Board of Directors Regular Meeting
September 9, 2026 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**

    August 12, 2026, Regular Meeting of the Board
4. **Disclosures of Conflicts**
5. **Appointment of Irregular Vacancy**
6. **Owner/Member comments (individual comments are limited to three (3) minutes)**
7. **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
8. **Committee Reports:**
    - a. ECC Liaison Report August 2026 Meeting Minutes
9. **Unfinished Business**
    - a. N. Pagosa Trail Survey & Grant
    - b. Legal Contract Agreement Review
    - c. Recreation Master Plan
10. **New Business**
    - a. Appointment of Committee Chairs
    - b. Committee Vacancy Email Notice
    - c. Resolution – Addition of Recreation Amenities to PPP
    - d. Capital Project Improvement Plan Review
    - e. HOA Dues Allocation
11. **Board correspondence**
12. **Owner/Member comments (individual comments are limited to three (3) minutes)**
13. **Adjournment**

Board of Directors Regular Meeting
August 12, 2026 6pm
Pagosa Lakes Administration Building

MINUTES

Board Attendees: Bill Nobles-President,
Al Pfister-VP, J. Turk-Treasurer,
Evan Siebenmorgen-Secretary,
Directors- Sasha King, Matt Nobles
After Agenda item 5. Appointment; Justin Griffith-Director

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

Owners/Visitors: J. Dykstra, L. Lee, E. Christenson, K. Anderson, S. Prince, M. Crowe, L. Schneider, K.Pfister, Ed Fields and J. Janowski VIA ZOOM – C. Fitzgerald.

1. **Call to Order @ 6:12 pm by President Nobles**
2. **Verification of Quorum by Board Secretary Siebenmorgen**
    a. Approval of Agenda * Motion to approve Agenda by Siebenmorgen, 2nd Pfister. Passed.
3. **Approval of the Minutes** * Motion to approve July 14, 2026, Regular Meeting of the Board Minutes after clarification of PAWSD water restrictions not County and which Nobles (Bill) questioned the Rec Plan by Pfister, 2nd Siebenmorgen. Passed.
4. **Disclosures of Conflicts - NONE**
5. **Appointment of Irregular Vacancy:** B. Nobles stated that three great candidates had been interviewed during the Executive Session and Justin Griffith had been appointed to fulfill the PLPOA Board Member irregular vacancy during executive session with term ending 2029.
   Director King immediately stood up and stated that she was resigning effective immediately due to the fact that new appointee; Justin Griffith had broken the Civility Code of Conduct; she thanked the entire PLPOA Staff and would continue to support them. She left the building.
   Barnes invited Griffith to join the members at the Board tables.
   Owner L. Schneider was acknowledged and said he was taken back by Boards decision to appoint Justin without a Motion during Regular Session since three candidates had been interviewed, he disagreed with the Board appointment of Griffith due to his postings on Social Media stating false statements about DCS Mgr Simpson, and his statements regarding the immediate need to fire PLPOA GM and Staff. Schnieder was reading verbatim the media post; B. Nobles stated that Schneider was Out of Order, Schnieder replied that he could continue as his 3 minute time was not up. Schnieder continued stating the need to get back to civility and respect and that nothing good will come from this appointment.
6. **Owner/Member comments:** Owner K. Pfister requested installation of additional pool exercise/aerobic bars. Graham explained the challenges of bars as adults and kids have broke them repeatedly in the past.

Options will be looked at, Pfister stated she too will research options. Turk suggested Pfister consider a position on the Rec Ctr Committee.

Owner S. Prince and Wyndam GM of 7 (seven) years stated that he has been proud of the promptness of responses by GM, DCS, Rec Ctr and DPE Mgrs and staff regarding any suggestions or concerns. He has NOT been proud of the Board during the last 3 (three) years as he watched them go down a variety of rabbit holes. He expressed his disappointment in the Boards decision to appoint Griffith to the board as he was well aware of the derogatory Social Media posts about PLPOA Staff. He encouraged the Board to represent the community in decisions and attitude and thanked the PLPOA Staff for jobs well done.

Long time Owner M. Crowe and volunteer member of both the Garden and ECC Committees commended the professionalism of the PLPOA Staff, and hopes the Board consider their actions for the long term.

GM Roth suggested that another irregular vacancy appointment to the Board could be made this evening with the departure of King as two “great” other candidates had been interviewed. Griffith agreed; B. Nobles insisted that it could wait until the September meeting so vacancy announcement should be posted in eblast with deadline for applications be August 31, 2026 by 5pm.

7. **Staff Reports:**

   a. General Manager’s Report – GM Roth stated he had a couple of things to bring up. He (Roth) had been told by a community member that Matt (Nobles-Director) while attending jury selection last week was informing people there that with he and his father (B. Nobles-President) were now on the PLPOA Board, they would take control of the Association and fire the GM (Roth). Similar conversations have been made by Matt at the Rec Center as well. M. Nobles did not respond, B. Nobles stated Roth was unethical in his statement and “it’s not us against you”. Roth ended stating his report stands as submitted.

   b. Treasurers Report presented by Turk-Board Treasurer.

   c. Department of Property & Environment Report as submitted by Lynch, additionally stating the chipper yard has been exceptional busy most likely due to the Rio Blanco fire and owner concerns about mitigation. Green belt mitigation continues, and our lakes are stressed (fish and algae growth). Siebenmorgen questioned the chippers life span and Lynch replied its in the Reserve Study to be replaced in 2028.

   d. Department of Recreation Amenities Report- as submitted. Graham added a Membership drive will be coming up August 24-28th with a variety of discounts available to new and current members.

   e. Department of Community Standards Report as submitted with Simpson noting new charts in packet, currently 53 concerns are being addressed, 15 courtesy notices sent and 7 violations.

   f. Lifestyle Report – Pitcher “As is”. Noted that all committees are looking to increase membership and dates for meetings need to be updated, she will create on a page on the website for those needs. Also looking to Spring 2027 for PLPOA to host the CMIA conference for General Managers of large scale organizations providing education, trends as well as water, fire mitigations many associations face.

- Motion to approve Staff Reports as presented by Siebenmorgen,, 2nd Turk.. Passed.

Seibenmorgen commented that the Board members be included in the Annual Meeting AFTER Association Owner Appreciation BBQ to mingle with members and that the Board Training be held another time.

