

**WILDWOOD TOWNHOMES HOMEOWNERS ASSOCIATION  
BOARD OF DIRECTORS MEETING  
THURSDAY, JANUARY 16, 2020  
9:00 A.M.**

**Present:** Karen Redden (by phone)  
Erin Welfelt  
Jerry Mack (by phone)  
Rob Harper, Toad Property Management  
Scott Kelley, Toad Property Management

The meeting was called to order at 9:02 am and a quorum was confirmed. A motion was made to approve the minutes of the November 21, 2019 meeting. The motion received a second and was unanimously approved.

Karen said loan discussions with Community Banks had been placed on hold until paperwork was complete and a Gunnison attorney and a Denver attorney would be approached for a legal opinion once a list of questions/requests was finalized. A second engineering bid would not be requested until the legal opinions had been received.

Rob said there continued to be confusion regarding flood insurance and how it was calculated and suggested hiring SGM to perform a survey confirming the top of each foundation. Rob said he would obtain an estimate from SGM and Erin confirmed the insurance company had started work on the flood insurance renewal. Erin agreed to talk to the insurance company regarding the documentation they needed for owners to opt out and ask if a survey of the top of each foundation would be useful. Rob and Erin said they would continue to work on understanding the entire process for flood insurance.

Rob explained a drain pipe had frozen at unit 9 of the Cabinettes during a very cold spell and after heat had been applied the pipe thawed without any damage.

Karen agreed to reach out to a Cabinette owner to join the Board.

Rob said gutters had been installed on one of the cabins as a test and if the gutter was successful gutters would be added to another 2 cabins in the Spring.

It was agreed the next meeting would be Thursday, February 6, 2020 at 9 am.

The meeting adjourned at 9:32 am.

Minutes respectfully submitted by:

***Rob Harper  
Toad Property Management***