

Charon Pines Homeowners Association  
Annual Meeting  
Tuesday, April 21, 2026  
5 pm  
AGENDA  
[ZOOM LINK](#)

- I. Call to Order; Confirm Quorum
- II. Discussion and Presentation by Red White and Blue Fire Dept – Fire Danger, Fire Mitigation, and Evacuation
- III. Approve Minutes of Annual Meeting March 19, 2025
- IV. Manager’s Report and Current Financials as of Dec 31, 2025
- V. Proposed Operating Budget 2026
- VI. Old Business
  - I. New Business
    - Recycle Bin Oct 1, 2026
    - Future Maintenance Items
    - Roof Damage from Tree Blown Over
    - RWB Discussion about Fire Danger and Baldy Evacuation Plans
- I. Election of Board of Directors and Officers
- II. Adjourn

**Charon Pines Homeowners Association  
Annual Meeting  
Wednesday, March 19, 2025  
5:30 PM Zoom Meeting  
Minutes**

**I. Call to Order; Confirm Quorum** – Pursuant to timely notice of the meeting having been given, Kik Zaist, President, deferred to Carol Cannon, Managing Agent, Bliss Property Management, Inc., to run the meeting. Carol called the meeting to order at 5:35 PM. Quorum is a majority. Eight unit owners were in attendance via Zoom, so a quorum was met. In attendance were Patty Grady #58, Andrew Carpenter #50, Kiki Zaist #56, Abbie Cobb #62, Lynnette and Robert Will #46, Shawn and Ginger Ebbinghaus #44, Anne and Dick Rask (proxy for Steve Rask #60).

**II. Approve Minutes of the last Annual Meeting** – Carol asked if there were any changes to the 2024 Annual Meeting Minutes. There were none.

Motion to approve the minutes of the April 2, 2024 Annual Meeting Minutes. M/S/P  
Kiki/Abbie. Passed.

**III. Manager's Report and Current Financials as of Dec 31, 2024** – Carol presented the 2024 Repairs and Maintenance and the Financials as of December 31, 2024.

**Financials as of 12/31/2024**

Operating Account = \$ 9217

Reserve Account = \$54,303

No Units more than one month Past Due. A majority of the Reserve Budget is in a higher interest bearing account.

Carol reviewed the recent 2024 Repairs and Replacements and Future Repairs

**Major Repair and Maintenance Items 2023-2025 Future Repairs**

Year	Project Description	Cost	Project Status
2023	Front Deck Waterproofing remaining units	\$ 3120 (#62 still needs to be done)	Completed
2023	Fire Mitigation – weed whacking	\$ 900	Completed
2023	Fireplace inspections	\$ 2,000	Completed
2023	Roof Replacement	\$89,000	Completed
2023	Repair back porches, siding, and steps	Will get new estimate	2025
2023	Paint remaining front and back of both buildings, garage doors and all windowsills and trim	\$28,500	Completed
2023	Driveway sealcoat and crack sealing	\$ 3900	Completed
2024	Fire Mitigation – weed whacking	\$ 800	Completed
2024	Heat tape repairs – replace old heat tape #44-#52	\$8840 incl some gutter and downspouts repairs	Completed
2024	Fireplace inspections	\$ 1000	Completed
2024	Cut down trees – fire mitigation	\$4600	Completed
2024	Stain front decks (annually)	\$3200	Completed
2025	Heat tape repairs – replace old heat tape	\$2000 #56	2025
2025	Fireplace inspections	\$ 1000	2025
2025	Fire Mitigation – weed whacking	\$ 800	2025
2025	Repair back porches, siding, and steps	\$1000 estimate	2025
2025	Stain front decks (annually)	Skipping 2025 as a test	

Carol asked if there were any discussions or questions regarding past or future maintenance items and these will also be discussed in New Business.

**IV. Proposed Operating Budget 2024 Discussion and Vote to Ratify** – Carol presented the 2025 Budget and financials as of December 31, 2024 in detail and reminded everyone that the Board has approved the Budget and financials as presented. The Membership needs to vote to ratify the budget.

Motion to approve the Proposed 2025 Budget and 2024 Financials as presented. M/S/P / Dick /Abbie. Passed

**V. Old Business** –

- New fireplaces – member coordination by Lynette. Lynette has been communicating with Consider it Done (CID) fireplaces and with the 5 members who are interested in replacing their fireplaces as a group and receiving a discount. Lynette is working on getting in touch with CID and firm up prices, details and logistics. Lynette and Abbie will research other fp companies to get a second bid.

- Comcast services – no change. Carol explained that she worked with Comcast to reduce the fees if Comcast provided just internet and no TV (members would instead use individual streaming services). The Board determined there was not enough of a savings to change the services.

