

**Firelight Board Meeting**  
Tuesday, May 16, 2023, 6:00 PM  
Meeting Minutes

**Attendance**

Board members in attendance included Matt Walker, Carol Powell, Bob Cundey, and Jim Dolan. The owners present included Wayne Froboese, Mike Lawler, Steve Miller, Cackie Brosseau, Nick Barrantes, Becky Brockie, Sarah Rainwater, Rosalie Roeder, Pat Krause, Karla Yeager & Mike Smart, Eric Lipton, Karen Macklin, George and Cynthia Hearon, Sara Berkstresser, Ben Brosseau, Hannah Damberg, Mike Cycota, and Carolyn Cole. Others present included Julie Burgess, Dan Lukas, Derek Weinrich, Mike Palmer and Scott Hammond of Hammond Property Management. Ty Moline of The Agency Insurance Division attended the Insurance Update.

CALL TO ORDER

Matt Walker called the meeting to order at 6:03 PM.

**Minutes of April Board Meeting**

***Cundey motioned to approve the minutes as presented of the April Board Meeting. Dolan seconded. All were in favor and the minutes were approved.***

**Schedule Next Board Meeting**

The next board meeting is scheduled for Tuesday, June 13, 2023, at 6:00 PM at the Hammond Property Management Conference Room.

NEW BUSINESS

**Insurance Update:**

Ty Moline of the Agency Insurance Division discussed the new requirements and changes of the HOA's policy, including the questions below. The insurance inspector will be reviewing the campus for grills and smoking.

*Why the massive drop in coverage & now increased liability on the individuals?*

Insurance carriers are not comfortable and unwilling to insure properties in what is being deemed a high wildfire score area. Also, the wildfire score, age of the buildings and other characteristics the carrier would not offer a deductible under \$50,000. This high deductible shifts responsibility to the owners to insure up to that number.

*Do we know why FLM is so difficult to insure?*

The primary reason was wildfire exposure followed by total insured value, age of structure getting close to 20 years, no fire suppression in buildings (chalets).

*Could we explore creating separate policies between the condos and chalets if that would result in being able to receive a bid?*

This was briefly discussed, and this could be and should be an option to research further. However, there was not enough time to pursue this option.

*Could the board be more specific in what they are asking in terms of taking care of our properties out of pocket? Are there examples available of what has been charged to the HOA vs what should have been addressed by an owner?*

Powell discussed owners taking responsibility for property and following rules to avoid additional expenditures to budget.

*Can we spread insurance out amongst several providers?*

That is what we have done this year. There are several different providers insuring the buildings with one carrier being the lead. We have placed the liability with another provider and the D&O with yet another.

There is not a scheduled date for the insurance inspection walk through, this will happen within 60 days of the policy's effective date.

A question was asked about the requirements regarding the liabilities surrounding the fire detectors? The individual owners are responsible for their individual units.

Moline will create a letter to add to the website so owners can share with their personal policy agents.

#### **Financial Update:**

Powell presented the financial update. The account receivable is high due to the quarterly billing cycle. The general maintenance line item is under budget, but Powell anticipates going over with the spring repairs from roof repairs, soffit damage and siding repairs. The roof snow removal is over budget. The legal fees line item is expected to be over budget.

#### OLD BUSINESS

##### **Landscape Committee Walkthrough:**

Lukas presented that the landscape committee focused on trees during the walkthrough. The committee decided to hold off on addressing bedding and shrubs issues which could be damaged during the roofing project. They have location for 15 trees, which will be planted this year. They identified dead trees to be removed. The committee would like to start monthly walkthroughs.

##### **Roofing Committee Update:**

The Roofing Committee met April 10, 2023. The committee is finalizing documentation for the scope of work for the Request for Proposal (RFP) process. The overall goal is to submit a bid packet out to different contractors. The scope of work starts with a discovery phase working with a local roofing contractor and architect. During the discovery phase there will be drone imagery, condition reports, data points of roof measurements. Review heat loss and mechanical evaluations including HVAC terminations and penetrations. A structural evaluation addressing data packages for both chalet building types and condo buildings.

The Modeling, testing and design phase will use the information from the discovery phase and put it through different types of testing and simulations. The engineering process will assess the structures' capacity, including load and any special concerns. The first two phases Discovery and Model, Testing and Design are important to make recommendations to the board and ownership. The Roof Committee would like to have a lot of transparency with the ownership during this process. This would include a townhall meeting specifically based on roofing.

Then the bidding phase, the design would go out to contractors for bid. Firelight Association would own this design. The final phase of the project is construction.

***Walker motions to move forward with the fee schedule proposed for the roofing project not to exceed \$54,000 for the first two phases. Powell seconded the motion with the condition of board approval of individual contracts.***

**Irrigation Update:**

Palmer reported that we are working with Peak Water to understand the feasibility of the irrigation system. Expecting more information from Peak on the potential of water storage to bolster the irrigation needs. The preliminary storage numbers are 200,000 gallons. The storage tank would be expensive, other storage solutions are being explored. More information will be shared with the Peak Water feasibility study.

REPORTS

**Declaration and By-Law Rewrite Update:**

The board is reviewing some wording issues. There is a delay with the insurance situation items. The board will receive updates.

**Property Management Report:**

Lukas presented the manager's report, which was included in the meeting packet.

**Rule & Parking Enforcement Reports:**

Derek W. presented the highlights of rule enforcement report, which was included in the packet.

**Roof Leak Report:**

The 2022-2023 Firelight Roof Leak reports included in the packet was reviewed.

**Owner Communications:**

No submissions this month.

**Adjourn**

The meeting adjourned at 7:35 PM.