



**Board of Directors Regular Meeting
October 14, 2025 6pm
Pagosa Lakes Administration Building
AGENDA**

- 1. 6:00 pm Call to Order**
- 2. Verification of Quorum by Board Secretary**
 - a. Approval of Agenda
- 3. Approval of the minutes**

[September 9, 2025 Regular Meeting of the Board](#)
- 4. Disclosures of Conflicts**
- 5. Owner/Member comments (individual comments are limited to three (3) minutes)**
- 6. Staff Reports:**
 - a. General Manager's Report
 - b. [Treasurers Report](#)
 - c. [Department of Property & Environment Report](#)
 - d. [Department of Recreation Amenities Report](#)
 - e. [Department of Community Standards Report](#)
 - f. [Lifestyle Report](#)
- 7. Committee Reports:**
 - a. [ECC Liaison Report September 2025 Meeting Minutes](#)
 - b. [Finance Committee](#)
- 8. Unfinished Business**
 - a. [Insurance Policy Update – Ratification of Auto Plan](#)
 - b. [Capital Improvement Plan Update](#)
 - i. [Parks and Trail](#)
 - ii. [Youth](#)
 - iii. [Recreation](#)
 - iv. [Lakes, fish and Boating](#)
 - v. [Garden - None](#)
- 9. New Business**
 - a. [Strategic Plan Update](#)
 - b. [2026 Budget First Draft Review](#)
- 10. Owner/Member comments (individual comments are limited to three (3) minutes)**
- 11. Adjournment**



**Board of Directors Regular Meeting
September 9, 2025 6pm
Pagosa Lakes Administration Building**

MINUTES

Board Attendees: Eric Johnson-President
Turk-Treasurer, Wade Lundy-Director
& Sasha King-Secretary VIA ZOOM
Excused Absence: Ben Garcia, Al Pfister -NO proxies
Unexcused: Paul Zeman

Staff: Allen Roth-GM, Heather Lundy-CT,
Larry Lynch-DPE Mgr, Ryan Graham-RA Mgr,
Chris Simpson DCS Mgr, Jen Pitcher-Lifestyles
Recording Secretary-Candace Selk Barnes

Owners/Guests: B&D Munro, C. Fitzgerald, J&J Hill, D. Kerns, B. Landreneau, M. Stroud, L. Lee, and
L. Heraty
via Zoom: J Shugar, D. Mayer

1. **Call to Order** at 6:02 pm by President Johnson
2. **Verification of Quorum** by Board Secretary King- (Three members physically present and one via Zoom.)
 - a. Approval of Agenda * Motion to approve Agenda by Turk, 2nd Lundy. Passed.
3. **Approval of the Minutes** * Motion to approve August 12, 2025 Regular Meeting of the Board Minutes by Lundy, 2nd Turk. Passed.
4. **Disclosures of Conflicts: NONE**
5. **Owner/Member comments:** Owner C. Fitzgerald expressed frustration regarding road/street parking, barking dogs and that neighborhoods looking messy with DCS encouragement of neighbors reporting versus inspectors driving around and lack of response to complaints. DCS Mgr Simpson stated he'll be in contact. County is responsible for road parking and animal control for nuisance dogs. Recent state legislation also tied HOA process for complaints/violations. Owner L. Lee also voiced concerns with street and yard parking (no parking pads). GM Roth said he'll bring these issues to an upcoming Joint Session with County Commissioners Board.
6. **Staff Reports:**
 - a. General Manager's Report as submitted by GM Roth. In addition to his report; he stated that the 2026 Budget is facing an approximate \$300K plus shortage not within our control. Liability and Health insurance rates are increasing. Liability & Property by \$170K and Health estimates another \$50,000. Wyndam GM Shane Prince had shared that 4 (four) associations (Mtn Meadows, Masters Place, Village Pointe and Elk Run for a total of 82 units) most likely will be dissolved by bankruptcy and will be auctioned off. The loss of revenue to the PLPOA (3x multiplier of dues and Rec Ctr usage) will amount to \$131K. With that loss of revenue and increase of insurance a possible increase in annual PLPOA Assessments could be as high as \$65 per property in 2026. The Finance Committee will meet next week for a reorganization with Kendall Smith as the new Chair.
Owner Kerns commented that she believes once units are sold; no loss of income will be reflected and asked why STR's are penalized with 3x multiplier whereas Wyndam is not. Roth replied Wyndam has ALWAYS had a multiplier and paid additional fees for Rec Ctr usage. Owner Munro requested the board consider trimming other line items versus increase of annual assessments. Owner Mayer stated the 3x STR policy is in place by Resolution.

Roth then stated and Board concurred, his preparation of a line by line status report of the last Strategic Plan (2023) for the boards review for the October 14, 2025 BOD Meeting.

- b. Treasurers Report by Board Treasurer Turk.
 - c. Department of Property & Environment Report as submitted by DPE Mgr Lynch. He added that the PAWSD lowering of water levels about 6 feet at Lake Pagosa has begun so they (PAWSD) may complete work on the sewer lines. Lynch believes 80% of water will remain and refill should begin in October as Stevens Reservoir level look good. The three remaining lakes will be stocked with rainbow trout soon.
 - d. Department of Recreation Amenities Report as is by RA Mgr Graham. Graham shared that the recent membership blitz was hugely successful. A volunteer membership discount has been rolled out and check-in totals for August were 500 more than 2024.
 - e. Department of Community Standards Report as submitted by DCS Mgr Simpson
 - f. Lifestyle Report as is by Pitcher, she shared that her focus will be development of continued in depth communications with owners via rollout of new eblast format and web design per the Marketing Plan Ericka Tlachac Program Development Coordinator at Rec Ctr is now tasked with owner special events.
- Motion to accept Staff Reports as presented by Lundy, 2nd Turk. Passed
7. **There is one lot consolidation and one un-consolidation up for review** – Director Lundy asked why the need to review and vote monthly as the consolidations are approved by the County. Decision to have DCS Manager add consolidations to the ECC monthly report.

8. Committee Reports:

- a. ECC Liaison Report August 2025 Meeting Minutes by Board Liaison Lundy: YTD applications received 633 of which 628 were approved, this includes 41 new homes.
- b. Finance Committee – Roth stated again that the committee will be meeting next Tuesday, September 16 at 10 am with new Chair Kendall Smith – and October 9th will be the first 2026 budget review
- c. Parks & Trails- DPE Mgr Lynch reported the committee met recently and thanked Board President Johnson for attending with several owners. Recommendations to the board have been compiled and the Updated 2025 Parks & Trails Master plan as well. One idea that has taken off and spearheaded by Johnson was that several natural surface trails be constructed by staff and volunteers to get folks off the roads safely.

*Motion to accept Committee Reports as presented by Turk, 2nd Lundy. Passed.

9. Unfinished Business

- a. 728 Monument Easement -

*Motion to approve easement with expenses to be paid by owners in two installments by Lundy, 2nd Turk. Passed.

- b. Reserve Study Update – tabled at September meeting to bring forth this evening. Governing Policy says to be completed every 5 years.

Motion to defer the Update of the Reserve Study to 2027 by Lundy, 2nd Turk. Passed.

- c. Insurance Policy Update

Motion to ratify the email vote adding \$1M to the D&O Policy by Turk, 2nd Lundy. Passed.

- d. Capital Improvement Plan Update Process – determine/establish timeline.

Motion to receive Committee Plans no later than October 6, 2025 by Turk, 2nd Lundy. Passed

10. New Business

- a. Meeting Recordings – discussion by board.

Motion to uphold policy regarding no video or audio recordings of Board Meetings by Lundy, 2nd by King. Lundy, Johnson and King voted aye, Turk nay. Passed.

- b. Review of Resolution 2023-05 Lot Consolidation – Roth led discussion with sharing history and previous Resolutions in 2016, 2020 and 2023 pertaining to cost to owners of 5 years of dues for one lot. Board members Johnson, Lundy and King stated the Resolutions stand. Owner Shugar argued that PAWSD and County fees are substantially less and PLPOA fee should be absolved. Owner Mayer stated the sot needs to be put into a timeframe perspective regarding the huge savings to the owner. Owner Hill asked how consolidation effects taxes. Answer: Developed lots are taxed at 7% whereas empty or undeveloped lots are taxed at 20% reflecting a substantial savings to owners pursuing consolidation. Owners consolidating lots benefit from tax decrease and paying only one set of dues. Eliminating lot consolidation fee would result in large loss of revenue in budget forcing all owners to pay for those owners consolidating lots. Please note payment plan for 18 months is available to owners.

Motion to uphold current Resolution 2023-05 Lot Consolidation by Lundy, 2nd Turk. Passed.

- c. Joint Session Meeting – Commissioners cancelled last meeting - Board requested Roth contact Commissioners to reschedule in October.

11. **Owner/Member comments:** Owner B. Landreneau suggested the additional Rec Ctr parking lot be painted with pickleball court lines. Owner L. Lee reminded Board and Staff that a meeting between Commissioners & contractors regarding changes in Planning Dept is set for this evening. Owner M. Stroud voiced her concern with the overall increase of development and no requirements for parks, asked for small park/playground be developed in East Golf neighborhood. Roth stated usually a County Ordinance is required to set aside land for recreation, he and Turk believed that low cost options may be available for playgrounds in targeted neighborhoods and that this be brought to Parks and Trails Committee for consideration. Owner L. Kee suggested applying for grants and use of volunteers/parents to build said playgrounds. Owner C. Fitzgerald stated that she perceives upfront lot consolidation fee as arbitrary and punitive. Note: Payment plan spread over 18 months is available. Owner Kerns requested info regarding set backs/variances for lake front and golf course properties. Roth stated ECC makes the decisions for individual owner requests, DCS Simpson agreed that those decisions are case by case, and encouraged owners/contractors to come in for preliminary review by ECC.

12. **Motion to Adjourn** at 8:02 pm by Turk, 2nd Lundy. Passed

Respectfully submitted by:

Sasha King, Board Secretary

Candace Selk Barnes, Recording Secretary

INTEROFFICE MEMORANDUM

TO: JONATHAN TURK

FROM: HEATHER LUNDY

SUBJECT: ACCOUNTING NOTES FOR SEPTEMBER 2025.

DATE: September 30, 2025

As of September 30, 2025, the Association has received \$1,990,570 or 97.8% of the total billed 2025 regular assessments of \$2,035,125. For the same period in 2024, the collections were approximately \$1936,350 or 97.7% of the total of \$1,982,825 billed.

Certificates of Deposit as of September 30, 2025:

MATURITY	RATE	VALUE	FUND
10/17/2025	4%	\$175,000	Reserve
10/22/2025	4%	\$150,000	Capital
10/24/2025	4%	\$75,000	Operating
12/19/2025	4.2%	\$35,000	Trails Reserve
1/15/2026	3.85%	\$125,000	Em Oper
1/22/2026	3.9%	\$175,000	Reserve
1/23/2026	3.95%	\$150,000	Capital
3/20/2026	4.10%	\$35,000	Trails Reserve
12/18/2026	3.95%	\$35,000	Trails Reserve

Pagosa Lakes Property Owners Association, Inc

Balance Sheet as of 9/30/2025

Assets	Operating	Capital	Reserve	Total
Current Assets				
10000 - Petty Cash	\$951.60			\$951.60
10500 - Cash-TBK Operating	\$238,480.98			\$238,480.98
10510 - TBK - HRA Money Market	\$79,337.42			\$79,337.42
11540 - First Citizens Bank Operating	(\$16,559.62)			(\$16,559.62)
11541 - First Citizens Bank Sweep - Operating	\$888,075.66			\$888,075.66
12100 - Edward Jones Operating	\$77,928.69			\$77,928.69
12110 - Edward Jones Emergency Fund	\$152,380.93			\$152,380.93
12200 - Edward Jones Capital Improvement		\$718,238.56		\$718,238.56
13820 - Edward Jones Reserves			\$872,930.67	\$872,930.67
13841 - First Citizens Bank Reserves - CDARS			\$160,262.36	\$160,262.36
13850 - Edward Jones Trails Maintenance Reserves			\$168,268.70	\$168,268.70
14000 - Accounts Receivable	\$111,779.79			\$111,779.79
14900 - Allowance for Doubtful Accounts	(\$23,260.34)			(\$23,260.34)
15100 - Accts Rec.-Employee Dep Health	\$1,278.73			\$1,278.73
15200 - Accts Rec.-Prepaid Legal	(\$14.45)			(\$14.45)
15300 - Accts Rec.-Supplemental Health	\$726.42			\$726.42
16000 - Prepaid Expenses	\$34,191.28			\$34,191.28
Total Current Assets	\$1,545,297.09	\$718,238.56	\$1,201,461.73	\$3,464,997.38
Fixed Assets				
18500 - Land: Admin-Shop-Rec Center	\$506,377.38			\$506,377.38
18510 - Building	\$4,043,373.66			\$4,043,373.66
18520 - Equipment	\$899,603.12			\$899,603.12
18530 - Lakes	\$425,755.37			\$425,755.37
18540 - Improvements	\$1,585,187.24			\$1,585,187.24
19900 - Accumulated Depreciation	(\$3,594,282.30)			(\$3,594,282.30)
Total Fixed Assets	\$3,866,014.47			\$3,866,014.47
Total Assets	\$5,411,311.56	\$718,238.56	\$1,201,461.73	\$7,331,011.85

Pagosa Lakes Property Owners Association, Inc

Balance Sheet as of 9/30/2025

Liabilities / Equity	Operating	Capital	Reserve	Total
Current Liabilities				
20000 - Accounts Payable	\$14,546.97			\$14,546.97
20100 - Accrued Expenses	\$68,206.33			\$68,206.33
21000 - HRA Liability	\$79,333.31			\$79,333.31
22000 - Prepaid Assessments	\$22,063.70			\$22,063.70
23000 - Contract Liability	\$166,127.74			\$166,127.74
25000 - Other Current Liabilities	\$846.21			\$846.21
27100 - Pension	(\$0.15)			(\$0.15)
Total Current Liabilities	\$351,124.11			\$351,124.11
Equity				
30000 - Investment in property and equipment, net	\$4,005,961.65			\$4,005,961.65
31000 - Funds Transfer	(\$125,000.00)	\$125,000.00		-
32000 - Retained Earnings-Operating	\$483,123.35	(\$57,314.22)	(\$176,677.44)	\$249,131.69
33000 - Retained Earnings-Reserves			\$1,165,080.66	\$1,165,080.66
34000 - Retained Earnings-Capital Improvement		\$535,477.63		\$535,477.63
36000 - Net Income	\$696,102.45	\$115,075.15	\$213,058.51	\$1,024,236.11
Total Equity	\$5,060,187.45	\$718,238.56	\$1,201,461.73	\$6,979,887.74
Total Liabilities / Equity	\$5,411,311.56	\$718,238.56	\$1,201,461.73	\$7,331,011.85

Pagosa Lakes Property Owners Association, Inc

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
Admin Service Income							
40000 - Association Dues-Regular	50.00	-	50.00	2,041,959.58	2,042,830.00	(870.42)	2,042,830.00
40010 - Association Dues-Timeshare	-	-	-	318,585.00	330,645.00	(12,060.00)	330,645.00
40020 - Association Dues-STR	1,005.00	-	1,005.00	279,725.00	270,000.00	9,725.00	270,000.00
40100 - Funds Transfer-General Reserves	-	-	-	(477,570.00)	(477,570.00)	-	(477,570.00)
40110 - Funds Transfer-Trails Maintenance Reserve	-	-	-	-	(58,900.00)	58,900.00	(58,900.00)
40200 - Funds Transfer-Capital Improvement	-	-	-	(329,427.00)	(329,427.00)	-	(329,427.00)
40300 - Assessments-Uncollectible	-	-	-	(475.00)	(15,000.00)	14,525.00	(15,000.00)
40400 - Carry Forward	-	-	-	-	100,000.00	(100,000.00)	100,000.00
40500 - Late Charges	151.99	-	151.99	28,656.46	30,000.00	(1,343.54)	30,000.00
40600 - Other Income-Lien Fees	(4.46)	-	(4.46)	8,570.54	7,000.00	1,570.54	7,000.00
40700 - Delinquent Postage Fees	(9.64)	208.33	(217.97)	1,787.06	1,874.97	(87.91)	2,500.00
41000 - Lot Consolidation Fee	5,025.00	1,666.67	3,358.33	16,550.00	15,000.03	1,549.97	20,000.00
41010 - Other Income-Transfer Fees	7,020.00	5,000.00	2,020.00	50,040.00	45,000.00	5,040.00	60,000.00
41020 - Other Income-Misc	-	-	-	2,001.00	-	2,001.00	-
41250 - Credit card expense payment	-	-	-	-	100.00	(100.00)	100.00
41500 - Gain/Loss on Asset	-	-	-	15,000.00	-	15,000.00	-
41900 - Interest - Operating	429.45	2,083.33	(1,653.88)	7,395.85	18,749.97	(11,354.12)	25,000.00
Total Admin Service Income	13,667.34	8,958.33	4,709.01	1,962,798.49	1,980,302.97	(17,504.48)	2,007,178.00
Community Standards Income							
42000 - Filing Fee	1,080.00	1,368.00	(288.00)	11,568.00	11,598.00	(30.00)	13,500.00
42010 - Review & Inspect Fee	12,455.00	11,649.00	806.00	105,405.00	98,806.00	6,599.00	115,000.00
42100 - DCS Fines	-	333.33	(333.33)	-	2,999.97	(2,999.97)	4,000.00
42300 - Community Enhancement	-	405.00	(405.00)	-	3,434.00	(3,434.00)	4,000.00
Total Community Standards Income	13,535.00	13,755.33	(220.33)	116,973.00	116,837.97	135.03	136,500.00
Property & Environment Income							
44000 - Fishing Permits	8,476.65	14,250.00	(5,773.35)	180,902.29	128,250.00	52,652.29	171,000.00
44010 - Boat Permits	350.00	1,375.00	(1,025.00)	16,590.00	12,375.00	4,215.00	16,500.00
44100 - Weed Control	1,211.50	58.33	1,153.17	1,211.50	524.97	686.53	700.00
44200 - Property/Environment-Fines	-	41.67	(41.67)	-	375.03	(375.03)	500.00
44300 - Other-DPE (Seed/Fertilizer)	654.00	625.00	29.00	7,782.00	5,625.00	2,157.00	7,500.00
Total Property & Environment Income	10,692.15	16,350.00	(5,657.85)	206,485.79	147,150.00	59,335.79	196,200.00
Community Lifestyle Income							
46000 - Community Activities & Events Income	649.46	500.00	149.46	1,116.54	2,900.00	(1,783.46)	4,000.00
46100 - Newsletter Advertising	-	-	-	1,722.94	2,000.00	(277.06)	8,000.00
46200 - Rent-Clubhouse	1,660.00	1,200.00	460.00	11,066.00	7,872.00	3,194.00	9,000.00
46210 - Kitchen Rental	-	-	-	-	500.00	(500.00)	600.00

