Record of Proceeding
Arbor Park Townhome Association
March 4. 2026

A meeting of the Board of Directors of Arbor Park Homeowners Association was held 6:15 pm Wednesday March 4, 2026 in the Basalt Public Library, 14 Midland Ave. Basalt and via Zoom and Google meet (testing Gmail software).

**Roll Call**
Board Members Present: Andrew Carl, Mike Stern, and Ryan Lowe.
Virtual: Gavin Griffiths, Lily Strout, and Amanda Fierstein.

**Call to Order**
Andy Carl called the meeting to order at 6:15 pm. and a quorum was present.

**Board Roles and Email Migration**

The board discussed organizational roles and responsibilities. Andy agreed to serve as President; Amanda agreed to serve as Vice President to handle legal matters following BOD-agreed procedures, and share secretary duties to on-board new Secretary, Lily. Ryan confirmed he would remain Treasurer.

**Farmers Insurance Risk Management**

The meeting focused on issues regarding Farmers Insurance Loss Control Survey. Farmers insurance report has two main issues: fire mitigation and railing height requirements. Farmers gave the board 2 months to respond with a plan. Ryan suggested requesting a timeline extension.

**Fire Mitigation**

***Farmer's Property Protection – Tree Limb Overgrowth: Prune tree limbs at least 10' away from building(s) so they do not overhang the roof, chimney, and/or brush the side of the building(s). Remove their debris from roofs/gutters on a regular basis. Maintaining trees and cleaning their debris may assist in preventing building damage due to wind, weather or fire spread.***

The arborist our HOA has worked with for numerous years is scheduled to remove several trees in the next month, including dying aspens and a cottonwood. Additionally, the arborist will be trimming trees on HOA property to comply with insurance requests. Trees with trunks located closer than 10' will be assessed for possible removal. Patio area trees and vegetation are the owners responsibility and must be removed by homeowners to comply with Farmers' policy. The arborist Arbor Park employs can assist homeowners, contact Andrew Carl president@arborparkhoa.com if interested. The Tree

Replacement Advisory Committee will assist the board to determine suitable replacements for the removed trees.

Andy volunteered to assist in drafting a response to farmers regarding fire mitigation efforts. Amanda noted that increased fire mitigation in Colorado could likely lead to more available grants for such work in coming years. Amanda noted that a new law (HB 1182) requiring insurance companies to be transparent about their risk models and could offer discounts for properties that do fire mitigation would take effect on July 1st. Michael discussed the need to develop a plan for tree work regardless of funding sources**.**

**Deck Railing Height**

***Farmers' Fall Prevention Balcony Railings and Guardrails: All railings (handrails and guardrails) should have rails/balusters or ornamental designs with spacing no greater than 4 inches. Ensure your selection meets current local codes. In addition, to help prevent falls over guardrails, repair or replace guardrails on balconies and walkways to measure not less than 42 inches high.***

Farmers Insurance requires updating the deck railing height from 36 to 42 inches. Andy Carl is investigating options for complying with Farmer's request. Andy showed options for replacing the current 2×2 wood posts with a more modern design, using existing 6×6 posts with a metal vertical railing system, though this would be a significant expense requiring input from all homeowners. Mike is researching whether the 42" height applies to townhomes similar to Arbor Park

**Summary of Farmers Insurance Loss Control Survey from Chris Wilbourn with Mamich Insurance, Arbor Park's insurance broker**

**<u>Potential Risks of Non-Compliance</u>**

Although these items are described as "recommendations," they are part of Farmers compliance requirements, and are taken seriously. If loss control items are not addressed, or if there is no demonstrated effort toward compliance, Farmers has the discretion to:  Non-renew the policy at expiration;  In more serious situations, pursue mid-term cancellation Based on Farmers underwriting standards, failure to remedy a life safety recommendation would result in non-renewal of the policy. We asked how these factors could affect premium moving forward. As discussed, the primary concern with non-performing loss control items is continuation of coverage rather than a specific surcharge. That said, underwriting retains autonomy in its overall risk evaluation, which could include consideration of the association's loss control response in its discretionary rating.

The board discussed shopping for alternative insurance providers, with Mike actively working with different companies to gather quotes. Michael reported on a quote from 360 Insurance that mostly met their requirements but lacked the 150% additional coverage for federal disaster scenarios. He mentioned that farmers had provided more options for grills on decks, which increased insurance costs by about $5,000.

The meeting was adjourned by Andy Carl at 8:15pm.