

**Charter Ridge Homeowners Association
Annual Meeting Minutes
Wednesday, October 22, 2025
4:00 PM
Via Zoom Meeting**

I. Call to Order, Attendance, Quorum

Pursuant to timely notice of the meeting having been given, Danelle Miller (#42), president, called the Annual Meeting to order at 4:00 p.m., October 22, 2025. There were ten owners present via Zoom Meeting: Dan Butt (#62), Julieta Knapp (#22), Jim and Margie Brody (#40), Alvaro Ancede (#60), Brian Woods (#50), Clint Rivet (#30), Rosa Oria (#10), April Dodd (#32), Brad Berman (#42), and Susan Dugdale (#52). A quorum being present, the Meeting proceeded.

Also attending was Carol Cannon with Bliss Property Management (BPM).

II. Approval of Minutes of Last Meeting

Motion: Brian moved to approve the minutes of the Annual Meeting September 14, 2024, and the Special Members Meeting, March 14, 2025. Alvaro seconded the motion which passed unanimously.

III. Operations and Project Updates

Carol Cannon provided a Property Manager Report, which was summarized in the Meeting slides and contained below.

A. Property Manager Report

Roofing & Exterior Projects

Turner Morris Roofing: Coordinated 2024 annual maintenance including caulking, gutter cleaning, and tile repairs.

Back stairs handrails (between #10 and #20) installed per insurance requirement.

Driveway #10 railing rebuilt/painted; entry balusters and chains repaired and stored for winter; faux stones replaced as needed. (annual tasks)

Enhanced Project Management: Provided oversight beyond standard BPM management contract, coordinating multiple contractors for roof, gutter, stucco, and painting projects, along with Board communications. Hired, coordinated and managed final paint and stucco touch-ups

Extensive post-construction clean-up.

Coordinated electrical contractor for new heat tape electrical.

Landscaping

Seasonal landscaping: spring clean-up, summer mowing, turf fertilization, tree spraying. Extensive tree removal/trimming and juniper removal for fire mitigation and insurance compliance.

Irrigation repairs (root intrusion/kinking) and seasonal system maintenance.

Utilities & HOA Support

Installed new backflow preventer pressure valve; coordinated annual inspection.

Managed glass and window repairs, including broken window #50 (from construction)

Coordinated annual exterior window washing.

Oversaw multiple contractors for roof, gutter, stucco, and paint projects.

Coordinated HOA insurance communication and billing.

Coordinated and maintained HOA storage unit (lift station pumps, building materials).

Upcoming major maintenance and HOA projects will be discussed later but include survey plat details, everyone's individual pumps will be inspected, repaired if necessary, and maintained.

Working with a Denver company to set up annual inspections and a maintenance contract, tree mitigation and HOA documents updated.

Reminders

The HOA insurance mandates no charcoal grills on decks and gas grills must be more than 10 feet from the overhang. Assume 10 feet is from the top of the grill. Electric grills are allowed. Compliance is important. If anything happens, such as a fire, we would not want one member's noncompliance to invalidate or impact insurance claims.

Lock dumpsters during bear season.

Keep shovels, sand/ice melt, and winter supplies ready.

Motion: Jim moved to have all gas grills removed, no longer used, or moved so that they are not within 10 feet of an overhang by December 31, 2025. Alvaro seconded the motion which passed unanimously

B. Roof Replacement, Painting and Stucco Project

Julieta presented an update to the 2025 Improvement Project slides – see presentation slides pages 12 and 13. Julieta appreciates the collaboration of members, board members, and management. The project required scheduling and managing multiple vendors and contractors. The project came in under budget by about \$100k. Julieta asked anyone who notices anything this winter, such as leaks, to let her know. Horn Roofing has been very responsive and said they will return if roof shoveling or maintenance is required. Julieta reminded everyone that the heat tape is different on each unit, and the new heat tape was replaced exactly as it had been installed prior to the roof replacement. Susan and Brad both agreed the project went very well and appreciate everyone's efforts.

