - **Chipping schedule: Week of 19 Jun & 18 Sep**
  - **Homeowners must register**  
(<https://www.coswildfireready.org/>)
- **Thank you to Colorado Springs Fire Department / Firewise for all their work to keep our neighborhood safe**

# Firewise

## Dave Luken

MOUNTAIN OAKS



HOMEOWNERS

**Melissa Hoffman**

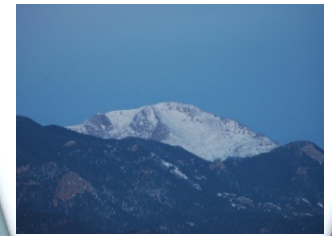
**Wildfire Mitigation Program Administrator  
Colorado Springs Fire Department**



# Phased fence replacement planned for 2023 / 2024

Steve Carmichall

MOUNTAIN OAKS



HOMEOWNERS





# **MOHA Infrastructure Projects**

## **Steve Carmichall**



### **Fence Replacement on BBD and NRR**

- **BBD (south side) from Mahogany to Odessa Pl complete in 2022**
- **NRR frontage also completed in 2022**
- **2023 Budget for Phase 3**
  - **\$15,000 + \$15,000 in Reserve Funding for 2024**



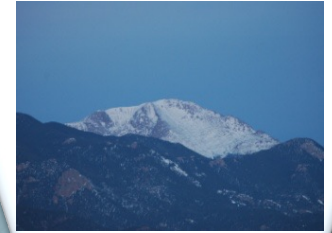
# **MOHA Infrastructure Projects**

## **Vince DeSandro**



### **Mailbox and Post replacement**

- **Five mailboxes replaced in 2022**
  - **Cost - \$2,513**
  - **Reimbursed - \$1,351**



# **MOHA Maintenance**

## **Steve Carmichall**

- **Winter snow removal – sidewalks and six MOHA-owned driveways**
  - **Eight snow removals January - December 2022**
- **3 X cleanup of landscape areas and islands**
- **Fence replacement 2020-2024**



# MOHA Maintenance

## Steve Carmichall



- **Snow removal – the snow removal call is three inches to be placed in the Queue**
- **Our snow removal and landscaping service is Chez Martinez Landscaping**
- **For snow removal on side streets, call Colorado Springs City Street Division and ask them to send a plow truck The number is 719-385-5934. Request that anti-skid salt be put down at icy stop signs. For after hours requests (after 5 pm) call the emergency snow removal line at 719-278-8352. We will receive higher priority if there are more calls.**

# Architectural Control

## Steve Carmichall



### Requests

- Deck repair/paint**
- House Repainting**
- New Windows**
- New Roof**
- New Deck**
- New Garage Doors**
- New Stucco**
- Dog Runs**
- Solar Panels**

### Complaints

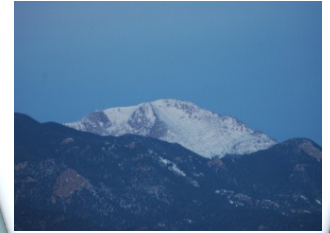
- Yard Maintenance**
- Barking dogs**
- Roof needs replacing**
- Easements**



# Architectural Approvals needed from the Board

## Steve Carmichall

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HOMEOWNERS

- House Painting
- Roofs
- Decking
- Landscaping
- Driveways
- Tree Removal (live trees)
- Windows
- Dog runs
- Trampolines/play structures
- Other Property Projects as required

# 2022 Financial Summary

## Stu Yaap

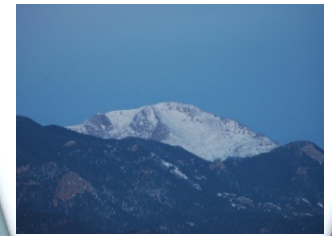


<b>Starting balance (1 Jan 2022):</b>	<b>\$33,495</b>
<b>Income:</b>	<b>+\$38,652</b>
<b>Expenses:</b>	<b>- \$59,569</b>
<b>Ending Balance (31 Dec 2022):</b>	<b>\$12,578</b>



# **2022 Financial Summary - How did we spend our dues ??**

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- **Phase 2 Fence Replacement - \$38,910**
- **Eight snow and ice removals - \$9,430**
- **Weed abatement, maintenance, clean up (includes late May snowstorm) - \$5,095**
- **Insurance - \$2,328**
- **Legal - \$829**
- **Mailbox repairs - \$2,513**
- **Misc operating expenses, city taxes, admin - \$464**