Pfister stated he thinks the insulation of the Board not trusting staff is incorrect.

8. Committee Reports:

a. ECC Liaison Report July 2026 Meeting Minutes shared by Simpson.

b. Parks, Trails & Outdoor Recreation Committee presented by Lynch. Minutes were included in Board Packet, two new members were added in July.

- Motion to approve both Committee Reports as presented by Pfister, 2nd Turk. Passed. GM stated his previous suggestion for board members to provide him times that they could do ride-along with staff. Pfister encouraged Board Members to spend time with Department staff.

9. Unfinished Business

a. Archery Range Update by JoAnn Dykstra. Dykstra shared a very informative presentation on the history of Wolf Creek Gun & Bow as well as the challenges that have been incurred in development of the range along Trails Blvd in relation to receiving grant funds.

b. SAM Insurance – GM Roth had included two proposals in the packet and reminded the board they could choose one or neither.

- Motion to obtain the SAM insurance rider thru Resort Guard with policy ending in April 2027 by Seibenmorgen, 2nd M. Nobles. Griffith abstained. Passed.

c. Architect Contract for Rec Center- Pfister stated despite his approval vote for the contract, he wanted clarification of the contract. Short discussion with Pfister asking the Sq Footage (2,500). In front of racketball courts. One meeting had been held with Courtney King regarding concepts, development and draft to be shared with Board. M. Nobles requested new community wide survey's regarding Capitol Projects be obtained.

10. New Business

a. Resolution – Confirming Depository Relationships – GM Roth obtained signatures from Board Officers and asked for members to stick around to complete bank forms.

- Motion to confirm Depository Relations by Seibenmorgen, 2nd Pfister. Passed.

b. Legal Contract Agreement Review and Discussion . Added to Agenda per M. Nobles request. M. Nobles suggested that other Legal representation proposals be sought. Perhaps a local attorney be used for "small stuff" and Orton be retained for "big" stuff. Roth reminded all that attorney's must be familiar with the intricacies/details of HOA management and legal obligations, the historical knowledge of PLPOA by current firm is invaluable.

c. Rec Committee Master Plan- M. Nobles suggested that additional survey to collect a larger data set be created. Pitcher commented on historical focus has been on FT Owners demographics with internal (actual users) and external (community at large) be drawn in with the assistance of sub-committee members. Additionally any survey's best likelihood for owner participation is with the Annual Meeting Notice & Call for Board Elections ballot.

11. **Board Email correspondence –** A Powderhorn HOA resident (which is not a PLPOA community) voiced concern with the trail on county right of way. Davis Engineering has concerns with increased costs and safety. Board chose not to respond.

12. **Owner/Member comments -** M. Crowe stated his thanks to all Board Members. C. Fitzgerald requested additional speakers be added to sound system, members state name before speaking, and the meeting seemed to be "free for all" with opinions being voiced at the same time. Pfister requested that Robert Rules of Conduct be implemented again. B. Nobles suggested that reports from Staff and Committees be given front and center of USB speakers.

13. **Adjournment Motion to adjourn at 8:31pm by Pfister, 2nd Turk. Passed.**

Respectfully submitted by:

_______________________________ _______________________________

Evan Seibenmorgen-Board Secretary **Candace Selk Barnes-Recording Secretary**

Pagosa Lakes Property Owners Association
General Managers Report
September, 2026
By: Allen Roth, CMCA®, AMS®, PCAM®

Governance

Committee Chairs: We continue to recruit owners to serve on the various committees. We have been advertising in attempt to recruit more members. Currently, we have 3 open committee chairs. They are the Recreation, Finance and Youth committees. We have confirmed that Laura Bailey would like to be appointed for the Recreation Committee.

Every board member is provided with the Conflict of Interest and Code of Conduct policy to review and sign. If you have not signed it, please do so and submit it at the next meeting.

Irregular Board Vacancy: We circulated notice of the vacant board position upon the Board's agreement to advertise and set a deadline of August 31. A total of 9 applications has been received and shared with the board and are in your packet. The Attorney advises that the interviews and discussion regarding the appointment can be done privately. However, the actual appointment must be done in general session with the opportunity for discussion in complying with CCIOA on Executive Sessions.

Budget: We have begun working on the 2027 draft budget as per the Bylaws the first draft must be presented at the October 14 board meeting. The budget must be passed no later than the December 9 board meeting. Normally, the draft budget is reviewed by the Finance Committee, and their recommendations are proposed to the board. However, the finance committee is without a chair and members. Dan Mayer, former board president, is well educated with a lot of experience in reviewing community association budgets. He has volunteered to review the 2027 draft budget and provide recommendations. However, Dan does not want to commit to being part of the Finance Committee.

The current schedule for creation of the 2027 budget will be as follows:

*Close out month of August 2026. These monthly financials will be used as latest current reference.
* September 8 - staff begin working on department budgets
* September 23 –Department budgets finalized
* September 24-October 2 – 1st Draft of 2027 budget is completed
* October 5 – 1st Draft of 2027 budget is available for review
* October 14 – 1st Draft of 2027 budget presented to Board of Directors. Board will determine if special budget meetings need to be scheduled.
* November 11 – 2nd Draft of 2027 budget reviewed by the Board of Directors

* December 9 – Board of Directors reviews and approves final draft of 2027 budget

PPP Update: In your packet is a proposed update to the Project Permit Process. The ECC with support from staff have been working on proposed changes to the PPP for recreation amenities. Their proposed changes have been forwarded to Legal Counsel for review and then submitted to the Board for review and approval. This change came as result of a recent application that was submitted to construct a pickleball court in the Twincreek subdivision. With the size of the lots not being very large, this caused concern for the ECC. Currently, the PPP does not provide any guidance for the installation of recreation amenities. It only provides guidance for children's play equipment. ECC members expressed desire to have more guidance in the PPP when considering applications for various recreation amenities. This can be not only for pickleball courts, but various sport courts, swimming pools, bike tracks, bocce ball, batting cages etc. There has been good discussion and ideas regarding setting parameters and requirements for recreation amenities to be installed on lots. Everyone agrees with allowing owners to install a recreation amenity on their lot. However, there also needs to the assurance that it will not negatively affect neighboring lots and have an adverse impact on property values.