- No grills or firepits on decks – Carol reminded everyone that the CP insurance company does not allow any type of grills or firepits on the front or back decks, on the grass, and must be 10 feet away from any structure. Carol explained that all insurance companies are enforcing these rules.

Carol asked if there was any other Old Business. There was none.

**VI. New Business** –

Future Maintenance Items - Dick Rask requested the Board determine if painting and sealing the concrete pads on the decks be an owner repair and responsibility or an HOA expense. Carol said decks are considered limited common area, so each owner is normally responsible for their own

deck repairs. Members present will keep an eye on their decks to see if the concrete cracking affects all owners or not. A quick poll was done among owners present and 3 said they have cracks, 2 did not and 2 did not know. Please let Carol know if the concrete on your deck is cracking. The Board will continue to discuss this. Abbie asked everyone to look at their front deck railings to see if it is separating from the building like her south-facing (not the driveway facing railing). It has separated about 3/4” away from the exterior wall. Please let Carol know if your railing is separating. It needs to be anchored. It is a safety issue.

Carol mentioned that the local Red White and Blue Fire Department has weed whackers machines available for people to borrow to weed whack their property’s tall grasses in the fall. Fire Dept. says this is the best and cheapest way to perform fire mitigation. A few members were interested in doing this job to save the HOA \$800-\$900 cost of the project. Carol asked if there was any other new business. There was none.

**VII.Election of Board of Directors and Officers** –The current 2024 Board is Abbie Cobb, Kiki Zaist, and Andrew Deligatti. Andrew Carpenter nominated the current slate of Directors and said they are doing such a great job. Andrew C. also offered to be on the Board if there is a Board member who is not interested. Carol asked if any other members would like to serve on the Board. All current Board members agreed to serve another 1-year term. The 2025 Board of Directors is Abbie Cobb, Kiki Zaist and Andrew Delligatti.

Motion to have current Board members serve another 1-year term. M/S/P Rob Will/Andrew Carpenter. Passed.

**VII.Adjourn** - Motion made to adjourn at 6:20 PM M/S/P Lynette/Abbie. Passed.

Respectfully Submitted by:  
Carol Cannon, Managing Agent  
Bliss Property Management, Inc.  
March 19, 2025

**Charon Pines 2026 Annual Meeting  
Manager's Report**

**Major Repair and Maintenance Items 2023-2025 and Future Repairs**

Year	Project Description	Cost	Project Status
2023	Front Deck Waterproofing remaining units	\$ 3120 (#62 still needs to be done)	Completed
2023	Fire Mitigation – weed whacking	\$ 900	Completed
2023	Fireplace inspections	\$ 2,000	Completed
2023	Roof Replacement	\$89,000	Completed
2023	Repair back porches, siding, and steps	Will get new estimate	2025
2023	Paint <u>remaining</u> front and back of both buildings, garage doors and all windowsills and trim	\$28,500	Completed
2023	Driveway sealcoat and crack sealing	\$ 3900	Completed
2024	Fire Mitigation – weed whacking	\$ 800	Completed
2024	Heat tape repairs – replace old heat tape #44-#52	\$8840 incl some gutter and downspouts repairs	Completed 2024
2024	Fireplace inspections	\$ 1000	Completed 2024
2024	Cut down trees – fire mitigation	\$4600	Completed 2024
2024	Stain front decks (annually)	\$3200	Completed 2024
2025	Heat tape repairs – replace old heat tape	\$2000 #56	2025 Completed
2025	Fireplace inspections – 4 gas fireplaces replaced	\$ 793	2025 Completed
2025	Fire Mitigation – weed whacking	\$ 800	2025 Completed
2025	Repair and repaint back porches, siding, and steps and siding repairs	\$5700	2025 Completed
2025	Stain front decks (annually)	Skipping 2025 as a test	----
2025	Seal coat driveway	\$4540	2025 complete
2026	Tree blew over by #44 Shawn (owner) cut it up – some roof damage	Finish cleaning up tree and roof repair by roof installers \$1000	2026
2026	Stain front decks?	\$4000	2026

**Financials as of 12/31/2025**

Operating Account = \$ 9063

Reserve Account = \$45,737

No Units more than one month Past Due

**Proposed Budget Discussion** – The Board has approved the Proposed 2026 Budget. The Membership will vote to ratify the budget.

