

**Bluff Condominium Association
Board of Directors Meeting
February 27, 2026**

MINUTES

PRESENT: Anita Northwood – President
Brad Bergquist – Sec./Treas.
Eric Smallwood - Director
Scott Cantor – Director - Zoom

OWNERS: John Anderson - 4095
Elisabeth Hutchinson - 4101
Ed Hart - 4038
Stephanie Grosscup - 4132

NOT PRESENT: Sonja Uri – Director

MANAGERS: Sharon Williamson
Chuck Williamson

CALL TO ORDER

Anita called the meeting to order at 4:02 p.m.

ESTABLISH A QUORUM

A quorum was established with four (4) Directors present in person or by Zoom conference call.

READ AND APPROVE 10-17-25 & 12-9-25 MEETING MINUTES

The meeting minutes were sent to all Board Members previously for review. Brad requested that the December 9, 2025 minutes be corrected to reflect that Eric Smallwood was in attendance. With no other corrections or additions, ***MOTION: Brad moved to approve the October 17, 2025 and December 9, 2025 meeting minutes as presented, Eric seconded, and motion was unanimously approved.***

OWNER COMMENTS

None

FINANCIAL REVIEW

Balance Sheet – Chuck reported the following cash balances as of February 23, 2026:

Checking Account – Idaho First Bank	\$145,589.27	
Capital Reserve – Idaho First Bank	\$204,790.95	
Account Receivable -	\$ 7,993.19	
Total cash and Receivables:		\$358,373.41

Chuck explained that the cash reconciled balances are as follows:

Operational Cash & Receivables -	\$65,415.20	
Total Capital Reserve Cash -	\$292,958.21	
Total Reconciled Cash:		\$358,373.41

Profit & Loss Statement – The following items in the operational and capital reserve income and expenses were reported on during the meeting:

Operational Income:

Account Receivable – The accounts receivable indicate that three accounts were past due. Management has contacted the owners and payment is expected. In two instances payments were returned by the post office.

Operational Expenses:

Insurance Premiums – The insurance premiums are anticipated to be over budget at year end due to the mid-year renewal date. The renewal date was 12-20-2025. The cost of insurance with the new carrier is \$85,662. The State Farm Insurance renewal quote was \$141,229. The Board approved the transition to a new carrier “Condologic” on the renewal date. The budget amount projected in the 2025/26 budget was \$108,000. The lower rates will be realized in the next fiscal year.

Electricity – This is underbudget due to turning on the power later in the year and turning off the crawlspace heat in mid February. Power is under budget by approximately \$17,250.

Snow Removal – Due to the low snow year this expense is under budget by approximately \$27,800.

Trash Removal Condominiums – This expense is approximately \$1,550 over budget year to date.

Pool/Hot Tub/Sauna – This total on the year for the recreational facilities is over budget by \$1,676.51.

This overage is primarily due to an increased cleaning schedule.

Capital Income:

Capital Interest Income – Chuck reported that interest earned is slightly more than budgeted. He explained that he invests excess funds in short term Treasury Bills currently paying approximately 3.5%.

Capital Expenses:

Heat Tape – The heat tape repair costs were less than anticipated. The budget amount was \$35,000 and the actual cost was \$19,530.

Sauna Replacement – The sauna replacement totaled \$21,833.53 and was slightly over the 2025/26 budget amount of \$20,000.

OLD BUSINESS

1) Capital Improvement Projects:

Capital Reserve Study – Management reported that the Board of Directors held two (2) Capital Budget workshops to review and develop a long term capital budget plan. Those present reviewed the proposed capital budget. Chuck explained that the capital dues will need to increase to the previous amount paid in 2024 totaling \$220,000. Then every three years the income should automatically increase by \$20,000. While the proposed budget shows a \$152,660 shortfall in 2034/35 it may be possible to accumulate the necessary funds and avoid a special assessment. He stated the budget will need to be reviewed every three (3) years for any significant expense changes. An inflation factor of 3% is included in the projected expenses.

During the workshops the Board reviewed the replacement of the pool and hot tub in 2026/27. They concluded that the age and condition of the pool and leaking hot tub warrants replacement of the forty plus (40+) year old pool and hot tub in 2026/27. The main building will remain; however, a new structure is being considered to house the pool/hot tub equipment separately. This may be necessary due to the placement of the current mechanical room and access within the existing building. Chuck reported that a budget amount of \$610,000 is derived from the Fairway Nine pricing for their new facilities. Infinity Pools is scheduled to review the project in mid-March. Final pricing should be available by the end of March. He stated that the capital budget could be finalized after the pool/hot tub replacement estimates are received.