Corporate Transparency Act:
The U.S. Treasury Department's Financial Crimes Enforcement Network issued a ruling that removes the requirement for companies and certain individuals to report beneficial ownership information to FinCEN under the Corporate Transparency Act. Community Association board members were included in the reporting requirement. CAI filed a lawsuit and advocated for community associations by engaging with federal policymakers to be exempt from the reporting requirement. The law is intended to combat money laundering and other illicit financial activity. Moving forward, the Association will not be required to update previous information submitted to FinCEN.

<u>Business</u>

Vacation: I will be on vacation October 19-23 and November 9-13. I will have someone fill-in for me for the November 11 board meeting.

Wyndham Properties: I am meeting with Sergio Castillo with the Allen Sigmon Real Estate Group based in Albuquerque. This Group was awarded the bid to take ownership of Wyndham's Elk Run and Masters Place. We will be going over their plans for renovations and use of the units. I will assist them in preparing an application for the ECC to review and answering any questions regarding PLPOA. Each unit of these two associations will be assessed a PLPOA dues assessment. This is a reduction in revenue as they were all assessed as 3X multiplier when Wyndham managed them. If the units are cut in half creating additional units. All the additional units would receive an assessment as well.

I have not received any communication from the Town of Pagosa Springs regarding them taking ownership of Village Pointe Condos with the intent of making them affordable housing and retain ownership and manage them for the time being.

Capital Improvement Plan: Larry and I met with the County Commissioners during their work session asking for their sponsorship of the trail extension along N. Pagosa in order to apply for a Colorado State Trails Grant. We had previously met with Longinos Gonzalez, County Manager and John Ranson, County Commissioner, on site with several homeowners from Powder Horn regarding the location of the trail. Upon completing their initial survey work, we met with Davis Engineering regarding the location. Topography, Powder Horn greenbelt tract, space and tree removal were contributing factors to cost on the East side. We are looking at having the trail cross to the west side beginning at the Powder Horn entrance and crossing back over at the intersection of Aspenglow. This should save on cost but sacrifices safety with having two crosswalks across N. Pagosa which is the heaviest traveled road in the County and vehicles are usually going fast in that section. The County prefers we locate the trail on the west side with good electronic signage at the crosswalks.

We have submitted a letter of Intent for the Colorado State Trails Grant with the deadline for applications on October 2 with grant presentations in January. The capital improvement budget designates $550,000 for the project estimated by Davis Engineering. If we are successful in obtaining the grant for $150,000, that will provide savings that can be used on another capital project.

The play / fitness equipment addition at the Rec Center is scheduled to be installed sometime in October. DPE staff will provide the site prep, remove vegetation and achieve the proper size and grade for the equipment. A company through GameTime will be installing the equipment, borders and wood carpet. This project is possible through the grant with GameTime in which PLPOA has been awarded a 50% grant match for the equipment.

The garden bed project is still on schedule which will take place this fall. The DPE staff will be responsible for the construction of this project. Meanwhile our grant project with the AARC through Healthy Archuleta is almost complete. A new handicap parking spot and walkway to the gardens have been installed. New fencing creating a seating area with a shade cover that will be used for education classes has also been completed. A handicap garden bed, benches, and other miscellaneous items are all that remain to complete the grant project.

We have a design, footprint and equipment layout for the Rec Center addition. We are currently working on specifications for a HVAC unit and determining if there is enough electrical service coming into the building to supply the addition. If not, additional service would have to be provided to the building. We are also looking at materials to be used and alternatives to keep the project cost as low as possible.

Reserve Projects: Reserve projects budgeted for this fiscal year have been completed except for the fire mitigation work and remaining sections of the national forest boundary fence. We also plan to complete the fencing of the maintenance area on Sam Houston Blvd. This project was started last year with the west and south sides of property remaining.

Community

Recreation Programs: The Recreation Coordinator position has been vacant for a number of months. Previous attempts in advertising the position were not successful. We have now hired a good candidate for the position. Nicole Holt is our new Recreation Coordinator. Nicole has previous experience with supervising recreation programs, mainly youth programs. Nicole will be working with Ryan to develop all types of recreations programs for all demographics within PLPOA. We are excited to bring more activities and events to the community. This creates community harmony, quality of life and meets the Association's mission.

Housing Action Plan: I was a member of the Strategy Work Group and have included a copy of the Housing Action Plan in your packet. The Work Group developed a Regional Housing Action Plan for the County & Town to adopt. The purpose of the Strategy Work Group is to develop a plan to address the growing housing demands in both the Town and the County. This was a collaborative effort in identifying the housing challenges and establishing direction with specific actions. PLPOA plays an important role through education and policy identifying subdivisions with opportunity for affordable housing and vacant property for multi-family housing.

INTEROFFICE MEMORANDUM

TO: JONATHAN TURK

FROM: LANIA LE

SUBJECT: ACCOUNTING NOTES FOR AUGUST 2026

DATE: August 31, 2026

As of August 31, 2026, the Association has received $2,165,910 or 97.65% of the total billed 2026 regular assessments of $2,218,105. For the same period in 2025, the collections were approximately $1,984,205 or 97.50% of the total of $2,035,125 billed.

Certificates of Deposit as of August 31, 2026:

MATURITY	RATE	VALUE	FUND
10/20/2026	3.70%	$241,000	Capital
10/22/2026	3.85%	$125,000	EM Operating
10/26/2026	3.70%	$175,000	Reserve
10/30/2026	3.75%	$150,000	Capital
11/13/2026	3.65%	$19,000	Capital
11/13/2026	3.65%	$222,000	Reserve
11/19/2026	3.65%	$208,000	Reserve
11/24/2026	3.80%	$75,000	Operating
12/18/2026	3.95%	$35,000	Trails Reserve

