

The Final Plat was approved 4-0 -1 (Commissioner Bill Wysong was absent).

At the meeting of the BOCC on March 18, it executed the 2025 Memorandum of Understanding (MOU) with the Black Forest Slash and Mulch Committee (SAMCOM), Colorado Non-Profit Corp., for the operation of the Black Forest Slash and Mulch program. The program promotes wildfire mitigation and good forest health and educates residents in reducing hazardous fuels on private property.

The Slash and Mulch program is primarily run by volunteers. The BOCC continues to enter into the MOU with SAMCOM for overall management and operation of the program. Slash is defined as tree debris, branches, leaves, and needles. Slash is ground into mulch and given to citizens. For more information about location, hours of operation, and volunteer opportunities for the Slash and Mulch program, go to bfslash.org.

The BOCC usually meets every Tuesday at 9 a.m.

at Centennial Hall, 200 S. Cascade Ave., Suite 150, Colorado Springs. Agendas and meetings can be viewed at www.agendasuite.org/iip/el-paso. BOCC land use meetings are normally held the second and fourth Thursdays of the month (as needed) at 1 p.m. in Centennial Hall. For more information regarding the BOCC, call 719-520-7276 or go to bocc.elpasoco.com.

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Northern El Paso County Coalition of Community Associations

NEPCO hosts Colorado deputy commissioner of insurance

By Dave Betzler

At its March 15 bi-monthly Membership Meeting at the Woodmoor Barn, NEPCO provided attendees with a brief business report, followed by guest speaker presentations focusing on homeowners associations (HOA) and homeowner insurance. NEPCO has 49 member HOAs which range in size from less than 100 to over 3,000 properties and are geographically dispersed from County Line south to Glen Eagle/ Northgate Road, Black Forest/Meridian on the east, and Monument/Mount Herman on the west. Members pay a small annual fee based on the number of properties within the HOA.

NEPCO provides a collective voice for area HOAs and property owners and serves as an advocate for community engagement and smart growth, twin essentials for maintaining a high quality of life in the Tri-Lakes community.

The business report included discussion of an enhanced web capability, a sophisticated map capability in collaboration with Monument Fire District, and an update on wildfire emergency preparedness that included Constant Connect, a Monument Fire District initiative to identify and link residents as an important technology for emergency evacuation of handicapped residents. Monument Fire and NEPCO are working jointly on development of a layered geospatial information mapping of the region's HOAs, which will also display other data layers (e.g., metropolitan districts, water districts) and potentially, current and proposed land developments.

Guest speakers included Jason Lapham, Colorado deputy commissioner—property and casualty insurance, and Robb Soucek, a local insurance broker/agent. Colorado's Division of Insurance regulates the insurance industry including both insurance companies and insurance agents.

Lapham addressed homeowners' insurance challenges and opportunities, highlighting hailstorms and wildfires as the primary drivers behind rising insurance premium rates. Major increases in reconstruction costs, as well as construction of new homes in the wildland-urban interface and increasing density of housing developments also contribute to increased premium costs. Members were encouraged to access the Department of Insurance website (doi.colorado.gov) and review the new comprehensive Toolkit for Homeowners and HOAs on Insurance.

Discussion focused on recent HOA and homeowner-related state legislation. HB23-1174 addresses homeowner insurance and underinsurance and adds requirements for insurers: reporting costs of rebuilding after total loss, a stipulation for homeowner notification before cancellation or refusal to renew, and addition of guaranteed replacement cost coverage. HB25-1182 focuses on the increasing use of risk and catastrophe models, requiring public disclosure and transparency on how insurers determine risk and set premiums.

HB23-1288 established Colorado's "last resort" insurance program or FAIR plan. FAIR provides a minimum of property insurance coverage for homeowners who have been denied insurance. HB24-1108 directs the Division of Insurance to complete a state property and casualty insurance market study to be published in 2026. The study will include assessment of market conditions in Colorado and recommendations to ensure insurance availability and sustainability for HOAs and property owners.

HB25-1362 establishes two state enterprises or businesses: Colorado Homes Enterprise and Wildfire Catastrophe Reinsurance Enterprise. Under the Homes Enterprise, insurers pay a fee

that provides funding of a new grant program for homeowners to upgrade their roof systems. The Wildfire Reinsurance Enterprise, an initiative prompted by California's recent catastrophic wildfires, provides reinsurance payments to insurers offering homeowner insurance in the event of a state or federally declared wildfire-related disaster. The reinsurance program requires insurers to sell insurance in high-risk areas and is designed to stabilize the homeowner insurance market.

The second speaker, Robb Soucek, a local insurance broker/agent, pointed to increased labor and material costs as major factors in dramatically rising insurance premiums, evidenced by a 70% rise in premiums (2020-24). Additional factors included reduction in the number of Colorado insurers and risk reduction measures by individual insurers. Homeowners were encouraged to compare their policies with multiple insurers and conduct an annual review of their insurance coverage.

The meeting concluded with short updates from previous NEPCO speakers. Chief Jonathan Bradley of the Monument Fire District emphasized the district's availability to advise homeowners on individual property fire mitigation efforts. Sean Saw, president of Tri-Lakes Preservation, gave a brief update on the proposed Buc-ee's development, noting major concerns over water availability and traffic volume.

Guest speaker presentations as well as meeting minutes can be found on the NEPCO website, nepco.org. The next NEPCO Membership Meeting is scheduled for May 10, 10 a.m. to noon at the Woodmoor Barn.

Dave Betzler can be contacted care of editor@ocn.me.

