

OCTOBER 2018 NEWSLETTER

2019 Budget and Dues

Tyler Urruty, Treasurer

Hyland Greens is a premier community in our area. Many of the amenities that make the community attractive and continue to increase home values (mature landscaping, pools, sports courts, greenbelts, activities) require ongoing maintenance and funding.

During the August meeting, the HOA Board voted and unanimously approved a 2019 budget which included a \$24/year dues increase. This 3% increase moves homeowner annual dues from \$792/year to \$816/year. As you may know, the Board chose to decrease the annual transfer to the reserve account in 2018 to avoid increasing dues. However, future maintenance and improvement projects detailed in our reserve study, along with significant expected cost increases in areas such as water/sewer, dictated the 2019 dues increase. The change in dues will also allow us to increase the annual transfer to the reserve account to the 2017 amount.

To keep dues as low as possible, the Board continues to explore all avenues to reduce costs and save money for homeowners. Extensive research is conducted prior to approving a project to determine the most efficient and cost-effective way to complete the job. Bids are also solicited for individual projects and contracts are reexamined regularly to ensure the community is receiving the maximum benefit from dues. For example, the Board recently obtained bids and interviewed several property management companies and selected MSI to replace Haven. The change in management companies will provide better service to our community at a significant cost savings. In addition to the strategies above, we are fortunate to have volunteers in the neighborhood generously offer their time for projects, which saves our HOA thousands of dollars each year. See pages 6-7 for details on the 2019 budgets.

New Management Company Starts October 1st!

Beginning on Monday, October 1st, the Hyland Greens HOA will be managed by MSI, LLC. If you have any issues or need to contact the Management Company, please reach out to our new manager, Kisa Minardi at kminardi@msihoa.com or 720-974-4164. We are excited to have the new, high-quality, dedicated team at MSI ready to serve our community.

In this Issue Next Board Meeting **Covenant Corner** Page 5 Join us for the next board meeting, October 16th. Board meetings are held on the 3rd Tuesday, each month, at 7:00 2019 Budget Sheets Pages 6-7 PM. We encourage homeowners to attend. Page 9 October Activities Update To be placed on the agenda, please contact Kisa Minardi, Page 11 Report of Actions kminardi@msihoa.com. Page 13 September Minutes Meetings are located at Hyland Hills Golf Course, 9650 Sheridan Blvd., Westminster, CO 80031.

Hyland Greens Board Directory

Linda Mollard, President, 2018 president@hylandgreens.org

Matt Brozovich, Vice President, 2018 vicepresident@hylandgreens.org

Joe Armstrong, Secretary, 2019 secretary@hylandgreens.org

Tyler Urruty, Treasurer, 2019 treasurer@hylandgreens.org

Bill West, Greenbelts Chair, 2018

Allan Meers, Pools Chair, 2020

Courtney Mollard, Activities Chair, 2020

Monte Thompson, ACC Chair 2019

Heather LaPuma, Newsletter, 2020

Chuck Smith, 2019

Pam Moores, 2018

Kevin Murphy, 2020

Jim Gilmer, 2020

First Hyland Greens Homeowners Association

Managed by: MSI, LLC. 11002 Benton St. Westminster, CO 80020-3200 303-420-6611

Kisa Minardi, Community Manager kminardi@msihoa.com 720-974-4164

ACC Report

8/28/18 to 9/25/18

Approved

4740 West 101st Place – Roof Replacement 4785 West 101st Place – Roof Replacement 5050 West 102nd Avenue – Fence Install and Replacement 9945 Wolff Street – Roof Replacement 10397 Zenobia Court – Exterior Painting

Open

4695 West 102nd Place – Window Replacement 5092 West 98th Place – Roof Replacement 10151 Zenobia Circle – Roof Replacement

Hyland Greens' Newsletter is Going Digital!

Starting in 2019, the Hyland Greens Newsletter will *only* be delivered electronically. A handful of printed copies will be available in the common areas of the community once each new issue is released (locations will be determined and communicated as we get closer to 2019). This decision was made to save costs and volunteer hours as well as be environmentally friendly.

