

VILLAGE AT ELK HILLS HOA #1 BOARD MEETING AGENDA

July 01, 2020 4:00 PM

ZOOM: Meeting ID: 843 330 609 Passcode: 272316

- A. Call to Order—John Nugent**
- B. Opening Remarks/Introductions/Report of the President**
- C. Approval of June 03, 2020 Meeting Minutes**
- D. Approval of Final Agenda**
- E. Treasurer Report**
 - a. May 2020 financial statement
- F. Information/Committee Reports**
- G. Committee Updates**
 - a. Landscape-Terri Goldich
 - b. Social/Picnic-Sheryll Rainey
 - c. Architectural-Bob Worthington
 - d. Moose Can Gully/39th Street Neighborhood Group-John Nugent
- H. Action Items**
 - a. Tree Trimming
- I. Discussion/Information Items**
 - a. Renewal of Insurance Policy
 - b. "Limited Common Areas"
- J. Other Business**
- K. Homeowner/Resident Forum/Questions**
- L. Adjournment: Next Regular Meeting Date – Wednesday, August 05, 2020**

Notes:

The meeting will be held by Zoom technology:

Join Zoom Meeting

<https://us02web.zoom.us/j/843330609>

Meeting ID: 843 330 609 Passcode:272316

+1 253 215 8782 US (Tacoma)

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The Village at Elk Hills (VEH) HOA #1 governing documents: 1. VEH Declaration of Unit Ownership, 2. VEH Declaration of Restrictions and 3. VEH Bylaws governing documents can be found, reviewed and downloaded, under the Document tab on the VEH website: <https://villageatelkhills.com>

Village at Elk Hills HOA #1 Board of Directors

Claudia Christensen, Secretary/Treasurer- term expires 2021

Terri Goldich- term expires 2021

John Nugent, President- term expires 2022

Sheryll Rainey- term expires 2022

Bob Worthington, Vice President-term expires 2022

**The Village at Elk Hills
HOA 1 Board Meeting
Wednesday, June 3, 2020, 4PM
Meeting held via ZOOM**

Board members present: John Nugent, Claudia Christensen, Terri Goldich, Sheryll Rainey, Bob Worthington.

Non board members present: Rae Olsen

Call to order by John Nugent at 4:03 PM

Approval of minutes: The minutes of the April 2020 Board meeting were approved as written.

Treasurer Report: The financial statement for the four months ending April 30, 2020 was reviewed. A question as to the domestic water fee was clarified. This was not billed in March due to the change-over in Missoula water billing. There were no other issues or questions.

Committee Updates

Landscaping: Nature's Best will be turning on the irrigation system in the near future. Thank you to the residents who have been doing weeding on the premises. This is not something that is routinely done by the landscaping contractor. Several downspouts have been redirected to deposit water onto the lawns rather than next to the buildings. There was a question regarding weed control on the hillside north of the complexes. Terri will ask the contractor if organic weed control can be applied to the area. There was discussion as to the need for trimming trees that are growing close to or overhanging buildings with regard to fire hazard. A suggestion was made to contact the insurance company and fire department to have them assess the risk. Terri will request an estimate from an arborist to determine the cost of any necessary trimming.

Social/Picnic: Nothing planned at this time. Should Missoula open up to Phase 3, this may be revisited.

Architectural: Nothing to report.

Action Items: Status of management company committee. No action or changes at this time. If no changes are made by September, Gatewest will remain management company for the following year.

Other Business: Bob and Sheryll will meet to discuss where arrows should be placed to direct emergency vehicles to the correct buildings and units. A request was made to post minutes in the kiosk for residents who do not have email access. John will post them. As of June 1, Republic Services will no longer pick up refuse that is not completely contained in their blue receptacles, and will not pick up any refuse that is in other receptacles. There are two Republic Services receptacles that do not appear to belong to any of the units.

There were no other homeowner/resident forum questions.

The meeting was adjourned at 5 PM. The next regular meeting date-Wednesday, July 1, 2020.

Respectfully submitted,
Claudia Christensen
June 5, 2020

Village at Elk Hills Association
Income & Expense Statement
For the Five Months Ending May 31, 2020

