

Grandview Villas - Annual HOA Board Meeting Agenda

8.31.2025 @ 10:00 AM MDT

Location: Grand Lake Center

301 Marina Drive, Grand Lake, CO 80447

[Google Meet](https://meet.google.com/mwb-xsds-zbg?authuser=0&hs=122)

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Call to order: Wojceich Zolcik called the meeting to order at 10:05 am MDT

Attendees:

- Board Members: (Unit 315) Wojceich Zolcik, (Unit 202) Mikeleen Reed, (Unit 106) Mark Winkler, (Unit 215) Joe Grundler, (Unit 108) Elisa Kuriyagawa
- Owners Present: Dawn Dobson (Unit 108), (Unit 303) Jess Bramhall, (Unit 208) Carolyn Kitzman, (Unit 113) Rich and Linda Kishiue, (Unit 209) Jim and Shas Greener, Unit (106) Sheila Brody, (Unit 110) Sandia Bruton,
- Remote Participants: Name(s) Bruce Speake (311), Haley Posh and Scott Stransky (Unit 216)
- Vote by Proxy: (Unit 313) A. Kinley (Elisa Kuriyagawa), (Unit 111) Dick Stewart (Elisa Kuriyagawa), (Unit 303) Ken and Cynthia Martinez (Elisa Kuriyagawa), (Unit 104) Ken and Cynthia Martinez (Elisa Kuriyagawa), (Unit 105) D. and E. Weir (Elisa Kuriyagawa), (Unit 307) G. Allen (Elisa Kuriyagawa), (Unit 309) W. Klopfenstein (Elisa Kuriyagawa), (Unit 310) B Gust/N Janzon (Dawn Dobson)
- Confirm quorum as required by Bylaws. 20% of Unit Owners (10 total) must be present (either in person or on-line), or have provided their proxies to a Unit Owner who is present. Quorum (is) confirmed at 21.

Proof of Notice of Meeting: Per Bylaws, at least 10 and not more than 50 days notice provided. **Mailing: 08-15-2025**

Reading of Minutes: [7.21.24 GVVillas Annual Agenda/Minutes](#)

Secretary: Elisa Kuriyagawa

- Approval: Mikeleen motioned to approve, Mark seconded, All voted "yes" to approve

President's Report:

- Status of Declaration change required to allow for purchase of 2025-2026 Insurance Policy: Wojciech explained that the current insurer (American Family)

no longer covers condos in Grand County. The Board explored about 22 insurers and three were willing to insure among those. We have had numerous claims for water damage, and then, with the history of the County's fires, our options are limited. None of the insurance companies would allow a deductible less than 25%

Mark explained that our declarations had a cap and this year we changed that to 20K. We again wrote a declaration change to 30K which was approved by 26 votes in favor. (None opposed).

Wojciech Zolcik continued with Board discussion about the insurers we want to review. Some reasons companies did not want to insure us: STRs, grills on decks, and other non-specified reasons. State Farm, Farmers, Philadelphia were the three that would insure us and meet the needs we have. Mikeleen had concerns about replacement costs. She noted that Farmers offer was 150% replacement costs. The other two companies only stated "replacement" costs. She feels that Farmers was a better choice in our area with the fire hazard. Also: Philadelphia excludes wind and hail. We will have to change our rules to eliminate grills without 10 foot clearance. **We will contact insurers for more information. Board will make a decision and make necessary changes to the rules and notify owners.** Wojciech encourages us all to do what is necessary to make our property insurable. Dawn mentioned that Colorado laws that limit what insurers can do with HOAs. It would be good to reach out to representatives.

Joe motions to go with Farmers, Mikeleen seconds, Board votes "yes" to Farmers

Wojciech will finalize the deal. Elisa thanks Wojciech for the work as President for the last two years and for working on the insurance issue.

- Projects completed 2024/2025 (Maintenance Directive (reminder given about how the boiler dischargers need to go down into the drain), Staining, Snow plowing, Mowing, Work Party for landscaping) Question about collection of unit owners' insurance policies. **We need to follow up with MicroHOA to see what they have collected.** Dawn suggests that we work on that without MicroHOA. **Dawn volunteered to work with Joe on that collection. Mark suggested we have a committee for updating Bylaws.**

Treasurer's Report:

- Account Balances as of 29 Aug 2025:
 - Operating = \$65,099.57

- Reserves = \$152,481.95
 - Savings = \$51,871.80
 - CAB CD Matures 12-17-25 3.92% APY = \$40,258.19
 - CAB Ladder CD Matures 9-17-25 3.56 APY = \$15,087.99
 - CAB Ladder CD Matures 12-17-25 3.56 APY = \$15,087.99
 - CAB Ladder CD Matures 3-17-26 3.56 APY = \$15,087.99
 - CAB Ladder CD Matures 6-17-26 3.56 APY = \$15,087.99
- Total expenses of \$49,539.40 to budget of \$59,884.84 as of 29 Aug 2025: \$10,345.44 **under** budget
 - No snow removal invoice presented yet for 2025.
 - Taxes **over** budget (budget was \$0) by **\$1,055.39**
 - Electric **over** budget by **\$973.62**
 - Trash Collection **over** budget by **\$419.09**
- Aging Report as of 30 Jun 2025: \$12,084.60 (>90 days); \$38.58 (61-90 days); \$2,792.16 (31-60 days); \$177.89 (1-30 days)
- Open Insurance Claims Summary
 - 17 Apr 2025 Bldg 203 leak - Claim 01-008-838-925 (1 Unit Damaged)
 - Final insurance claim payment made to MicroHOA. Awaiting final vendor invoice for payout and closure. Damaged Unit's Insurance paid \$10,000 HOA Master Policy Deductible. No out-of-pocket cost to HOA.
 - 01 Jul 2025 Bldg 203 leak - Claim 01-009-030-605 (2 Units Damaged)
 - Initial claim payment made to MicroHOA. Awaiting determination from Damage Units' Insurances (Allstate and USAA) on payments to be made. \$10,000 HOA Master Policy Deductible unresolved at this time in the claim process.
 - 05 Jul 2025 Bldg 203 leak - Claim 01-009-085-848 (3 Units Damaged)
 - Initial claim payment made to MicroHOA. Awaiting determination from Damage Units' Insurances (USAA, AllState, and USAA) on payments to be made. \$10,000 HOA Master Policy Deductible unresolved at this time in the claim process.
- Preview of Budget expectations for 2026
 - Insurance is increasing again by a significant amount
 - Expect to budget for year-round 2x per week garbage service
 - Expect to budget an increased amount for Building and Grounds Maintenance