**Current CD's rates:
3-month = 3.95%
6-month = 4.00%
9-month = 4.05%

DEPARTMENT OF PROPERTY AND ENVIRONMENT
SEPTEMBER 2026 BOARD REPORT
By Larry D Lynch

1. **Lakes and Fisheries –** The lakes are in fair condition headed into the late summer. Water levels have come down in recent weeks with Hatcher Lake being down over 3 feet below spill and Lake Pagosa and Village are down over a foot in general. The heat wave in late July and most of August resulted in unusually warm water temps in all four lakes where we saw surface temps pushing 75 degrees in a few instances, historically speaking that number was never above 72 degrees. This resulted in some stress on the fishery and water quality where we did observe a little bit of fish mortality, mostly a few rainbows near popular fishing spots that were not able to survive being caught and released. Additionally, we saw an uptick in some minor blue-green algae blooms in three of the lakes and we have been regularly treating areas with Cutrine Ultra and some limited amounts of copper sulfate to keep it in check. We did send off a sample of the blue-green algae in late August for toxicity testing. Sometimes blue-green algae can contain toxins that can be harmful to humans and other animals. The test results came back negative for toxins in the algae, always good news. Regular testing in recent years have always resulted in negative toxins present. We are anticipating that things will cool down this month and are planning to stock the lakes this fall with a nic assortment of 12-16 inch rainbow trout which should result in some great fall fishing. Fall is one of the best times of year for fishing the lakes and it should be good heading into late September and October.
2. **Long Term Algae reduction in Lake Pagosa** – I have been working with an aquatic management firm out of Colorado Springs, Colorado Pond and Lake, to explore some possible long term algae reduction management in Lake Pagosa specifically. Lake Pagosa over the past few years has been exhibiting an increase in blue-green algae bloom tendencies, most likely due to increased levels of nutrients like phosphorus in the benthic sediment. One option could be a lake treatment with Phoslock, a phosphorous binding agent that would lock it in the sediment and keep it out of the water column and unavailable for aquatic algae growth. PAWSD has expressed an interest in partnering with us to cover much of these costs and I plan to work on coming up with a plan in the coming weeks for the 2027 season. Initial cost estimates for a treatment of the lake would be around $87K.
3. **DPE Projects** – The DPE crew has been busy the past few weeks working on a number of projects including finishing up work on the upper garden grant funded improvements with new fencing and seating area, new shade sail and new benches; continued brush chipping operations at the brush collection area; several lake projects including

repairing and replacing floats on the Lake Pagosa floating dock and repositioning a couple docks that were high and dry with low lake levels; irrigation and landscape repairs; repair work on the National Forest boundary fence where cows are present in the forest; and a number of other projects. This month the crew will begin site prep at the Rec center where the new playground will be constructed; work on perimeter fencing at the maintenance building property (5 foot tall security fence); removing some large hazard trees in a couple of greenbelts; continuing work on constructing a natural surface trail in the Trails/Vista greenbelt (gasline trail).

4. **Greenbelt Thinning progress** – Our contractors are making some good progress on work in the greenbelts where San Juan Arborists finished up work in the Lake Forest subdivision last month and will begin work on several sizable tracts in Twincreek this month. Vance and Bernard finished up the school property last month and will be moving into Lakewood Village, Pines II and Lake Pagosa Park this month. The completed work looks great, and we have already heard from quite a few owners who are very pleased with the work.
5. **North Pagosa Blvd Trail Project Grant Application** – We are working with Davis Engineering to finalize design and cost estimates on the North Pagosa Blvd hard surface trail extension project approved by the board in June. This would be to extend the North Pagosa Blvd trail northerly from Lake Forest Circle intersection up to Aspenglow Blvd, approximately 4300 lineal feet in 2027. Allen and I met with the commissioners in a work session at the end of August to seek BOCC support to sponsor a Colorado State Trails grant application for the project. The commissioners supported the project and agreed to sponsor the grant with PLPOA as a partner. The grant application is due in early October so we will need to get moving pretty quickly here to get this completed and finalized and submitted. Davis engineering is going to be finalizing cost estimates and designing a road crossing in the next couple of weeks. Initial cost estimates for the project in the 2025 Parks and Trails Master Plan were approximately $507K. We would be applying for around $175K through State Trails, which would bring our costs down considerably. The commissioner expressed an interest in contributing some funds as well from the county.

PAGOSA LAKES PROPERTY OWNERS ASSOCIATION

DEPARTMENT OF COMMUNITY STANDARDS

AUGUST 2026 MONTHLY REPORT

PLPOA Board of Directors Meeting

Prepared by: Department of Community Standards

Reporting Period: August 1–31, 2026

Overview

During August, the Department of Community Standards (DCS) continued its commitment to maintaining the safety, appearance, quality, and character of the Pagosa Lakes community through routine inspections, homeowner engagement and education, architectural review support, complaint response, and consistent administration of the Association's governing documents.

Seasonal compliance efforts remained focused on vegetation and weed maintenance, wildfire mitigation and defensible space, exterior property maintenance, parking, recreational vehicles and trailers, construction activity, unauthorized improvements, and other community-standard concerns.

The Department continues to emphasize **engagement, education, outreach, and voluntary compliance whenever reasonably possible**, with formal enforcement utilized when verified violations remain unresolved or when conditions require action under the Association's established policies.

August Inspections and Compliance Activity

DCS staff conducted community inspections, complaint-related inspections, project inspections, and compliance follow-up throughout the PLPOA service area.

Compliance Activity
New covenant concerns identified: **34**
Courtesy Notices issued: **15**
Formal violation notices issued: **7**
Concerns addressed, cured year-to-date: **551**

Primary areas of observation included:

- Tall grass, weeds, overgrown vegetation, and general lot maintenance
- Wildfire mitigation and combustible vegetation
- Property and exterior structure maintenance
- Trash and refuse storage
- Parking conditions
- Recreational vehicle, camper, boat, and trailer storage
- Construction activity and project compliance
- Improvements undertaken without required approval
- Setback and property-use concerns
- General nuisance and neighborhood maintenance concerns

Whenever appropriate, staff contacted owners to explain observed conditions, provided information regarding applicable requirements, answered questions, and encouraged correction before additional enforcement measures became necessary.

Architectural / Improvement Review Support

During August, DCS continued assisting property owners, contractors, and applicants with the Association's improvement review and approval processes.

Reviewed and processed Environmental Control Committee applications: **75**
Architectural Control Committee applications processed year-to-date: **593**

A few highlights:
New Single-Family Residential (SFR) year-to-date: **35**

Major Projects: **57**
Minor Projects: **205**
Tree Removal/Fire Mitigation: **90**
Extensions/Revisions: **98**
Preliminary Reviews: **13**
As-Form Inspections: **27**

Staff assisted with site plans, setbacks, improvement requirements, application documentation, project status questions, and inspection coordination. DCS also continued monitoring active and approved construction projects and following up when work appeared inconsistent with approved plans or when improvements may have commenced without required approval.

Property Owner Engagement, Education and Outreach

The Department continued its first approach throughout August. Property owners were encouraged to contact DCS before beginning improvements or when questions arose regarding property maintenance, parking, storage, setbacks, construction, or other community standards.

