

HOA meeting May 12, 2026

Red highlights indicate items homeowners need to pay attention to!

Many, many thanks to all who serve so selflessly to keep our community beautiful and friendly. Thanks for keeping your homes and porches tidy and those weeds in check. We know it's quite a commitment, but we want our community to be beautiful and inviting and well-cared for. If you need help with weed control, we can share recommendations of youth who would love to earn a little money weeding, sweeping, etc.

Opening Prayer offered by Mike Bowen

1. Gaylinn read the minutes from the February 17, 2026 meeting. Follow-ups from the minutes:

A. Claudia determined that the way we handle our minutes is appropriate.

B. Bruce looked into the Ombudsman. He has tried repeatedly to reach the Utah Business Registration folks without success. Claudia pointed out that he might need to create a state ID number for the HOA's which is different from the state ID number. Bruce will check to see if Welch Randall can help with this.

C. No audits are needed for our HOA finances per Ivan.

2. The Tomany family has been to the HOA email list. Cox family is already a part of the list. Changes will need to be made to the HOA Directory. This will be done when the Keller home and possibly Bowen homes have been sold. Permission to include emails needs to be given by these new HOA members. Heritage Estate booklets have been given to the Tomany and Cox families. More may need to be obtained from Welch Randall as other homes are sold.

3. Gaylinn had done research on what an HO3 homeowners policy might cost the individual homeowner in the event that our HOA lost the master policy. As of May 2026, I was quoted \$1331.00 for dwelling at \$380,000, personal property at \$190,000, etc. This was from United Insurance Group through Murray Insurance Agency in Far West. Travelers Insurance quoted through Murray was \$1176.00 for the same coverages.

Bruce looked into our HOA payments. The total yearly premium for the master policy for 2026 is \$29,371. This divided by 40 units equals \$734.28 per unit each year, or \$61.19 per month. 34% of our dues pays for the master policy. We are saving from \$400 to \$600 a year by having the master policy.

4. **VERY IMPORTANT FOR HOMEOWNERS:** Each of us is required to have a \$50,000 deductible on our HO6 policy that would cover our deductible for the master policy if needed. You may need to increase the "dwelling" amount on your HO6 policy. Our dwelling amount was \$52,000 (Thompsons). In the event of a catastrophic event, \$50,000 of the \$52,000 would go the master policy, leaving us with only \$2000 to repair walls, floors, ceilings, cupboards, etc. in our home. We have increased our "dwelling" amount to \$100,000.

5. **Architectural Committee:** Kerry Christensen will work with Claudia Conder on this committee. They will investigate window well replacements by obtaining a list from D. Breinholt of which window wells are next in line for replacement and visual checks, and rate the needed replacements from highest to lowest need. They will get estimates from a few companies, including the price of liners. There is a \$10,000 budget for window well replacements this year. This hopefully allows the HOA to replace 4 or 5 window wells this year. Estimates should include the warranty (hopefully 20-30 years). Replacements need to be made before rain starts up in the fall.

Window well covers are the responsibility of the homeowner. If someone were to fall into a window well without a cover, any resulting bills from injuries would be the homeowner's responsibility.

Some of the street lights are not turning off during the day. Claudia suggested it could be a sensor problem. Are bushes/trees interfering with the sensors? Do any sensors need to be replaced or cleaned? If any turn out to be electrical problems, the suggestion was made for Kerry to contact Gary Knight to help with that. Homeowners - check to see if your sensor is blocked by trees or shrubs. It is a white or silver box on the front of your house with white electrical conduit going into the ground.

THE HOMEOWNER IS REQUIRED to contact Bruce Wade or Mike Bowen or David Powell if a company is coming to install internet or anything that requires any digging. One of these men will come and watch the work be done to be sure they don't break any water lines, etc. Failure to notify one of these folks and have them watch the crew means that the homeowner will be responsible for repair costs to sprinkler systems, etc.

There are dark patches on many of the fences. Claudia has a cleaning solution that may work. It has worked very well on Faye Anderson's fence. The board will make plans for the rest of the fences to be cleaned.

6. **Landscape Committee:** Mike Bowen and David Powell work on this committee with help from Don Breinholt. A new bench has been added at the west mailboxes. Looks great. Bruce suggested more rock to better cover the area near the east mail boxes. He can use his truck to obtain the rock. The board feels the mowing, etc. is going well so far this year. All work is done in one day and is done well. They have suggested we try a robot lawn mower. Bruce proposed we allow them to try one robot to see how it works. The board approved the proposal. The robots could mow every 3 or 4 days, leaving the grass cuttings very short which could turn to mulch. That would also keep weeds from growing large enough to germinate. If the robots prove worthwhile, the HOA could potentially save a significant amount by buying robots for some of the lawn work.

David Powell has removed several dead or problem trees from the common ground property. A big thanks to David!!

Our lawns are mowed each Tuesday unless it rains. Homeowners, please have items moved from off your lawns the night before.

Lawn Doctor sprayed weed/fertilizer on May 7. They are contracted to do 4 treatments per year, guaranteeing that spurge will be eliminated in that time. The 4 treatments include a lawn program and Round Up control and grub control prevention. They also sprayed the driveway weeds.

No progress has been made in finding a company for snow removal. The board would prefer to pay per push than have to pay a contract. Mike and his committee will be working on this over the next few months.

BE PREPARED for the possibility that our lawns won't be as green this year. There may be a 10% cut back in available water due to the drought. Water may cost us more. This may affect the possibility for the potential HOA fee credit at the end of the year.

Bruce sprayed all the HOA fruit bearing trees in order to curb the amount of dropped fruit. He also sprayed a few homeowner trees. He purchased an affordable and good sprayer and chemicals

7. **Financial Committee:** Bruce Wade with Ivan Adams consulting. Our HOA accounts are sound and are earning interest. Tax statements have been prepared and taxes paid.

Bruce has looked into the price of fire insurance. He discovered that it is insurance underwriters in the state of Utah that determine wildfire and hazard scores. (Conflict of interest!) Bruce also looked up his home's hazard ratings which would apply to all of our homes in the HOA. Results: A rating for wind and hydrants, little danger. B rating for lightning. C rating for drought. D rating for fire suppression score. The hydrant score and fire suppression score don't match up. Bruce wants to involve a politician to get help in this matter. It's quite the uphill battle. Our master policy rose from \$13,000 to \$29,000 because of these insurance fire scores.

8. **Summer Picnic:** Sue Goldspink and Ann Nelson will head up the activity. **SAVE THE DATE: Monday, August 17 at 6PM** behind the Wade/Marble homes. There is plenty of shade there and some canopies will be set up. Bring your lawn chairs. We greatly appreciate your generosity with sides and desserts.

9. Next board meeting: Wed., July 15, 11 AM at Wade's home.

Meeting adjourned.

Closing prayer: Bruce Wade

Minutes approved by all board members by May 22, 2026

Board members: Bruce Wade, Mike Bowen, Claudia Conder, Gaylinn Thompson