- Expect to budget in an amount for 2025 Taxes (Interest Income)
- Items that need to be added to the LTRP
 - Staining of garages (needs to be on cycle of every ~six years)

Establish number and term of membership of the Executive Board (if required and noticed);

- Two (2) Board Positions are open for nominations.
- The Bylaws state, “The terms of the Directors shall be for a period of two (2) years, commensurate with the terms of the office to which they are elected. The term of office shall be for a period of two (2) years, with three (3) Directors elected in even-numbered years and two (2) Directors elected in odd-numbered years.”

Election of inspectors of election (if required)

- When required - for use in counting a secret ballot. A secret ballot shall be executed when 1) 20% of unit owners call for one; or 2) any Board position is contested; or 3) at the discretion of the Board of Directors.
- If a secret ballot is conducted, ballots will be counted by a committee of volunteers. If a committee of volunteers is utilized, the president of the board (or the individual presiding over the membership meeting) during the meeting should select members of the HOA to serve on the committee of volunteers. The volunteers cannot be members of the board or a candidate in a contested election for a position on the board.
- **No secret ballot called for.**

Election of Directors of the Executive Board;

- **Vote for 2025-26 slate of Directors**
 - Call for Nominees: Elisa nominates Carolyn Kitzman, Dawn Dobson nominates Krismichelle Zolcik, Jess Bramhall nominates Jess Bramhall.
- Discussion: Dawn recommended that Jess become the treasurer, and pointed out that Krismichelle and Carolyn Kitzman have technical skills. Carolyn would like to be At-Large. Mark suggests that we vote for six directors. If someone objects, we can have a resignation. For now have two At-Large, or a co-position.
 - Vote: Mark moves to elect all three nominees. Joe seconds. All vote “yes”

- New Directors' Terms (two years) begin upon the adjournment of this Annual Meeting.

Unfinished Business:

- Tree Outside 109 property needs to be cut down **Dawn will call Wes Selby or another arborist.**
- Vent in stairwell in Bldg. 207. **Mikeleen will contact Rockies or the past gutter company.**
- Unit owner suggests a combination lock on the trash due to people outside our community dumping. Mikeleen wants to know if we can require STR owners to have guests use prepay bags. **We will take this up at a future meeting.**

Fence on Unit 105 looks like it's going to collapse. We need to check MicroHOA for architecture committee communications. **We will research what we need to do to move forward with this issue and put it on the agenda for September.**

- Update on paint for trims, doors, and frames. Dawn explained that we did talk to Carmen (whose company stained Building 205 this August) about providing a bid. Then owners could contract him to paint those areas.
- Question: What is the process of putting in a gas line for a gas stove. Owner would go through the Architectural Committee for a plan to be approved.
- Owner asks about having a policy about underlayment to mitigate noise, sound insulation. **The Architectural Committee could address this with a proposal.**
- There are budget committees and an architect committee. Everything else is adhoc. Maybe we need a community engagement committee. **Diane Harris volunteered to chair a social committee.**

New Business:

- Maintenance Directive Enactment Committee

- **What amount for stipends? (Jan. 2026) This will be proposed and voted on in the budget meeting in Jaunuary.**

Adjourn Meeting: Mark moves to adjourn meeting. Joe seconds. Vote taken and all vote “yes” to adjourn. Wojciech Zolcik adjourned the meeting at 11:45 MDT.

Waiving of New Board Meeting notification: Mikeleen motioned to waive notification of New Board Meeting notification. Mark seconded. Vote taken and all voted “yes” to waive notification,

**New Board: Initial Meeting
August 31, 2025
Grand Lake Center**

Attendees: Elisa Kuriyagawa, Jess Bramhall, Krismichelle M, Mikeleen R, Joe G, Carolyn Kitzman.

Agenda:

Positions: Vice President/ Mikeleen Reed
Elisa/Secretary; President/Joe with the understanding that he is not on location. Treasurer/Jess Bramhall, At-Large x 2/ Krismichelle Z, Carolyn K.

Elisa moved to accept all Board Members at the positions stated above.
Mikeleen seconded
All agreed and voted “yes” to accept.

Banking: We need to ask Mark to help with the bank to instate the new board. Also to request a credit card for the president and the treasurer..

Meeting dates and times: September 23 at 6:30 MDT.

Roles and responsibilities: Sept 2, Tuesday @6:30 pm

Questions:

Joe with Elisa, 10:00 MDT, conference call Tuesday Septmenber 2.

Elisa moved to adjourn

Mikeleen seconded

Voted and all voted "yes" to adjourn.

Joe adjourned the meeting at 1:00 MDT