

2025 Bear Creek POA Annual Meeting July 12, 2025, 8:30 am
Redstone Room, Rio Grande Club and Resort

Russell called the meeting to order at 8:30 am. Board members in attendance were Russell Cowman, President, Brad Shaffer, VP, Mary Cottrell, Secretary, Bob Milam, Treasurer, Bill Stonaker, ARC, and Curtis McLain, Infrastructure/Firewise

A quorum was established. The 2024 annual meeting minutes were sent out via email and hard copy prior to the meeting. Russell made a motion to accept the 2024 meeting minutes as presented. Bill seconded and the motion passed.

Russell discussed the infrastructure. The past few years major work on culverts and the roads have been the focus. The roads are the number one asset to the community. All roads within the community have been worked on and are in good condition. There will be no road work in 2026, which will allow monies to be put back into building up the Reserve account.

The front gate is operational again. Russell reminded members that this is a new system. Drivers need to approach the gate slowly and stay in the correct lane. If you click the remote more than once it will cause the gate to close. Russell also mentioned speeding is becoming an issue within the community. Many people are out walking with friends and/or pets. Please be mindful and slow down.

Bill gave an ARC update. This time last year 10 homes were under construction. Most of those homes have been completed. As of now, one lot has approved plans for a new build. There are quite a few inquiries coming in regarding building. This time next year there should be several more homes under construction.

As a reminder, the ARC is not allowed to give any direction to builders/contract workers. The homeowner is responsible for communicating with the builder/contract workers. There are 128 lots and as of today 48 homes are complete with Certificate of Occupancy. Four more homes should be completed soon for a total of 52 homes in 2025.

Curtis spoke on the progress of Firewise. Phase 1 will continue to be an ongoing process. Curtis passed around a spreadsheet that showed which homes have been completed and received Firewise certificate. Phase 2 will be to expand the fire break 25 feet on each side of the road. Best practice is to spray the wood chips back on the property. Those owners who have said they did not want the wood chips on the property Curtis will put them elsewhere. A big Thank you to Curtis and Mike for working so diligently on the Firewise projects. Curtis will do work for the POA. Once payment from the POA has been made Mike will submit for reimbursement from grant funds.

Also, a big Thank you to Jack and Joan Wilson for taking it upon themselves to help with the front gate beautification project.

Curtis introduced a guest speaker Tiffany Antone. Tiffany owns an insurance company and was well versed in the Firewise program. She spoke on the difficulties of getting homeowners insurance in Colorado due to the fires. She brought copies of a new law going into effect in 2026. HB25-1182 Wildfire Mitigation Transparency. And she spoke about a new law in April 2025 HB23-1288- Colorado Fair Plan. This is a Last Resort for Property Insurance.

Bob spoke on the 2025/2026 budget. At the time of the meeting 3 accounts were delinquent. The due date was moved to March this year to give a better idea of income. All Special Assessments

2025 Bear Creek POA Annual Meeting July 12, 2025, 8:30 am
Redstone Room, Rio Grande Club and Resort

have finally been collected. Last year, due to the road work, we were not able to transfer funds from the operating account into the reserve account. This year since we have collected dues earlier, we have already moved \$50,000 into the reserve account for 2024/2025 with plans on moving another \$24,000 by the end of the year. 2026 the goal is to move \$75,000 into the reserve account since there will be no road work done in 2025.

Legal costs continue to increase therefore there was a need to increase the line item in the budget. Bob answered all questions asked regarding budget.

Pheromone packet project was removed from the POA board. Curtis is working with homeowners to get the packets placed. As of now, over 1000 packets have been put out. There are still some trees on the western side of the community that do not have packets due to property owners not taking the initiative to be proactive. Curtis felt within 3-5 years the community would start seeing more dead trees in not protected. Doug Firs are the hardest hit trees at this time. A big Thank you to Lou who helps with the gates and roads in the community.

Russell made a motion to adjourn the meeting. Bob seconded. Motion carried and meeting was adjourned at 9:30 am.

The Board of Directors met directly after the meeting. BOD in attendance: Russell, Mary, Bill, and Curtis. The board agreed to keep officers as is. Quarterly meetings will be held as follows: October 11, 2025, January 10, 2026, April 11, 2026, and the annual meeting will be held July 11, 2026.

Curtis will work with Bill on a document property owners can have access to and give to their building contractor. This document will outline the expectations the contractor will need to meet while working in Bear Creek POA.

Russell made a motion to adjourn the meeting. Bill seconded. Meeting was adjourned at 10:15 am