# Crossroads Park Owners Association, Inc.

## 2026 Annual Membership Meeting Minutes

**DRAFT FOR BOARD REVIEW**

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| **Date** | Saturday, August 1, 2026 |
| **Call to order** | 10:17 a.m. |
| **Adjournment** | 11:38 a.m. |
| **Format / location** | In person Location: Montrose County Human Services Office Address: 1845 South Townsend Avenue, Montrose, Colorado with courtesy Zoom access. |

### 1. Attendance, Notice, and Quorum

**Board present:** Deborah (Debbie) Kahanek, President; Teri Watkins, Vice President; Robert (Bob) Fuller, Secretary-Treasurer; and Cyndi Holman, Director at Large. All four sitting directors were present.

**Management present:** M. Vaneza Alvarado, Design HOA; and Raeanne, Design HOA, by Zoom. Ms. Alvarado served as recording manager and was introduced as the Association's primary community manager.

**Units represented in person:** 202 (Tait Wynkoop); 206 (Teri Watkins); 217 (Jimmy/Jill Finnegan); 222 (Connie Gabrielli); 224 (Julia 'Beth' Loesch); 234 (Werner/Cyndi Holman); 236 (Linda Ellerbeck); 244 (Robert/Sherry Fuller); 252 (Reda Trumbo); 254 (Mel Ott); 270 (Deborah Kahanek); and 272 (Carolyn Nielsen).

**Remote participant:** Kimberley (Kim) Hattem, Unit 265, joined by Zoom during the homeowner forum after receiving a corrected link.

**Quorum:** The President certified that a quorum was present. The Bylaws require representation of 20% of the 50 Association votes (10 units); the marked roster reflected 12 units represented in person at the meeting.

**Notice and remote access:** Management reported that meeting notice had been provided to the owners. A technical problem affected the original courtesy Zoom link; management sent a corrected link during the meeting and apologized for the interruption.

### 2. Approval of Prior Minutes

**2025 Annual Meeting Minutes.** Deborah Kahanek moved to approve the prior annual meeting minutes as presented. Teri Watkins seconded. The motion carried without objection.

**May 6, 2026 Board Meeting Minutes.** Deborah Kahanek moved to approve the May 6, 2026 Board meeting minutes as presented. Teri Watkins seconded. The motion carried without objection.

## 3. Management Transition and Contact Information

M. Vaneza Alvarado was introduced as the primary point of contact for the Board and owners. Raeanne reported that she had been transitioning day-to-day responsibilities to Ms. Alvarado and would remain available to management as a mentor. Management explained that it carries out Board directives and coordinates Association communications, accounting administration, and vendor follow-up.

**Preferred contact:** info@DesignHOA.com. Management phone: 970-650-8044. Association correspondence may be mailed in care of Design HOA, P.O. Box 399, Lafayette, Colorado 80026.

## 4. Financial Review

Management reported on the June 30, 2026 balance sheet, January 1-June 30 profit-and-loss summary, budget-to-actual report, monthly budget performance, accounts-aging report, and expense categories. The following figures were stated during the meeting:

- Operating account: $68,927.06; reserve account: $4,957.16; combined bank balances: $73,884.22.
- Accounts receivable: approximately $12,388; prepaid assessments: approximately $8,584.
- Year-to-date income: $80,048.07; year-to-date expenses: approximately $64,897; year-to-date net income: $15,150.76.
- Budgeted year-to-date net income: approximately $5,317, compared with actual net income of $15,150.76.
- Major expense categories included painting ($21,500), landscaping maintenance ($18,429.19), insurance ($13,878.72), and management ($9,837.40).
- The Association had received $6,166.49 toward the 2026 special roofing assessment as of June 30. Roofing expense of approximately $52,000 was budgeted but had not yet been incurred as of that date.

## Delinquencies

Past-due balances totaled $1,844.15 as of June 30, approximately 2.4% of year-to-date assessment income and approximately 8% of owner accounts. Management thanked owners who paid on time or in advance and noted that the overall delinquency level remained low. No owner-specific delinquency was discussed in open session.

### Billing and Payment Timing

PayHOA is a separate accounting and payment-platform vendor used by Design HOA. Owner accounts are presently invoiced monthly by default. Owners who prefer quarterly or annual billing should contact management so the invoice schedule can be changed. Without that change, an advance payment remains as an account credit and is applied as monthly invoices post. Owners may use the PayHOA portal, bank bill-pay, the PayHOA lockbox address shown on invoices, or the Design HOA mailing address. Checks should be payable to Crossroads Park.

## 5. Maintenance and Project Updates

### Pond and Irrigation

An upstream gate blockage that reduced inflow to the pond in the spring was cleared by the ditch master. Brookstone located and replaced a failed component in the older irrigation controller and obtained a spare component. The irrigation system was reported operational, although turf recovery would take time. Bob Fuller installed pond aerators without charging labor; the Board will monitor sediment movement, aquatic grass, and whether aeration can reduce or defer the need to excavate the second pond.