During the workshop, the Board members agreed that the replacement of the pool and hot tub would be a special assessment. The assessment amount and terms of payment will be discussed at a later time when pricing is finalized.

Chuck reported that the Board has approved the formation of a Rec Facilities Rebuild committee to review and plan for the replacement of the pool and hot tub. Owners will be asked for volunteers to serve on the committee.

Sauna Rebuild – The sauna rebuild is now complete. Anita reported that very positive feedback from the membership has been received.

2) Landscape Alterations:

4134 – Tree Relocation – This matter is pending removal of trees in the common area for determining a relocation area.

3) Maintenance

Tree Removal Master Plan – Management reported that bids have been received from Alpine Tree Service and Rob Beck for the removal of the trees in accordance with the Master Tree Removal Plan. Alpine proposed the project be done in two (2) phases at a total cost of \$82,000. Rob Beck proposed to do similar work in one phase for \$55,000 which included stump grinding. The total trees removed are as follows:

Aspen Trees (69) Cottonwood Trees (3) Spruce/Pine (10)

Those present agreed and approved the use of Rob Beck for this project.

Chuck stated that the trees slated for removal will be identified, marked and painted by management. Owners will be given an opportunity to express their concerns. They will be offered an opportunity to appeal the decision

to the Board of Directors; however, general objections will be weighed against Alpine Tree Service reasoning based on tree condition, and hazard to safety and structures. Chuck conceded that while tree removal is generally not favored, common objection arguments will not be enough to prevent the indicated tree removal based on the liability the trees pose to resident safety and long term structural damage. In areas of high visibility in the common area, it is the intent to install landscape improvements to mitigate the impact of tree removal.

Dryer Vent Cleaning – Chuck reported there are very few standard dryer vent installations throughout the Bluff Association. He recommended that the Board consider the implementation of a directive that all dryer vents must be inspected and cleaned as required by the Association, and that the cost be billed directly back to the individual owners. Those present agreed.

Bike Racks – The Board discussed the implementation of bike racks to be included in the capital reserve. The Board suggested polling the owners to determine if Bike Racks should be added to the capital reserve and to what extent bike racks should be installed in the Association. (i.e. concrete pads, two sided access, accommodate for electric bikes, etc.)

NEW BUSINESS

Rules Change – Chuck reported that the risk assessment report received from Condologic Insurance Company required two items to be implemented as a condition of insurance coverage. 1) A new fire extinguisher in the pool area be installed. Management has completed this request. 2) A rule mandating chimney inspections annually be required and included in the rules and regulations. Chuck reported that the Bluff Association already performs chimney inspection services annually, and the request by the insurance carrier just formalizes the annual task and makes it a requirement. He proposed the following rule addition:

Rules and Regulations

Section 2.5 Building Exterior and Appearance

2.5.5: Annual Fireplace Inspections

The Bluff Condominium Association Insurance Carrier requires that all condominium fireplace chimney's, whether natural wood burning or gas burning fireplace, be inspected annually and cleaned as may be necessary to minimize potential fire loss due to chimney fires and/or fireplace disrepair. While inspection services are paid for by the Association, all chimney cleaning and repairs required shall be at the sole expense of the individual owner.

After discussion, ***MOTION: Eric moved to approve the addition of the chimney inspection and cleaning rule addition as proposed, Scott seconded, and motion was unanimously approved.***

Pool and Hot Tub Hours – Board members discussed reverting the pool and hot tub hours back to 10:00 p.m. closure. The purpose of the reduced hours was to accommodate concerns related to COVID. Eric explained that since COVID is no longer a threat that the prior operating hours should be reinstated. Those present agreed. After discussion, ***MOTION: Eric moved to approve the pool and hot tub closing time be 10:00 p.m., Brad seconded, and motion was unanimously approved.***

Note: Owners present reminded Board that the operating hours were to be surveyed among the owners. No further action was taken at this time.

EXECUTIVE SESSION

None

ADJOURNMENT

With no further business the meeting was adjourned by unanimous consent at 5:15 p.m.

Respectfully Submitted,

Chuck Williamson
Recording Secretary