Pagosa Lakes Property Owners Association, Inc

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

Current Period				Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
46220 - Accessory Rental- Stage & Sound	-	8.33	(8.33)	-	74.97	(74.97)	100.00
46230 - Clubhouse Cleaning	-	-	-	300.00	600.00	(300.00)	900.00
46300 - Vista Garden Income	-	208.33	(208.33)	220.00	1,874.97	(1,654.97)	2,500.00
Total Community Lifestyle Income	2,309.46	1,916.66	392.80	14,425.48	15,821.94	(1,396.46)	25,100.00

Recreation Amenities Income							
48000 - PLPOA Members-Amenities	42,090.00	28,954.00	13,136.00	346,811.40	290,954.00	55,857.40	366,954.00
48200 - Timeshare Owners-Amenities	126,760.00	-	126,760.00	253,520.00	190,140.00	63,380.00	253,520.00
48300 - Sponsored Events/Programs	815.00	1,142.00	(327.00)	9,547.03	16,799.00	(7,251.97)	20,500.00
48400 - Rental Income	184.50	291.67	(107.17)	2,160.50	2,625.03	(464.53)	3,500.00
48500 - Retail	65.02	166.67	(101.65)	679.36	1,500.03	(820.67)	2,000.00
48600 - Pagosa Springs Porpoises Swim Revenue	-	395.83	(395.83)	9,818.00	3,562.47	6,255.53	4,750.00
48700 - Swim Lesson Revenue	-	541.67	(541.67)	8,315.00	4,875.03	3,439.97	6,500.00
48800 - Youth/Event Programs	-	-	-	920.00	-	920.00	-
Total Recreation Amenities Income	169,914.52	31,491.84	138,422.68	631,771.29	510,455.56	121,315.73	657,724.00
Total Operating Income	210,118.47	72,472.16	137,646.31	2,932,454.05	2,770,568.44	161,885.61	3,022,702.00

Operating Expense

Admin Service Expense							
50000 - Payroll-Admin	31,771.39	36,267.17	4,495.78	303,998.44	326,404.53	22,406.09	435,206.00
50010 - Payroll-Overtime-Admin	-	41.67	41.67	423.17	375.03	(48.14)	500.00
50020 - Payroll Taxes-Admin	2,667.37	3,250.00	582.63	27,117.81	29,250.00	2,132.19	39,000.00
50100 - Health Insurance-Admin	4,476.64	6,041.67	1,565.03	46,341.14	54,375.03	8,033.89	72,500.00
50110 - Dental Insurance-Admin	418.79	391.67	(27.12)	3,685.71	3,525.03	(160.68)	4,700.00
50120 - Vision Insurance-Admin	51.50	58.33	6.83	448.87	524.97	76.10	700.00
50130 - Retirement-Admin	1,734.02	1,958.33	224.31	16,991.52	17,624.97	633.45	23,500.00
50140 - HRA-Health Reimbursement-Admin	1,400.00	1,800.00	400.00	13,000.00	16,200.00	3,200.00	21,600.00
50150 - Insurance-Workers Comp-Admin	382.92	166.67	(216.25)	1,665.43	1,500.03	(165.40)	2,000.00
50160 - Life Insurance-All	188.73	216.67	27.94	1,670.43	1,950.03	279.60	2,600.00
50190 - Payroll-Paychex	927.73	1,083.33	155.60	8,534.21	9,749.97	1,215.76	13,000.00
50195 - Misc (Admin Cafeteria Plan)	198.00	141.67	(56.33)	2,831.40	1,275.03	(1,556.37)	1,700.00
50200 - Office Supplies	-	558.33	558.33	1,801.32	5,024.97	3,223.65	6,700.00
50250 - Software Expense	4,272.58	2,375.00	(1,897.58)	30,932.30	21,375.00	(9,557.30)	28,500.00
50251 - Office Equip Repair/Tech Help	952.47	1,166.67	214.20	8,813.13	10,500.03	1,686.90	14,000.00
50260 - Equipment Leases	-	266.67	266.67	50.64	2,400.03	2,349.39	3,200.00
50300 - Postage	-	1,125.00	1,125.00	8,343.69	10,125.00	1,781.31	13,500.00
50310 - Admin Copier	-	41.67	41.67	-	375.03	375.03	500.00
50320 - Copies/Printing	-	41.67	41.67	-	375.03	375.03	500.00
50400 - Dues & Fees	-	125.00	125.00	1,042.90	1,125.00	82.10	1,500.00
50410 - Education-Seminars	-	708.33	708.33	3,628.45	6,374.97	2,746.52	8,500.00

Pagosa Lakes Property Owners Association, Inc

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
50420 - Subscriptions	-	33.33	33.33	183.59	299.97	116.38	400.00
50500 - Gas/Mileage	-	25.00	25.00	-	225.00	225.00	300.00
50700 - Board Meetings/Discretionary	211.06	108.33	(102.73)	1,716.68	974.97	(741.71)	1,300.00
50710 - Online Elections	-	-	-	20,121.82	10,000.00	(10,121.82)	10,000.00
50900 - Misc. & Contingency	(817.41)	83.33	900.74	414.34	749.97	335.63	1,000.00
50950 - Advertisement	-	100.00	100.00	786.75	900.00	113.25	1,200.00
51000 - Audit	-	2,333.33	2,333.33	-	20,999.97	20,999.97	28,000.00
51100 - Legal	5,842.73	4,166.67	(1,676.06)	57,380.09	37,500.03	(19,880.06)	50,000.00
51101 - Legal - billed	-	(1,250.00)	(1,250.00)	(4,818.22)	(11,250.00)	(6,431.78)	(15,000.00)
51200 - Legal-Collections	1,037.34	3,750.00	2,712.66	7,652.25	33,750.00	26,097.75	45,000.00
51201 - Legal-Collections-billed	(311.08)	(2,916.67)	(2,605.59)	(11,029.43)	(26,250.03)	(15,220.60)	(35,000.00)
51500 - Property Taxes	-	166.67	166.67	3,110.82	1,500.03	(1,610.79)	2,000.00
51510 - Income Tax	-	34.75	34.75	3,207.00	312.75	(2,894.25)	417.00
52000 - Insurance Deductibles	-	83.33	83.33	-	749.97	749.97	1,000.00
52010 - Master Insurance	19,798.25	-	(19,798.25)	229,703.11	100,995.00	(128,708.11)	100,995.00
53000 - Bank Charges	15.00	25.00	10.00	(35.60)	225.00	260.60	300.00
53010 - Credit Card Charges - Admin	-	333.33	333.33	4,802.64	2,999.97	(1,802.67)	4,000.00
53020 - Returned Checks	-	8.33	8.33	-	74.97	74.97	100.00
Total Admin Service Expense	75,218.03	64,910.25	(10,307.78)	794,516.40	695,187.25	(99,329.15)	889,918.00
Community Standards Expense							
60000 - Payroll-DCS	26,692.04	28,912.50	2,220.46	248,735.17	260,212.50	11,477.33	346,950.00
60010 - Payroll-Overtime-DCS	412.79	166.67	(246.12)	3,868.58	1,500.03	(2,368.55)	2,000.00
60020 - Payroll Taxes-DCS	2,275.70	2,583.33	307.63	22,553.09	23,249.97	696.88	31,000.00
60100 - Health Insurance-DCS	4,630.12	5,375.00	744.88	40,376.39	48,375.00	7,998.61	64,500.00
60110 - Dental Insurance-DCS	422.60	416.67	(5.93)	3,740.15	3,750.03	9.88	5,000.00
60120 - Vision Insurance-DCS	53.40	54.17	.77	471.19	487.53	16.34	650.00
60130 - Retirement-DCS	950.32	1,166.67	216.35	7,261.91	10,500.03	3,238.12	14,000.00
60140 - HRA-Health Reimbursement-DCS	1,600.00	1,600.00	-	14,200.00	14,400.00	200.00	19,200.00
60150 - Insurance-Workers Comp-DCS	954.40	375.00	(579.40)	3,942.45	3,375.00	(567.45)	4,500.00
60200 - Office/Field Supplies/Expenses	547.84	333.33	(214.51)	6,331.21	2,999.97	(3,331.24)	4,000.00
60230 - Uniforms	-	51.00	51.00	1,518.88	374.00	(1,144.88)	500.00
60310 - DCS Copier	493.06	562.50	69.44	6,001.94	5,062.50	(939.44)	6,750.00
60320 - Printing Decs & Maps	-	83.33	83.33	139.86	749.97	610.11	1,000.00
60410 - Professional Fees	-	41.67	41.67	744.00	375.03	(368.97)	500.00
60430 - Training	-	116.67	116.67	3,865.58	1,050.03	(2,815.55)	1,400.00
60500 - DCS Vehicle Gas	-	225.00	225.00	1,792.66	2,025.00	232.34	2,700.00
60530 - Vehicle Exp-Sport S 63	26.00	70.83	44.83	650.69	637.47	(13.22)	850.00
60540 - Vehicle Exp-Sport SL 29	30.00	70.83	40.83	526.60	637.47	110.87	850.00
60700 - ECC Expenses	9.35	75.00	65.65	276.49	675.00	398.51	900.00
60900 - Contingency	-	51.00	51.00	278.29	374.00	95.71	500.00

Pagosa Lakes Property Owners Association, Inc

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
60910 - Capital Expenditures	-	125.00	125.00	72.43	1,125.00	1,052.57	1,500.00
60930 - Community Enhancement	10,559.25	5,000.00	(5,559.25)	45,071.73	43,000.00	(2,071.73)	65,000.00
Total Community Standards Expense	49,656.87	47,456.17	(2,200.70)	412,419.29	424,935.53	12,516.24	574,250.00
Property & Environment Expense							
61000 - Payroll-DPE	22,868.95	26,989.58	4,120.63	233,666.90	242,906.22	9,239.32	323,875.00
61010 - Payroll-Overtime-DPE	-	416.67	416.67	1,287.88	3,750.03	2,462.15	5,000.00
61020 - Payroll Taxes-DPE	1,920.02	2,608.33	688.31	20,957.59	23,474.97	2,517.38	31,300.00
61100 - Health Insurance-DPE	2,904.10	3,416.67	512.57	29,298.18	30,750.03	1,451.85	41,000.00
61110 - Dental Insurance-DPE	260.07	353.75	93.68	2,846.63	3,183.75	337.12	4,245.00
61120 - Vision Insurance-DPE	45.17	58.33	13.16	442.29	524.97	82.68	700.00
61130 - Retirement-DPE	1,107.34	1,500.00	392.66	13,237.05	13,500.00	262.95	18,000.00
61140 - HRA-Health Reimbursement-DPE	800.00	800.00	-	7,200.00	7,200.00	-	9,600.00
61150 - Insurance-Workers Comp-DPE	1,932.44	625.00	(1,307.44)	7,887.63	5,625.00	(2,262.63)	7,500.00
61200 - Office/Field Supplies	77.18	33.33	(43.85)	465.90	299.97	(165.93)	400.00
61210 - Tools, Supplies Expense	196.58	666.67	470.09	3,813.99	6,000.03	2,186.04	8,000.00
61220 - Janitorial Supplies	253.08	291.67	38.59	1,766.66	2,625.03	858.37	3,500.00
61230 - Uniforms	549.01	125.00	(424.01)	1,245.56	1,125.00	(120.56)	1,500.00
61240 - Admin Office Cleaning	-	141.67	141.67	621.00	1,275.03	654.03	1,700.00
61350 - Enforcement/Signage	126.00	979.58	853.58	2,655.94	8,816.22	6,160.28	11,755.00
61351 - Roadside Cleanup/Adopt a Street	-	8.33	8.33	108.32	74.97	(33.35)	100.00
61352 - Signage	-	145.83	145.83	124.83	1,312.47	1,187.64	1,750.00
61410 - Seminars/Training/CE	-	125.00	125.00	51.89	1,125.00	1,073.11	1,500.00
61500 - Vehicle-Gas	-	1,250.00	1,250.00	4,449.36	11,250.00	6,800.64	15,000.00
61510 - Dept Auto #1/2011 Toyota P/U	-	83.33	83.33	102.10	749.97	647.87	1,000.00
61530 - Dept Auto #3/06 Ford	-	250.00	250.00	328.31	2,250.00	1,921.69	3,000.00
61540 - Dept Auto #4/2013 Ford Truck	-	125.00	125.00	1,993.85	1,125.00	(868.85)	1,500.00
61550 - Dept Auto #5/2018 Ford F-350	-	125.00	125.00	502.33	1,125.00	622.67	1,500.00
61560 - Dept Auto #6/20 Chevy Silverado	109.36	125.00	15.64	599.01	1,125.00	525.99	1,500.00
61570 - Dept Auto #7/2020 Chevy Colo P/U	-	125.00	125.00	206.16	1,125.00	918.84	1,500.00
61580 - Kubota Tractor 201	-	41.67	41.67	247.60	375.03	127.43	500.00
61590 - Kubota Tractor 2014	-	208.33	208.33	659.51	1,874.97	1,215.46	2,500.00
61592 - Kubota Tractor 2022	-	208.33	208.33	1,138.08	1,874.97	736.89	2,500.00
61600 - Facilities Maintenance	99.12	708.33	609.21	4,322.62	6,374.97	2,052.35	8,500.00
61601 - Equipment Maintenance	22.91	375.00	352.09	516.40	3,375.00	2,858.60	4,500.00
61602 - Trailer Maintenance	-	83.33	83.33	496.80	749.97	253.17	1,000.00
61603 - Boating Improvements	-	-	-	569.63	5,000.00	4,430.37	5,000.00
61604 - Lakes Fisheries & Parks/Repair & Maint	228.92	750.00	521.08	6,088.42	6,750.00	661.58	9,000.00
61605 - Fence Maint & Construction	-	166.67	166.67	37.91	1,500.03	1,462.12	2,000.00

