



The Reserve at Mariana Butte Homeowner's Association

DRAFT ANNUAL MEETING MINUTES

January 20, 2026

6:30 pm

Birdies, Burgers & Brews 701 Clubhouse Dr., Loveland

Recognition of Board Members

President Bogard initiated Board introductions, including Chris Coogan (VP/Treasurer) and Michelle Wind (Secretary).

Establish Quorum (25% of members defined by 23 or more: present & by proxy)

Secretary Wind called the roll of members. The roll call showed 35 properties represented in person or Zoom and 14 properties represented by proxy for a total of 49 or 54% of properties represented. The bylaws require 25% for a quorum, and the roll call confirmed a quorum.

Call Meeting to Order

President Michael Bogard called the Annual Meeting to order at 6:37 pm.

Review & approval of January 2025 annual meeting minutes

President Bogard requested comment to the 2025 Annual Meeting minutes, which had been distributed to members prior to meeting (attached). No members identified objections or changes to the minutes, and President Bogard called for a vote to approve the minutes. The minutes were approved by a unanimous vote.

Secretary Report

Secretary Wind reminded members to provide the Board with any updates to member contact information (e.g., phone number, email, mailing addresses, etc)

- HOA Website

Secretary Wind provided an overview of HOA website (<https://thereserveatmarianabutte.org>).

Updates to the website in 2025 include adding floodplain map information, recent annual meeting minutes, HOA policy updates, and including a new tab for general regulation of HOAs at state level.

Treasurer's Report

- 2025 Financial Report

Treasurer Coogan provided a summary of the 2025 Financial Report. The HOA spent 60% of what was budgeted, which included savings on recurring expenses such as landscaping by transitioning to Gerard Landscaping for maintenance of the 7 common area parcels. The HOA did not require much legal work in 2025, except to update some policy documents. The HOA didn't clean out Rist Ditch due to a long run of flowing water that inhibited access. There was also less than anticipated tree maintenance work.

- Banking change to PNC

South State Bank bought Independent Bank in 2025 and some limitations in the transition

prompted looking at other banks. For example, providing enabling services like Zelle for members to pay annual dues electronically and having preferable interest rates. In December 2025, the HOA moved its accounts to PNC Bank. PNC Bank has a Loveland Branch and is in the process of buying First Bank, which will increase its Colorado presence. The transition from First Bank to PNC will occur this summer and will include a rebrand to PNC.

- **2026 Budget**

Treasurer Coogan summarized considerations for the 2026 Budget and information displayed in slides at the meeting were included in the Treasurer's report mailed to members in December 2025.

The Budget accounts for the following in 2026.

- Gerard (landscape maintenance contractor) will increase rates, but we negotiated more certainty with a 5% increase over next couple years.
- Treasurer Coogan summarized a review of irrigation/water use and city utility rates and identified that insurance (i.e., liability for HOA and Directors) was renewed last year for 3 years.
- The HOA has already had contractor, Schra Tree Care, do some tree work this January due to impacts from recent storms.
- The HOA plans to update HOA governing documents that will require legal work.

- **2026 Dues assessment**

Although the HOA underspent 2025 dues, the HOA dues will remain the same. We have anticipated 2026 costs identified above. Treasurer Coogan clarified that no xeriscaping project work is included in 2026. In general, the HOA has a fairly high tolerance, with cash on hand if something comes up.

President Bogard called for a vote to approve the 2026 budget – vote unanimously approved the proposed 2026 Budget.

President's Report

President Bogard provided an update and summary of HOA work and projects, as well as projects by other entities that will impact the HOA.

- **Review of common areas**

Dry Creek – Dry Ck flows behind HOA homes on Beaver Cove and under Cedar Valley. The HOA held a volunteer cleanup day on April 26, 2025 with 22 volunteers and 6 trucks. President Bogard recognized and thanked Lee Pallansch and Steve Vandervoort for helping coordinate clean up on each side of the creek and Diana who brought in lunch for the volunteers. This year cleanup will depend on weather and will likely occur in the Apr 18 – May 9 timeframe. The Board will send out a request for volunteers this spring.

Rist Ditch – The HOA is responsible for cleaning out a section of the ditch. A few years ago, the HOA hired a contractor for the clean out, because the work was more than volunteers could do. Since then, volunteers have kept the section clean each year, but last year water flowing late through the year inhibited volunteer ability to clean out. The ditch tends to build up debris in the 90-degree turn and the steep slope could introduce erosion and liability. In conversations with Home Supply Ditch Co (that operates the ditch), it plans to reduce the hill slope and is working with City of Loveland Open Lands & Trails to coordinate the extra area needed. The Ditch Co hoped to do this work at end of September 2025 but water flowing in the ditch inhibited the work. They may begin

the work in late spring or more likely in the fall of 2026. In response to a question re whether the Ditch Co will clean out silt in the ditch after the project, the contractor will build a bridge with dirt and then clean all that out after work is completed.

For historical perspective, the HOA didn't know this maintenance was an HOA responsibility for many years, and the lack of maintenance brought it to a head 6 years ago, which started the annual clean out. Will Ditch Co clean out silt?

Action Item: Heather Jackson asked if the Board had assessed risk of the silt build up to the homes at the 90-degree turn. No, the risk has not been quantified, but it has been discussed with the Ditch Co - this will need to be addressed. (check recording for action). The Board will also ask the Ditch Co why there was water in the ditch all year?