C. Fire Mitigation Report

Danelle explained that Jim Brody has been in the tree and paper mill industry for his career and understands forestry and fire mitigation. He agreed to work with Red, White and Blue and the Summit Council to assess Charter Ridge fire defensibility. Jim summarized the fire mitigation report and the efforts he and the HOA have taken to work with the local fire department to make Charter Ridge establish a defensible space to protect the neighborhood. Jim listed recommendations from the local fire department, listed in the report provided and on the slide presentation. The land behind Charter and down the hill is now owned by Summit County, and Jim is working with local entities to make sure they will be more aware of the fire mitigation requirements, and take necessary action to protect Charter Ridge and the entire Baldy neighborhood.

Everyone appreciates Jim's efforts. The Board will set up a Fire Mitigation Committee, and Jim will head that committee. Julieta agreed to participate in that committee, as well. Other interested members should reach out to Jim.

IV. Administrative Projects

A. Governing Documents Updates

Danelle presented the work done on updating the HOA Bylaws, Declarations, and Rules and Regulations. She is continuing to work with Altitude Community Law, a Front Range firm, but the representative working with Danelle is very familiar with Summit County. The estimated cost to update the HOA documents is \$7,000 (in the Legal and Professional line item in the budget). Danelle will continue to work with the Board and set up an HOA Documents Committee to update the HOA documents. Clint agreed to participate in the committee. Other interested members should reach out to Danelle.

B. Survey Plat Details

Danelle and Carol explained that the Board is working on a more detailed plat than the recorded original, with colored nails placed at the property so members can see where the Limited Common Areas (LCA), General Common Areas (GCA), parking, and utility easements are, to determine parking and members' allowable usage. Specific areas of immediate concern include the entry gravel parking/snow storage area in front of #10, and area behind #22 (which would be similar for all the duplex units). The surveyor has been ill, so the project is behind schedule, but he has recently met with Danelle and Carol and plans to complete the drawings soon. He is the most qualified for this project because he worked with the original developer in 1993 and has done other Charter Ridge surveying projects over the years.

V. Financial Review and 2026 Budget Approval

Clint presented the financial review and the proposed budget slides for 2026. He said the HOA's fiscal strength improved due to the cash received from the 2025 Roof Replacement Assessment (\$690k) and the project being under budget by about \$100k. Clint said the Board will need to determine where to allocate the \$100k for future capital projects. Clint explained that most of the major 2017 Reserve Replacement Study projects were completed this year. He summarized the 2026 proposed budget and explained that the increased expenses are due to some one-time large

expenses such as the HOA document review and survey detail expenses, as well as increased rates for insurance, snow removal, and the management fee.

VI Allocation of Dues

Clint summarized the slide and said dues would remain the same in 2026.

Danelle explained the Board has approved the 2026 Budget and Financials now the members must ratify or move to change the 2026 Budget and Financials.

Motion: Brian moved to approve the 2026 Proposed Budget and Financials. Susan seconded the motion which passed unanimously.

Danelle asked if there were any other questions before moving on to New Business.

VII. New Business

A. Trail below Charter Ridge –

Carol explained the trail below Charter Ridge diagram proposed by the Town of Breckenridge and Summit County Trails for the members' information. If members have more questions about this, please contact:

Katherine King, Director of Open Space and Trails

Katherine.King@SummitCounty.co.gov,

970-668-4067

Danelle asked if there were any other questions or New Business. There was none.

B. Election of Board of Directors

Danelle asked for nominations for the Board of Directors and explained that the Bylaws indicate that 1/3 of the board should rotate each year. Jim agreed to step down but will continue to work on the Fire Mitigation Committee. Danelle nominated Margie Brody. Margie was on the Board for many years, a few years ago.

Motion: Brad motioned to approve Margie to be on the Board. Rosa seconded the motion which passed unanimously.

Upon motion duly made and seconded, Danelle, Margie, Clint and Julieta were elected Directors.

Danelle will be stepping down as president. The newly elected Board will have a Board meeting immediately following this annual meeting to elect its officers. All thanked Danelle for her hard work as president.

VIII. Adjournment

The meeting was adjourned at 5:30.

Respectfully Submitted by:
Carol Cannon, Managing Agent
Bliss Property Management, Inc.
October 24, 2025

The Board of Directors met immediately following the Annual Meeting and elected the following officers for the 2025-2026 fiscal year: Julieta Knapp – President, Clint Rivet — Treasurer, Danelle Miller – Secretary, and Margie Brody.

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