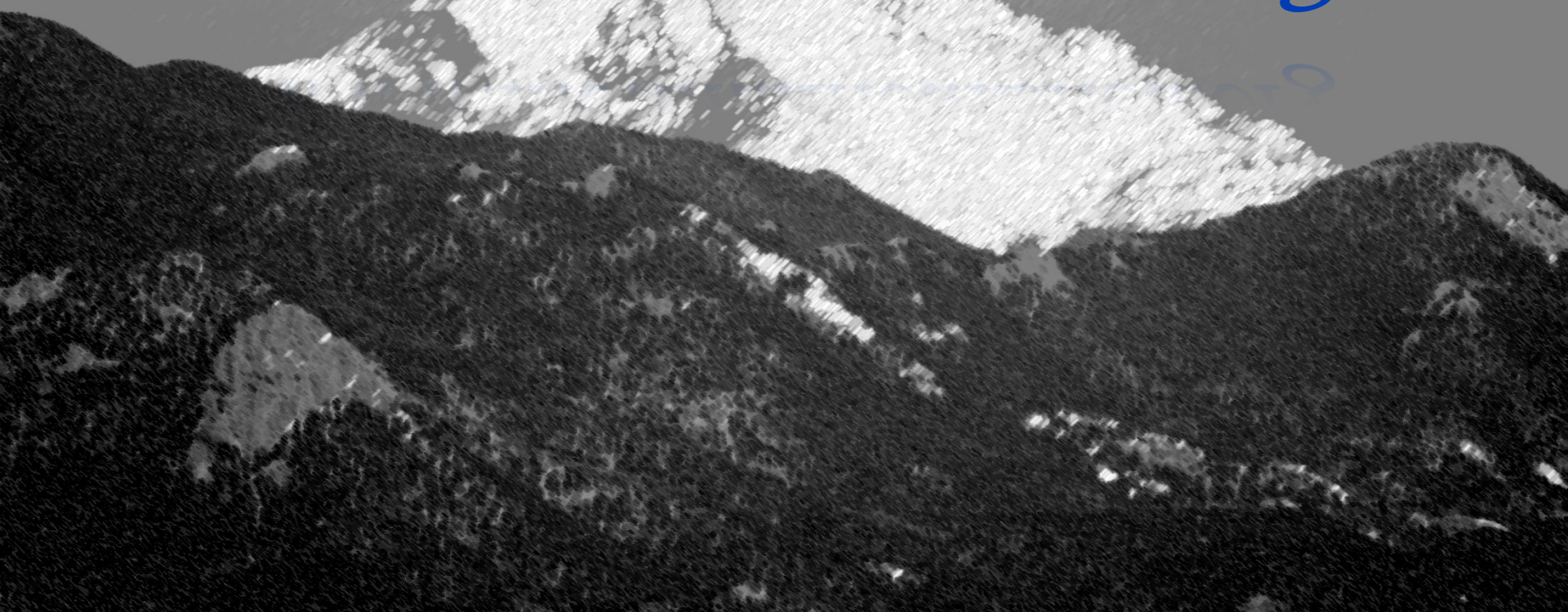


MOHA Annual Meeting  
Mountain Oaks Homeowners Association  
December 9, 2014

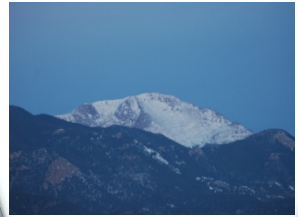


*Welcome Homeowners!*  
*[www.mountainoakshoa.org](http://www.mountainoakshoa.org)*