In order to add your email (or anyone in your household's email) to our mailing list, please visit http://hylandgreens.org/ and enter your information under the Opt-In For The Digital Newsletter fields in the footer of the website. You may also email vicepresident@hylandgreens.com to be added to the list (please be sure to include your name and address with the subject Opt-In). You will be able to unsubscribe from this email list at any time.

If you would prefer not to share your email, every newsletter issue will be posted and available for download on the website and Hyland Greens Facebook page at the beginning of each month.

Get a Helping Hand

Hyland Greens residents age 18 and under can have their information listed to offer their services to Hyland Greens homeowners. To have information added, parents must provide signed consent. Contact Noreen at HAVEN Community Management at nkelly@havenpm.com or 303-530-0700 ext. 128 for more information. Please provide updates to your information if contact information changes.

Name	Age	Phone	Comments
Ben Schwartz	14	303-905-6979	Pet sitting, house sitting, dog walking, lawn and shoveling. Neighborhood references available.
Layla Teague	15	303-549-0849	Babysitting, pet care, snow removal.
Liam Gray	15	720-633-0131	Pet sitting, house sitting, dog walking, lawn and shoveling. Neighborhood references available.
Peter Bettinger	15	303-466-5407	Snow shoveling, lawn work, house sitting, and pet care/sitting. Available weekday school hours and weekends.



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Valerie Skorka Westmark Your Hyland Greens Neighbor (303) 981-0950

ValerieWestmark@gmail.com

Check out my Drone Video Link of the Neighborhood! What a wonderful place to live!

https://player.vimeo.com/video/2 78589373

The New Reverse Mortgage Loan or Reverse Mortgage Refinance.....Is it Right for You?

Contact me to find out and learn more!

- Buy your dream home, downsize, upsize/right size, or stay in place.
- Eliminate your mortgage payment (must still pay taxes, insurance, etc.)
- Receive monthly income, tax-free*.

- Preserve assets and leave a larger legacy to your heirs.
- Buy a home that meets your current and future needs without a monthly mortgage payment.

Must be a minimum of 62 years old to qualify. * This advertisement is not tax or financial advice. Please consult a tax and/or financial advisor for your specific situation.





5440 Ward Road Arvada, CO 80002

(303) 420-5352

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Covenant Corner

With the age of our community, and the life expectancy of driveway materials, we would like to address the Rules and Regulations regarding driveways.

6. Driveways

In implementing these Rules and Regulations, a driveway is defined as the concrete surface that directly provides access from the street to the garage. Depending on how the garage is situated on the lot the driveway may be straight or curved to provide access to the garage. There may be instances of a curved driveway that provides access to the street in two locations. Modifications to driveways are subject to the following restrictions:

- **a.** Driveway material must be concrete or other paving material such as paving stone or brick. Asphalt is not acceptable.
- **b.** The width of the driveway must not exceed the width of the garage, except that a curved driveway that provides access to the street at two locations must not exceed the width of a two car garage. In limited circumstances, this width restriction may be relaxed in order to accommodate a necessary turning radius or limited availability of street parking. In granting any approval of a driveway extension the Board shall consider the visual impact, and if approval is given, the Board may require landscaping or other conditions to reduce the visual impact.
- **c.** The use of paving stone, brick, or other materials adjacent to the driveway for purposes of foot traffic, landscaping, or other purely aesthetic purposes should be allowed. In no event may any such area adjacent to the original driveway be used for vehicle parking unless the Board has approved extension of such driveway for parking in accordance with subparagraph b. above.

If a new driveway is under consideration, please review the above when deciding on the footprint and materials to be used. There are many decorative ideas with respect to concrete applications today, so please provide as much detail as possible in your ACC request.