### Roofing

The next roofing group is Units 200 through 208. Work was anticipated to begin in September after management confirms the contractor's schedule. The sequence was based on a prior roof-condition inspection, with the most deteriorated roofs prioritized. The reported future sequence will continue along the Hillcrest side, return to the rear units, and finish with the interior units. The Board reported its intention to keep the annual roofing special assessment at $1,000 per unit if financially feasible.

### Painting, Landscaping, and Pest Control

The 2026 painting work was reported as Units 226 through 234. The Board discussed eventually redirecting completed painting-program funding toward roofing. Dead or dying aspen trees, including the tree at Hillcrest and Locust, were identified for removal. Brush along the east property boundary was cut and treated by Brookstone at no charge to reduce fire exposure. Common-area ant treatment will continue as needed; pest treatment within a unit or its private patio area remains the owner's responsibility.

## 6. Election of Directors

The President invited owners to volunteer for the open fifth Board seat. No nominations or volunteers were received. The members then approved, by voice vote and without objection, continuation of the four incumbent directors for the coming year: Deborah Kahanek, Teri Watkins, Robert Fuller, and Cyndi Holman. The fifth director seat remains vacant. Officer titles were identified during the meeting; officer appointments remain subject to Board action under the Bylaws.

## 7. New Business

### Community Security

The Board reported theft of plumbing equipment and items from vehicles earlier in the summer. Montrose Police reportedly advised that the Association could not install a private camera on public property and that new neighborhood enrollment in the police Flock license-plate-camera program was unavailable at that time. Owners were encouraged to lock vehicles and may install cameras on their own property. The Board discussed deterrent signage and a possible future fence or controlled gate at the rear pedestrian access near Hillcrest. No fence project was approved at the annual meeting; the Board stated that owners would receive notice and an opportunity for input before any proposal moved forward.

### Short-Term Rentals

The members discussed whether to establish a minimum rental term to limit weekend or transient rentals while preserving options for seasonal workers and conventional tenants. Suggested survey choices included 30 days, three months, and six months. Management agreed to prepare an owner survey. No rental restriction or governing-document amendment was adopted. Before any ballot, management and Association counsel will need to confirm the correct governing instrument, amendment language, notice, voting threshold, treatment of existing leases, and recordation requirements.

### Insurance

Owners were advised that Association insurance costs are expected to increase. The discussion distinguished the Association's common-property coverage from coverage owners should maintain for their units. No change to insurance requirements was adopted.

## 8. Homeowner Forum

- Owners asked about payment addresses, portal access, quarterly billing, processing times, convenience fees, and the treatment of mailed payments. Management explained the available methods and offered to review individual account setups outside the meeting.
- Owners discussed pedestrian and pet access, emergency considerations, and possible keypad access if a rear fence is ever proposed. The Board characterized the fence as a future concept, not an approved project.
- Kimberley Hattem requested a summary of the short-term-rental discussion after the Zoom-link problem delayed her participation. The Board summarized the planned owner survey and confirmed that meeting minutes would be distributed.
- Owners discussed whether the regular assessment and roofing special assessment affect resale and financing. The Board explained that the roofing program addresses normal age

and wear, that prior reserves were insufficient to replace all roofs at once, and that a phased program was selected to limit individual financial hardship.

- An owner suggested collecting the $1,000 annual roofing assessment over 12 monthly installments rather than 10 installments. The Board agreed to consider the suggestion during the next budget and assessment-setting process; no payment-schedule change was approved at this meeting.
- An owner reported possible daytime sprinkler operation. The Board agreed to ask Brookstone to review the watering cycles.

## 9. Adjournment

Deborah Kahanek moved to adjourn the annual membership meeting at 11:38 a.m. Teri Watkins seconded. The motion carried without objection.

## 10. Procedural Record of Post-Meeting Closed Board Session

After the annual membership meeting adjourned, the four sitting directors and management remained for a closed Board session. The Chair stated that the closed session began at 11:45 a.m. General subjects discussed included insurance responsibilities, future project and vendor planning, security improvements, and water and irrigation administration. The closed session ended at approximately 12:31 p.m. No reconvened open Board session or final open-session vote was recorded. Accordingly, this annual-meeting record does not treat post-meeting directions as final Board action. The separate internal action list identifies the general-business items to place on a properly noticed open Board agenda before final approval or contractual commitment.

## 11. Tentative Next Board Meeting

The next Board meeting is tentatively scheduled for Wednesday, October 14, 2026. The time, location, and meeting-access information remain subject to confirmation and will be provided through the formal meeting notice.

**Prepared and Drafted by:**
**Design HOA, on behalf of Crossroads Park Owners Association, Inc.**