# OUR HOMES, OUR COMMUNITY, OUR SHARED RESPONSIBILITY!

MOUNTAIN OAKS

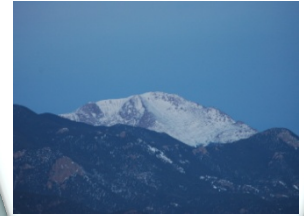


HOMEOWNERS



# 2014 Board of Directors

MOUNTAIN OAKS



HOMEOWNERS

*President*

*Chris Tschan*

*Vice-President*

*Mary Ann Creque*

*Treasurer*

*Dee Caldwell*

*Secretary*

*Beverly Collins*

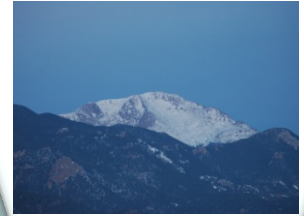
*Member-At-Large*

*Steve Carmichall*

# 2014 MOHA Annual Meeting Agenda

## Chris Tschan

MOUNTAIN OAKS



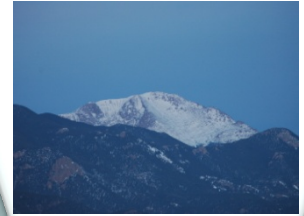
HOMEOWNERS

- Meet your neighbors 6:20 PM
- Call to order –Chris Tschan 6:30 PM
  - Opening remarks
  - Major activities, issues, accomplishments
- Vice–President Report – Mary Ann Creque 6:45 PM
  - Xeriscaping, free chipping, communications
- Maintenance/Arch. Control – Steve Carmichall 7:00 PM
  - Requests/Complaints
- Finance Report for 2014– Dee Caldwell 7:15 PM
  - Presentation of 2015 proposed budget; discussion
  - Vote on new budget
- Election of 2015 MOHA Board 7:30 PM
  - Nominations from floor and nominations prior to meeting
  - Nominations closed
  - Voting and counting of ballots
  - Announcement of 2015 Board
- Adjourn Meeting 7:45 PM

# Why Does MOHA Exist?

## Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

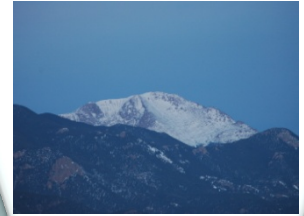
Two main purposes:

- Safety and security of the neighborhood
- Maintain property values

# Safety

## Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

Assuming all  
MOHA  
homeowners  
received this  
letter



November 12, 2014

Dear Resident:

The City of Colorado Springs has been contacted regarding speeding traffic on Broadmoor Bluffs Drive. The City would like to remind residents that the speed limit within Colorado Springs is 25 mph unless otherwise posted. Speeding traffic on residential streets can be very dangerous. There are more pedestrians, especially children, and pets on neighborhood streets. Many are walking to parks, neighboring homes, schools or bus stops.

To address this concern, Traffic Engineering will be requesting that CSPD provide increased enforcement of the speed limit in your area. You may also contact the Police Assistance Line at 444-7000 if you are aware of a reoccurring speeder at a particular time or need increased monitoring in the future.

We hope to ensure your neighborhood is as safe as possible for all residents. If you have any questions about these issues and actions, you may call me at 719/385-5481 or e-mail me at [troberts@springsgov.com](mailto:troberts@springsgov.com).

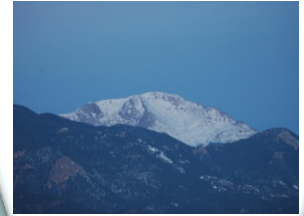
Thank you for your cooperation,

Tim Roberts  
Senior Transportation Planner  
Traffic Engineering Division-City of Colorado Springs  
30 S. Nevada Ave., Suite 405  
Colorado Springs, CO 80901-1575

# 2014 Activities and Accomplishments

## Chris Tschan

MOUNTAIN OAKS

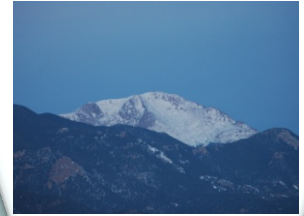


HOMEOWNERS

- Resurfacing of common drives in need of repair
- Xeriscaping (rockscaping) on Neal Ranch Road
- Cleanup for Mahogany Island and Jessana Heights:  
total cost \$200
- Fence repair and painting
- Mailbox post repairs on request
- Winter snow removal

# We Successfully Executed on Our 2014 MOHA Strategic Plan






MOUNTAIN OAKS



HOMEOWNERS

The past two years we focused on common area sustainment activities

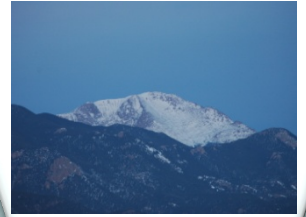


-  Complete fence repairs and return fences to homeowner control
-  Finish xeriscaping (Neal Ranch Rd)
-  Repair common driveways
-  Annual fire mitigation and chipping by CSFD
-  Snow removal