Pagosa Lakes Property Owners Association, Inc

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
61606 - Parks & Trails Expense	572.09	500.00	(72.09)	6,994.27	4,500.00	(2,494.27)	6,000.00
61610 - Consulting	-	208.33	208.33	-	1,874.97	1,874.97	2,500.00
61611 - Engineering/Survey	-	291.67	291.67	6,293.50	2,625.03	(3,668.47)	3,500.00
61620 - Fire Mitigation	9,397.58	1,916.67	(7,480.91)	9,575.37	17,250.03	7,674.66	23,000.00
61630 - Grass Seed/Fertilizer	-	666.67	666.67	5,667.94	6,000.03	332.09	8,000.00
61631 - Insect, Disease & Noxious Weeds	-	250.00	250.00	242.39	2,250.00	2,007.61	2,500.00
61632 - Water Quality Testing	-	83.33	83.33	130.65	749.97	619.32	1,000.00
61633 - Weeds & Algae Control	519.91	2,250.00	1,730.09	28,502.72	20,250.00	(8,252.72)	27,000.00
61640 - Porta Potties	140.20	250.00	109.80	1,221.80	2,250.00	1,028.20	3,000.00
61642 - PO Cluster Boxes	-	500.00	500.00	6,000.00	4,500.00	(1,500.00)	6,000.00
61645 - Pumping Services	-	125.00	125.00	-	1,125.00	1,125.00	1,500.00
61800 - Kids Fishing Derby & Events	-	83.33	83.33	457.98	749.97	291.99	1,000.00
61900 - Misc & Contingency	-	8.33	8.33	-	74.97	74.97	100.00
61910 - Common Area Improvements-Repairs-Equip	-	291.67	291.67	-	2,625.03	2,625.03	3,500.00
61960 - Stocking & Food Chain	-	15,000.00	15,000.00	96,310.00	99,000.00	2,690.00	119,000.00
Total Property & Environment Expense	44,130.03	66,335.40	22,205.37	511,332.95	566,018.60	54,685.65	739,525.00
Community Lifestyle Expense							
62250 - Website-Front Steps	189.25	333.33	144.08	3,252.15	2,999.97	(252.18)	4,000.00
62320 - Newsletter Prep/Printing/Postage	-	-	-	19,509.45	16,000.00	(3,509.45)	32,000.00
62800 - Community Activities & Events	1,552.15	300.00	(1,252.15)	8,379.05	12,839.00	4,459.95	23,739.00
62810 - Clubhouse Rental Expense	-	41.67	41.67	19.22	375.03	355.81	500.00
62820 - Facilities-Clubhouse	20.15	291.67	271.52	3,625.77	2,625.03	(1,000.74)	3,500.00
62830 - Clubhouse Cleaning Expense	-	125.00	125.00	300.00	1,125.00	825.00	1,500.00
62840 - Landscaping Clubhouse	-	62.50	62.50	-	562.50	562.50	750.00
62940 - Community Garden	-	333.33	333.33	2,623.48	2,999.97	376.49	4,000.00
Total Community Lifestyle Expense	1,761.55	1,487.50	(274.05)	37,709.12	39,526.50	1,817.38	69,989.00
Recreation Amenities Expense							
63000 - Payroll-DRA	24,042.16	30,875.00	6,832.84	254,535.94	277,875.00	23,339.06	370,500.00
63010 - Payroll-Overtime-DRA	-	62.50	62.50	448.51	562.50	113.99	750.00
63020 - Payroll Taxes-DRA	2,018.50	2,791.67	773.17	22,794.62	25,125.03	2,330.41	33,500.00
63100 - Health Insurance-DRA	1,624.85	2,625.00	1,000.15	17,112.39	23,625.00	6,512.61	31,500.00
63110 - Dental Insurance-DRA	161.94	250.00	88.06	1,773.71	2,250.00	476.29	3,000.00
63120 - Vision Insurance-DRA	43.28	50.00	6.72	436.57	450.00	13.43	600.00
63130 - Retirement-DRA	667.60	1,000.00	332.40	7,067.54	9,000.00	1,932.46	12,000.00
63140 - HRA-Health Reimbursement-DRA	400.00	800.00	400.00	4,800.00	7,200.00	2,400.00	9,600.00
63150 - Insurance-Workers Comp-DRA	749.24	208.33	(540.91)	3,214.49	1,874.97	(1,339.52)	2,500.00
63200 - Supplies-Building	868.74	916.67	47.93	4,913.88	8,250.03	3,336.15	11,000.00
63210 - Supplies-Programs	535.10	750.00	214.90	1,862.40	6,750.00	4,887.60	9,000.00

Pagosa Lakes Property Owners Association, Inc

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
63220 - Janitorial/Housekeeping	-	166.67	166.67	1,888.98	1,500.03	(388.95)	2,000.00
63230 - Uniforms	-	-	-	-	800.00	800.00	1,000.00
63250 - EZ Facility Software	640.84	583.33	(57.51)	5,767.56	5,249.97	(517.59)	7,000.00
63251 - Tech Help	-	83.33	83.33	-	749.97	749.97	1,000.00
63255 - Credit Card Fees - Rec Center	2,114.74	1,583.33	(531.41)	11,341.81	14,249.97	2,908.16	19,000.00
63320 - Office Supplies/Printing	120.96	250.00	129.04	1,460.65	2,250.00	789.35	3,000.00
63400 - Dues/Subscriptions	48.05	41.67	(6.38)	671.50	375.03	(296.47)	500.00
63410 - Seminars/Training	-	550.00	550.00	483.55	1,650.00	1,166.45	2,200.00
63500 - Business Mileage	-	20.83	20.83	-	187.47	187.47	250.00
63600 - Maintenance Building	728.92	1,666.67	937.75	7,123.84	15,000.03	7,876.19	20,000.00
63601 - Maintenance-Grounds & Parking	145.01	333.33	188.32	1,293.22	2,999.97	1,706.75	4,000.00
63602 - Maintenance-Pool	291.75	1,833.33	1,541.58	5,810.86	16,499.97	10,689.11	22,000.00
63800 - Pagosa Springs Porpoises Swim	-	375.00	375.00	6,972.19	3,375.00	(3,597.19)	4,500.00
63810 - Swim Lesson Expense	-	395.83	395.83	3,735.00	3,562.47	(172.53)	4,750.00
63900 - Misc & Contingency	-	41.67	41.67	373.31	375.03	1.72	500.00
63910 - Non Capital Equipment Replacement	1,772.00	416.67	(1,355.33)	2,987.94	3,750.03	762.09	5,000.00
63920 - Merchandise	21.15	125.00	103.85	538.78	1,125.00	586.22	1,500.00
64010 - Utilities-Gas Rec	-	3,758.33	3,758.33	23,879.21	33,824.97	9,945.76	45,100.00
64020 - Utilities-Electric Rec	4,852.20	3,616.67	(1,235.53)	34,902.86	32,550.03	(2,352.83)	43,400.00
64030 - Utilities-Water Rec	815.11	708.33	(106.78)	7,776.32	6,374.97	(1,401.35)	8,500.00
64040 - Utilities-Waste Control Rec	165.36	175.00	9.64	1,488.24	1,575.00	86.76	2,100.00
64050 - Irrigation Water Rec	31.88	125.00	93.12	117.44	1,125.00	1,007.56	1,500.00
64060 - Utilities-Alarm Rec	-	291.67	291.67	1,260.35	2,625.03	1,364.68	3,500.00
64070 - Utilities-TV-Telephone Rec	114.91	250.00	135.09	1,980.86	2,250.00	269.14	3,000.00
Total Recreation Amenities Expense	42,974.29	57,720.83	14,746.54	440,814.52	516,987.47	76,172.95	689,250.00
Utilities Expense							
70010 - Gas Admin	-	216.67	216.67	1,227.88	1,950.03	722.15	2,600.00
70020 - Electric Admin	-	393.33	393.33	2,641.79	3,539.97	898.18	4,720.00
70030 - Water Admin	851.89	291.67	(560.22)	3,321.31	2,625.03	(696.28)	3,500.00
70040 - Waste Control Admin	201.38	200.00	(1.38)	1,859.48	1,800.00	(59.48)	2,400.00
71010 - Gas Shop	-	208.33	208.33	1,256.12	1,874.97	618.85	2,500.00
71020 - Electric Shop	-	183.33	183.33	830.43	1,649.97	819.54	2,200.00
71030 - Water Shop	85.69	91.67	5.98	754.31	825.03	70.72	1,100.00
71040 - Waste Shop	111.78	166.67	54.89	1,144.02	1,500.03	356.01	2,000.00
72010 - Gas Clubhouse	-	375.00	375.00	2,226.19	3,375.00	1,148.81	4,500.00
72020 - Electric Clubhouse	-	208.33	208.33	1,125.80	1,874.97	749.17	2,500.00
72030 - Water Clubhouse	253.35	250.00	(3.35)	1,799.11	2,250.00	450.89	3,000.00
73000 - Cellular Phones	1,065.35	312.50	(752.85)	4,267.92	2,812.50	(1,455.42)	3,750.00
73010 - Telephone-All Depts Except Rec	-	416.67	416.67	3,241.27	3,750.03	508.76	5,000.00
74000 - Street Lights	-	166.67	166.67	1,081.12	1,500.03	418.91	2,000.00

Pagosa Lakes Property Owners Association, Inc

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Expense							
74010 - Water Other Assoc Lots	-	416.67	416.67	646.67	3,750.03	3,103.36	5,000.00
74020 - Aerator	29.42	666.67	637.25	3,971.73	6,000.03	2,028.30	8,000.00
74030 - Internet	504.14	416.67	(87.47)	3,564.17	3,750.03	185.86	5,000.00
Total Utilities Expense	3,103.00	4,980.85	1,877.85	34,959.32	44,827.65	9,868.33	59,770.00
Total Operating Expense	216,843.77	242,891.00	26,047.23	2,231,751.60	2,287,483.00	55,731.40	3,022,702.00
Net Operating Income (Loss)	(6,725.30)	(170,418.84)	163,693.54	700,702.45	483,085.44	217,617.01	-

Pagosa Lakes Property Owners Association, Inc

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Reserve Income							
Reserve Income							
80000 - Reserve-Restricted	-	39,797.50	(39,797.50)	477,570.00	358,177.50	119,392.50	477,570.00
80100 - Interest-Reserve	1,202.34	1,916.67	(714.33)	17,870.52	17,250.03	620.49	23,000.00
Total Reserve Income	1,202.34	41,714.17	(40,511.83)	495,440.52	375,427.53	120,012.99	500,570.00
Trails Maintenance Income							
81000 - Trails Maintenance Reserve	-	4,908.33	(4,908.33)	-	44,174.97	(44,174.97)	58,900.00
81100 - Interest-Trails Maint Reserves	1,665.89	1,000.00	665.89	3,374.68	9,000.00	(5,625.32)	12,000.00
Total Trails Maintenance Income	1,665.89	5,908.33	(4,242.44)	3,374.68	53,174.97	(49,800.29)	70,900.00
Total Reserve Income	2,868.23	47,622.50	(44,754.27)	498,815.20	428,602.50	70,212.70	571,470.00
Reserve Expense							
Reserve Expense							
84001 - Exercise Equipment	-	5,230.33	5,230.33	18,013.00	47,072.97	29,059.97	62,764.00
84012 - Refinish wood floors - Rec Center	-	1,474.00	1,474.00	-	13,266.00	13,266.00	17,688.00
84016 - Replace fishing pier dock	-	833.33	833.33	14,822.95	7,499.97	(7,322.98)	10,000.00
84017 - NF Boundary Fence	-	979.42	979.42	-	8,814.78	8,814.78	11,753.00
84019 - Greenbelt Fire Mitigation	-	4,050.00	4,050.00	55,500.00	36,450.00	(19,050.00)	48,600.00
84023 - Replace Mailbox - Reserves	-	3,956.08	3,956.08	50,633.77	35,604.72	(15,029.05)	47,473.00
84025 - Server, Upgrades	-	951.00	951.00	19,757.93	8,559.00	(11,198.93)	11,412.00
84033 - Maintenance Shop - Sheds, Storage	-	541.67	541.67	6,625.00	4,875.03	(1,749.97)	6,500.00
84034 - Rec Center - Pool Concrete Deck	-	1,285.33	1,285.33	-	11,567.97	11,567.97	15,424.00
84035 - Rec Center - Electrical	-	380.42	380.42	4,724.75	3,423.78	(1,300.97)	4,565.00
84036 - Replace Boat & motor	-	2,266.67	2,266.67	16,389.30	20,400.03	4,010.73	27,200.00
84037 - Replace mowers	-	1,790.00	1,790.00	29,683.09	16,110.00	(13,573.09)	21,480.00
84038 - Tractor snow blower	-	1,727.92	1,727.92	7,657.70	15,551.28	7,893.58	20,735.00
84039 - Replace DPE vehicle	-	5,416.67	5,416.67	58,157.37	48,750.03	(9,407.34)	65,000.00
84040 - Maintenance Shop fencing	-	1,666.67	1,666.67	-	15,000.03	15,000.03	20,000.00
84041 - Pool Furniture	-	-	-	3,791.83	-	(3,791.83)	-
Total Reserve Expense	-	32,549.51	32,549.51	285,756.69	292,945.59	7,188.90	390,594.00
Total Reserve Expense	-	32,549.51	32,549.51	285,756.69	292,945.59	7,188.90	390,594.00
Net Reserve Income (Loss)	2,868.23	15,072.99	(12,204.76)	213,058.51	135,656.91	77,401.60	180,876.00

Pagosa Lakes Property Owners Association, Inc

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Capital Income							
Capital Improvement Income							
90000 - Capital Improvement Income	-	37,868.92	(37,868.92)	329,427.00	340,820.28	(11,393.28)	454,427.00
91900 - Interest-Capital Fund	93.92	833.33	(739.41)	5,485.93	7,499.97	(2,014.04)	10,000.00
Total Capital Improvement Income	93.92	38,702.25	(38,608.33)	334,912.93	348,320.25	(13,407.32)	464,427.00
Total Capital Income	93.92	38,702.25	(38,608.33)	334,912.93	348,320.25	(13,407.32)	464,427.00
Capital Expense							
Capital Improvement Expense							
95003 - General Capital Expense	-	-	-	819.59	-	(819.59)	-
95005 - Improve Lake Facilities	763.60	-	(763.60)	1,908.37	-	(1,908.37)	-
95007 - Mailbox Improvements	-	-	-	96.00	-	(96.00)	-
95009 - Parking Lot - Rec Center	-	-	-	27,231.11	-	(27,231.11)	-
95013 - SVL Easement	-	-	-	180,000.00	-	(180,000.00)	-
95014 - SVL Improvements	-	-	-	9,782.71	-	(9,782.71)	-
Total Capital Improvement Expense	763.60	-	(763.60)	219,837.78	-	(219,837.78)	-
Total Capital Expense	763.60	-	(763.60)	219,837.78	-	(219,837.78)	-
Net Capital Income (Loss)	(669.68)	38,702.25	(39,371.93)	115,075.15	348,320.25	(233,245.10)	464,427.00
Net Total	(4,526.75)	(116,643.60)	112,116.85	1,028,836.11	967,062.60	61,773.51	645,303.00

DEPARTMENT OF PROPERTY AND ENVIRONMENT

OCTOBER 2025 BOARD REPORT

By Larry D Lynch

1. **Lakes and Fisheries** – The lakes are generally in good condition as far as water quality is concerned, cooler weather has resulted in water temperatures dropping into the low 60's and an improvement in water quality and clarity. Lake levels however are dramatically down this fall with the Lake Pagosa sewer repair project being implemented by PAWSD. The lake is down just over 6 feet below spill elevation. The work is in progress, and it is hoped that the work can be completed sometime in the first or second week of October at which point the lake can be slowly re-filled via Stevens Reservoir. Hatcher Lake is also down about 4.5 feet due to drought conditions this summer and heavy water demand in the community. Hatcher Lake is a main domestic water supply for Pagosa Lakes. There is a chance that some water may be available this fall from the Dutton pipeline diversion on Fourmile Creek and Hatcher Lake can be slowly recharged heading into the Holidays in November and early December.
2. **Fall Fish Stocking** – We are planning to bring in some rainbow trout and brook trout at the end of September, around 5000 pounds total. We probably won't be able to stock Lake Pagosa due to low lake levels and will focus on stocking the other three lakes. We anticipate some great fishing this fall where we usually have a number of sunny but cooler days out on the lakes. The fishing has actually been fantastic these past few weeks with some moisture and cooler days, anglers are doing well at Hatcher, Forest and Village Lakes where top water action has been hot.
3. **DPE Projects** – The DPE crew has been busy on a number of projects the last few weeks including continued chipping operations at the maintenance facility collection area; working on boat ramps with gravel and grade work taking advantage of some lower lake levels to do it; we finished construction of 500 feet of split rail cedar fencing at the Tract A boat ramp at Village Lake; new mailbox installations at Cloudcap and Edgewater Dr. Work projects this month will include landscaping at the new Rec Center Parking lot where we will be installing 13 trees to meet the County Conditional Use Permit requirements in the center islands; we will be charging up and testing lake aeration systems and performing maintenance on them; we will be constructing a new gravel ramp at the lake access area at Inspiration Drive along with concrete piers for a new floating dock; we will be winterizing all irrigation systems this month; and we are planning to begin construction on a security fence around the maintenance facility perimeter.

4. **Greenbelt Thinning Projects 2025** – The greenbelt thinning projects for 2025 are complete at this time with both contractors having completed work in 6 larger greenbelt properties in the community. Over 115 acres of forested greenbelts were mitigated this spring and summer where understory brush was thinned and masticated and trees were thinned to create improved spacing. The projects came out looking great, had a lot of positive feedback from owners and neighbors and a big step to becoming a more fire resilient community was completed. We will be submitting the grant reimbursement paperwork this month and will be expecting a 50% cash match return through Wildfire Adapted Partnership.
5. **Noxious Weed Control** – I will be wrapping up noxious weed control efforts this month and winterizing equipment. It was overall a different type of year for weed control. The intense drought and heat earlier this summer resulted in some late growth in some weed areas, the plants kind of shut down for several weeks during the hottest and driest part of the summer making it difficult to get good control on things. I did make a big push in September after we received a couple of rains and believe was able to get control on some pesky issues in Twincreek and Highlands areas as well as an area near Vista.



**Pagosa Lakes Property Owners Association
Regular Board of Directors Meeting
Recreation Center Report**

Attendance report for September	2025
Timeshare Sign Ins	1,667
Member Sign Ins	6,495
Total User Attendance	8,162
Programs and Activities Attendance	
All programs in Aerobics Room	120
Water Aerobics	165
Racquetball	73
Basketball	51
Lap Lane	1,154

Manager's Summary

September 2025 saw a strong increase in overall attendance, with total user visits rising to 8,162, up from 7,235 in 2024. Membership engagement continues to grow, and Wyndham check-ins also increased to 1,667. Our programs and activities, including aerobics, water aerobics, racquetball, basketball, and lap swimming, continue to attract consistent participation. The Recreation Center successfully launched new programs such as Dash 'N Splash, Rise and Align Yoga, and Yoga with Kim, all showing promising attendance numbers. Special events like Halloween Craft Night and upcoming October swim lessons further enhance community engagement. Our volunteer program has been effective in addressing staffing needs, offering multiple opportunities with membership discounts as incentives. Volunteers have supported youth programs, swim team activities, triathlons, and facility clean-ups.

Facilities maintenance remains a focus, with the annual shutdown scheduled for October 20–22 to complete floor recoating, painting, pool grab rail reinstallation, and locker room deep cleaning. HVAC repairs are expected to be completed by mid-October following a recent power outage.