	Current Month Actual	Current Month Budget	Year to Date Actual	Year to Date Budget
Revenues				
Monthly Dues	11,745.00	10,350.00	54,475.00	51,750.00
LATE FEES	10.00	8.33	52.50	41.65
Total Revenues	11,755.00	10,358.33	54,527.50	51,791.65
Expenses				
Management Fee	810.00	810.00	4,050.00	4,050.00
Accounting	0.00	0.00	100.00	100.00
Bank Charges	0.00	0.83	0.00	4.15
Legal Fees	0.00	8.33	0.00	41.65
Office / Postage	0.00	25.00	151.10	125.00
Licenses	0.00	0.00	25.00	25.00
Insurance	3,578.00	1,458.33	7,754.00	7,291.65
Power	167.36	250.00	1,011.73	1,250.00
Professional Fee	0.00	41.67	0.00	208.35
Water-Domestic	894.19	875.00	4,184.53	4,375.00
Water-Irrigation	0.00	1,200.00	0.00	1,200.00
Sewer	0.00	0.00	3,101.09	3,500.00
Plumbing Repair	0.00	166.67	750.00	833.35
Electrical Repair	0.00	125.00	0.00	625.00
Maintenance	346.50	416.67	1,535.63	2,083.35
Asphalt Maintenance	0.00	83.33	0.00	416.65
Building Repair	300.00	1,666.67	2,242.60	8,333.35
Painting	11.25	166.67	427.50	833.35
Snow Removal	13.68	0.00	3,441.93	8,000.00
Supplies-Maintenance	0.00	75.00	253.46	375.00
Yard Care/Improvement	635.80	2,000.00	1,477.30	4,300.00
Total Expenses	6,756.78	9,369.17	30,505.87	47,970.85
Net Income	\$ 4,998.22	\$ 989.16	\$ 24,021.63	\$ 3,820.80

Village at Elk Hills Association
Balance Sheet
May 31, 2020

Page: 1

ASSETS

Current Assets		
Cash in Checking	\$	29,338.22
Cash in Reserve		52,528.69
		<hr/>
Total Current Assets		81,866.91
Property and Equipment		<hr/>
Total Property and Equipment		0.00
Other Assets		<hr/>
Total Other Assets		0.00
		<hr/>
Total Assets	\$	<hr/> 81,866.91 <hr/>



Proposal

Tuesday, June 09, 2020

P.O. Box 8711
Missoula, MT 59807
(406) 549-9310
www.abletreeservice.com

Job Name: Golditch 20200608

Terri Goldich
5100 Village View Way
Missoula, MT 59803

Worksite:

5100 Village View Way
Missoula, MT 59803
860-280-6431
tgoldich@snet.net

Proposed By:

Jim Chase

#	Item	Description	Cost
1	All Trees Misc. Trimming	All trees located near buildings and parking areas. Trim the trees to provide adequate building, walkway and parking clearance. Clean up and haul away debris. we will also remove the flagged tree located near Hillview.	\$3,600.00

Notes: Thank you!

Subtotal: \$3,600.00

Tax: \$0.00

Total: \$3,600.00

Customer Signature

Date



Starting with the spring of 2016, all of our chemical applications, fertilizing, and Plant Healthcare Programs will continue from season to season for your convenience. You may cancel your subscription at any time by calling the yard at 549-9310.

This bid will be honored for 30 (thirty) days from date of issuance. Cancellation is subject to a cancellation fee of up to 25% of contract price. Additional costs may be incurred if metal and/or concrete are found with results in damage to chainsaws (or components), stump grinders, wood chippers, trucks, and/or other equipment that is necessary to complete contract. Able Tree Service Incorporated will not be held liable for damage to underground sprinkler systems, drip irrigation systems, or any other irrigation systems. Able Tree Service Incorporated will make every reasonable attempt to avoid damage to fencing and other landscaping structures, but will not be held responsible for unavoidable damage to said structures. During tree work operations agreed upon by the client, said client will not be allowed inside the designated work zone. If client refused to leave the work zone in a timely manner, work will cease and the client will be responsible for compensating Able Tree Service Incorporated for the full estimated amount.

Village at Elk Hills Condominium Assoc

Insurance Proposal

Presented by
Terry Disney | Sales Executive

This is not a binder of insurance, and all coverage summaries provided herein are intended as an outline of coverage only. In the event of a loss, all terms, conditions, exclusions and other provisions of the actual policy will apply.



COMMERCIAL PROPERTY

COMPANY
Continental Western Insurance
Company

POLICY NUMBER
BOA252899436

POLICY TERM
6/3/2020 to 6/3/2021

COVERAGES

LOCATION #1: 5106 VILLAGE VIEW WAY, MISSOULA, MT 59803

BLDG	BUILDING	AMOUNT	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
1	Building – 8-unit condominium	\$1,216,000	R	Special	\$2,500
1	Business Income with Extra Expense		L	Special	

LOCATION #2: 5104 VILLAGE VIEW WAY, MISSOULA, MT 59803

BLDG	BUILDING	AMOUNT	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
1	Building – 8-unit condominium	\$1,216,000	R	Special	\$2,500
1	Business Income with Extra Expense		L	Special	

LOCATION #3: 5108 VILLAGE VIEW WAY, MISSOULA, MT 59803

BLDG	BUILDING	AMOUNT	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
1	Building – 7-unit condominium	\$1,144,500	R	Special	\$2,500
1	Business Income with Extra Expense		L	Special	