2019 Operating Budget

First Hyland Greens Association Operating Budget

	FY2018	FY2019
	Operating	Operating
	Budget	Budget
Revenues		_
Homeowner Assessment	388,872.00	400,656.00
Miscellaneous Revenue	5,000.00	9,500.00
Total Revenues	393,872.00	410,156.00
Operating Expenses		
Management Fees	37,657.00	23,400.00
General Administrative Expense	19,300.00	24,600.00
Events/Social Activities	5,500.00	5,500.00
Insurance-Liability & Property	15,000.00	15,550.00
Landscape/Grounds Maintenance	65,500.00	64,500.00
Recreation/Pool Facilities	86,800.00	92,117.00
Technology	1,000.00	2,120.00
Utilities Expense	46,600.00	52,600.00
*Community Trash Service		
Participating Homeowner Fees	(38,016.00)	(38,016.00)
Community Trash Service Expense	38,016.00	38,016.00
*Total Community Trash Service	0.00	0.00
Total Operating Expenses	277,357.00	280,387.00
Revenues Less Expenses	116,515.00	129,769.00
Transfer to HOA Reserve Account	116,515.00	129,769.00
Net Operating Income/(Loss)	0.00	0.00

^{*}The HOA has oversight of the Community Trash Service Program. Costs associated with this program are distributed only to participating homeowners.

Reserve Project Listing

FY2019

	11-11-11
Item Description	*Estimate 2019
Landscape Refurbish/Repair	\$7,500
One - time Emerald Ash Inventory	\$3,000
One - time Emerald Ash Treatment	\$10,000
Tree Removal	\$25,000
Fence Replacement: Phase 1	\$200,000
Asphalt: Seal coat & crack fill	\$6,000
Tot Lot - Improvement	\$3,000
Sports Court Landscaping Rehab	\$9,000
Convenant Update	\$15,000
Electrical Small Pool	\$8,000
Greenbelt Seating	\$8,000
Signage Upgrade	\$12,000
Entry Camera Project	\$5,000
Small Pool: Gate	\$3,000
Small Pool: Fence Paint	\$3,000
Pool Boiler: Large pool	\$25,000
Pool Boiler: Small pool	\$19,800
	\$362,300

^{*}Costs are estimates and projects will not be completed unless approved by a majority vote from the Board during a monthly meeting



Rising Interest Rates Affect Cost Too

Mortgage rates have risen 0.5% in 2018 on 30-year and 15-year fixed rate mortgages and experts expect them to continue to increase. Buyers paying attention to the market understand the relationship that inventory has on pricing; when the supply is low, the price usually goes up. Rising interest rates can affect the cost of homes also.

When interest rates go up, fewer people can afford homes. Lower numbers of buyers can affect the demand, which could cause prices of homes to come down. The question is how much do the interest rates have to go up to affect demand?

As the rates gradually go up, the affect may not be noticeable at all except for the fact that the payments for the buyer have increased.

A ½% change in interest is approximately equal to a 5% change in price. A \$300,000 mortgage at 4.5% for a 30-year term will have a \$1,520.06 principal and interest payment. If the mortgage rate goes up 0.5%, it would affect the payment the same as if the price had gone up 5%. The difference in payments for the full term of the loan would be \$32,547.

There are some things beyond buyers' control, but indecision isn't one of them. If they haven't found the "right" home yet, it is understandable. However, when that home does present itself, the buyer needs to be ready to make a decision. If they are preapproved and have done their due diligence in the market, they should be able to contract before significant changes occur in the mortgage rates.

Interest rates and home pricing can be intimidating. I work with severa great lenders that can help you get the loan that works best of you. I can help you with offer pricing to make the best deal you can make and still get your home! Call, email or text me at 303-465-4798 or wendy@wendyatkinson.com.

Owning a home is a keystone of wealth ... both financial affluence and emotional security.

- Suze Orman

Current Listings



1080 Stoneham St. Superior Rock Creek Community \$529,900 4 bedroom, 2.5 baths, loft New roof in May 2018 Walk-out basement Remodeled

Rental in Thornton Avail. Sept. 1 \$1675/mo + Dep. Ranch style, 2 Bed, 2 bath 2 car garage Unfin. basement



Before You Leave Town ...

Along with all the planning of what you're going to do and where you're going to stay, consider this checklist to make you feel more comfortable while you're away from home.