# 2014 Common Driveway Resurfacing Chris Tschan

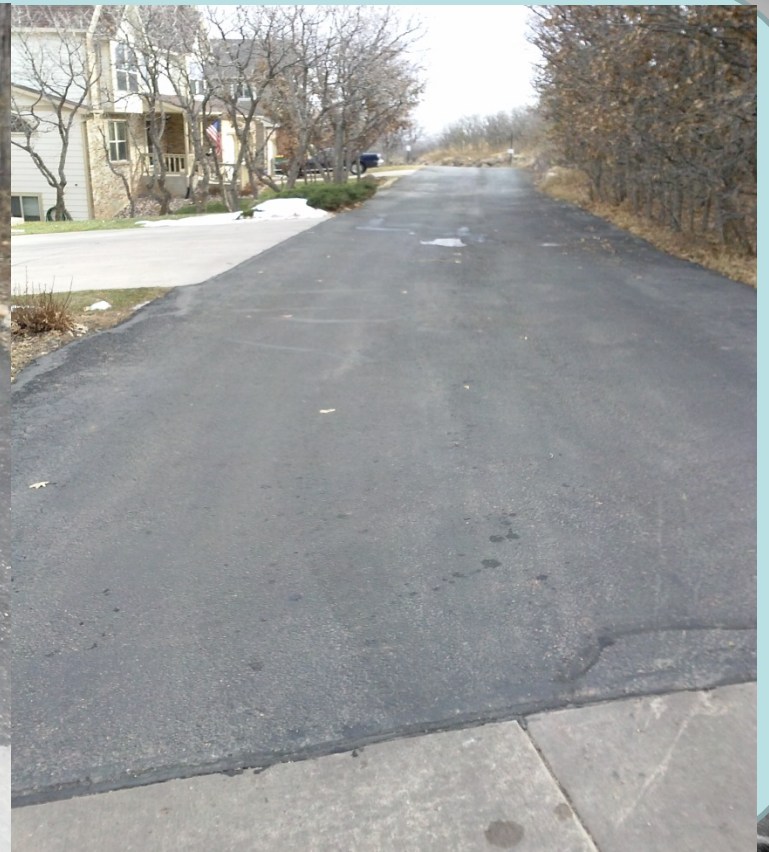
MOUNTAIN OAKS



HOMEOWNERS

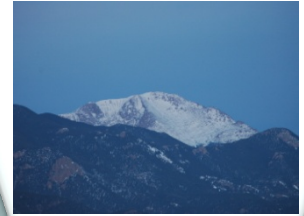
After

After



# Review 2013 Xeriscape– Broadmoor Bluffs Drive Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

Purpose was to reduce cost

- Grass cutting
- Watering
- Sprinkler maintenance

Deferred xeriscaping on  
Neal Ranch Road in 2013  
due to resources

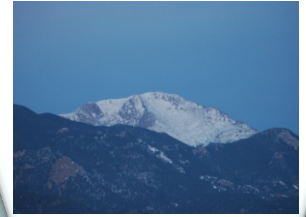
- 2013 xeriscaping was ~\$40K



# 2014 Xeriscape-Neal Ranch Road

## Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

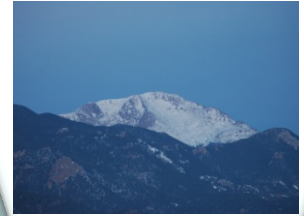
Before

After



# Additional Thought Before Moving to 2015 Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

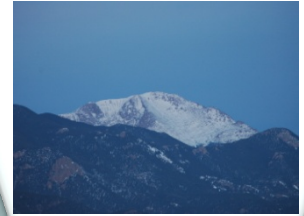
- Your MOHA board officially met 4 times in 2014
  - 1/9/2014, 3/18/2014, 7/29/2014, 11/5/2014
  - Down from 9 board meetings in 2013
- However quick search of my personal e-mail for 2014 showed 405 e-mails related to the word “MOHA”