Common August topics included parking and vehicle storage, recreational vehicles and trailers, vegetation, and wildfire mitigation, lake/high-water-line setbacks, temporary and permanent improvements, construction requirements, nuisance concerns, property maintenance, and the improvement approval process.

The goal of these efforts is to provide owners with understandable information, reduce preventable violations, encourage voluntary correction, and maintain consistent communication between residents and the Association.

Compliance Administration and Documentation

DCS continues working toward consistent and well-documented administration of compliance matters. Inspection observations, photographs when appropriate, homeowner communications, correction periods, follow-up inspections, and case outcomes support fair treatment throughout PLPOA.

The Department continues to distinguish between education and engagement activities, verified compliance matters, active enforcement cases, and situations requiring management, hearing, Board, or legal review.

SEPTEMBER 2026 — PLANNED 27-SUBDIVISION COMPLIANCE INSPECTION PROGRAM

During September, the Department of Community Standards will undertake a **planned community-wide compliance inspection initiative covering all 27 PLPOA subdivisions**.

The purpose of the initiative is not simply to identify violations. The primary objectives are to provide consistent community-wide coverage, identify conditions before they become significant problems, educate property owners, encourage voluntary compliance, document subdivision conditions, and ensure that standards are administered as consistently as reasonably possible throughout the Association.

Proposed Inspection Schedule

September	Planned Coverage
September 1-4	Subdivision 1-7
September 8-11	Subdivision 8-14
September 14-18	Subdivision 15-21
September 21-25	Subdivision 22-27
September 28-30	Re-inspections, complaint follow-up, project inspections, missed areas, and priority compliance matters.

September Inspection Priorities

The planned subdivision inspections will focus particularly on seasonal and readily observable community-standard conditions, including vegetation and weed maintenance; wildfire mitigation and combustible materials; general exterior property maintenance; trash and debris; parking; RV, camper, boat, and trailer storage; active construction; unauthorized improvements; exterior storage; and other observable conditions governed by applicable PLPOA requirements.

Inspectors will document significant observations and verify the applicable governing provision before a matter progresses into formal compliance enforcement.

Education-First Inspection Approach

The September inspection initiative will continue DCS's emphasis on **Engagement → Education → Opportunity to Correct → Re-inspection → Formal Enforcement when necessary**.

For appropriate conditions, property owners may initially receive educational information, courtesy communication, or notice describing the observed concern and the action necessary to resolve it. DCS staff will provide owners with an opportunity to ask questions and provide relevant information.

When voluntary correction occurs, staff will document compliance promptly. Verified concerns that remain unresolved will proceed through the Association's established compliance and enforcement process.

Community-Wide Consistency

Completing planned inspections across all 27 subdivisions will provide DCS with a broader assessment of community conditions while supporting consistent enforcement practices.

The Department intends to evaluate similar conditions using the same general standards, documentation expectations, and enforcement procedures while recognizing that subdivision-specific covenants or property circumstances may differ.

The inspection program will also provide management with information to identify recurring issues that may benefit from additional homeowner education rather than individual enforcement alone.

September Community Education Priorities

Based upon field observations, DCS will continue providing educational outreach on recurring issues. Topics anticipated for September include:

- Fall vegetation and property cleanup
- Wildfire mitigation before winter

- RV, trailer, boat, and vehicle storage
- Parking and roadway/access considerations
- Exterior property maintenance
- Architectural approval before beginning improvements
- Construction-project compliance
- Trash, debris, and outdoor storage
- Preparing properties for winter and snow-removal conditions

September Department Goals

By the conclusion of the September inspection initiative, DCS intends to:

1. Inspect all 27 PLPOA subdivisions.

Provide documented community-wide coverage during the month.

2. Promote voluntary compliance.

Use respectful communication and education to resolve concerns whenever appropriate.

3. Improve consistency.

Apply governing standards and departmental procedures consistently to comparable conditions.

4. Identify recurring community issues.

Use inspection findings to guide future education, newsletters, e-blasts, and outreach.

5. Complete timely re-inspections.

Confirm corrected conditions and close resolved cases promptly.

6. Maintain accurate records.

Document observations, communications, photographs, corrective actions, and case outcomes.

7. Prepare for winter conditions.

Encourage property owners to address seasonal maintenance, storage, access, and property conditions before winter.

Looking Ahead

Following the September community-wide inspection initiative, DCS will evaluate inspection results and provide the Board with a summary of subdivision coverage, common conditions observed, voluntary compliance activity, formal compliance activity when necessary, and recommended education priorities.

The Department will also continue processing improvement applications, monitoring active projects, responding to property-owner questions and complaints, conducting follow-up inspections, coordinating with other PLPOA departments, and supporting the Association's overall community standards program.

Summary

The Department of Community Standards remains committed to professional, fair, consistent, and respectful administration of the Pagosa Lakes Property Owners Association's governing documents.

August activities continued to emphasize homeowner assistance, education, inspections, project oversight, communication, and voluntary resolution of compliance concerns.

September's planned inspection of **all 27 PLPOA subdivisions** will strengthen community-wide coverage and provide an opportunity to combine consistent compliance oversight with proactive homeowner education. DCS will continue working cooperatively with property owners to resolve concerns whenever possible while maintaining appropriate documentation and follow-through.

Respectfully submitted,

Department of Community Standards,
Pagosa Lakes Property Owners Association

Pagosa Lakes Property Owners Association
Sept 9, 2026
Jenifer Pitcher

Department Update

Public Relations
Next Project for completion is the revamp of the Association Map and information packet, specifically to be sent to new owners, 2 association videos – new owner and promo, website makeover.

PLPOA Lifestyle Services & Offerings

On the horizon, fall flea market (inside sold out), 2 holiday markets – beesly art show 11 vendors, Senior Center Collaboration – 30+ venders, Thanksgiving/Christmas, Budget, Committee recruitment and restructure, winter newsletter. – new to communications is a collection of community calendars and happenings: https://www.plpoa.com/whats-going-on-a-monthly-glance-at-plpoa-and-greater-community-happenings/

CMIA Conference 2027
Planning for the CMIA Conference reschedule from last year. **The Springs Hotel and Resort** will be the host hotel again with a date still TBD – tentative date looking like April 18-21.

Vantaca Conference: Nov 2nd-6th I will be attending training for all departments to maximize the offerings from vantaca.