- Stop your mail and newspaper delivery.
- Don't post about your trip on Facebook and other social media until you return; no need to alert potential burglars.
- Light timers make it look like someone is home. Set multiple timers for various times to better simulate someone at home.
- Do unplug certain appliances TVs, computers even when they are off to protect them from power surges.
- Don't hide a key; buglers know exactly where to look for our key and it only takes them a moment to check under the mat, above the door, in the flower pot or in a fake rock.

These easy-to-handle suggestions may protect your belongings while you are gone while adding a level of serenity to your trip.

Advertisement in the Newsletter should not be construed as an endorsement for products/services.

October Activities Update

from the Activities Committee

The activities are winding down for the year which will give us some time to continue planning for everything coming in 2019! Please give us any comments or constructive criticism you have about any of the 2018 events at HylandGreensHOA@gmail.com

Fall Garage Sale

On September 14th and 15th we had our first fall neighborhood garage sale. This was something over 50 of you asked for in the survey given out earlier this year. We would appreciate any feedback you have on this event. Is this something we should do again? Were the dates decent? The weather was great and was probably warmer than the days of the spring garage

sale! Please give us any information on this event so we can either do it again in 2019 or discontinue it. HylandgreensHOA@gmail.com

Beans and Booze

Due to publishing deadlines the Beans and Booze event will be updated in the November newsletter.

"You've Been Jingled" Bags

Based on the results of the survey earlier this year, this was an event that more of you wanted to see discontinued than continued. We will be doing it this year to use up the remaining supplies as we plan these events several months in advance and we would rather not be wasteful. Without any further feedback this will be the last year of the HOA sponsored version. More details will be in your November newsletter.



Is your will up to date?

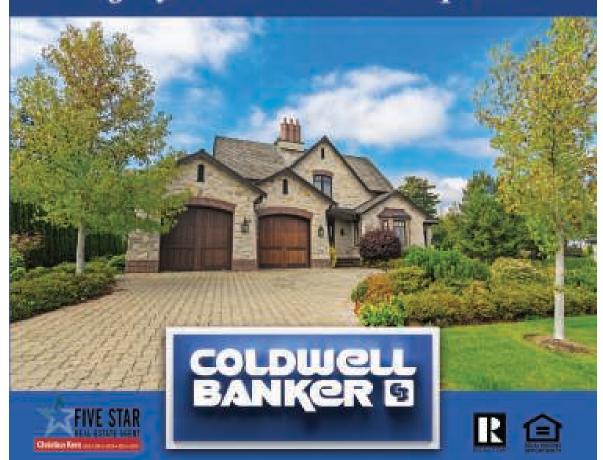
Just like insurance, your estate plan needs to be reviewed periodically. Here is a checklist to help you decide if it is time.

- □ Have you had any life changes occur in the last year?
- □ Did you get married, divorced, or have children since your last will?
- ☐ Do you have a will but need to change beneficiaries, personal representative or guardian for your minor children?
- □ Did you move from another state since your will was drafted?

For the sake of your family it may be time for you to renew your estate plans.

Maria Grimaldi, Esq. 303-482-2393 www.mariagrimaldi.com

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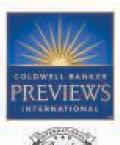


Christina did an excellent job selling our house. Her real estate knowledge and understanding of the local market were unsurpassed. Her marketing skills and recommendations regarding "staging" our house were superb and definitely contributed to the quick sale and market value of our house. We would highly recommend Christina"--Kirby (Hyland Hills, 2016)

"Proud Supporter of the Regis University Men's and Women's Golf Teams"



Christina Kern
REALTOR® CRS, GRI
Mobile: (303) 915-0809
Office: (303) 235-0400
ckernsells@gmail.com
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FIRST HYLAND GREENS HOMEOWNER ASSOCIATION REPORT OF ACTIONS

Taken by the Board of Directors - September 18, 2018

The Board of Directors took the following actions:

Approved a dues increase for 2019 of \$24 per year. `

Approved one request to waive a fine for dead grass.

Did not approve a request to waive a fine for dead grass, but provided that no further fines accrue during the fall and winter. The expectation is that the grass issues will be resolved by next spring.