Overall, the Recreation Center continues to see growth in attendance, program participation, and community engagement, while actively addressing operational and maintenance priorities.

Membership & Attendance

- **2024** = Total Attendance was 7,235 visitors. Wyndham had a total of 1,450 check-ins and membership attendance was 5,785.
 - **2025** = Total Attendance was 8,162. Wyndham had a total of 1,667 check-ins and membership attendance was 6,495.
-

Events & Programs

- **Halloween Craft night:** Let's get spooky and crafty! Come join us and make 3 Halloween crafts. All supplies will be provided. Just bring your creative spirit
 - **October Swim Lessons:** We will be running a swim lesson session in October. We will have beginner, intermediate and advanced classes.
 - **Spin with Jen is back:** This class is held on Monday nights from 5:30-6:30 pm.
 - **New Programs:**
 - *Dash 'N Splash* — six-race series starting Sept. 15.
 - *Rise and Align* yoga class — begins Sept. 8, all levels welcome.
 - *Yoga with Kim* – *This lass has just started and is seeing strong numbers. This class is held Tuesday nights from 5:30-6:30 pm.*
-

Volunteer Program

- **Launched to address staffing needs.**
 - Volunteer opportunities: youth programs, triathlon, clean-ups, Porpoises swim team, holiday/special events.
 - **Membership discounts:**
 - 5 hours = 10%
 - 10 hours = 15%
 - 20 hours = 25%
-

Facilities & Maintenance

- **Rec Center Annual Shutdown:** The rec will be shut down from October 20 – 22nd. The rec will re-open Thursdays the 23rd at 5:30am.
 - Sand and re-coat all hardwood floors minus the aerobics room.
 - Finish painting the aerobics room.
 - Re-install pool grab rails
 - Deep clean locker room and locker room floors
- **HVAC:** outage due to power failure; repairs expected by the second or third week of October.

September 2025 Department of Community Standards

Pagosa Lakes Board Members:

The Civility Pledge Campaign –

Please support the PLPOA Department of Community Standards team, which has completed the Community Association Pledge. With the board's support and education, we expect everyone, whether a resident, guest, board or committee member, community association manager, staff member, business partner, or contractor, to be accountable for his or her own actions, utilizing educational systems and tools provided by the Community Association Institute, for which we are already members. The DCS staff continues to be challenged with negativity and harassment. The civility pledge campaign will not target anyone but rather embrace the definition of community on all fronts: talk, listen, respect.

The Pagosa Lakes Board Members and the Pagosa Lakes Property Owners Association are committed to civility and fostering a climate of open discussion and debate, mutual respect, and tolerance between all who live in, work in, and visit our community.

Complete the information below if your community agrees to the commitments outlined in the Community Association Civility Pledge (Opens in a new window).

<https://www.caionline.org/civility-pledge/cai-civility-pledge-form/>

Dumpster Day -

The Public Works Department of Archuleta County Director requested that the PLPOA cancel the October dumpster day and reschedule it for the spring. The Archuleta County landfill is under construction and has limited capacity. In the Spring, the plan is to join Archuleta County and the Town of Pagosa Springs for a community partnership event. Please contact the Archuleta County Public Works Department for any questions or concerns.

<https://www.archuletacounty.gov/county-government/public-works/solid-waste/>

The ECC & DCS -

Mr. David Rosandich, an Environmental Control Committee member, met the DCS team last week. We discussed the current workload, including ongoing projects and compliance cases. Together, we drove the PLPOA properties, too. Thank you, Dave, for taking the time!

DCS Paperless -

The Department of Community Standards is transitioning to a paperless system. The first phase involves organizing office cabinets, scanning documents and plans, and saving them to network

files. Critical and historical files will be reviewed, archived in designated containers, and stored securely.

DCS Staff Acknowledgement:

I want to take a moment to acknowledge and compliment the DCS administrative front office team, Sherrie Vick, and Holly Coleman for their excellent customer service! After reviewing and reflecting on their monthly interactions with customers in September, I found that the total numbers are mind-blowing! 562 Tier 1 engagements, 510 Tier 2 educational opportunities, and 277 with applications and permits, compliance—notable! What an excellent job they both do! The front of the office can be difficult, but both do it with grace and exceptional customer service. THANK YOU! Keep up the great work. It does not go unnoticed and is very much appreciated.

I have shortened this report, as my previous Department of Community Standards reports were lengthy, given the number of documents you reviewed. I am always available to elaborate on topics and am committed to transparency and open dialogue.

Submitted, as is.

Respectfully,
Chris Simpson
Department of Community Standards Manager
Pagosa Lakes Property Owners Association

Project Total YTD

719

Pagosa Lakes Property Owners Association

Oct 14, 2025

Jenifer Pitcher

Department Update

Technology

We've successfully transitioned to the new server! All staff are now fully integrated with Microsoft 365 and Outlook, along with shared Adobe and Bluebeam accounts. Cloud-based access to network files is coming soon. Training sessions will follow to ensure seamless collaboration and improved efficiency across our subscriptions.

Public Relations

In the works: the launch of our PR plan, which includes a long-overdue website facelift. It's been a much bigger project than expected — not quite the instant gratification I was hoping for! I may need to lock myself in a closet for a bit to get it exactly right 😊. Progress is steady and moving forward.

Upcoming PLPOA Lifestyle Services & Offerings

- *Neighbor-to-Neighbor Thanksgiving Program*
- *Winter Printed Newsletter*

Special Groups & Clubs

- *Ecstatic Dance* – October 10

CMIA Conference

Planning for the CMIA Conference is off to a strong start. The event is scheduled for **April 26–29**, with **The Springs Hotel and Resort** confirmed as our host and home base.

Clubhouse Rentals & Activities Calendar

The updated calendar is active and continuing to grow with new bookings and events.

SUN 28	MON 29	TUE 30	WED Oct 1	THU 2	FRI 3	SAT 4
Reserved	First quarter 5:54pm ● 9:30am Line Dancing (Beginn ● 12pm Bridge ● 1pm Games Group 2 more	● 8:30am Tai Chi with JUNE ● 12pm Bridge ● 5:30pm Zumba	● 8:30am ECC work Session ● 10am Call ahead Line Dance ● 1pm Games Group	● 8:30am ECC Meeting ● 8:30am Tai Chi Chih ● 10am Fitness with June ● 11am Line Dance 3 more	Reserved ● 12pm Friday Bridge	
5	6	7	8	9	10	11
Reserved	Full moon 9:47pm ● 9:30am Line Dancing (Beginn ● 12pm Bridge ● 1pm Games Group 2 more	● 8:30am Tai Chi with JUNE ● 12pm Bridge ● 5:30pm Zumba ● 6pm Hearing Panel	● 10am Call ahead Line Dance ● 10:30am Microsoft Training ● 1pm Games Group	● 8:30am Tai Chi Chih ● 10am Fitness with June ● 11am Line Dance ● 12:30pm Bridge ● 5:30pm Zumba	● 11am HOLD - Colorado land 1 ● 12pm Friday Bridge ● 7pm Ecstatic Dance	Reserved
12	13	14	15	16	17	18
	Last quarter 12:13pm ● 9:30am Line Dancing (Beginn ● 12pm Bridge ● 1pm Games Group 2 more	● 8:30am Tai Chi with JUNE ● 12pm Bridge ● 5:30pm Zumba ● 5:30pm Board Meeting Execo ● 6pm MONTHLY BOARD MEET	● 8:30am ECC Work Session ● 10am Call ahead Line Dance ● 1pm Games Group	● 8:30am ECC Meeting ● 8:30am Tai Chi Chih ● 10am Fitness with June ● 10:30am whispering pines ● 5:30pm Zumba	Hold - ● 12pm Friday Bridge	Reserved
19	20	21	22	23	24	25
● 12:30pm Spiritual Experience	● 9:30am Line Dancing (Beginn ● 12pm Bridge ● 1pm Games Group ● 4:30pm Essentrics	New moon 6:25am ● 8:30am Tai Chi with JUNE ● 12pm Bridge ● 5:30pm Zumba	● 10am Call ahead Line Dance ● 1pm Games Group	● 8:30am Tai Chi Chih ● 10am Fitness with June ● 11am Line Dance ● 12:30pm Bridge ● 5:30pm Zumba	● 10am Bookclub ● 12pm Friday Bridge	
26	27	28	29	30	31	Nov 1
	● 9:30am Line Dancing (Beginn ● 12pm Bridge ● 1pm Games Group ● 4:30pm Essentrics	● 8:30am Tai Chi with JUNE ● 9am Allen-Vista Conf. Room ● 12pm Bridge ● 5:30pm Zumba	First quarter 10:31am ● 10am Call ahead Line Dance ● 1pm Games Group	Reserved ● 8:30am Tai Chi Chih	Reserved- Market ● 12pm Friday Bridge	

ECC Liaison Report

DESCRIPTIONS	September		YTD	Previous YTD		
	9/4	9/18	2025	2024	2023	2022
Construction of a new single-family Residential and Modular Home	6	3	50	69	45	69
Mobile /Manufactured New or used placement	0	0	0	4	0	5
Major Projects	2	2	47	55	49	53
Minor Projects	16	10	235	307	256	320
Owner-initiated Variance Request	0	0	3	9	9	8
Solar	2	1	23	24	27	17
Boat Dock and Shoreline Permit	2	2	8	8	0	7
Sign/ Banner permanent and temporary	0	0	2	7	2	2
Seasonal and Temporary structures	1	1	8	12	11	27
Written Request: Tree Removal/Fire Mitigation)	3	3	95	129	102	126
Written Request: Extensions/Revisions	13	12	157	283	280	255
Written Request: Miscellaneous	3	4	87	114	85	92
Construction of a new Commercial Structure	0	0	1	0	2	2
Construction of multi-family structures	0	0	1	0	2	0
Total Application submissions	48	38	719	1029	883	981
Total Approved Applications	48	38	714	1001	871	955
Total Preliminary Reviews	0	0	7	15	unk	unk
As Form Inspection Additions	5	1	33	70	54	54
Consolidations 130 E Golf Pl 295 Hills Cir 36 Burro Ct 359 Antelope Ave 113 Big Sky Pl Plat amendment 56 Shadow & 1125 Carino Pl			6			
Un-Consolidations 59 Rincon & 19 Rincon Ct.			1			
Notes						
The list of addresses for Consolidations and Un-Consolidations happened in Aug. & Sept						



American Family Insurance - Business Insurance
Underwritten by: Midvale Indemnity Company
A Wisconsin Stock Company

PO Box 5316
Binghamton, NY 13902
(866) 908-0626

Lisa Thomas
565 VILLAGE DR STE A
PAGOSA SPRINGS, CO 81147
(970) 731-3777

Information Effective as of: 09/22/2025

POLICY DECLARATIONS

This document and your policy contract define our insuring agreement. In return for payment of premium and subject to all the terms of this policy, we agree to provide you insurance as stated in the policy.

Policy Information

Named Insured:	Pagosa Lakes Property Owners Association	Policy Number:	CA00001818
		Policy Type:	Business Auto Policy
		Policy Period:	09/22/2025 to 09/22/2026 12:01 A.M. Standard Time at Primary Location
E-mail Address:	katie@plpoa.com	Phone:	(970) 731 - 5635
		Form of Business:	Corporation

Policy Forms and Endorsements

CA 00 01 10 13	BUSINESS AUTO COVERAGE FORM
CA 01 13 10 13	COLORADO CHANGES
CA 04 40 10 13	COLORADO AUTO MEDICAL PAYMENTS COVERAGE
CA 21 02 11 06	SPLIT BODILY INJURY UNINSURED MOTORISTS COVERAGE LIMITS
CA 21 50 07 17	COLORADO UNINSURED MOTORISTS COVERAGE - BODILY INJURY
CA 23 84 10 13	EXCLUSION OF TERRORISM
CA 23 94 10 13	SILICA OR SILICA-RELATED DUST EXCLUSION FOR COVERED AUTOS EXPOSURE
CA 74 02 01 20	PERSONAL TRAILER LIABILITY COVERAGE ENDORSEMENT
CA 76 13 01 20	BUSINESS AUTO POLICY ENHANCEMENT ENDORSEMENT
CA 99 27 01 87	SPLIT LIABILITY LIMITS
IL 00 17 11 98	COMMON POLICY CONDITIONS
IL 00 21 09 08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
IL 01 25 11 13	COLORADO CHANGES - CIVIL UNION
IL 01 69 09 07	COLORADO CHANGES - CONCEALMENT, MISREPRESENTATION OR FRAUD
IL 02 28 09 07	COLORADO CHANGES - CANCELLATION AND NONRENEWAL
IL 75 02 06 99	PUNITIVE DAMAGE EXCLUSION
IL 75 26 12 05	COLORADO ENDORSEMENT CHANGES
IL 75 40 03 16	NON-STACKING OF LIMITS

Schedule of Coverages and Covered Autos

This policy provides only those coverages where a symbol is shown in the covered autos column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Auto Section of the Business Auto Coverage Form next to the name of the coverage.

Coverages	Covered Autos (Entry of one or more of the symbols from the Covered Autos Section of the Business Auto Coverage of the Business Auto Coverage Form shows which autos are covered autos.)
Liability	1, 7, 8, 9, 19
Auto Medical Payments	7
Uninsured Motorist	7
Physical Damage Other Than Collision	7
Collision	7

Vehicle Coverage and Endorsements

Vehicle #1

Vehicle Description	2011 TOYOTA TACOMA	VIN Number	5TFPX4EN0BX003593
Cost New	\$20220	Gross Vehicle Weight	Less than or equal to 10,000 lbs

Garaged at Location

230 PORT AVE
Pagosa Springs, CO
81147

	Limit of Insurance	Deductible
Liability		
Bodily Injury – Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage Liability – Per Accident	\$500,000	
Medical Payments - Each Person	\$10,000	
Uninsured Motorist And Underinsured Motorist – Bodily Injury		
Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage		Rejected
Comprehensive		\$500
Collision		\$1,000
Rental Reimbursement	Rejected	
Towing And Labor	Rejected	

Vehicle #2

Vehicle Description	2013 FORD F150	VIN Number	1FTMF1EF7DFC95085
Cost New	\$28310	Gross Vehicle Weight	Less than or equal to 10,000 lbs

Garaged at Location

230 PORT AVE
Pagosa Springs, CO
81147

	Limit of Insurance	Deductible
Liability		
Bodily Injury – Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage Liability – Per Accident	\$500,000	
Medical Payments - Each Person	\$10,000	



**Uninsured Motorist And Underinsured
Motorist – Bodily Injury**

Per Person / Per Accident	\$1,000,000/\$1,000,000	Rejected
Property Damage		

Comprehensive

\$500

Collision

Rental Reimbursement

Rejected

\$1,000

Towing And Labor

Rejected

Vehicle #3

Vehicle Description	2018 Ford Truck F350 Pickup 4x4	VIN Number	1FTRF3B61JEC07820
Cost New	\$45000	Gross Vehicle Weight	10,001 - 20,000 lbs

Garaged at Location

230 PORT AVE
Pagosa Springs, CO
81147

Limit of Insurance

Deductible

Liability

Bodily Injury – Per Person / Per Accident	\$1,000,000/\$1,000,000
Property Damage Liability – Per Accident	\$500,000

Medical Payments - Each Person

\$10,000

**Uninsured Motorist And Underinsured
Motorist – Bodily Injury**

Per Person / Per Accident	\$1,000,000/\$1,000,000	Rejected
Property Damage		

Comprehensive

\$500

Collision

Rental Reimbursement

Rejected

\$1,000

Towing And Labor

Rejected

Vehicle #4

Vehicle Description	2020 Chevrolet Truck Colorado Pu E C 4x4	VIN Number	1GCHTBEN9L1139665
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Cost New \$29295

Gross Vehicle Weight Less than or equal to
10,000 lbs

Garaged at Location

230 PORT AVE
Pagosa Springs, CO
81147

Limit of Insurance

Deductible

Liability

Bodily Injury – Per Person / Per Accident

\$1,000,000/\$1,000,000

Property Damage Liability – Per Accident

\$500,000

Medical Payments - Each Person

\$10,000

Uninsured Motorist And Underinsured

Motorist – Bodily Injury

Per Person / Per Accident

\$1,000,000/\$1,000,000

Property Damage

Rejected

Comprehensive

\$500

Collision

Rental Reimbursement

Rejected

\$1,000

Towing And Labor

Rejected

Vehicle #5

Vehicle Description 2020 GmcChevy 2500hd

VIN Number

1GC3YLE73LF171422

Cost New \$40000

Gross Vehicle Weight

Less than or equal to
10,000 lbs

Garaged at Location

230 PORT AVE
Pagosa Springs, CO
81147

Limit of Insurance

Deductible

Liability

Bodily Injury – Per Person / Per Accident

\$1,000,000/\$1,000,000

Property Damage Liability – Per Accident

\$500,000

Medical Payments - Each Person

\$10,000

Uninsured Motorist And Underinsured

Motorist – Bodily Injury

Per Person / Per Accident

\$1,000,000/\$1,000,000

Property Damage	Rejected
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Comprehensive	\$500
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Collision	\$1,000
Rental Reimbursement	Rejected

Towing And Labor	Rejected
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Vehicle #6

Vehicle Description	2021 NISSAN ROGUE	VIN Number	JN1BJ1AW1MW441463
Cost New	\$25000	Gross Vehicle Weight	Less than or equal to 10,000 lbs

Garaged at Location

230 PORT AVE
Pagosa Springs, CO
81147

	Limit of Insurance	Deductible
Liability		
Bodily Injury – Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage Liability – Per Accident	\$500,000	