# 2022 - Budget Versus Actual

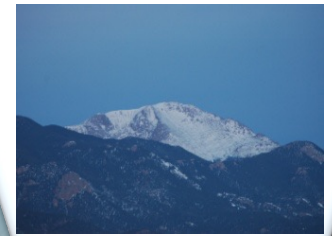


Major Categories	Budgeted Expenses	Actual 2022 expenditures
Neighborhood Improvement Project Fence Replacement Phase 2	\$24,000	\$38,910 (Over by \$15,810 due to continued supply chain issues, high labor / material costs and addition of NRR)
Snow removal, weeding, landscaping & maintenance	\$11,000	\$14,525 (Over by \$3,526 due to higher than average snow removal cost and late May snowstorm cleanup)
Insurance	\$2,500	\$2,328 (under by \$172)
Legal	\$3,800	\$829 (under by \$2,971)
Other Operating Expenses (including city taxes, mailbox repair, admin, etc.)	\$1,400	\$2,977 (over by \$1,557)
Total	\$42,700	\$59,569 (over by \$16,869)



# 2023 and Beyond Budget Concerns and Issues

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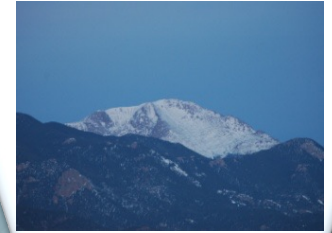


HOMEOWNERS

- MOHA Board manages two primary budget areas each year
  - Routine, yearly **Operating Expenses** (e.g., landscaping, snow removal, property repairs, legal, admin, etc.) – these are “**must fund**” items
  - **Reserve Expenses** – Planned improvements / maintenance (e.g., fencing, common driveway repaving, fence painting, etc.) - these are “**fund as possible**” items given incoming revenue constraints
- Anticipated Reserve requirements in 2023 / outyears:
  - **Phase 3 / final refencing project** is planned for 2023 / 2024 - BBD from Jessana Heights to Mahogany Lane
  - **MOHA owned driveway repaving projects** - total estimated cost of \$75K for five remaining driveways

# 2023 and Beyond Budget Concerns and Issues

MOUNTAIN OAKS



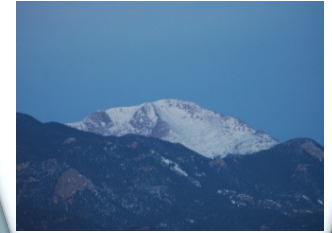
HOMEOWNERS

- Dues assessments have not kept up with inflation
  - Original MOHA dues were \$225 / year in 1988
  - **Cumulative inflation** from 1988 to 2022 was **151.7%**
  - Previous boards levied only occasional, incremental increases in dues assessments – *Reserve Expense items were not rigorously planned or budgeted, leaving MOHA in a “catch up” situation*
- If dues had kept pace with inflation
  - The *current assessment* for 2023 would be **\$566 / year**
  - *Reserve funds would have accumulated* in years when major projects weren't planned, *providing for:*
    - Timely **neighborhood improvement** projects, like fence replacement and common driveway repaving
    - **“Rainy day” funding** – e.g., 2019 storm water project on BBD



# Projected Budget Requirements for 2023

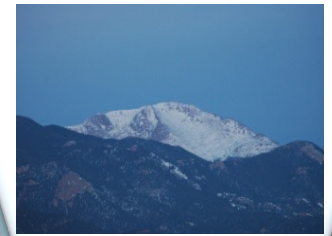
MOUNTAIN OAKS



HOMEOWNERS

Budgeted Item	Cost	
Neighborhood improvement project - <i>Phase 3 Part 1</i> Fence Replacement (Jessana Hts to MOHA sign)	\$15,000	*
Snow removal	\$ 6,000	
Landscaping / clean up, weed abatement, etc.	\$ 5,000	
Insurance	\$ 2,500	
Legal (collection enforcement / liens, litigation consultation)	\$ 1,500	
Miscellaneous operating expenses	\$ 750	
Reserve item - <i>Phase 3 Part 2</i> (MOHA sign to Mahogany)	\$15,000	*
<u>Projected Budget</u>	\$45,750	

- \* Neighborhood improvement project – *Phase 3* Fence Replacement
  - Previously scheduled for completion in 2023
  - Budget constraints favor spreading the cost over two years
  - *Part 1* will be programmed for 2023 and *Part 2* for 2024



# Estimated Cash Flow for 2023

<b>Starting balance (1 Jan 2023):</b>	<b>\$12,578</b>
<b>Income:</b>	<b>+\$38,950</b>
<b>Budgeted items:</b>	<b>- \$45,750</b>
<b>Ending Balance (31 Dec 2023):</b>	<b>\$ 5,778</b>



# MOHA 2023 Board of Directors Nominations



- **Nominations for board members (received prior to 1/25/2023)**
  - **Steve Carmichall**
  - **Vince DeSandro**
  - **Dave Luken**
- **Positions will be established by the elected board at the first 2023 meeting**
- **Nominations from floor**