Your MOHA board has done a great job on your behalf

# 2014 Activities and Accomplishments

## Mary Ann Creque

MOUNTAIN OAKS

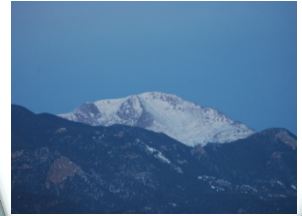


HOMEOWNERS

- **Neal Ranch Road Xeriscaping project**
  - June 2014 – completed last section Neal Ranch Road for \$3,390.
- **Free fall chipping** – 11 homeowners participated week of 9/15/14
- **Email Communication**
  - Thank you to Beth Haworth for maintaining our MOHA website
  - 46 active Home Owner Profiles on MOHA website
  - 44 members receiving email notifications of board minutes, annual meeting notices, special announcements
  - Members who have not created profiles or whose emails have bounced back do not receive notifications.

# 2014 Architectural Approvals needed from MOHA Board – Steve Carmichall

MOUNTAIN OAKS



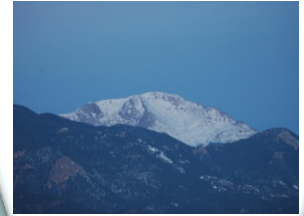
HOMEOWNERS

- House Painting
- Roofs
- Decking
- Landscaping
- Driveways
- Tree Removal (live trees)
- Siding
- Fencing
- Other Property Projects as required

# 2014 Architectural Control

## Steve Carmichall

MOUNTAIN OAKS



HOMEOWNERS

### ➤ Requests and Approvals in 2014

- Decking, Landscaping, Painting, Re-roofing,

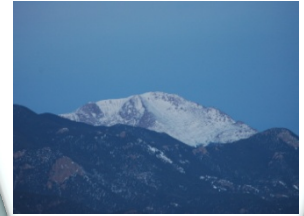
### ➤ 2014 Complaints

- Yard Maintenance
- Oversized vehicles
- Loose Dogs
- Barking Dogs

# Architectural Control for 2014

## Steve Carmichall

MOUNTAIN OAKS



HOMEOWNERS

### ➤ Maintenance

- Snow removal – MOHA will adhere to “4- inch of snow” removal rule
- For snow on side streets, call Colorado Springs City Street Division and ask them to send a plow truck. The number is 835-5934. Request that anti-skid salt be put down at icy stop signs.

### ➤ Fence

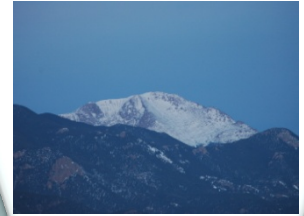
- Broadmoor Bluffs Drive fences were transferred to homeowners June, 2014.



# 2014 Financial Report

## Dee Caldwell

MOUNTAIN OAKS



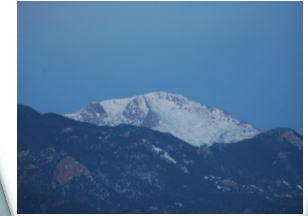
HOMEOWNERS

- Suggest that HOA replenish backup funds
- Propose that MOHA membership dues remain same for 2015
- Individuals with Financial Hardship are encouraged to contact 2015 Treasurer

# 2014 Financial Summary

## Dee Caldwell

MOUNTAIN OAKS



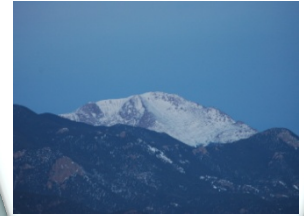
HOMEOWNERS

➤ MOHA Finance summary 2014	
➤ Checking Beginning Balance	\$ 10,944.01
Savings Beginning Balance	\$ 0.00
MOHA dues	\$ 26,250.00
Miscellaneous Income	\$ 62.12
Expense	\$ 28,066.24
Balance	\$ 9,189.89
➤ Checking	\$ 9,189.89
➤ Savings	\$ 0.00