Medical Payments - Each Person	\$10,000
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Uninsured Motorist And Underinsured Motorist – Bodily Injury		
Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage		Rejected

Comprehensive	\$500
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Collision	\$1,000
Rental Reimbursement	Rejected

Towing And Labor	Rejected
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Vehicle #7

Vehicle Description	2021 NISSAN ROGUE	VIN Number	JN1BJ1CW9MW669529
Cost New	\$25000	Gross Vehicle Weight	Less than or equal to 10,000 lbs

Garaged at Location

230 PORT AVE

Pagosa Springs, CO
81147

	Limit of Insurance	Deductible
Liability		
Bodily Injury – Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage Liability – Per Accident	\$500,000	
Medical Payments - Each Person	\$10,000	
Uninsured Motorist And Underinsured Motorist – Bodily Injury		
Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage		Rejected
Comprehensive		\$500
Collision		\$1,000
Rental Reimbursement	Rejected	
Towing And Labor	Rejected	

Vehicle #8

Vehicle Description	2025 GMC TRUCK SIERRA 2500 E C 4X4 NEW	VIN Number	1GT5ULE7XSF224846
Cost New	\$52995	Gross Vehicle Weight	10,001 - 20,000 lbs

Garaged at Location

230 PORT AVE
Pagosa Springs, CO
81147

	Limit of Insurance	Deductible
Liability		
Bodily Injury – Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage Liability – Per Accident	\$500,000	
Medical Payments - Each Person	\$10,000	
Uninsured Motorist And Underinsured Motorist – Bodily Injury		
Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage		Rejected
Comprehensive		\$500

Collision		\$1,000
Rental Reimbursement	Rejected	
Towing And Labor	Rejected	

Hired Auto Liability Coverage

	Limit of Insurance	Deductible
Hired Auto Liability		
Cost of Hire: \$100		
State of Hire: Colorado		
Bodily Injury – Per Person / Per Accident	\$1,000,000/\$1,000,000	
Property Damage Liability – Per Accident	\$500,000	
Hired Auto Liability – Physical Damage		
Cost of Hire: \$100		
Comprehensive		Rejected
Specified Cause Of Loss		Rejected
Collision		Rejected

Non-Owned Auto Liability Coverage

Non-Owned Auto Liability

Total Employees: 15

Bodily Injury – Per Person / Per Accident	1,000,000/\$1,000,000
Property Damage Liability – Per Accident	\$500,000

Policy Premium	\$19,275
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Premium Taxes, Surcharges and Fees (Note: included in Policy Premium above)

Mandatory Automobile Theft Prevention Surcharge	\$3
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Discounts Applied to This Policy

Full Pay Discount

Multi-Product Discount



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

PROPOSAL FOR INSURANCE

Quotation Number: 18462564

Proposal Date: 09/19/2025

Named Insured and Mailing Address:

Pagosa Lakes Property Owners Association
230 Port Ave
Pagosa Springs, CO 81147-9863

Producer: 19467

Brown & Brown Insurance Services, Inc.
PO Box 29018
Portland, OR 97296

Contact: Lance Lewis

Phone: (503)274-6511

Fax: (503)274-0323

Insurer: Philadelphia Indemnity Insurance Company

Policy Period From: 09/22/2025

To: 04/27/2026

Proposal Valid Until: 09/22/2025

at 12:01 A.M. Standard Time at your mailing address shown above.

Product: Home Owners Association

Submission Type: New Business

PHLY Representative: Kensinger, Nathan C.

PHLY Representative Phone: (503) 522-4760

Email: Nate.Kensinger@phly.com

Underwriter: Gnam, Tracie W.

Underwriter Phone: (503) 207-7432

Email: Tracie.Gnam@phly.com

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO EXTEND INSURANCE AS STATED IN THIS PROPOSAL.

THIS PROPOSAL CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial General Liability Coverage Part	\$ 55,951.00
Commercial Inland Marine Coverage Part	\$ 2,970.00
Commercial Auto Coverage Part	\$ 15,075.00
Employee Benefits Liability	\$ 300.00
UltimateCover Coverage Part	\$ 42,219.00

Colorado Hazard Mitigation Fee \$ 2.00

The Total Premium includes Federal Terrorism Risk Insurance Act Premium in the amount of:

TOTAL \$ 116,517.00
\$ 1,386.00

Bill Plan Options:*

- ☐ 25% Down and 9 Consecutive Monthly Installments
- ☐ 25% Down and 5 Consecutive Monthly Installments
- ☐ 25% Down and 3 Consecutive Monthly Installments
- ☐ 50% Down and 2 Consecutive Monthly Installments
- ☐ 30% Down and 3 Quarterly Installments

*Bill plan options are only available for Direct Bill customers. All others require Fixed Annual billing

The premium shown is subject to the following terms and conditions:

SEE ATTACHED PROPOSAL TERMS AND CONDITIONS ON THE NEXT PAGE



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The producer placing this policy may receive commission and additional underwriting profit share incentives. These incentives are based on the underwriting performance of this producer's book of business. Any questions about the nature of this compensation should be directed to the producer.

In order to complete the underwriting process, we require that you send us the additional information requested in the "conditions" section of this proposal. We are not required to bind coverage prior to our receipt, review and underwriting approval, of said additional information. However, if we do bind coverage, it shall be for a temporary period of not more than 30 days. Such temporary binding of coverage shall be void ab initio ("from the beginning") if we have not received, reviewed and approved in writing such materials within 15 days from the effective date of the temporary binder. This 30 day temporary conditional binder may be extended only in writing signed by the Insurer. Payment of premium shall not operate to extend the binding period or nullify the automatic voiding as described above.

This quotation is strictly conditioned upon no material change in the risk occurring between the date of this proposal and the inception date of the proposed policy (including any claim or notice of circumstances that which may reasonably expected to give rise to a claim under any policy of which the policy being proposed by this letter is a renewal or replacement). In the event of such change in risk, the Insurer may in its sole discretion, whether or not this quotation has been already accepted by the Insured, modify and/or withdraw this quotation.

Subject to the terms and conditions outlined above and prior to the quote expiration date, this quote may be bound by signing and dating below and by initialing, on the previous page, the option to be bound. This form will then act as the binder of coverage for 30 days from the date signed and may be distinguished by the Quotation number on page 1. This binder is only valid for 30 days.

No coverage is afforded or implied unless shown in this proposal.

This proposal does not constitute a binder of insurance.

This proposal is strictly limited to the terms and conditions herein. Any other coverage extensions, deletions or changes requested in the submission are hereby rejected.

Signature of Authorized Insurance Representative

Date



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LOCATION SCHEDULE

Loc	Bldg					
#	#	Address #1	Address #2	City	St	Zip
0001	0001	45 Eagle's Loft Circle		Pagosa Springs	CO	81147-9863
0002	0001	230 Port Ave		Pagosa Springs	CO	81147-9863
0002	0002	230 Port Ave		Pagosa Springs	CO	81147-9863
0002	0003	230 Port Ave		Pagosa Springs	CO	81147-9863
0002	0004	230 Port Ave		Pagosa Springs	CO	81147-9863
0002	0005	230 Port Ave		Pagosa Springs	CO	81147-9863
0003	0001	360 Sam Houston Ave		Pagosa Springs	CO	81147-7503
0004	0001	230 Port Ave		Pagosa Springs	CO	81147-9863
0004	0002	230 Port Ave		Pagosa Springs	CO	81147-9863



One Bald Plaza, Suite 100
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Quotation Number: 18462564

Covered Auto No.	RENTAL \$/Days	Premium	Total
1	NONE		\$ 1,467.00
2	NONE		\$ 1,467.00
3	NONE		\$ 1,041.00
4	NONE		\$ 1,426.00
5	NONE		\$ 1,467.00
6	NONE		\$ 1,615.00



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Scheduled Auto

Covered Auto No.	Year, Make, Model, VIN number	Territory	State	Class Code
7	2013 FORD F150, 1FTMF1EF7DFC95085	Pagosa Springs	CO	7398
8	2018 FORD F350, 1FTRF3B61JEC07820	Pagosa Springs	CO	21499
9	2022 Kubota Tractor, KBUMFCDCTM8M9Z382	Pagosa Springs	CO	34499
10	2014 Kubota Tractor, 73512	Pagosa Springs	CO	34499

Covered Auto No.	LIABILITY			MEDICAL			UNINSURED / UNDERINSURED		
	Limit (in thousands)		Premium	Limit		Premium	Limit (in thousands)		Premium
7	\$ 1,000	\$	563.00	\$ 5,000	\$	23.00	1000	\$	194.00
8	\$ 1,000	\$	587.00	\$ 5,000	\$	35.00	1000	\$	124.00
9	\$ 1,000	\$	834.00	\$ 5,000	\$	35.00	1000	\$	124.00
10	\$ 1,000	\$	834.00	\$ 5,000	\$	35.00	1000	\$	124.00

Covered Auto No.	PIP		Premium	PPI		Premium	COMPREHENSIVE		Premium
	Limit			Deductible			Deductible		
7	NONE			NONE			\$ 1,000	\$	124.00
8	NONE			NONE			\$ 1,000	\$	106.00
9	NONE			NONE			\$ 1,000	\$	163.00
10	NONE			NONE			\$ 1,000	\$	64.00

Covered Auto No.	COLLISION		Premium	TOWING & LABOR		Premium	TOWING & STORAGE		Premium
	Deductible			Limit			Limit		
7	\$ 1,000	\$	312.00	NONE			NONE		
8	\$ 1,000	\$	536.00	NONE			NONE		
9	\$ 1,000	\$	1,413.00	NONE			NONE		
10	\$ 1,000	\$	333.00	NONE			NONE		

Covered Auto No.	RENTAL		Premium		Total
	\$/Days				
7	NONE				\$ 1,216.00
8	NONE				\$ 1,388.00
9	NONE				\$ 2,569.00
10	NONE				\$ 1,390.00



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AUTO SYMBOLS – Summary of Coverages

Liability	07
Personal Injury Prot	
Added Personal Injury Prot	
PPI	
Medical	07
Medical Exp & Income Loss Ben (VA only)	
Uninsured Motorists	07
Underinsured Motorists	07
Garagekeepers Comprehensive	
Garagekeepers Specified Causes of Loss	
Garagekeepers Collision	
Comprehensive	07
Specified Causes of Loss	
Collision	07
Towing	

PLPOA COMMITTEE CAPITAL PROJECT PROPOSALS - 2025

PROJECT	PRIORITY	COST ESTIMATE	POSSIBLE GRANT FUNDING	NOTES
PARKS & TRAILS COMMITTEE				
N. Pagosa Trail extension-8ft. Asphalt	1	\$507,000	Yes	
Piedra Road natural surface-Aspenglow-Cloud Cap	2	\$5,000	No	
Park Avenue Eagles Loft-Holiday - 8ft. Asphalt	3	\$403,000	Yes	
Hatcher Trail Grave Extension - Saturn to Pabble Circle	4	\$31,000	No	
Dutton Creek Trialhead	5	\$25,000	No	
RECREATION COMMITTEE				
Rec Center Weight Room Addition	1	\$478,964	No	Not included in Rec Master Plan
Construct Lap Pool	2	\$1,796,509	No	
YOUTH COMMITTEE				
Multi-purpose sports field	1	\$794,000	Yes	Parking area already constructed to support field
Play area & Outdoor Fitness expansion	2	\$40,000-\$52,000 - \$90,000 high end	Yes	Game Time Grant - Deadline Oct. 17
LAKES, FISH & BOATING COMMITTEE				
Restroom Building - Lake Forest	1	\$45,000	No	Lake Pagosa & Hatcher already completed
Restroom Building - Village Lake	2	\$45,000	No	
GARDEN COMMITTEE				
Nothing Submitted				
GENERAL				
Rec Center outside restroom building		\$115,000	No	Previously on Capital Plan-could combine with field

Youth Center - Wyndham				Information Meeting on October 7

MEMO

September 15, 2025

To: PLPOA Board of Directors

From: Kurt Raymond, chairman of the Parks, Trails and Outdoor Recreation Committee

Re: Long Range Capital Improvement Project Recommendations from the Committee

Dear Board Members,

The Parks, Trails and Outdoor Recreation Committee met on August 26th at a regular meeting to discuss and form a recommendation to the board concerning long range capital improvement recommendations. The committee has been working the past couple of years to update the PLPOA Parks and Trails Master Plan, submitted a draft of that plan to the board earlier this summer which was formally adopted by the Board at the regular July meeting. The 2025 Updated plan includes 14 proposed new trail projects in the community and 5 new park projects. During the August committee meeting the committee unanimously approved to recommend to the board 4 of the top-rated trail projects and 1 park project from the Master Plan for consideration in the long-range capital improvement plan, some of which are higher cost and some low-cost projects. Additionally, it is anticipated that one or more of these projects could be partially funded by grant funds and possibly county assistance thus reducing costs to the Association.

Each of the proposed projects in the 2025 Parks and Trails Master Plan were carefully reviewed and studied by the committee over a 2-to-3-year period, and then ranked by a detailed set of 5 criteria including visibility, cost, usage potential, safety, connectivity and natural beauty. The 5 projects identified by the committee for the long-range capital improvement plan are the top 5 projects in the plan and represent a high need in the community, would serve to expand our parks and trails facilities into several new subdivisions potentially serving hundreds of homes and several neighborhoods.

Those recommended projects are as follows:

- 1) North Pagosa Blvd Trail Extension from Lake Forest Circle to Aspenglow Blvd.
 - a. 8-foot side asphalt trail, 4300 lineal feet
 - b. Estimated cost \$507K
 - c. Purpose- To expand a critical non-motorized trail segment into the Lake Pagosa Park and Twin creek neighborhoods providing safe non-motorized trail access to potentially hundreds of owners.

- d. Would be eligible to apply for grant funds which could reduce costs by up to 40%.
 - i. Sub-Project 1A- North Pagosa Blvd natural surface trail from Lake Forest Circle to Aspenglow Blvd
 - 1. This natural surface trail would serve for several years as a usable trail surface on this segment until such time as the hard surface trail recommended above could be constructed.
 - 2. This section lends itself to the relatively easy construction of a natural surface trail with moderate grades and wide open space. Would serve to allow for non-motorized for potentially several years and would open up the trail system to owners in the Lake Pagosa Park, Dutton neighborhoods and Twincreek for safe non-motorized travel along busy North Pagosa Blvd.
 - 3. It could be constructed utilizing volunteers within the community along with Association staff support and manpower.
 - 4. Estimated cost- \$20K for potential drainage structures like a culverts (that would be re-used when the hard surface trail is constructed), some survey work that would apply to the hard surface trail as well and other costs.
- 2) Natural Surface Trail Piedra Road – From Aspenglow Blvd to Cloud Cap Ave
 - a. Natural Surface trail (16 inch tread), 1800 lineal feet
 - b. Estimated Cost - \$5000
 - c. Purpose – To provide a safe non-motorized trail to Lake Pagosa Park area residents to walk around the lake, access fishing areas on the east side of the lake. Could potentially be done through volunteer and limited staff time at very low cost.
- 3) Park Avenue trail extension from Eagles Loft Circle to Holliday Avenue
 - a. 8-foot wide asphalt trail, 2800 lineal feet
 - b. Estimated Cost- \$403K
 - c. Purpose – to expand a critical non-motorized trail segment along a busy roadway with no shoulders into the Pines I and Pines II neighborhoods providing access to potentially hundreds of owners.
 - d. Would be eligible to apply for grant funds which could reduce costs by up to 40%.
- 4) Hatcher Area Gravel trail extension from Saturn Drive to Pebble Cir
 - a. 4-foot wide gravel trail, 775 lineal feet
 - b. Estimated cost - \$31K

- c. Purpose – to expand critical non-motorized trail access along a busy roadway with no shoulders to hundreds of owners in the Falcon, Cimarrona Cir and Emerald Pl neighborhoods, giving them trail access to the mailbox site at Saturn Dr, the existing gravel trail at Saturn that connects all the way down to Highland Park and National Forest Access into the Turkey Springs trail system.
- 5) Dutton Creek Trailhead Park Project located near North Pagosa Blvd and Sweetwater Dr in Twincreek vicinity
 - a. A trailhead and parking area consisting of a driveway access from North Pagosa and approximately 10 parking spaces and signage.
 - b. Estimated cost - \$25K
 - c. Purpose- to provide a trailhead and parking location for access to Dutton canyon Rim, Martinez Canyon rim and trail access in Martinez Canyon bottom, Turkey Springs and National Forest access. Would serve to eliminate and replace an unsafe parking area where people are parking now just south of this location on North Pagosa Blvd. Also would provide trail access into an underutilized and very beautiful trail system that runs the canyon rim and drops into a lush creek area at the bottom of the canyon where wildlife and natural beauty are present.

Youth Committee 2026 Project Proposal & Strategic Plan

Overview

The Youth Committee is still in its early stages compared to other PLPOA committees and is in the process of defining its long-term vision and capital priorities. The committee's mission is to establish a strong and consistent voice for the youth of our community—advocating for safe, engaging, and inclusive spaces that encourage physical activity, creativity, and social connection.

For 2026, the committee presents both its **recommended capital priorities** and a **framework for future planning and community engagement**.

Primary Recommendation – Artificial Turf Field

The Youth Committee strongly supports **keeping the construction of an artificial turf field** as the **#1 Capital Project** on the 2026 plan—with the condition that supplemental funding can be secured through a **GOCO (Great Outdoors Colorado) matching grant** or comparable grant opportunity.