Denied a request to waive a late fee.

Approved renewal of Travelers Crime Insurance Policy for three years at a premium of \$1,000 per year.

Approved \$3,000 for low cost equipment for the Tot Lot.

Approved a motion for concrete work on association sidewalks and at the big pool in the amount of \$37,600.

Approved a motion to trim an association tree that has the potential to damage a resident's house.

Authorized John Van Royen to identify and interview possible engineers/engineer firms to assist with the planning for replacement of the perimeter fence.

Referred a proposed Memorial Policy back to the author for clarification of language.

For more detail, see the meeting minutes.

Joe Armstrong, Secretary

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720	\$480,000	10052 Zenobia Ct	SOLD
120	\$558,368	3930 W 130rd Ct	SOLD
	\$457,000	4854 W 103rd Pl	SOLD
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First Hyland Greens Association Board of Directors Meeting

September 18, 2018; 7:00 – 9:00 pm Hyland Hills Golf Clubhouse - 9650 Sheridan Blvd., Westminster, Colorado 80031

MEETING MINUTES - DRAFT

Call Meeting to Order with a Quorum of Directors

President Linda Mollard called the meeting to order at 7:02 PM. Board members Matt Brozovich, Joe Armstrong, Tyler Urruty, Allan Meers, Bill West, Pam Moores, Chuck Smith, Courtney Mollard, Heather LaPuma and Kevin Murphy were present. Monte Thompson and Jim Gilmer were absent. Jenny Singleton represented HAVEN Community Managers.

Approval of August 21, 2018 Summary Minutes

A motion was made by Tyler Urruty and seconded by Courtney Mollard to approve the minutes of the August 21, 2018 Board meeting with two corrections. The motion carried unanimously.

Introduction of Homeowners & Invited Guests Present

Homeowners in attendance were John Van Royen, Denise Martinez and Julie Bloch Burton.

Denise Martinez was present to discuss the dead grass issues in her front yard.

Treasurer

August 2018 Financial Statements

Tyler Urruty presented the financial statements for the period ending August 31, 2018. First Hyland Greens has assets totaling \$206,853.90 in the operating accounts and \$582,408.12 in the reserve accounts.

2019 Draft Budget

Tyler presented the 2019 draft budget and 2019 Reserve Project List. After much discussion, a motion was made by Joe and seconded by Pam to increase the assessments by \$24 per house per year, bringing the annual assessment per house to \$816.00. The motion carried unanimously.

After some discussion, it was determined that the increase in assessments would bring the annual reserve transfer up to \$129,752. A motion was made by Tyler and seconded by Chuck to approve the 2019 budget with this change. The motion carried unanimously.

Secretary

Insurance Renewal

Joe Armstrong presented a quote of \$1000 per year for the crime insurance policy from True North, the current insurance carrier. A motion was made by Joe and seconded by Tyler to approve the renewal at \$1000 per year. The motion carried unanimously.

Management

September Management Update

The Board reviewed the Management update as prepared by Jenny Singleton. The Board reviewed the following items: violations, homeowner correspondence, Haven updates and ACC items.

A motion was made and seconded to approve the request for waiver of a fine for dead grass for account number 1188024001. The motion passed with 9 votes.

A motion was made and seconded to deny the request for waiver of a late fee and collection fee for account number 1188035801. The motion carried unanimously.

A motion was made and seconded to deny the request for waiver of a fine for dead grass for account number 1188045001. In addition, the homeowner will have no additional fines charged to their account, so long as by the end of spring 2019, the homeowner corrects the grass. The motion carried unanimously.

Projects

Tot Lot

Pam Moores presented ideas and options for the tot lot, which include constructing a fence to separate the tot lot from the sports area, a balance beam installed and a climbing wall. A motion was made by Pam and seconded by Allan to approve up to \$3,000 for tot lot improvements. The motion carried unanimously.

Trash Contract

Pam advised the members in attendance that she is waiting on the final contract from American Disposal, but has received confirmation that the service has increased by \$2 per house per month, for an annual total of \$156.