Budget Notes

Accounting – increased fees

Bank Service Charges – lowered fees

Maintenance and Replacement –

Office/Postage – Same

Cable and Internet – Increased rates

Fire Prevention – Lowered rates - \$1000

Insurance – Increased rates – working on getting this lowered

Legal Fees – -0- HOA docs updated

Management fees – increased \$100/month

Snow Removal – increased rates – \$300 extra snow hauling in 2025

Trash – Increased rates - 2 overages in 2025 for overflow – please do not put construction or oversized items in or next to dumpster

Utilities – Cancelled service

Sewer – Increased rates -

Reserve Contribution – Reserve Contribution to save for capital projects

Proposed increased dues in 2026 for increased Reserve Funding? Or do a special assessment just to increase the Reserve directly so dues do not increase?

**2026 Proposed Projects -**

- Stain front decks? \$4000 estimate
- Tree blew over by # 44 – Many thanks to Shawn in unit #44 for cutting up the downed tree in January 2026! The tree slightly hit the roof, some damage and had it inspected. Sky Manor roofing will replace/seal any damaged shingles when the daytime temperatures reach above 60. They will also do a full visual inspection of the entire roof.

**Charon Pines Condominium Association**  
**Balance Sheet**  
As of December 31, 2025

	<u>Dec 31, 25</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
100 • Charon Pines Operating Account	9,062.68
109 • First Internet Bnk Reserve	41,951.43
110 • CP Alpine Bank Reserve	3,736.66
<b>Total Checking/Savings</b>	<b>54,750.77</b>
<b>Total Current Assets</b>	<b>54,750.77</b>
<b>TOTAL ASSETS</b>	<b>54,750.77</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Equity</b>	
283 • Reserve Equity	30,870.57
30000 • Opening Balance Equity	-25,474.41
340 • Retained Earnings	57,923.54
<b>Net Income</b>	<b>-8,568.93</b>
<b>Total Equity</b>	<b>54,750.77</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>54,750.77</b>

**Charon Pines Condominium Association**  
**Profit & Loss Budget vs. Actual**  
January through December 2025

	Jan - Dec 25	Budget	\$ Over Budget
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
111 • Interest on MM Account	9.31	120.00	-110.69
112 • Interest on FIBank	1,365.49	540.00	825.49
305 • Dues	60,000.00	60,000.00	0.00
<b>Total Income</b>	<b>61,374.80</b>	<b>60,660.00</b>	<b>714.80</b>
<b>Gross Profit</b>	<b>61,374.80</b>	<b>60,660.00</b>	<b>714.80</b>
<b>Expense</b>			
405 • Accounting/Tax Prep	450.00	450.00	0.00
409 • Postage/Office Expenses	688.00	770.00	-82.00
410 • Bank Service Charges	94.60	40.00	54.60
<b>415 • Maintenance and Repair</b>			
415.1 • Stain Decks (Bi-annually)	0.00	0.00	0.00
415.2 • Heat tape replace/repair	2,000.00	5,000.00	-3,000.00
415.3 • Weed Removal and Treatments	935.00		
417 • Sealcoat Driveway	4,540.00		
419 • Siding Repairs	250.00	1,000.00	-750.00
419.1 • Back Steps rebuild	5,000.00		
415 • Maintenance and Repair - Other	200.00	500.00	-300.00
<b>Total 415 • Maintenance and Repair</b>	<b>12,925.00</b>	<b>6,500.00</b>	<b>6,425.00</b>
420 • Cable and Internet Expenses	10,744.07	10,320.00	424.07
427 • Fire Prevention	793.06	2,000.00	-1,206.94
435 • Insurance	16,360.75	16,080.00	280.75
455 • Management Fees	10,800.00	10,800.00	0.00
470 • Snow Removal	3,650.00	3,300.00	350.00
475 • Trash	6,958.25	6,000.00	958.25
485 • Utilities	0.00	0.00	0.00
491 • Sewer - Breck Sanitation	6,480.00	6,280.00	200.00
492 • IN/OUT	0.00		
<b>Total Expense</b>	<b>69,943.73</b>	<b>62,540.00</b>	<b>7,403.73</b>
<b>Net Ordinary Income</b>	<b>-8,568.93</b>	<b>-1,880.00</b>	<b>-6,688.93</b>
<b>Other Income/Expense</b>			
<b>Other Expense</b>			
499 • Reserve Contribution	0.00	1,000.00	-1,000.00
<b>Total Other Expense</b>	<b>0.00</b>	<b>1,000.00</b>	<b>-1,000.00</b>
<b>Net Other Income</b>	<b>0.00</b>	<b>-1,000.00</b>	<b>1,000.00</b>
<b>Net Income</b>	<b>-8,568.93</b>	<b>-2,880.00</b>	<b>-5,688.93</b>