The committee believes this project would provide lasting community benefit by:

- Offering a year-round, low-maintenance athletic surface suitable for youth and community sports programs.
- Supporting intergenerational use and community gatherings.
- Maximizing the existing MOU partnership and external funding opportunities.

If this project can be completed **without additional direct financial contribution from property owners**, the Youth Committee fully endorses moving forward with this initiative in 2026, while seeking smaller partner contributions from community organizations that would utilize the space.

Co-Primary Recommendation – Play Area & Outdoor Fitness Expansion

Recognizing the uncertainty surrounding large-scale funding, the Youth Committee proposes a **co-#1 project** that could be accomplished on a smaller budget and within shorter grant timelines.

Opportunity:

GameTime is currently offering a **100% matching grant on playground equipment** and a **50% matching grant on outdoor fitness stations**, with applications due **October 17th**.

Proposed Concept:

- Expand the existing **children's play area**, adding modern, inclusive play structures.
- Develop a **consolidated outdoor fitness zone** adjacent to the play area to encourage parent-child engagement and multigenerational wellness.
- Prioritize **visibility and accessibility**, allowing parents to work out while remaining within sight of their children.

If both grants are secured, the committee proposes implementing both components simultaneously:

Equipment Type -Options	Total Cost	PLPOA Match
Training Center	\$69,749	\$52,312
Fit Station	\$56,915	\$42,687
Going the Distance	\$49,918	\$36,960
Play Structure	\$80,000	\$40,000

Estimated PLPOA Investment (high-end scenario): \$90,000

Total Equipment Value: \$170,000 (plus installation)

If only one grant is feasible, the priority would be the **expansion of the play area** with the **outdoor fitness zone** included as a second-phase enhancement. (\$36,000-\$53,000) this is the 50% match grant option.

A **shade structure** over the fitness area would be targeted for **2027** (\$20,000–\$40,000).

2026 Committee Goals & Community Engagement Plan

The Youth Committee proposes that 2026 serve as a **planning and foundation year**—dedicated to building awareness, gathering community input, and developing a comprehensive **Youth Amenities Master Plan**.

Synthetic Turf Installation Proposal
Pagosa Springs Recreation Center – Multi-Purpose Sports Field
Project Area: Approximately 82,000 sq. ft. (215' x 380')

Scope of Work – Multi-Purpose Sports Field (82,000 sq. ft.)

Inclusions:

- Call for utility locates
- Mobilize equipment to job site
- Prepare and submit shop drawings for district approval
- Order turf per approved drawings, specifications, and owner's confirmation
- Excavate approximately 5" of existing grasses and topsoil; export offsite
- Laser grade subgrade
- Install 6" x 12" perimeter concrete curb around field
- Install 2" x 4" treated lumber nailer board to perimeter curb
- Excavate trenches for perimeter drains
- Install geotextile fabric in drainage trenches and across subgrade
- Install 6" perimeter drains (both sides and north end)
- Connect drains to daylight into drainage channel north of field (exact location TBD)
- Backfill drains with ¾" aggregate
- Install 4" of ¾" aggregate base material
- Install 2" of crusher fines (no fines over drains for optimal drainage)
- Laser grade to ½% crown slope as directed
- **Pile Fiber Turf System Options:**
 - Greenfields Allsport XP/Ultra 45 oz., 2" pile height
 - Greenfields Allsport XP/Ultra 52 oz., 2" pile height
 - Greenfields Ironturf 59 oz., 2" pile height
- Roll out turf, glue seams, and cut permanent field markings for football, soccer, and baseball per rendering dated 12/15/2022
- Conduct pre-infill walkthrough with owner
- Install 2 lbs. of silica sand and 3.2 lbs. of crumb rubber per sq. ft.
- Groom field for final approval
- Cut turf at perimeter and staple to attachment system upon completion
- Perform G-max testing to ensure ASTM compliance
- Provide eight-year manufacturer's and installation warranty (ten-year for Ironturf)
- Include Payment and Performance Bond (2%) if requested
- Include applicable taxes

Exclusions:

- Engineering and GESC permits
-

Budgetary Pricing

Turf System	Description	Estimated Price
Greenfields Allsport XP/Ultra 45 oz. Standard system		\$838,000.00
Greenfields Allsport XP/Ultra 52 oz. Enhanced system		\$855,000.00
Greenfields Ironturf 59 oz.	Premium system (10-year warranty)	\$916,000.00

Synthetic Turf Athletic Field Proposal Summary

Project Location

Pagosa Lakes Recreation Center
Field dimensions: **380' x 215'**

Turf System Options

Turf System	Pile Height	Sports Lines Included	Infill Type	Price
RootZone 3D3 Blend 52	2"	Football, Soccer, Baseball	SBR Ambient + Silica Sand	\$794,000.00
Rhino Blend 42	2"	Football, Soccer, Baseball	SBR Ambient + Silica Sand	\$760,800.00

Scope of Work Highlights

- **Site Prep & Excavation**
 - Remove existing grass/topsoil
 - Grade and compact subgrade
 - Sheet drain field to perimeter drainage
- **Drainage System**
 - 8" HDPE perimeter pipe
 - Filter fabric + ¾" drainage stone
 - Connect to existing storm or daylight outlet
- **Base Construction**
 - Geotextile fabric over subgrade
 - 6" drain stone (4" base + 2" finish)
 - Laser grading and compaction
- **Perimeter & Turf Installation**
 - 6" x 12" concrete curbing + nailer board
 - Install AstroTurf system with certified crews
 - Inlaid lines: white (football/baseball), yellow (soccer)
 - Standard field green + brown infield

Inclusions

- Samples, submittals, shop drawings
- Insurance
- One GreensGroomer maintenance unit
- G-Max testing post-installation
- 8-Year AstroTurf warranty
- Cleanup and debris disposal
- Colorado-compliant wages

Exclusions

- Geotechnical testing, site surveys, engineering
- Soil stabilization or structural fills
- Utility relocation/removal
- Sports lighting, fencing, landscaping, irrigation
- Electrical work, permitting, taxes, bonds
- Custom colors or equipment beyond scope

Strategic Notes for You

- **Cost Recovery Modeling:** The ~\$33K difference between turf systems may be worth modeling against lifecycle performance, maintenance, and member experience.
 - **Drainage Connectivity:** Confirm proximity and capacity of existing storm infrastructure to avoid surprises.
 - **Exclusions:** Many common site prep and permitting items are excluded—these may require separate budgeting or coordination with local contractors.
 - **Warranty & Maintenance:** The included GreensGroomer and G-Max testing are solid value adds for long-term performance assurance.
-



Ryan Graham
Pagosa Springs Recreation Center
45 Eagles Loft Circle
Pagosa Springs, CO 81147

December 14, 2022

Ryan,

The following is the synthetic turf proposal you requested for the **Pagosa Springs Recreation Center** project. Should you have any questions regarding this proposal, do not hesitate to contact me at your convenience. This proposal is based on installing approximately 82,000 (215' x 380') square feet of turf for the multi-purpose Sports Field.

Multi-purpose Sports Field – 82,000 square feet

Inclusions:

- Call for Utility Locates
- Mobilize equipment to jobsite
- Issue shop drawings for approval from district
- Order turf according to all drawings and specifications and owner's approval
- Excavate existing grasses and additional topsoil approximately 5" and export offsite
- Laser grade subgrade
- Supply and install 6" x 12" perimeter concrete curb at perimeter of field
- Supply and install 2" x 4" treated lumber nailer board to perimeter curb
- Trench for perimeter drains
- Supply and install geotextile fabric in drainage trenches and across subgrade
- Supply and install 6" perimeter drains (down both sides and across north end)
- Daylight drains into drainage channel north of field (exact location TBD)
- Backfill drains with ¾" aggregate
- Supply and install 4" of ¾" aggregate base materials
- Supply and install 2" of crusher fines materials
- Laser Grade to slope as directed – most likely ½% crown
- Ensure no crusher fines installed over perimeter drains for maximum drainage
- **Pile Fiber Turf System – Greenfields Allsport XP/Ultra 45 oz. and 2" pile height**
- **Pile Fiber Turf System – Greenfields Allsport XP/Ultra 52 oz. and 2" pile height**
- **Pile Fiber Turf System – Greenfields Ironturf 59 oz. and 2" pile height**
- Roll out turf, set and seam panels by gluing
- Cut in permanent lines for football, soccer, and baseball according to rendering sent on 12/15/2022
- Conduct pre-infill walk through with owner
- Supply and install 2# of silica sand and 3.2# of crumb rubber
- Groom field for final approval
- Cut turf at perimeter and staple to attachment system upon completion
- Eight-year manufacturer's warranty and eight-year installation warranty (10-year for Ironturf)
- Perform G-max testing on field to ensure ASTM standards
- Payment and Performance bond (Current Rate of 2%) if requested
- Taxes

Exclusions:

- Engineering/GESC permits

Budgetary Proposal price using Greenfields Allsport XP/Ultra 45 oz. – \$838,000.00

Budgetary Proposal price using Greenfields Allsport XP/Ultra 52 oz. - \$855,000.00

Budgetary Proposal price using Greenfields Ironturf 59 oz. - \$916,000.00

Alternate infill options are available if requested.

This proposal is good for 90 days

Thank you,

Stephen Jewell
Academy Sports Turf



June 19, 2025

Ryan Graham
Recreation Manager
Pagosa Lakes Property Owners Association
45 Eagles Loft Circle
Pagosa Springs, CO 81147

Re: Synthetic Turf Multi-Sport Athletic Field

Rocky Mountain Turf Solutions is pleased to provide you with this budget price proposal for the construction of a 380' x 215' synthetic turf athletic field at Pagosa Lakes Recreation Center. This proposal includes all labor, materials, tools and equipment necessary to complete the scope of work as set in this proposal. We welcome inquiries from and discussions with you regarding this project, including materials, cost and scope of work.

TURF SYSTEMS:

<i>RootZone 3D3 Blend 52, 2" pile height;</i>	\$794,000.00
Line package for football, soccer and baseball;	
infill of SBR Ambient and Silica Sand	

<i>Rhino Blend 42, 2" pile height;</i>	\$760,800.00
Line package for football, soccer and baseball;	
infill of SBR Ambient and Silica Sand	

PROJECT SCOPE:

Remove existing natural grass and other organics/topsoil from the site to a proper depth for the construction of the base and new synthetic turf system. Excavation assumes no material change in finished elevation slope for the synthetic turf playing surface from the current grade. Remove and dispose of generated spoils to an offsite location within 5 miles of the construction site without dumping or tipping fees.

Grade and compact subgrade to proper density and planarity. Proof roll subgrade. Grade will be cut to sheet drain playing fields to perimeter drainage pipe collection system.

Excavate subsurface drainage pipe trenches. Remove and dispose of generated spoils off site. Provide and install perimeter 8" HDPE drainage system. Provide and install filter fabric lining

sides and bottom of trench. Backfill with $\frac{3}{4}$ " drainage stone. Connect perimeter drainage systems to an existing storm reasonably accessible from the field or daylight to an appropriate drainage area.

Provide and place geotextile fabric over exposed subgrade. Provide and place 6" of drain stone material at playing field, comprised of 4" of permeable $\frac{3}{4}$ " aggregate base stone and 2" of permeable finish stone. Compact and laser grade to proper density and planarity.

Pour 6" x 12" concrete curbing around perimeter of field as necessary for anchoring turf. Provide and install nailer board for anchoring turf to concrete curbs.

Provide and install selected AstroTurf synthetic turf system utilizing manufacturer-certified crews.

- Color of synthetic turf to be standard field green, with standard brown in the baseball infield. Inlaid markings as required for football permanently installed in white synthetic turf, as required for soccer permanently installed in yellow synthetic turf, and as required for baseball permanently installed in white synthetic turf.
- All colors are selected from AstroTurf's standard color palette.
- Panel seams to be glued or sewn depending upon the selected synthetic turf system.
- Inlays to be installed utilizing glue and seam tape.
- Installation of infills at the manufacturer-approved weight and ratios for the selected AstroTurf synthetic turf system.

Inclusions:

- Samples, submittal information, and shop drawings as required
- Insurance as required
- One (1) GreensGroomer maintenance equipment unit
- G-Max Testing upon completion of turf installation
- AstroTurf's Eight (8) Year Warranty of the turf system materials
- Cleanup and disposal of construction debris into dumpsters
- Wages as appropriate in the State of Colorado

Exclusions:

- Any item of work not directly stated above
- Geotechnical testing / investigation of the site
- Site surveys and engineer drawings/reports
- Any soil modifications, stabilization, over excavation or structural fills
- Scarification, moisture treatment or recompaction of subgrade
- Any survey, layout, certification, testing, or inspection costs, other than those associated with visual base inspection and G-max testing
- Custom colors or line packages other than what is stated in scope
- Any sports netting, goals or any other athletic equipment applications
- Any maintenance equipment other than what is stated in scope
- Any relocation or removal of existing utilities not limited to electrical conduits, power poles, water, sewer, gas, cable, telephone, storm drainage, irrigation heads, lines, valve boxes, or wiring of same

- Sports lighting
- Design, construction drawings and/or permitting for SWPPP
- Silt fencing/inlet protection
- Exfiltration/infiltration trenches
- Fencing and/or fence repairs of any kind
- Retaining walls
- Any landscaping, including sod or seeding
- Any irrigation and/or plumbing
- Electrical work of any kind
- Materials testing
- Fees and/or permits of any kind
- Any liquidated damages surcharges
- State, county, city or other sales and/or use taxes
- Payment and performance bonds

Thank you for the opportunity to provide this proposal. Do not hesitate to contact me if you have any questions or comments.

Sincerely,

Dave Lange

Dave Lange

Director of Sales

*Note: **Pricing set forth herein is valid for 90 days from date of proposal.** RMTS, Inc. reserves the right, to revise the pricing contained in this proposal prior to issuing a final, binding contract in the event the scope of the subject project changes prior to execution of the binding contract. Furthermore, proposal contains the confidential and proprietary work product of RMTS, Inc. and it should not be shared by you with any third parties other than representatives or advisors retained by you to assist you in planning with respect to the subject project.*

Weight Lifting Room Construction Estimate Summary

Project Overview

- **Client:** PLPOA Rec Center
- **Location:** Pagosa Springs, CO
- **Estimate Date:** September 28, 2025
- **Scope:** New construction of a 2,500 sq ft weight lifting room with enclosed hallway and storage area
- **Labor Efficiency:** Restoration/Service/Remodel
- **Pricing Basis:** CORE8X_AUG25

Cost Breakdown

Category	Amount
Line Item Total	\$393,306.40
Material Sales Tax	\$5,830.73
Subtotal	\$399,137.13
Overhead (10%)	\$39,913.76
Profit (10%)	\$39,913.76
Replacement Cost Value	\$478,964.65
Net Claim	\$478,964.65

Major Construction Elements

- **Excavation & Foundation:** \$65,000
- **Structural Framing & Roofing:** ~\$92,000
 - Includes trusses, sheathing, ice/water barrier, metal roofing, ridge vent, fascia, soffit, and painting
- **Exterior Finishes:** ~\$41,000
 - Metal siding, windows, doors, insulation
- **Interior Finishes:** ~\$45,000
 - Drywall, texture, paint across weight room, hallway, and storage
- **Systems:**
 - Electrical: \$25,000
 - HVAC: \$30,000
 - Lighting Fixtures: \$4,073.16
- **Insulation:** ~\$41,000
 - Combination of open-cell and closed-cell spray foam to meet R49 code

Openings & Fixtures

- **Windows:**
 - 4 large (20–28 sf) + 10 small (9–12 sf) = \$5,623.50
- **Doors:**

- Exterior, interior, overhead = ~\$11,000
- **Hardware:**
 - Locksets, knobs = ~\$488.67

Area Summary

- **Interior Wall Area:** 3,203 SF
- **Ceiling Area:** 2,764.89 SF
- **Floor Area:** 2,764.89 SF
- **Exterior Wall Area:** 3,107.33 SF
- **Flooring:** 307.21 SY

Notes & Considerations

- The building is designed for heavy loading with a flat truss roof system.
- Insulation meets code with closed-cell foam on the ceiling and open-cell elsewhere.
- HVAC is residential-grade, independent from the main Rec Center.
- Electrical includes running a new leg to the building.
- Roofing includes full code-compliant ice & water protection and metal finish.