Concrete

John Van Royen obtained 3 proposals for concrete work at the pools and throughout the community. After much discussion, a motion was made by Allan and seconded by Bill to approve up to \$27,600 for concrete work. The motion passed with 6 votes.

Committee Reports

Activities

Courtney reported that the Beans and Booze event is scheduled for September 29th, with 10 entries for the chili cook off. Courtney also advised that the jingle bags will be done at Christmas in order to use the remaining supplies.

Communication and Technology

Matt advised that he has approximately 630 email addresses for residents, with 30-60% of the residents opening their emails from the Association.

Linda advised that the Annual Meeting is scheduled for Tuesday, November $13^{\hbox{\scriptsize th}}$ at 7:00 PM.

Pools

Allan advised that the pool closed at Labor Day, trash service has stopped and the internet and phones have been turned off for the season.

Greenbelts

Bill advised that bids were sought from 7 landscape companies, 3 of which provided proposals. Bill is still asking questions of the bidders and will be ready to decide at the October meeting.

Memorial Policy

Kevin drafted a policy for homeowners requesting a memorial in the community. After some discussion, it was advised that some changes would need to be made to the policy and revisited at the October meeting.

Perimeter Fence

John Van Royen recommended utilizing an engineering firm to review several issues, including the ODP, design and compliance as they relate to the fence and potential City issues. A motion was made by Joe and seconded by Courtney to obtain proposals from engineering firms. The motion carried unanimously.

Adjournment

,	
A motion was made and unanimously passed to ac	djourn the meeting at 9:20 pm.
Joe Armstrong	Date Approved by Board of Director
Secretary First Hyland Greens Association	

About the Hyland Greens Newsletter

This newsletter is produced as an information resource for the residents of the First Hyland Greens Homeowner's Association. The newsletter is published monthly from Feb-Dec each year, using articles submitted by HOA Board Members and Homeowners. Our network of volunteers includes six block captains and 35 block reps who distribute your copy. Each issue should be delivered to your door during the first few days of the month. If you miss a copy please contact HAVEN Community Management or visit <u>hylandgreens.org</u> to view the latest copy.

Letters to the Editor

We welcome letters to the editor to be considered for publication to the monthly newsletter. To be considered, please submit your letter to hylandgreenshoa@gmail.com, along with your full name, address, and daytime phone number. Your name will be printed with your letter. Letters to the Editor are the opinions of the writer and are not the opinions of the Homeowner's Association.

Contribution Deadline

Articles and Advertisements for each issue must be submitted no later than the 15th of the preceding month. All advertisement requests should be submitted in a PDF, JPEG, or TIF format how you would like them to appear. Placement of each advertisement is at the discretion of the Editor. Submit advertisement requests to hoa@havenpm.com, referencing the Hyland Greens HOA.

2017 Advertisement Rates

2018 Advertisement Rates	Resident Rate	Resident Rates with 20% Annual Discount	Non-Resident Rate	Non-Resident Rate with 20% Annual Discount
1/8 Page	\$11	\$96.80	\$13	\$114.4
1/4 Page	\$19	\$167.20	\$21	\$184.80
1/2 Page	\$32.50	\$286	\$42	\$369.60
Full Page	\$42	\$369.60	\$52	\$457.60

Disclaimer: Advertisements published in the Hyland Greens Newsletter should not be construed as an endorsement of any products or services.

Upcoming Events

Here's what's coming up in and around the Hyland Greens Neighborhood!

Tuesday, October 16th Hyland Greens HOA Board Meeting

Saturday, October 20th Westminster Halloween Harvest Festival

Wednesday, October 31st Halloween

Tuesday, November 13th Hyland Greens HOA Annual Meeting

Thursday, November 22nd Thanksgiving





Fourth Quarter Dues Payment - Due November 1st

The Dues for the Fourth Quarter of 2018 are due on November 1st.

As a friendly reminder, due to the change to our new management company, MSI. Please ensure that your dues are sent to MSI. You will receive communication from MSI with details for the remittance of your next dues period in a statement this month.

If you have an automatic bill payment set up with your bank, please remember to update it to the new company.

