## HAVERLY TOWNHOMES ASSOCIATION, INC. MEETING OF THE BOARD OF DIRECTORS FRIDAY, NOVEMBER 22, 2024 – 8:00 A.M. CRESTED BUTTE & ZOOM

**Present:** Jesse Ebner

Ryan Darby, Toad Property Management

Ryan called the meeting to order at 8:03 a.m. and explained the purpose of the meeting was to approve the 2025 Budget.

Ryan said the actual expenses were below Budget for 2024. Jesse explained more snow removal would probably be required in 2025 as more homes were occupied. Another year to review the snow removal operations would be beneficial for future planning. Jesse said additional landscaping expenses for irrigation and weeding would also be necessary in the Spring 2025.

Ryan explained insurance might increase in 2025 as many associations had experienced significant increases in insurance premiums. Ryan said he would continue to research.

Jesse suggested regular meetings as sales had completed and more units occupied. Rules and Regulations would need to be drafted and approved.

Ryan agreed to make some adjustments to the 2025 Budget and dues would remain at the current level. The Budget would be sent to the Board members for final review.

At 8:15 a.m. Jesse made a motion to adjourn.

Rob Harper, Toad Property Management	