LOCATION #4: 5110 VILLAGE VIEW WAY, MISSOULA, MT 59803

BLDG	BUILDING	AMOUNT	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
1	Building – 8-unit condominium	\$1,356,500	R	Special	\$2,500
1	Business Income with Extra Expense		L	Special	

LOCATION #5: 5100 VILLAGE VIEW WAY, MISSOULA, MT 59803

BLDG	BUILDING	AMOUNT	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
1	Building – 8-unit condominium	\$1,356,500	R	Special	\$2,500
1	Business Income with Extra Expense		L	Special	
2	Building – maintenance building	\$72,500	R	Special	\$2,500
3	Building - garage	\$72,500	R	Special	\$2,500

LOCATION #6: 5102 VILLAGE VIEW WAY, MISSOULA, MT 59803

BLDG	BUILDING	AMOUNT	VALUATION	CAUSE OF LOSS	DEDUCTIBLE
1	Building – 6-unit condominium	\$931,500	R	Special	\$2,500
1	Business Income with Extra Expense		L	Special	

COMMERCIAL PROPERTY CONTINUED

VALUATION DEFINITIONS

(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

FORMS AND ENDORSEMENTS

DESCRIPTION	ADDITIONAL INFORMATION
Earthquake Coverage	limits are location specific deductible: 5%
Equipment Breakdown	see form
Businessowners Enhancement	see form: acct rec, employee dishonesty (\$10k), forgery or alteration, lost key consequential loss, money orders, outdoor prop/signs, valuable papers, water back-up

COMMERCIAL GENERAL LIABILITY

COMPANY
Continental Western Insurance
Company

POLICY NUMBER
BOA252899436

POLICY TERM
6/3/2020 to 6/3/2021

COVERAGES

DESCRIPTION	LIMITS
General Aggregate	\$4,000,000
Products & Completed Operations Aggregate	\$4,000,000
Personal & Advertising Injury	\$2,000,000
Each Occurrence	\$2,000,000
Damage to Rented Premises	\$50,000
Medical Expense (Any One Person)	\$5,000
Hired Nonowned Auto Liab	\$4,000,000

LOCATIONS & EXPOSURES

LOCATION #1: 5106 VILLAGE VIEW WAY, MISSOULA, MT 59803				
BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	73923	Condominiums, Townhouses & Owners Association	Units	46

ADDITIONAL INTERESTS

NAME	INTEREST
Gatewest Management	Additional Insured Loc #1 5106 Village View Way Missoula, MT 59803 8-unit condominium

FORMS AND ENDORSEMENTS

DESCRIPTION	ADDITIONAL INFORMATION
Additional Insured - Townhouse Assoc	
Hired Auto & Non-Owned Auto Liability	\$2,000,000 per occurrence \$4,000,000 aggregate
Directors and Officers Liability	\$2,000,000 each occurrence \$4,000,000 aggregate \$500 deduct - per loss, plus 5% of remainder of loss retro date 6/3/04

PREMIUM COMPARISON

LINES OF BUSINESS	EXPIRING	RENEWAL
Businessowners Coverage	\$17,345	\$17,889

VILLAGE AT ELK HILLS HOA # 1
5110, 5108, 5106, 5104, 5102, 5100 Village View Way
Missoula, MT 59803

Discussion Questions for Owners on VEH Limited Common Elements:

1. Should the HOA or condo owner be responsible for the upkeep/maintenance of the limited common elements designated as being for the exclusive use of one or two condo units-- for example, when a staircase leading up to one or two units needs repair, painting, or replacement or when a deck surface, serving one unit, needs cosmetic repair or covering?

2. Responsibility for weeding/landscaping adjacent to units.

The Board, has previously affirmed that the removal of snow on the sidewalks and stairways leading to individual units and the removal of snow on unit patios and balconies are the responsibility of the unit owners, by the same rational are the flowerbeds adjacent to individual units the responsibility of unit owners?

Background:

The Village at Elk Hills #1 Governing Documents (see below) outlines the responsibility for repair/replacement of areas defined as limited common areas.

However, the Board of Directors has not consistently implemented these Governing Document provisions. So, for example, when a staircase leading up to one or two units needed repair or replacement or when a deck surface, serving one unit, needed repair or covering the HOA assumed financial responsibility for the work out of the monthly assessments from all owners.

1. Should the HOA or condo owner be responsible for the upkeep/maintenance of the limited common elements designated as being for the exclusive use of one or two condo units-- for example, when a staircase leading up to one or two units needs repair, painting, or replacement or when a deck surface, serving one unit, needs cosmetic repair or covering?