Gleneagle Civic Association, March 19

Covenants undergoing updates

By David Futey

The Gleneagle Civic Association (GCA) board held its bi-monthly meeting on March 19 at Antelope Trails Elementary School. The board members in attendance were Jimmy Owenby, GCA board president, Glen Leimbach, vice president and co-manager of the GCA green space, Steve Kouri, treasurer, Mark Connell, Road Signs and Ditches Committee, and Jeff McLemore, member at large and member of Architectural Review Committee (ARC).

Covenants being updated

During the new business and member comment portions of the meeting, the board discussed the ongoing process of updating the GCA covenants. Kouri said the biggest problem with the association's governing documents is, "They're all over the board. There are two or three different versions, and nobody knows the proper one. So, we are attempting to combine them." Kouri is leading the Covenants Review Committee.

Owenby said the first iteration of the covenants was in 1983, followed by a revision in the mid-1990s, then another revision in 2000. He said, "Colorado law has changed so much that a lot (in the covenants) is voided." He cited the example of landscaping where the covenants require a percentage of grass in a yard, but Colorado state law does not allow associations to cite a member who does 100% xeriscaping. There are items that are also contradictory within the covenants, Owenby said.

Owenby and association members in attendance brought up the difficulty in locating compliance information in the present covenant documents. An association member voiced a need to make the covenants "understandable" and continued "so that people don't have to be an attorney or get an attorney to understand what the covenants actually are."

Another issue is clarity regarding assessments, the collection process, and when assessments are due. The board has spent \$3,000 on assessment collection letters to encourage members to pay their assessments. If members are not responsive, the board refers the matter to the association's attorney, Bryce Meighan with Orten, Cavanagh, Holmes & Hunt LLC.

At the suggestion of Meighan, the board decided to draft a new covenants document as opposed to revising the existing documents with declarations. Meighan will be commenting on the update and is being paid a flat fee. Owenby said a first draft is expected in a week or two. He said

the board will attempt to find a balance between not being overbearing but at the same time providing some semblance of order. The board will host two or three town halls, seeking feedback from association members on the covenants draft.

The board hopes association members will approve the new covenants in September. A vote by 66.7% of the over 700 association members, by proxy or actual vote, is required.

Board approves compensation for committee members

By a vote of 5-0, the board approved a change in the bylaws that will allow association members participating in GCA committees to be compensated. Owenby emphasized that board members will not be compensated. He stated, "We've had a Covenants Committee for a number of years with volunteers. The problem with volunteers is they don't want to stay. They'll do a month or two, and then they do not want to continue. This arrangement will probably be by a contract that goes through our attorney for the association."

Though this mainly concerns the Covenants Committee, the compensation will be for any association member participating in a committee. Owenby continued that "committees are very labor intensive, and the number of volunteers needed to participate is non-existent." He said that for "a working association, some items are going to be farmed out. But the Covenants Committee, in general, is going to stay in-house. In other words, it will be staffed with members of the association, so we're not going to have a management company doing covenant enforcement."

Funding for green space maintenance

Owenby initiated a discussion regarding the maintenance of the GCA green space. He said the board is discussing ways to create a sustainable model for future boards and the association. He said volunteer support cannot be guaranteed, and it is estimated that maintenance, such as mowing and trail maintenance, would cost \$40,000 annually if done completely by an outside company. He suggested a hybrid model of volunteers and a paid company, when volunteers are not available, would be practical. As the covenants documents are being updated, one proposal to support the green space is increasing the present base assessment amount of \$63.15 with an additional \$65 specifically for the green space to generate a maintenance operating budget for it. Any increase would need association voter approval. Presently, the board can only increase assessments by 5% annually.

Board member updates

Kouri provided a summary of the association's financial status. He said, "Financially, we're in good shape. Keeping in mind that we haven't started any of the green space projects, the association has \$40,000 in the operating account. There are account receivables of over \$12,000 that the board is working on collecting." Kouri said the association is no longer renting a storage unit where a tractor and other items were stored. This is saving \$200 a month.

Reporting on the green space, Leimbach said that weather dependent, work is continuing on the previous 14th-hole cart path that starts at the top of the hill by the mirror, goes down toward then crosses Pauma Valley, and then up to the east. "After 50 years, the asphalt on the hill is breaking down badly and needs [to be] built up to improve the drainage away from the path," Leimbach said.

There is also an issue with water drainage from the Eagle Villa Townhomes through a 12-inch pipe. It is causing a flooding issue in GCA backyards near Silver Rock and Spyglass Streets.

Leimbach said individuals, possibly under 18 years old, riding electric motorcycles in the green space are causing significant damage, up to \$1,000 at this time. It was requested that if association members see the riders in the green space to contact the El Paso County Sheriff's Office (EPCSO) non-emergency line at (719) 390-5555. If possible, provide photos, date and time information. EPCSO is aware of the situation.

Leimbach concluded, "I see a lot of you out walking in the open space, and that's wonderful. That's the best thank you that you can give to us for maintaining the beautiful trails."

Connell said he replaced a signpost at Rangeley and Desert Inn with a pressure-treated post. He will continue replacing signposts that have been knocked down and those that are metal, changing them to the wood standard. He said the post cost has risen significantly.

McLemore said the ARC has been going through a backlog of six or seven requests that hadn't been addressed for several months. There have been painting approvals, a couple of shed requests, and questions about mailbox holders. McLemore, Connell, and Leimbach are the board members of the ARC.

Member comments

An association member asked how long it normally takes to get approval from the ACC. Kouri said 30 days is the stated time frame though