# MOHA 2014 Budget

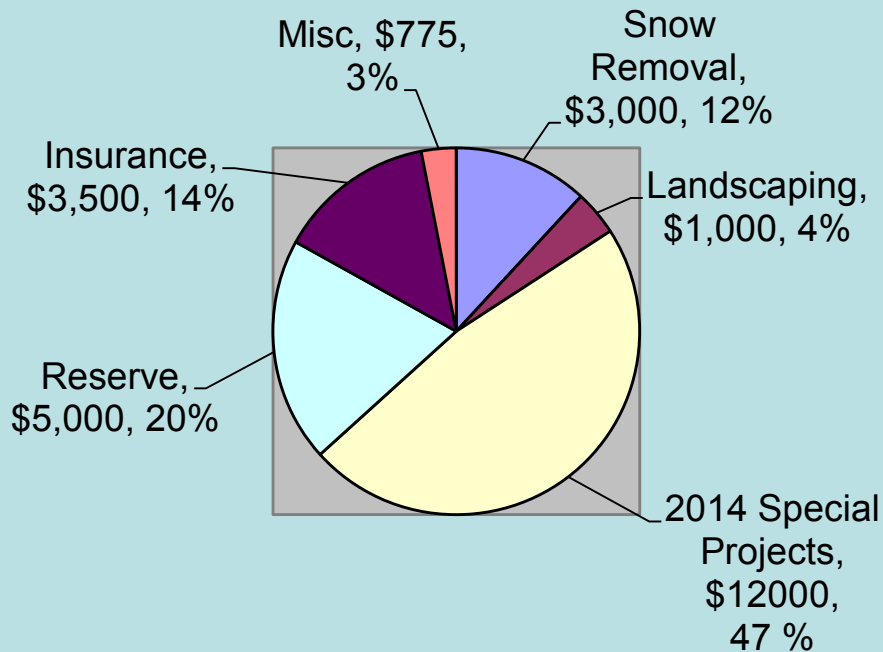
## Dee Caldwell

MOUNTAIN OAKS

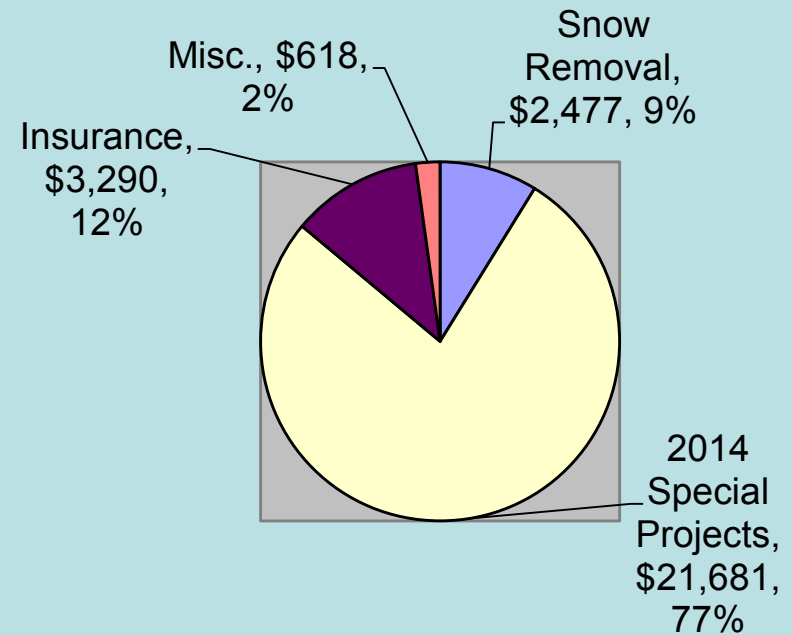


HOMEOWNERS

### 2014 MOHA Proposed Budget



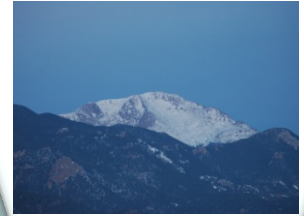
### 2014 MOHA Actual Budget



# 2015 Proposed Budget

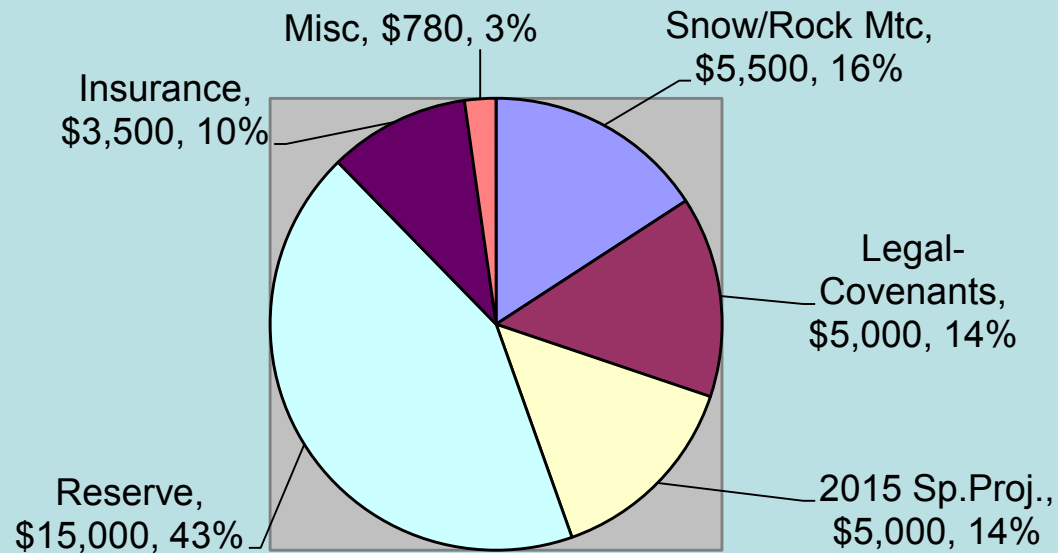
## Dee Caldwell

MOUNTAIN OAKS



HOMEOWNERS

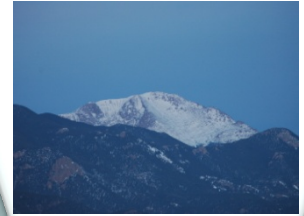
### 2015 MOHA Proposed Budget



# 2015 Strategic Plan

## Chris Tschan

MOUNTAIN OAKS



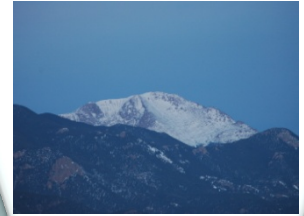
HOMEOWNERS

- Rebuild MOHA funds depleted on capital projects the past two years...no changes in dues proposed for 2015
- Solicit homeowner ideas for upcoming neighborhood projects to be considered during 2015
- Revise MOHA covenants
- Develop maintenance plan for xeriscaped areas.

# 2015–Revise MOHA Covenants

## Chris Tschan

MOUNTAIN OAKS



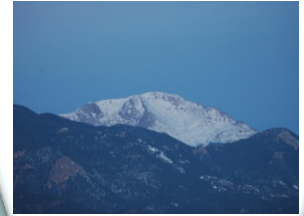
HOMEOWNERS

- Shifting our limited resources from planning and executing on sustainment projects to updating our homeowner guidance
- Covenants and by laws should reflect the evolution that has occurred since MOHA establishment
  - Many topics to be addressed

# Dues for 2015

## Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

### ➤ MOHA dues proposed to remain same for 2015 at \$325

➤ Annual dues bill will be sent in early January, 2015

➤ Payment is due 30 days from date of receipt

➤ 30 days overdue:  $\$325.00 + \$1.42 = \$326.42$

➤ 60 days overdue:  $\$326.42 + \$1.43 = \$327.86$

➤ 90 days overdue:  $\$327.86 + \$1.44 = \$329.30$

➤ 120 days overdue:  $\$329.30 + \$1.45 = \$330.75$

➤ 150 days overdue:  $\$330.75 + \$1.46 = \$332.21$

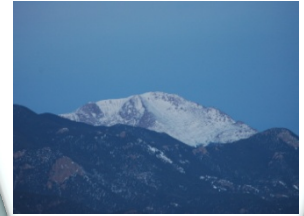
➤ 180 days overdue:  $\$332.21 + \$1.46 = \$333.67$

➤ The above dues + late penalty interest do not include additional costs for collection, if needed, such as registered mail.