Clubhouse Rentals & Activities Calendar

Today < > September 2026 Month Upgrade

SUN	MON	TUE	WED	THU	FRI	SAT
30	31 9:30am Line Dancing (Begin 1pm Games Group	Sep 1 8:30am Tai Chi with JUNE 9am DCS Team 12pm Bridge 5:30pm Zumba 6pm Hearing Panel	2 8:30am ECC work Session 10am Call ahead Line Dance	3 8:30am ECC Meeting 8:30am Tai Chi Chih 10am Fitness with June 12:30pm Bridge 2 more	4 12pm Friday Bridge	5 Reserved -
6	7 Labor Day 9:30am Line Dancing (Begin 1pm Games Group	8 8:30am Tai Chi with JUNE 12pm Bridge 5:30pm Zumba 5:30pm Board Meeting Exec 6pm MONTHLY BOARD MEET	9 10am Call ahead Line Dance 10am Joint Staff Meeting w/	10 8:30am Tai Chi Chih 10am Fitness with June 12:30pm Bridge 12:30pm Bridge	11 12pm Friday Bridge	12
13	14 9:30am Line Dancing (Begin 1pm Games Group	15 8:30am Tai Chi with JUNE 9am DCS Team 12pm Bridge 5:30pm Zumba	16 8:30am ECC Work Session 10am Call ahead Line Dance	17 8:30am ECC Meeting 8:30am Tai Chi Chih 10am Fitness with June 11am Whispering Pines 2 more	18 Community Yard Sale 12pm Friday Bridge	19
20 12:30pm Spiritual Experience	21 9:30am Line Dancing (Begin 1pm Games Group	22 8:30am Tai Chi with JUNE 9am Allen-Vista Conf. Room 12pm Bridge 5:30pm Zumba	23 10am Call ahead Line Dance	24 8:30am Tai Chi Chih 10am Fitness with June 12:30pm Bridge 12:30pm Bridge	25 10am Book Club 12pm Friday Bridge 6pm Ecstatic Dance	26
27	28 9:30am Line Dancing (Begin 1pm Games Group	29 8:30am Tai Chi with JUNE 9am DCS Team 12pm Bridge 5:30pm Zumba	30 10am Call ahead Line Dance	Oct 1 8:30am ECC Meeting 8:30am Tai Chi Chih 10am Fitness with June 12:30pm Bridge 2 more	2 12pm Friday Bridge	3 Babysitting Training 2pm Capstone annual Meetir

ECC Liaison Report

DESCRIPTIONS	August		YTD	Previous YTD		
	6-Aug	20-Aug	2026	2025	2024	2023
New Single-Family Residential (SFR)	0	0	35	56	69	45
Manufactured New or Used Placement	0	0	0	0	4	0
Major Projects	3	2	57	58	55	49
Minor Projects	12	14	205	271	307	256
Variance Request	0	1	2	4	9	9
Solar	0	0	8	32	24	27
Boat Dock and Shoreline Permit	1	2	11	18	8	0
Sign/Banner	0	0	0	2	7	2
Seasonal and Temporary Structures	1	0	9	10	12	11
Tree Removal/Fire Mitigation	11	9	90	113	129	102
Extensions/Revisions	4	10	98	210	283	280
Written Request: Miscellaneous	4	1	70	97	114	85
New Commercial Structure	0	0	0	1	0	2
Multi-Family Structures	0	0	0	1	0	2
Project Applications	36	39	593	875	1029	883
Preliminary Reviews	3	2	13	7	15	unk
As Form Inspection	0	0	27	37	70	54
Notes						

LOT CONSOLIDATIONS

Lot Consolidations	2026	2027	2028	2029	2030	2031	2032
January	2.00						
February	0.00						
March	1.00						
April	1.00						
May	3.00						
June	2.00						
July	1.00						
August	5.00						
September							
October							
November							
December							
Total	15.00	0.00	0.00	0.00	0.00	0.00	0.00
Consolidations - *May had 3 lot consolidations							
Un-Consolidations - One plat amendment							

Archuleta County, Colorado
Board of County Commissioners

398 Lewis Street / P. O. Box 1507
Pagosa Springs, Colorado 81147
970-264-8300

September 2, 2026

Colorado Parks and Wildlife
6060 Broadway
Denver, CO 80216

Dear Colorado State Recreational Trails Grant Program,

Archuleta Board of County Commissioners would like to submit this letter of intent to apply for the State Trails New Construction Grant Program in October of 2026 to assist in funding our proposed project. The county, along with its partner, Pagosa Lakes Property Owners Association (PLPOA), are planning to construct approximately 4300 lineal feet of new hard surface, 8-foot-wide asphalt trail along the North Pagosa Blvd corridor to connect three subdivisions into an already fairly extensive and existing trail system that the community has constructed over the last 25 years.

This non-motorized trail system currently includes over seven miles of hard surface trails that were Master planned along with several miles of gravel and natural surface trails within the community. The hard surface trails that currently exist are within the core area of the community and extend out to several heavily populated subdivisions, connect area lakes, a busy recreation center, parks and trailheads and the commercial core area.

The proposed new trail segment will extend from the end of an existing trail at North Pagosa Blvd near Lake Forest Cir and head northerly to the intersection of Aspenglow Blvd, will be an 8-foot-wide asphalt trail and will allow for residents in more northerly subdivisions to have access to this important non-motorized trail system. The trail will be constructed in the county owned right-of-way, separated from the busy roadway. Davis Engineering, a local firm, is handling design and layout for the proposed trail and we should have final cost estimates and alignment completed in the next couple of weeks.

Please let us know if you have any questions or concerns about this proposed new trail construction project.

Sincerely,

Warren Brown, Chairman

Orten Cavanagh Holmes & Hunt, LLC
ATTORNEYS AT LAW

TERMS OF ENGAGEMENT

Thank you for selecting Orten Cavanagh Holmes & Hunt, LLC (the "Law Firm") to provide legal services as requested by the Association. Requests for services may be made by the Association's manager or staff, the President, or a designated board member liaison. The following includes the Association's terms of engagement of the Law Firm. Please note that this agreement becomes effective when the Law Firm receives a duly signed copy of the agreement, and that the Law Firm is not required to provide professional services until such receipt.