**Charon Pines Condominium Association**  
**Profit & Loss Budget Overview**  
 January through December 2026

	Jan - Dec 26
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
111 · Interest on MM Account	10.00
112 · Interest on FIBank	1,200.00
305 · Dues	60,000.00
<b>Total Income</b>	<b>61,210.00</b>
<b>Gross Profit</b>	<b>61,210.00</b>
<b>Expense</b>	
405 · Accounting/Tax Prep	450.00
409 · Postage/Office Expenses	770.00
410 · Bank Service Charges	100.00
415 · Maintenance and Repair	
415.3 · Weed Removal and Treatments	900.00
415 · Maintenance and Repair - Other	500.00
<b>Total 415 · Maintenance and Repair</b>	<b>1,400.00</b>
420 · Cable and Internet Expenses	10,800.00
427 · Fire Prevention	1,000.00
435 · Insurance	16,500.00
455 · Management Fees	12,000.00
470 · Snow Removal	3,450.00
475 · Trash	7,125.00
491 · Sewer - Breck Sanitation	6,480.00
499 · Reserve Contribution	1,000.00
<b>Total Expense</b>	<b>61,075.00</b>
<b>Net Ordinary Income</b>	<b>135.00</b>
<b>Other Income/Expense</b>	
<b>Other Expense</b>	
<b>900 · RESERVE EXPENSES</b>	
901 · Stain Decks RESERVE	3,300.00
902 · Heat Tape Replace RESERVE	2,000.00
903 · Siding Repair or Replace	500.00
<b>Total 900 · RESERVE EXPENSES</b>	<b>5,800.00</b>
<b>Total Other Expense</b>	<b>5,800.00</b>
<b>Net Other Income</b>	<b>-5,800.00</b>
<b>Net Income</b>	<b>-5,665.00</b>

Total Income	\$61,374	\$60,000.00	\$0	\$61,200	\$0.00			
<b>EXPENSES</b>				Annual				
405 Accounting Tax Prep	\$450	\$450.00	\$0	\$450	\$0.00	increase fees		
410 Bank Service Charges	\$95	\$40	\$55	\$100	\$60.00	lowered fees		
409 Office/Postage Expenses	\$688	\$770	(\$82)	\$770	\$0.00	same - PO box,Website, zoom, QB		
415.3 Weed Removal Treatment	\$935	\$0	\$935	\$900	\$900.00	weed whacking and weed treatments		
415 Misc Maintenance and Replacement	\$200	\$500	(\$300)	\$500	\$0.00	same		
420 Cable and Internet	\$10,744	\$10,320	\$424	\$10,800	\$480.00	increased due to increased rates		
427 Fire Prevention	\$793	\$2,000	(\$1,207)	\$1,000	(\$1,000.00)	decrease due to actuals		
435 Insurance	\$16,361	\$16,080	\$281	\$16,500	\$420.00	increased rates		
445 Legal Expense	\$0	\$0	\$0	\$0	\$0.00	same		
455 Management Fees	\$10,800	\$10,800	\$0	\$12,000	\$1,200.00	increased due to increased rates		
470 Snow Removal	\$3,650	\$3,300	\$350	\$3,450	\$150.00	increased rates		
475 Trash	\$6,958	\$6,000	\$958	\$7,125	\$1,125.00	2025 overages= 2x dumpster overflow		
405 Utilities	\$0	\$0	\$0	\$0	\$0.00	same - capped meter		
491 Sewer Breck Sanitation	\$6,480	\$6,280	\$200	\$6,480	\$200.00	increased rates		
TO RESERVE	\$0	\$1,000	(\$1,000)	\$1,000	\$0.00	same		
	=====	=====	=====	=====	=====	=====		
TOTAL	58,154.00	\$57,540	\$614	\$61,075	\$3,535	overall 2025->2026 TOTAL budget change		
<b>RESERVE EXPENSES</b>								
<b>RESERVE BALANCE 1/1/2025</b>	<b>\$56,303</b>			<b>12/31/2025</b>	<b>\$45,688</b>			
900 Exerior Painting Deck Stain RESERVE	\$0	\$0	\$0	\$3,300	\$3,300.00	skipped 2025 RESERVE		
902 Heat Tape and Gutter repair RESERVE	\$2,000	\$5,000	(\$3,000)	\$2,000	(\$3,000.00)	RESERVE		
903 Siding Repairs RESERVE	\$250	\$1,000	(\$750)	\$500	(\$500.00)	Siding repairs RESERVE		
904 Sealcoat Driveway RESERVE	\$4,540	\$0	\$4,540	\$0	\$0.00	sealcoated 2025		
905 Back Steps Rebuild RESERVE	\$5,000	\$0	\$5,000	\$0	\$0.00	rebuilt steps 2025		
	\$11,790			\$5,800				
<b>APPROX RESERVE BAL 12/31/2025</b>	<b>\$44,513</b>			<b>12/31/2026</b>	<b>\$39,888</b>			