Larry Roos said in the 2013 flood, 2 homes had flooding (or 1 home flooded and the empty lot that now has a home). In past years, there was not a risk assessment, because the HOA cleaned out silt every year.

- Firefly Meadow Natural Area status

City of Loveland Parks & Recreation will be constructing a trail, parking lot and restroom at the end of Cedar Valley Dr. The gates will be closed at night and a security camera will be installed (monitored w/speaker on camera). In 2025, the city initiated removing existing fence. In 2026, city staff will begin constructing trails and is projecting the parking lot and trails will be completed in spring 2027. The trail and facilities won't be open to public until the entire project is completed. For more information: [Firefly Meadow Natural Area | City of Loveland](#)

In response to questions, discussion clarified the currently gated road was owned by the landowner (Whiteside) who installed the gate. Early on, the HOA declined the road easement right to avoid the maintenance responsibility, and the HOA supported the landowner putting up the gate.

The parking lot associated with new trail will be close to the current gate and some distance from the last house on Cedar Dr.

City Open Lands & Trails staff manage the Morey Wildlife Reserve and this area.

- Rossum Drive Sidewalk Trip Hazard

The HOA has documented sidewalk trip hazards (>1"), which are mostly from tree roots in the tree lawn and are in the city's right-of-way and are the city's responsibility. President Bogard has been in contact with city staff and was told the trip hazards would be addressed in 2025, but contractor work was not initiated in 2025. City staff responsible for the sidewalk maintenance says the mitigation work is a priority for this spring, and the HOA is sending a letter to City Attorney to make them aware and that the HOA has helped move this work along.

A member raised a question about city maintenance of trees in the tree lawn. There was a written agreement per the original Plat regarding this city responsibility, and recently the city did tree maintenance work about 5 years ago.

Action Item: The Board will look into the agreement and ask city to maintain trees. (Ken Morey may know where the original agreement is documented).

- 2025 State Legislative changes related to HOAs (HB1043)

In response to the legislative changes, the HOA enacted a new [policy for collection of unpaid assessments](#) that was mailed to all members and posted on the HOA website. The policy includes

HOA steps with a homeowner if a foreclosure procedure is initiated. To comply, the HOA needs to request HOA member contact information (i.e., phone number, cell number, or an email) so the HOA has a means to contact a property owner in the event of a foreclosure procedure.

Unfinished Business

- Progress on proposed xeriscape of 4 common areas

To evaluate potential water/cost changes with xeriscaping, the Board gathered historical water use data and costs and received historical city water rates and expected increases (e.g, 4% for past 3 years and next 3 years may be in the range of 5-7% (verbal/not official)). The Board has worked with a CSU professor and students in the Horticulture and Landscape Architecture Department and received 28 student-proposed xeriscape plans. The Board narrowed down the plans to four (one for each common area), and the professor did a water budget analysis for each common area. The Board is currently getting cost estimates from contractors and anticipates contractor best estimates to implement each common area and any economy of scale to complete all four areas as a single project. The HOA as also coordinated with the city regarding plan submittal and review.

Next step is for Board to prepare a report to present to members and have a vote, the report will include a summary of option to not implement, implement in phases, or implement all at once.

Based on an HOA Reserve Fund analysis, we don't likely have funds to complete these projects under the Reserve Fund and would need to vote on a special assessment.

Action Item: Based on member comment, the Board should include payback or return on investment or cost recovery.

Rick Ellinger commented that when HOA did a xeriscape analysis a few years ago the payback was about 5 to 7 years but may be more expensive now. Lee Pallansch said water rate increases were about 5% from 2021 to 2023.

- Amendment of Covenants, Conditions, and Restrictions (CCRs)

The Board didn't approach this task in 2025 and plans to take on in 2026. Our controlling documents are up to 20 years old, and legislative changes would help update CCRs to clarify what's enforceable. The Board plans to review and draft with attorney assistance and send to members for review and approval. Approval requires 2/3 membership approval. President Bogard noted that if someone does not vote, it is assumed a yes vote, so emphasized participation.

Randy Marsh said historically the Board felt it was amending a moving document with legislative changes and advised creating a general document or amendment that just refers to current legislation. President Bogard said the Board could consider creating amendments to the CCRs. Heather Jackson proposed creating an update cadence for Boards to do every 3 or 5 or 7 years to reduce burden on future boards.

New Business

- Poll members for interest in another meeting with Police Chief and staff

About 8 showed interest by show of hands (comment that need microphone for Chief – couldn't hear well last year). At the 2025 meeting the Chief and staff provided crime statistics, employees they have (e.g., out of 119 officers, 72 were in patrol and in any given shift 6-10 patrol on duty).

Attendees also had conversation about surveillance cameras but they're expensive and would need

coordination with other HOAs.

- Floor open to members for new business

Phil Farley expressed appreciation for the work the Board has done.

A member requested the Board compare our HOA fees to neighboring HOAs – this would just be informational and an indication of value of volunteer board. President Bogard said we can get that information as we're in contact with other HOAs, e.g., The Ridge, St. Andrews.

President Bogard raised the consideration that the Board will be needing volunteers for Board members after 2026. The President is in his 4th year and will not be serving a 5th year, Treasurer/VP is in his 2nd year and Secretary Wind is serving her 3rd year. Anyone interested in serving on the Board can contact any of the Board members.

President Bogard adjourned the meeting at 7:59 pm.