As required to be set forth by Colorado House Bill 2025-1090, we hereby advise you that the total price of services under this agreement may vary based on the hourly rates and the time required by the persons performing the services as set forth within this agreement, and any costs or other expenses that may be incurred.

TERMS

Representation of the Association - The Law Firm represents the Association. The Law Firm's professional responsibilities, and those of its attorneys and paralegals, run to the Association. The Law Firm does not represent the board of directors, any individual board members or officers, the manager, the management company, or owners in the community unless expressly authorized by the Association and agreed to by the Law Firm.

Law Firm Responsibilities - The Law Firm will provide legal counsel and assistance on matters referred to us. We will rely upon information and guidance the Association provides. We will keep the Association reasonably informed of progress and developments and respond to its inquiries.

Association Responsibilities - In order to enable the Law Firm to provide legal services, the Association is to disclose fully and accurately all facts and keep our Law Firm apprised of all developments relating to matters referred. The Law Firm has the right to rely on ledgers, information, and documents provided by the Association or its agents. The Association is responsible for any damages incurred that result from providing inaccurate information or documents.

The Association is to cooperate fully and be available to attend meetings, conferences, hearings, and other proceedings on reasonable notice, and stay reasonably informed on all developments relating to matters referred.

Fees of the Law Firm

Hourly Rates - For services not covered by a specific flat fee, hourly rates apply. The hourly rates for the Law Firm's professionals range from $390 - $480 for principals, $310 - $390 for associates, and $225 for paralegals.

Retainer Program - The monthly fee for the retainer program is set forth on the Retainer Services sheet. Hourly rates are discounted by $20 for attorneys and $20 for paralegals. There is a 10% reduction on many flat fees for retainer clients. Please see the Retainer Services information for a full description of this program.

Assessment Collections - We offer most collections services on either a fixed fee or shared risk basis. Please see the Fixed Fee Assessment Collections sheet and the Shared Risk Assessment Collections sheet for the detailed description of collections services and fees.

Covenant and Rule Enforcement - Legal services to assist the Association in enforcing the covenants and rules are performed on an hourly basis. Typical services involve reviewing existing correspondence between the Association and the owner, sending a demand letter, discussing the matter with the owner, and pursuing legal action through the courts, if necessary.

Litigation - We represent the Association when it initiates a lawsuit to protect its rights, or when the Association is sued. Fees are billed on an hourly basis.

Document Amendments - We will provide an initial flat fee proposal for amending and restating a community's declaration, articles of incorporation, and/or bylaws upon request. Limited amendments to any of these documents, or the review of draft amendments prepared by others, are performed on an hourly basis unless a flat fee is negotiated.

Governance Policies - Most associations are required to adopt nine governance policies and one policy on protecting personal identifying information of owners. We can prepare the required policies or review and update existing policies. Please contact the office for flat fees for preparing new policies or reviewing and updating existing policies. Other policies may be prepared on a flat or hourly fee basis, as requested, and as determined by the Law Firm.

Other Services - We are a full-service law firm for the legal needs of the Association. This includes many other services, including contract reviews and drafting, land use issues, and issues with neighbors. Fees for these services are on an hourly basis or a flat fee or other agreed to fee basis.

Costs - The Association authorizes the Law Firm to advance costs and expenses on its behalf, as the Law Firm deems advisable. These advanced costs will be billed to the Association monthly for reimbursement. Example expenses may include court costs, fees, service of process costs, title company costs, recording fees, or other expenses. Photocopy costs for litigation services or extraordinary projects will be billed at $.15 per copy. Mailing costs for extraordinary projects will be billed per item.

Travel - Travel time is billed at ½ the hourly rate from the Law Firm's Denver or Colorado Springs office. In the event travel extends beyond the Denver metropolitan area and Colorado Springs, mileage is charged at IRS rates.

Credit Card or Other Payment Charges - If assessment collections are referred, the Association's general file is billed the merchant charges for the cost and convenience of accepting payments from owners by credit card, ACH, or otherwise. These fees are not chargeable to the accounts of owners.

File Transfers - The Association will be charged $50 for case intake and transfers from other counsel.

Billing and Payment - Our fees are not contingent unless the Law Firm is engaged under an agreement providing for contingent payment. If the Law Firm has not received any comment about a statement within 30 days of its receipt, it assumes the Association found it acceptable.

Payment is due 30 days from the date of the statement. Services are billed based on hourly rates or specific fee agreements. Invoices for hourly services will show the time spent performing services billed in tenth-of-an-hour increments, with a minimum charge of one-tenth.

Interest, at the rate of 18% per annum, begins accruing after 60 days.

In the event the Law Firm files suit to recover unpaid legal fees, the prevailing party is entitled to its attorney's fees.

Attorney-Client Communication - Our communications and statements generally contain information protected by the attorney-client privilege. As the privilege could be deemed to have been waived if someone other than the Association, board members, officers, and any manager or management company sees the privileged material, we recommend that you keep all such communications and statements in a separate file marked "Attorney-Client Privileged Materials" and keep the file in a secure place.

Estimates of Fees for Services - From time to time, the Association may ask the Law Firm to make an estimate of the fees for completing all or part of a matter. Because it is often difficult to estimate how much time the matter will take to complete it, any estimate is not an assurance that we will be able to do the work for the estimated price. When an estimate is given, we will advise the Association when nearing the estimated price and will also advise if we become aware that the estimate may be exceeded. At that time, the Association may decide whether to terminate work on the matter, modify the referral, or proceed to completion with a different cost estimate.

Usage of Artificial Intelligence (AI) - The Law Firm is not currently utilizing artificial intelligence (AI) for legal drafting, research, or administrative tasks. The Firm reserves the right to employ any AI tools it deems necessary to assist in its work and any client work produced by AI will be reviewed by one of the Firm's attorneys.

Files at the Law Firm - The Law Firm maintains the Association's files in electronic format. The Association authorizes the Law Firm to digitize documentation received and destroy paper versions of any document if, at the discretion of the firm, they are no longer necessary to retain. The Law Firm will retain and will not destroy original documents specifically entrusted to us for continued retention as a part of our services.

The Association further agrees that the Law Firm may retain, destroy, or otherwise dispose of all or any portion of the files 10 years after services were provided on that matter without further notice, provided there are no pending or threatened legal proceedings known to the Law Firm's attorneys that relate to the matter, and its attorneys have not agreed to the contrary. If the Association desires to have the electronic file returned to it, please notify the Law Firm of this request within 90 days of execution of this agreement.