Mountain Men Disaster Mitigation

Client: PLPOA Rec Center
Property: Pagosa Springs, CO 81147

Operator: PROPERTY

Type of Estimate:
Date Entered: 9/28/2025 Date Assigned:

Price List: CORE8X_AUG25
Labor Efficiency: Restoration/Service/Remodel
Estimate: WEIGHT-LIFTIN-ROOM



Mountain Men Disaster Mitigation

WEIGHT-LIFTIN-ROOM

Main Level

Main Level

DESCRIPTION	QTY	UNIT PRICE	TOTAL
1. Excavation (Bid Item)	1.00 EA @	25,000.00 =	25,000.00
2. Concrete Foundation (Bid Item)	1.00 EA @	40,000.00 =	40,000.00
3. Stud wall - 2" x 6" - 16" oc	3,203.00 SF @	5.31 =	17,007.93
4. Truss - flat roof system - heavy loading	1,950.00 LF @	10.50 =	20,475.00
5. Sheathing - plywood - 1/2" CDX	3,203.00 SF @	2.48 =	7,943.44
6. Sheathing - plywood - 5/8" - treated	3,317.87 SF @	5.19 =	17,219.75
Roof sheathing 3/12 pitch is 1175 sq ft with 2ft over hangs per code			
7. Ice & water barrier	3,317.87 SF @	3.20 =	10,617.18
6' from the edge of ice and water guard. 2 layers up is code, then felt			
8. Metal roofing - corrugated - 26 gauge	3,317.87 SF @	11.12 =	36,894.71
Installed			
9. Ridge vent - Metal roofing - Standard grade	104.00 LF @	20.68 =	2,150.72
10. Drip edge	320.00 LF @	4.52 =	1,446.40
11. Fascia - 2" x 6" - softwood - re-sawn	320.00 LF @	12.98 =	4,153.60
12. Prime & paint exterior fascia - wood, 4"- 6" wide	320.00 LF @	4.03 =	1,289.60
13. Soffit - wood	640.00 SF @	9.10 =	5,824.00
120 Lf of edge, 2ft out			
14. Prime & paint exterior soffit - wood	640.00 SF @	5.03 =	3,219.20
15. Siding - .019" metal	3,203.00 SF @	10.41 =	33,343.23
16. Vinyl window, single hung, 20-28 sf	4.00 EA @	536.55 =	2,146.20
17. Exterior door - metal - insulated - flush or panel style	1.00 EA @	518.57 =	518.57
18. Prime & paint door slab only - exterior (per side)	2.00 EA @	96.95 =	193.90
19. Interior door unit	1.00 EA @	345.68 =	345.68
20. Paint door slab only - 2 coats (per side)	2.00 EA @	83.87 =	167.74
21. Sprayed polyurethane foam - open cell - 6"	5,967.89 SF @	5.14 =	30,674.95
22. Sprayed polyurethane foam - 2lb mix - per inch thick	5,529.78 SF @	1.87 =	10,340.69
first 2 inches on the ceiling per code must be closed cell. The next 6inches will be open cell to create R49 insulation per building code			
23. Overhead door & hardware - 10' x 8'	1.00 EA @	10,000.00 =	10,000.00
Clear panel commercial door			
24. Electrical (Bid Item)	1.00 EA @	25,000.00 =	25,000.00
Electrical, includes running an additional leg to the building			
25. Fluorescent - four tube - 4' - fixture w/lens	26.00 EA @	156.66 =	4,073.16
26. Door lockset & deadbolt - exterior	3.00 EA @	108.05 =	324.15
27. Door knob - interior	3.00 EA @	54.84 =	164.52
28. HVAC (Bid Item)	1.00 EA @	30,000.00 =	30,000.00
Heat and AC Residential model independent system from main Rec center. (This is a 2500 sq ft building plus walkway. Smaller then alot of homes. A residential unit will handle it easily			



Mountain Men Disaster Mitigation

Weight Lifting Room

Height: 10'

DESCRIPTION	QTY	UNIT PRICE	TOTAL
29. 5/8" drywall - hung, taped, ready for texture	4,393.72 SF @	4.21 =	18,497.56
30. Texture drywall - light hand texture	4,393.72 SF @	1.90 =	8,348.07
31. Seal/prime (1 coat) then paint (1 coat) the walls and ceiling	4,393.72 SF @	2.15 =	9,446.50

Storage Area/Room

Height: 10'

DESCRIPTION	QTY	UNIT PRICE	TOTAL
32. 5/8" drywall - hung, taped, ready for texture	380.00 SF @	4.21 =	1,599.80
33. Texture drywall - light hand texture	380.00 SF @	1.90 =	722.00
34. Seal/prime (1 coat) then paint (1 coat) the walls and ceiling	380.00 SF @	2.15 =	817.00

Enclosed Hallway

Height: 8'

DESCRIPTION	QTY	UNIT PRICE	TOTAL
35. Vinyl window, single hung, 9-12 sf	10.00 EA @	347.73 =	3,477.30
36. 5/8" drywall - hung, taped, ready for texture	1,194.17 SF @	4.21 =	5,027.46
37. Texture drywall - light hand texture	1,194.17 SF @	1.90 =	2,268.92
38. Seal/prime (1 coat) then paint (1 coat) the walls and ceiling	1,194.17 SF @	2.15 =	2,567.47

Grand Total Areas:

3,203.00 SF Walls	2,764.89 SF Ceiling	5,967.89 SF Walls and Ceiling
2,764.89 SF Floor	307.21 SY Flooring	342.67 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	342.67 LF Ceil. Perimeter
2,764.89 Floor Area	2,872.56 Total Area	3,203.00 Interior Wall Area
3,107.33 Exterior Wall Area	302.00 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



Summary

Line Item Total	393,306.40
Material Sales Tax	5,830.73
Subtotal	399,137.13
Overhead	39,913.76
Profit	39,913.76
Replacement Cost Value	\$478,964.65
Net Claim	\$478,964.65



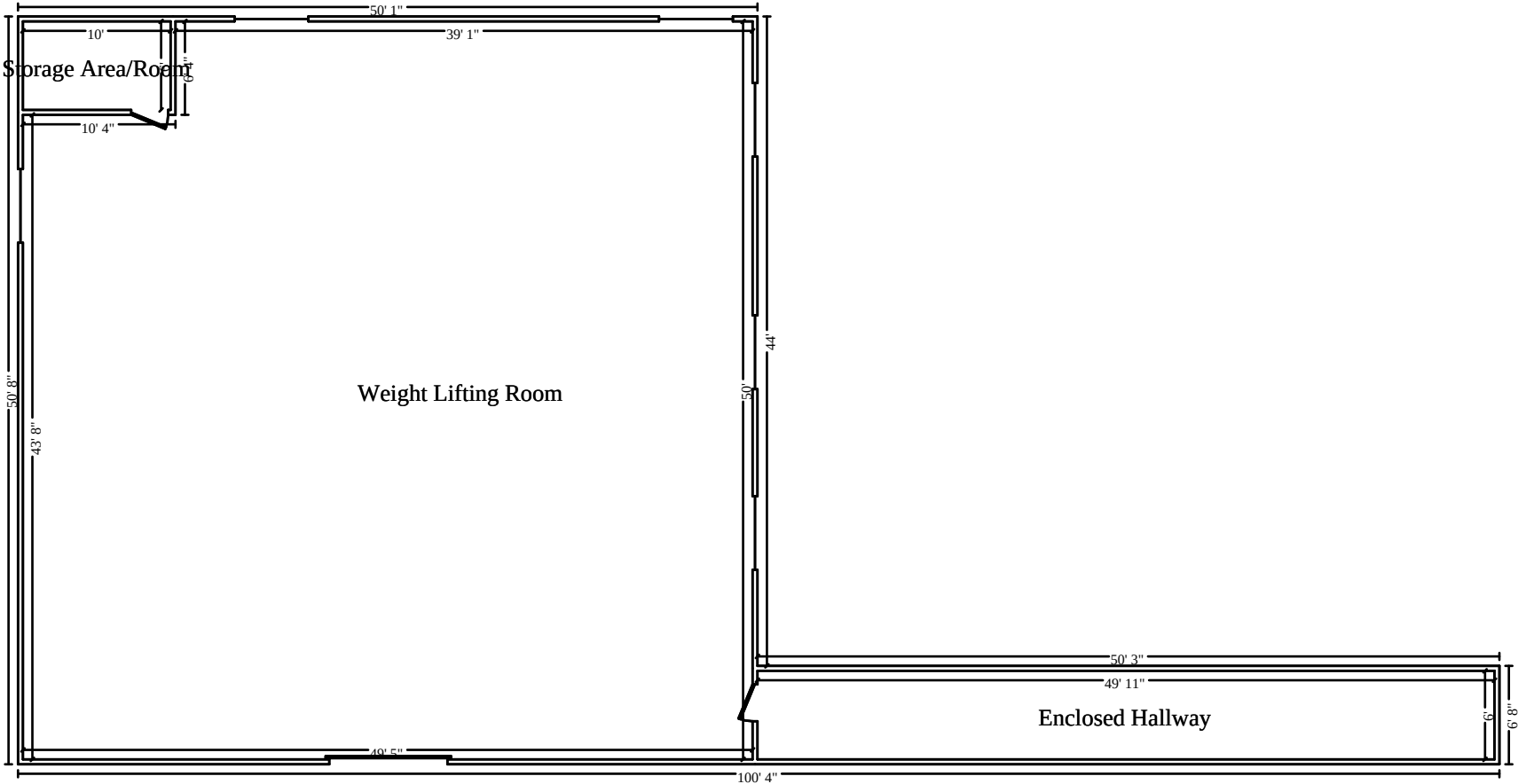
Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (6.9%)	Manuf. Home Tax (6.9%)	Storage Rental Tax (6.9%)	Local Food Tax (4%)
Line Items	39,913.76	39,913.76	5,830.73	0.00	0.00	0.00
Total	39,913.76	39,913.76	5,830.73	0.00	0.00	0.00



Recap by Category

O&P Items	Total	%
CONCRETE & ASPHALT	40,000.00	8.35%
DOORS	10,864.25	2.27%
DRYWALL	36,463.81	7.61%
ELECTRICAL	25,000.00	5.22%
EXCAVATION	25,000.00	5.22%
PERMITS AND FEES	30,000.00	6.26%
FINISH HARDWARE	488.67	0.10%
FRAMING & ROUGH CARPENTRY	45,426.37	9.48%
INSULATION	41,015.64	8.56%
LIGHT FIXTURES	4,073.16	0.85%
PAINTING	17,701.41	3.70%
ROOFING	68,328.76	14.27%
SIDING	33,343.23	6.96%
SOFFIT, FASCIA, & GUTTER	9,977.60	2.08%
WINDOWS - VINYL	5,623.50	1.17%
O&P Items Subtotal	393,306.40	82.12%
Material Sales Tax	5,830.73	1.22%
Overhead	39,913.76	8.33%
Profit	39,913.76	8.33%
Total	478,964.65	100.00%



To: PLPOA Board of Directors

From: Roger Flynn, Chairman of the Lakes and Fisheries Committee

Re: Long Range Capital Improvements for Lakes

September 17, 2025

Dear Board of Directors,

The Lakes and Fisheries Committee met at the end of July to discuss recommended long range capital improvements for the lakes and fisheries facilities of the PLPOA. The committee reviewed recent capital improvements including the 2019 installation of a covered pavilion at Hatcher Lake, the 2023 installation of 2 vaulted restroom facilities at Lake Pagosa and Hatcher Lake, and the 2024 installation of a new floating dock at Hatcher Lake near the jetty. All of these projects have served to improve the experience of residents and lake users in the community and are much appreciated.

The committee, after discussion, unanimously approved a motion for a recommendation to the board that 2 additional permanent vault restrooms be considered in the long-range capital improvement plan for the Lake Forest north end park and boat ramp, and for the Village Lake boat ramp off Lakeside Drive on the southwest side of the lake. Cost for each restroom unit is \$45K.

The Lake Forest boat ramp location is a heavily utilized area by residents, anglers, walkers and boaters accessing a large open space, fishing area, boat launching and storage. This area is very popular and is almost always busy. It is currently being served by a single porta-potty that is screened in a wooden shelter. The porta-potties, while serviceable to some degree are not very nice to use honestly and are probably a bit of an eyesore to the neighbors. The new vaulted restrooms are cleaner, more attractive and would improve the overall appearance and sanitary conditions of the area.

The Village Lake boat ramp area is the only viable access Association members have to Village Lake and is located on a property that was recently secured in perpetuity for the community to utilize. Uses at this property include fishing and boating opportunities for members of the PLPOA. There are no restroom facilities at this location currently and the terms of the easement agreement prohibit the installation of a porta-potty on the property. A permanent vault-type restroom at this property would help to improve the overall sanitary conditions of the property and would result in a very nice improvement to this heavily utilized and common lake use amenity.

2026 Operating Budget					2026 Annual Draft
GL Account	2025 Budget	2025 YTD Actual (Aug)	Projection 9-1 - 12-31-25 Projected 2025		
Income (Count: 42)					
05 - Admin Service Income (Count: 17)					
40000 - Association Dues-Regular-360 x6,098	2042830	2041759.58	0	2,041,759.58	2,195,280.00
40010 - Association Dues-Timeshare-247x3	330645	318585	12060	330,645.00	266,760.00
40020 - Association Dues-STR-400x2	270000	278720	1000	279,720.00	288,000.00
40100 - Funds Transfer-General Reserves	-477570	-477570	0	(477,570.00)	(417,700.00)
40110 - Funds Transfer-Trails Maintenance Reserve	-58900	0	0	58,900.00	(61,600.00)
40200 - Funds Transfer-Capital Improvement	-329,427	-329427	0	(329,427.00)	(207,990.74)
40300 - Assessments-Uncollectible	-15,000	-475	-9525	(10,000.00)	(15,000.00)
40400 - Carry Forward	100,000	0	0	-	100,000.00
40500 - Late Charges	30,000	28454.47	2000	30,454.47	30,000.00
40600 - Other Income-Lien Fees	7000	8575	0	8,575.00	7,000.00
40700 - Delinquent Postage Fees	2500	1796.7	700	2,100.00	2,500.00
41000 - Lot Consolidation Fee	20,000	11525	21000	24,000.00	20,000.00
41010 - Other Income-Transfer Fees	60,000	43020	27720	62,000.00	60,000.00
41020 - Other Income-Misc	0	2001	0	2,001.00	-
41250 - Credit card expense payment	100	0	0	100.00	100.00
41500 - Gain/Loss on Asset	0	0	2000	2,000.00	
41900 - Interest - Operating	25000	6966.4	9500	16,466.40	25,000.00
	\$ 2,007,178.00	\$ 1,933,931.15	\$ 66,455.00	\$ 2,041,724.45	\$ 2,292,349.26
06 - Community Standards Income (Count: 4)					
42000 - Filing Fee	13500	10488	3600	14,088.00	13,500.00
42010 - Review & Inspect Fee	115000	92950	34000	126,950.00	118,500.00
42100 - DCS Fines	4000	0	4000	500.00	3,000.00
42300 - Community Enhancement	4000	0	4000	4,000.00	4,500.00
	\$ 136,500.00	\$ 103,438.00	\$ 45,600.00	\$ 145,538.00	\$ 139,500.00
07 - Property & Environment Income (Count: 5)					
44000 - Fishing Permits	171000	172425.64	30000	190,626.00	162,000.00
44010 - Boat Permits	16500	16240	1000	17,000.00	16,500.00
44100 - Weed Control	700	0	0	1,211.00	500.00
44200 - Property/Environment-Fines	500	0	0	-	400.00

44300 - Other-DPE (Seed/Fertilizer)	7500	7128	1020	7,900.00	7,500.00
	\$ 196,200.00	\$ 195,793.64	\$ 32,020.00	\$ 216,737.00	\$ 186,900.00
08 - Community Lifestyle Income (Count: 7)					
46000 - Community Activities & Events Income	4000	467.08	7113	4,000.00	4,000.00
46100 - Newsletter Advertising	8000	1722.94	3781	8,000.00	8,000.00
46200 - Rent-Clubhouse	9000	9406	2280	11,686.00	11,000.00
46210 - Kitchen Rental	600	0	100	100.00	600.00
46220 - Accessory Rental- Stage & Sound	100	0	50	50.00	100.00
46230 - Clubhouse Cleaning	900	300	50	300.00	900.00
46300 - Vista Garden Income	2500	220	50	220.00	1,000.00
	\$ 25,100.00	\$ 12,116.02	\$ 13,424.00	\$ 24,356.00	\$ 25,600.00
09 - Recreation Amenities Income (Count: 9)					
48000 - PLPOA Members-Amenities	366954	304721.4	92609	397,330.40	460,000.00
48200 - Timeshare Owners-Amenities	253520	126760	121886	253,520.00	190,140.00
48300 - Sponsored Events/Programs	20500	8732.03	3626	12,358.03	15,000.00
48400 - Rental Income	3500	1976	700	2,676.00	3,500.00
48500 - Retail	2000	614.34	200	814.34	1,500.00
48600 - Pagosa Springs Porpoises Swim Revenue	4750	9818	0	9,818.00	8,500.00
48700 - Swim Lesson Revenue	6500	8315	1400	9,715.00	9,000.00
	\$ 657,724.00	\$ 460,936.77	\$ 220,421.00	\$ 686,231.77	\$ 687,640.00
	\$ 3,022,702.00	\$ 2,706,215.58	\$ 377,920.00	\$ 3,114,587.22	\$ 3,331,989.26
Expense (Count: 172)					
10 - Admin Service Expense (Count: 40)					
50000 - Payroll-Admin	435206	272227.05	129837	402,064.05	417,289.00
50010 - Payroll-Overtime-Admin	500	423.17	100	523.17	500.00
50020 - Payroll Taxes-Admin	39000	24450.44	10820	35,270.44	39,536.01
50100 - Health Insurance-Admin	72500	41864.5	21000	62,864.50	96,300.00
50110 - Dental Insurance-Admin	4700	3266.92	1611.87	4,878.79	5,615.00
50120 - Vision Insurance-Admin	700	397.37	265.28	662.65	913.00
50130 - Retirement-Admin	23500	15257.5	3552.64	18,810.14	23,100.00
50140 - HRA-Health Reimbursement-Admin	21600	12000	5600	17,600.00	16,800.00
50150 - Insurance-Workers Comp-Admin	2000	1282.51	767.84	2,050.35	2,300.00
50160 - Life Insurance-All	2600	1481.7	785	2,266.70	2,400.00
50190 - Payroll-Paychex	13000	7606.48	2943	10,549.48	13,000.00