From VEH Governing Documents:

Other than those areas that are assigned to the Owners herein, the Association shall be responsible for the repair and replacement of all Limited Common Elements. Reference VEH Declaration of Restrictions page 23 #6.6.1

Those areas that are assigned to the Owners herein:

Each Owner shall clean, maintain and repair the interiors of the Limited Common Elements appurtenant to such Owner's Unit including, but not limited to, the garage, exterior entry doors, walkways, landings, doorsteps and any enclosed or partially enclosed stoop, entryway or porch, a patio or balcony, and any enclosing walls, railings and fences. Reference: VEH Declaration of Restrictions page 23 #6.6.2

Definitions and Explanations of Limited Common Areas:

Limited Common Elements shall mean those Common Elements which are reserved for the use of fewer than all of the residents and guests of residents of the residential portion of THE VILLAGE AT ELK HILLS. Specifically, as to any given Owner or Owners, Limited Common Elements shall mean the following common elements located or situated on or associated with the Property, which are located within, affixed to or adjacent to the building containing the Owner's unit:

Balconies, patios, landings, stairways providing direct unit access, porches or stoops, walkways, garages and those driveways immediately in front of garages that accommodate parking, flues, ducts, cables, conduits, public utility lines, water, sewer, electrical, cable television lines and hot and cold water pipes (all such utility pipes and lines are limited common elements where they service fewer than all units, where they service all units they shall be general common elements), electric meter entrances, and fixtures or other portions of the building servicing only a particular unit or fewer than all of the units. Also included in the Limited Common Elements are any doorsteps, exterior doors, door frames and hardware incident thereto, screens and windows and other fixtures, and internal and external telephone wiring designed to serve a Unit but located outside the boundaries of the Unit. Reference: VEH Declaration of Unit Ownership page 2 #1 (i)

"Limited Common Elements" means those portions of the Common Elements designated herein for the exclusive use of one (1) or more, but fewer than all, of the Owners and which is appurtenant to a Unit or Units as described in or shown on the Condominium Plan or deed of conveyance and pursuant to the provisions herein. *"Limited Common Elements shall consist of patios/balconies, stairways providing direct unit access, garages and those driveways immediately in front of garages that accommodate parking, porches or stoops, walkways, and landings as shown and described on the Condominium Plan, and any doorsteps, exterior doors, door frames and hardware incident thereto, screens and windows and other fixtures, and internal and external telephone wiring designed to serve a Unit but located outside the boundaries of the Unit. Reference VEH Declaration of Restrictions page 3 # 1.14:*

Damage Caused by Owner or Item Under Control of Owner. Should any damage to the Common Elements or any Unit result from the willful or negligent act or neglect of any Owner, or such Owner's family member, residents, tenants, guests, employees, invited, pets or other person or entity deriving any interest through such Owner, or from ***any item the maintenance,***

repair or replacement of which the Owner is responsible, the cost of all repairs shall be borne solely by the culpable Owner.

The Association shall be responsible for performing the repair of any damage to the Common Elements or items over which the Association has control, at the culpable Owner's expense. The culpable Owner shall be responsible for performing the repair of any damage to his or her Unit or to such item under the control of that Owner. The Owner of any Unit which sustained damage shall be responsible for performing the repair of any such damage to his or her Unit, and may charge the cost thereof to the culpable Owner. Reference VEH Declaration of Restrictions page 24 # 6.8:

2. Responsibility for weeding/landscaping adjacent to units.

The Board, has previously affirmed that the removal of snow on the sidewalks and stairways leading to individual units and the removal of snow on unit patios and balconies are the responsibility of the unit owners, by the same rational are the flowerbeds adjacent to individual units the responsibility of unit owners?

VEH Declaration of Restrictions page 25 #7.3

General Changes Requiring Prior Approval.

Nothing may be erected, placed or planted on the exterior of any Unit, on the Limited Common Elements, or on the General Common Elements by any Owner, including any building, fence, wall, pool, spa, obstruction, outside or exterior wiring, balcony, screen, patio, patio cover, tent, awning, carport, carport cover, trellis, tree, grass, shrub or other landscaping, or any improvement or structure of any kind without the prior written approval of the Board.

Review of Declaration of Restrictions on Water Intrusion Damage

Water Intrusion Damage. An owner shall be responsible for, and may obtain and maintain such insurance, at his or her sole expense, to protect against any damage to, loss of, or the cost of repair or replacement of (a) personal property, (b) decorations, (c) floor or wall coverings, (d) appliances, (e) fixtures and (f) other similar items within a Unit due to water intrusion. The Association shall not be liable to any Owner or his or her tenants, guests or others, for damage to such property resulting from water which may leak or flow from outside of any Unit or from any part of the building, or from any pipes, drains, irrigation systems, conduits, appliances or equipment or from any other place or cause, unless caused by gross negligence of the Association, its Board, officers, agents or employees. Reference: VEH Declaration of Restrictions page 29 #8.15