# Dues for 2015

## Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

### Mountain Oaks Homeowner Association Covenants

Section 608. Effect of-Nonpayment of Assessments; Remedies of the Association. Any assessments which are not paid when due shall be delinquent. Any assessment not paid within thirty (30) days after the due date thereof shall bear interest from the due date at the rate of two percent (2%) over prime rate of the First National Bank of Colorado Springs per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against such Owner's Lot and in the event a judgment is obtained, such judgment shall include interest on the assessment as above provided, and a reasonable attorney's fee to be fixed by the Court, together with the costs of the action. No Owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the Common Area or abandonment of his Lot.

\*\*\*\*\*

On 12/5/2014, the Wall Street Journal prime rate was 3.25%

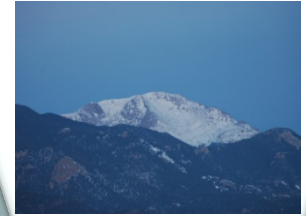
<http://www.bankrate.com/rates/interest-rates/wall-street-prime-rate.aspx>

So MOHA penalty rate is 5.25% per year or 0.44% per month



# Solicit Homeowners for Ideas on Future Neighborhood Sustainment Projects – Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

- Would like to make available a form for homeowners to submit ideas
- Board will evaluate, prioritize and execute
- Intended to be sure we have a method to collect good ideas

## Mountain Oaks Homeowner's Association

### Proposed Neighborhood Project

Title of project: \_\_\_\_\_

Homeowner submitting: \_\_\_\_\_

Date submitted: \_\_\_\_\_

Rationale for submission (check as many as applicable):

\_\_\_ Safety

\_\_\_ Neighborhood beautification

\_\_\_ Saves MOHA money

\_\_\_ Other (specify): \_\_\_\_\_

#### Proposal details

Current situation: \_\_\_\_\_

Proposed improvement: \_\_\_\_\_

Urgency: \_\_\_\_\_

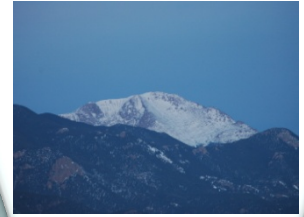
Who is proposed to do the work: \_\_\_\_\_

Insight into cost for project: \_\_\_\_\_

# Food for Thought

## Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

Traditional  
MOHA Fence



New Fence  
(5015 Broadmoor Bluffs)  
Purchased by MOHA homeowner

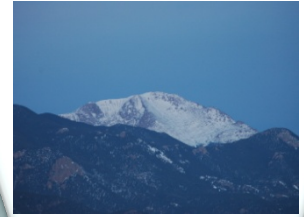


You should have the option to replace your  
fence with something you like

# Food for Thought

## Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

Some fences are close to the sidewalk



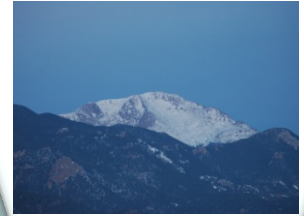
Some fences are far from the sidewalk



You should have the option to move your fence closer to the sidewalk to reclaim your backyard

# MOHA 2015 Board of Directors Nominations – Chris Tschan

MOUNTAIN OAKS



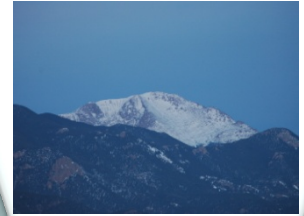
HOMEOWNERS

- Nominations for new board members (received prior to 12/09/2014)
  - Chris Tschan
  - Mary Ann Creque
  - Steve Carmichall
  - Beverly Collins
  - Jill Mohler
- Positions will be established by the elected board at the first 2015 meeting
- Nominations from floor
- Election via ballot and proxies
- Election of officers
  - Volunteers to count votes
  - 10% of MOHA constitutes a quorum

# MOHA 2015 Board of Directors

## Chris Tschan

MOUNTAIN OAKS



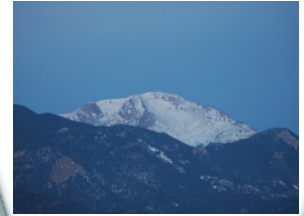
HOMEOWNERS

➤ **Announcement of 2015 MOHA Board**

# QUESTIONS and COMMENTS

Chris Tschan

MOUNTAIN OAKS



HOMEOWNERS

Our Homes,

Our Community,

Our Shared Responsibility

# Thank You For Attending