50195 - Misc (Admin Cafeteria Plan)	1700	2633.4	805	3,438.40	2,400.00
50200 - Office Supplies	6700	1801.32	2819	4,620.32	6,500.00
50250 - Software Expense	28500	26659.72	9692	42,351.00	42,000.00
50251 - Office Equip Repair/Tech Help	14000	7860.66	4550	12,410.66	13,000.00
50260 - Equipment Leases	3200	50.64	1685	500.00	3,000.00
50300 - Postage	13500	8343.69	1200	10,543.00	12,000.00
50310 - Admin Copier	500	0	0	500.00	500.00
50320 - Copies/Printing	500	0	117	117.00	500.00
50400 - Dues & Fees	1500	1042.9	200	1,342.00	1,500.00
50410 - Education-Seminars	8500	3628.45	1200	4,828.45	7,500.00
50420 - Subscriptions	400	183.59	0	283.00	400.00
50500 - Gas/Mileage	300	0	0	300.00	300.00
50700 - Board Meetings/Discretionary	1300	1505.62	600	1,800.00	1,200.00
50710 - Online Elections	10000	20121.82	6375	20,121.00	12,000.00
50900 - Misc. & Contingency	1000	1231.75	278	1,509.75	1,000.00
50950 - Advertisement	1200	786.75	522	1,308.75	1,100.00
51000 - Audit	28000	0	28850	28,850.00	28,000.00
51100 - Legal	50000	51537.36	23000	74,537.36	50,000.00
51101 - Legal - billed	-15000	-4818.22	-8699	(13,517.22)	(13,000.00)
51200 - Legal-Collections	45000	6614.91	15876	22,490.91	40,000.00
51201 - Legal-Collections-billed	-35000	-10718.35	-8539	(19,257.35)	(20,000.00)
51500 - Property Taxes	2000	3110.82	0	3,110.82	3,200.00
51510 - Income Tax	417	3207	0	3,207.00	3,500.00
52000 - Insurance Deductibles	1000	0	0	-	1,000.00
52010 - Master Insurance	100995	209904.86	41000	260,904.00	293,307.00
53000 - Bank Charges	300	-50.6	0	(50.60)	300.00
53010 - Credit Card Charges - Admin	4000	4802.64	0	4,802.64	6,000.00
53020 - Returned Checks	100	0	0	-	100.00

\$	889,918.00	\$	719,698.37	\$	298,813.63	\$	1,028,591.16	\$	1,115,060.01
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11 - Community Standards Expense (Count: 22)

60000 - Payroll-DCS	346950	222043.13	108687.1	330,730.23	390,628.00
60010 - Payroll-Overtime-DCS	2000	3455.79	400	3,855.79	2,000.00
60020 - Payroll Taxes-DCS	31000	20277.39	9400	29,677.39	35,365.25
60100 - Health Insurance-DCS	64500	35746.27	18020.48	53,766.75	74,000.00

60110 - Dental Insurance-DCS	5000	3317.55	1690.4	5,007.95	5,250.00
60120 - Vision Insurance-DCS	650	417.79	265.25	683.04	690.00
60130 - Retirement-DCS	14000	6311.59	2000	8,311.59	19,230.00
60140 - HRA-Health Reimbursement-DCS	19200	12600	6400	19,000.00	19,200.00
60150 - Insurance-Workers Comp-DCS	4500	2988.05	1910	4,898.05	5,000.00
60200 - Office/Field Supplies/Expenses	4000	5783.37	1943	7,726.37	5,000.00
60230 - Uniforms	500	1518.88	1749	2,000.00	750.00
60310 - DCS Copier	6750	5508.88	2373	7,881.88	7,800.00
60320 - Printing Decs & Maps	1000	139.86	150	500.00	500.00
60410 - Professional Fees	500	744	155	899.00	750.00
60430 - Training	1400	3865.58	0	3,865.58	1,500.00
60500 - DCS Vehicle Gas	2700	1792.66	900	2,692.66	2,700.00
60530 - Vehicle Exp-Sport S 63	850	624.69	50	1,650.00	1,000.00
60540 - Vehicle Exp-Sport SL 29	850	496.6	50	1,500.00	1,000.00
60700 - ECC Expenses	900	267.14	632.86	900.00	800.00
60900 - Contingency	500	278.29	221.71	500.00	500.00
60910 - Capital Expenditures	1500	72.43	1427.57	1,500.00	1,500.00
60930 - Community Enhancement	65000	34512.48	7000	55,500.00	65,000.00
	\$ 574,250.00	\$ 362,762.42	\$ 165,425.37	\$ 543,046.28	\$ 640,163.25

12 - Property & Environment Expense (Count: 49)

61000 - Payroll-DPE	323875	210797.95	93013.12	303,811.07	329,513.00
61010 - Payroll-Overtime-DPE	5000	1287.88	473	1,760.88	5,000.00
61020 - Payroll Taxes-DPE	31300	19037.57	7818.08	26,855.65	30,000.00
61100 - Health Insurance-DPE	41000	26394.08	13716.4	40,110.48	54,500.00
61110 - Dental Insurance-DPE	4245	2586.56	1230.03	3,816.59	4,000.00
61120 - Vision Insurance-DPE	700	397.12	180.68	577.80	700.00
61130 - Retirement-DPE	18000	12129.71	2225.24	14,354.95	18,000.00
61140 - HRA-Health Reimbursement-DPE	9600	6400	3200	9,600.00	9,600.00
61150 - Insurance-Workers Comp-DPE	7500	5955.19	3866.92	9,822.11	10,000.00
61200 - Office/Field Supplies	400	388.72	62	450.72	400.00
61210 - Tools, Supplies Expense	8000	3617.41	3163	6,780.41	8,000.00
61220 - Janitorial Supplies	3500	1513.58	875	2,388.58	3,000.00
61230 - Uniforms	1500	696.55	803.45	1,500.00	1,500.00
61240 - Admin Office Cleaning	1700	621	1079	1,700.00	1,700.00

61350 - Enforcement/Signage	11755	2529.94	6415	8,944.94	10,000.00
61351 - Roadside Cleanup/Adopt a Street	100	108.32	0	108.32	150.00
61352 - Signage	1750	124.83	1625.17	1,750.00	1,750.00
61410 - Seminars/Training/CE	1500	51.89	1448.11	1,500.00	1,500.00
61500 - Vehicle-Gas	15000	4449.36	5000	9,449.36	12,000.00
61510 - Dept Auto #1/2011 Toyota P/U	1000	102.1	0	102.10	1,500.00
61530 - Dept Auto #3/2025 GMC Sierra	3000	328.31	1283	1,611.31	1,500.00
61540 - Dept Auto #4/2013 Ford Truck	1500	1993.85	182	2,175.85	2,000.00
61550 - Dept Auto #5/2018 Ford F-350	1500	502.33	100	1,600.00	1,500.00
61560 - Dept Auto #6/20 Chevy Silverado	1500	489.65	1000	1,489.65	1,500.00
61570 - Dept Auto #7/2020 Chevy Colo P/U	1500	206.16	134	1,340.00	1,500.00
61580 - Kubota Tractor 201	500	247.6	0	247.60	500.00
61590 - Kubota Tractor 2014	2500	659.51	0	3,000.00	2,500.00
61592 - Kubota Tractor 2022	2500	1138.08	0	1,138.08	2,500.00
61600 - Facilities Maintenance	8500	4223.5	2265	6,488.50	8,500.00
61601 - Equipment Maintenance	4500	493.49	1852	2,345.49	4,000.00
61602 - Trailer Maintenance	1000	496.8	100	596.80	1,000.00
61603 - Boating Improvements	5000	569.63	2000	4,569.00	5,000.00
61604 - Lakes Fisheries & Parks/Repair & Maint	9000	5859.5	2152	8,011.50	9,000.00
61605 - Fence Maint & Construction	2000	37.91	1832	1,869.91	3,000.00
61606 - Parks & Trails Expense	6000	6422.18	1277	7,699.18	6,000.00
61610 - Consulting	2500	0	0	2,500.00	2,500.00
61611 - Engineering/Survey	3500	6293.5	0	6,293.50	3,500.00
61620 - Fire Mitigation	23000	177.79	4557	8,734.00	18,000.00
61630 - Grass Seed/Fertilizer	8000	5667.94	0	5,667.94	8,000.00
61631 - Insect, Disease & Noxious Weeds	2500	242.39	250	492.39	2,000.00
61632 - Water Quality Testing	1000	130.65	0	130.65	1,000.00
61633 - Weeds & Algae Control	27000	27982.81	2771	30,753.81	27,000.00
61640 - Porta Potties	3000	1081.6	676	1,757.60	2,000.00
61642 - PO Cluster Boxes	6000	6000	0	6,000.00	6,000.00
61645 - Pumping Services	1500	0	1500	1,500.00	1,500.00
61800 - Kids Fishing Derby & Events	1000	457.98	0	457.98	1,000.00
61900 - Misc & Contingency	100	0	100	100.00	100.00
61910 - Common Area Improvements-Repairs-Equip	3500	0	600	600.00	3,500.00

61960 - Stocking & Food Chain	119000	96310	31350	131,310.00	110,000.00
	\$ 739,525.00	\$ 467,202.92	\$ 202,175.20	\$ 685,864.70	\$ 738,913.00
13 - Community Lifestyle Expense (Count: 8)					
62250 - Website-Front Steps	4000	3062.9	1631	4,693.90	7,500.00
62320 - Newsletter Prep/Printing/Postage	32000	19509.45	12490.55	32,000.00	43,500.00
62800 - Community Activities & Events	23739	6826.9	7594	23,400.00	21,000.00
62810 - Clubhouse Rental Expense	500	19.22	0	300.00	500.00
62820 - Facilities-Clubhouse	3500	3605.62	0	4,000.00	3,500.00
62830 - Clubhouse Cleaning Expense	1500	300	1200	1,500.00	1,500.00
62840 - Landscaping Clubhouse	750	0	750	750.00	800.00
62940 - Community Garden	4000	2623.48	327	3,500.00	3,200.00
	\$ 69,989.00	\$ 35,947.57	\$ 23,992.55	\$ 70,143.90	\$ 81,500.00
14 - Recreation Amenities Expense (Count: 36)					
63000 - Payroll-DRA	370500	230493.78	97228.64	327,722.42	371,117.00
63010 - Payroll-Overtime-DRA	750	448.51	100	548.51	750.00
63020 - Payroll Taxes-DRA	33500	20776.12	8172.4	28,948.52	33,516.00
63100 - Health Insurance-DRA	31500	15487.54	6199.4	21,686.94	25,000.00
63110 - Dental Insurance-DRA	3000	1611.77	647.8	2,259.57	2,100.00
63120 - Vision Insurance-DRA	600	393.29	105.4	498.69	500.00
63130 - Retirement-DRA	12000	6399.94	1350.92	7,750.86	8,000.00
63140 - HRA-Health Reimbursement-DRA	9600	4600	1600	6,200.00	4,800.00
63150 - Insurance-Workers Comp-DRA	2500	2465.25	1498.48	3,963.73	4,500.00
63200 - Supplies-Building	11000	4045.14	2559	9,600.00	10,000.00
63210 - Supplies-Programs	9000	1327.3	868	7,500.00	8,000.00
63220 - Janitorial/Housekeeping	2000	1888.98	2240	3,200.00	3,000.00
63230 - Uniforms	1000	0	500	1,000.00	1,000.00
63250 - EZ Facility Software	7000	5126.72	2563.46	7,690.18	8,500.00
63251 - Tech Help	1000	0	0	500.00	800.00
63255 - Credit Card Fees - Rec Center	19000	9227.07	4800	14,027.07	19,000.00
63320 - Office Supplies/Printing	3000	1339.69	1294	2,633.69	3,000.00
63400 - Dues/Subscriptions	500	623.45	283	906.45	1,000.00
63410 - Seminars/Training	2200	483.55	140	1,000.00	2,200.00
63500 - Business Mileage	250	0	0	250.00	250.00
63600 - Maintenance Building	20000	6394.92	11000	17,394.92	20,000.00

63601 - Maintenance-Grounds & Parking	4000	1148.21	2814	3,962.21	4,000.00
63602 - Maintenance-Pool	22000	5519.11	8558	16,077.00	21,000.00
63800 - Pagosa Springs Porpoises Swim	4500	6972.19	60	7,032.19	6,300.00
63810 - Swim Lesson Expense	4750	3735	400	4,700.00	4,750.00
63900 - Misc & Contingency	500	373.31	126.69	500.00	500.00
63910 - Non Capital Equipment Replacement	5000	1215.94	0	5,000.00	5,000.00
63920 - Merchandise	1500	517.63	400	1,500.00	1,500.00
64010 - Utilities-Gas Rec	45100	23879.21	18401	42,280.21	49,610.00
64020 - Utilities-Electric Rec	43400	30050.66	19555	49,605.66	47,740.00
64030 - Utilities-Water Rec	8500	6961.21	2960	9,921.21	9,350.00
64040 - Utilities-Waste Control Rec	2100	1322.88	700	2,022.88	2,310.00
64050 - Irrigation Water Rec	1500	85.56	50	135.56	1,650.00
64060 - Utilities-Alarm Rec	3500	1260.35	340	1,600.35	3,850.00
64070 - Utilities-TV-Telephone Rec	3000	1865.95	1000	2,865.95	3,300.00
	\$ 689,250.00	\$ 398,040.23	\$ 198,515.19	\$ 612,484.77	\$ 687,893.00
15 - Utilities Expense (Count: 17)					
70010 - Gas Admin	2600	1227.88	701	2,128.00	2,860.00
70020 - Electric Admin	4720	2641.79	1324	4,165.00	5,200.00
70030 - Water Admin	3500	2469.42	1240	3,709.42	3,850.00
70040 - Waste Control Admin	2400	1658.1	832	2,490.10	2,600.00
71010 - Gas Shop	2500	1256.12	632	2,088.00	2,750.00
71020 - Electric Shop	2200	830.43	416	1,646.00	2,420.00
71030 - Water Shop	1100	668.62	340	1,008.62	1,210.00
71040 - Waste Shop	2000	1032.24	585	1,617.24	2,200.00
72010 - Gas Clubhouse	4500	2226.19	1538	3,764.19	4,950.00
72020 - Electric Clubhouse	2500	1125.8	564	1,989.00	2,750.00
72030 - Water Clubhouse	3000	1545.76	776	2,621.00	3,300.00
73000 - Cellular Phones	3750	3202.57	1600	4,802.57	7,370.00
73010 - Telephone-All Depts Except Rec	5000	3241.27	1620	4,861.27	5,500.00
74000 - Street Lights	2000	1081.12	540	1,821.00	2,200.00
74010 - Water Other Assoc Lots	5000	646.67	324	1,800.00	5,000.00
74020 - Aerator	8000	3942.31	2000	8,900.00	8,800.00
74030 - Internet	5000	3060.03	1532	4,592.03	5,500.00
	\$ 59,770.00	\$ 31,856.32	\$ 16,564.00	\$ 54,003.44	\$ 68,460.00
Total Expenses	\$ 3,022,702.00	\$ 2,015,507.83	\$ 905,485.94	\$ 2,994,134.25	\$ 3,331,989.26
Net Operating Income	\$ -	\$ 690,707.75	\$ (527,565.94)	\$ 120,452.97	\$ -

2026 Capital Budget

GL Account		2026Budget	2025 Capital Plan Funding
Income (Count: 2)			
20 - Capital Improvement Income (Count: 2)			
90000 - Capital Improvement Income		165,294.00	329,427.00
91900 - Interest-Capital Fund		10,000.00	
		\$ 175,294.00	\$ 329,427.00
Expense (Count: 0)			
21 - Capital Improvement Expense (Count: 0)			
		0.00	
Net Capital		\$ 175,294.00	

2026 General Reserve Budget

GL Account	2026 Budget	2023 Reserve Study Update
Income (Count: 2)		
16 - Reserve Income (Count: 2)		
80000 - Reserve-Restricted	417,700.00	495,570.00
80100 - Interest-Reserve	4,647.00	4,697.00
	\$ 422,347.00	\$ 500,267.00
Expense (Count: 11)		
18 - Reserve Expense (Count: 11)		
Rec Center-Replace composite deck	\$29,765	\$29,765
Admin - Replace carpeting		\$20,200
Rec Pool - pumps, filters, mechanical equip	\$25,042	\$25,042
Lake Hatcher Dam Gate replacement		\$85,786
Sprayer System	\$10,136	\$10,136
National Forest fencing	\$11,753	\$11,753
Fire Mitigation	\$52,488	\$52,488
Mailbox Repairs	\$40,000	\$40,000
	\$ 169,184.00	\$ 275,170.00
Net General Reserve	\$ 253,163.00	\$ 225,097.00

2026 Trails Maintenance Reserve Budget

GL Account	2026 Budget	2022 Reserve Study Recommended
Income (Count: 2)		
17 - Trails Maintenance Income (Count: 2)		
81000 - Trails Maintenance Reserve	61,600.00	61,600.00
81100 - Interest-Trails Maint Reserves	1,380.00	
	\$ 62,980.00	\$ 61,600.00
Expense (Count: 3)		
19 - Trails Maintenance Expense (Count: 3)		
Crack repair, patch, seal coat - Lake Forest		\$20,306
Crack repair, patch, seal coat - Lake Forest		\$14,521
Repave Lake Forest Trail Section	103,000.00	
		\$34,827
Net Trails Reserve	\$ (40,020.00)	\$ 26,773.00