Upon request, once all Law Firm's fees and costs are paid, the Law Firm will transfer files to another law firm or return files to the Association.

No Guarantee - The Law Firm will perform professional services on the Association's behalf to the best of its ability but cannot make and have not made any guarantees regarding the outcome of the work. Any expressions by the Law Firm or its employees about the outcome are our best professional views only and are limited by our factual knowledge at the time they are expressed. For litigation matters, although the Law Firm may offer an opinion about a possible or probable amount, the Law Firm does not and cannot represent or guarantee any particular result, as litigation is inherently unpredictable.

Completion of Matter - After a particular matter is completed, the Law Firm does not (unless the Association specifically requests in writing that we do so) undertake to continue to review that matter and update the Association concerning legal developments, such as changes in applicable laws or regulations. If the Association does ask us to review a specific matter on which we have previously worked, we consider that to be a new representation. Thus, while we may, from time to time, call to your attention issues or legal developments that might be relevant, we are not undertaking to do so as a part of our representation.

Termination of the Law Firm - The Association's engagement of the Law Firm may be terminated at any time, by either party. Upon termination, all amounts due and owing and incurred in withdrawing from representation of the Association are to be paid upon receipt.

RETAINER SERVICES

Retainer services are discounted and bundled services that help prevent and solve problems by encouraging a proactive approach to legal issues. Retainer services enhance communication between the Association, its management team, and the Law Firm. The monthly fee for retainer services is $275.

Custom retainers are available. Please contact our office for customized retainer services.

Retainer Services Include:

Reduced Hourly Rates

Hourly rates are reduced by $20 per hour for attorneys and $20 per hour for paralegals.

Reduced Flat Fees

10% discount on flat fees, excluding assessment collection services.

Telephone Calls/Emails

Routine calls with the Association's manager and/or president, a designated board member, or liaison are at no cost. Routine calls are generally brief calls to explain the Association's concerns and exchange information regarding potential legal issues or governance matters to receive professional guidance, ask questions, and understand potential options and any fees or costs if further research or legal work is recommended.

Examples may include guidance on Board governance, initial covenant enforcement intake, and information gathering for proposal requests, legal opinions, or other projects.

Routine calls generally exclude lawsuits, covenant enforcement disputes, and document amendment projects.

Emails, document review, and research are billed at the reduced hourly rates.

Audit Response Letter

If requested, the Law Firm will prepare the annual audit response letter.

Annual Review and Report of the Following (scheduled by the Law Firm)

- Corporate status as reflected in the Secretary of State's records
- Name and address of the registered agent and offices

The Association will be provided with a report from the Law Firm.

Board Meeting Attendance or Member Education

The Association may select <u>one</u> of the following options as a part of retainer services:

- **Board of Directors Meeting or Workshop Attendance**

  Annually, we will attend a Board of Directors' meeting or workshop for up to two hours, as requested. Meetings or workshops in excess of two hours, including preparation, are billed at the reduced hourly rates.

- **Member Education**

  We will attend an annual or special meeting of the members to present, at the beginning of the meeting, a 15 to 20-minute educational presentation. This presentation is one way for the Association to meet owner education requirement of CCIOA.

  For communities outside of the Denver and Colorado Springs metropolitan areas, a conference call is provided in place of attendance. If the Board desires attendance in person at a meeting or workshop, travel time will be billed at ½ the hourly rate and includes mileage billed at the current IRS rate.

Annual Program and General Terms

The retainer program is billed monthly, in arrears.

The Association may terminate the retainer agreement at any time.

If the retainer is terminated before the expiration of the first 12 months, the Firm reserves the right to recalculate the billing on a non-retainer basis.

Revisions

Retainer services may be updated upon written notice.

Orten Cavanagh Holmes & Hunt, LLC
ATTORNEYS AT LAW

FIXED FEE ASSESSMENT COLLECTION SERVICES

Demand Letters and Notice of Assessment Lien

- Intake on Referrals – No Charge
- Review Title Report – $50
- Notice of Assessment Lien – $215
- Demand Letter – $175
- Combined Demand Letter, Notice of Assessment Lien, and Ownership & Encumbrance Report – $405
- Payment Plan – $150 (Limited to term of 3 months)

County Court Lawsuits

- Lawsuit – $490
- Settlement Stipulation:
  - Term 12 Months or Less – $250
  - Term Over 12 Months – $350
- Combination Settlement Stipulation & Lawsuit – $600
- Interrogatories or Contempt Citation – $190
- Wage Garnishment – $300
- Bank Garnishment – $300
- Issuance of Bench Warrant – $190
- Notice of Bench Warrant – $100
- Obtaining Transcript of Judgment – $90
- Default Notice – $85
- Appoint Military Counsel – $210
- Entry of Default Judgment – $180
- Contested Matters – Billed Hourly

Foreclosure of Association Lien

- Intent to Foreclose Letter – $250
- Judicial Foreclosure Lawsuit & Lis Pendens – $1,200
- Clerk's Default/Dismissal – $95 per Defendant
- Settlement Stipulation to Suspend Foreclosure – $350
- Stipulated Motion Regarding Lien Priority – $270
- Final Judgment and Decree – $850
- Sheriff's Sale Package – $750
- Bid Letter – $300
- Eviction Notice – $150
- Eviction Lawsuit – $460
- Deed Preparation – $250
- Service by Publication – $210
- Other Motions – Hourly
- Appearances – Hourly
- Cure Statement – $250
- Court Ordered Case Status Report – $150

Receiverships

- Receivership – $500
- Court Ordered Case Status Report – $150
- Monitor Receiver Compliance – Hourly

Public Trustee Foreclosures by First Lien Lenders

- Monitor Lender Foreclosure – Hourly
- Bank as New Owner Notice Letter – $95
- Intent to Redeem – $300
- Superlien Demand Letter - $95

Owner Bankruptcies

- Transfer of Claim – $200
- Review of Bankruptcy and Ongoing Monitoring – $350
- Proof of Claim – $290
- Objection – $330
- Relief from Automatic Stay – $520
- Dismissal – $390
- Entry of Appearance – $150
- Appearances – Hourly

Miscellaneous Collection Services

- Lien Payoff – $175
- Pending Sale Payoff – $260
- Revised Payoff Letter – $150
- Debt Verification Letter – No Charge
- Credit Reports or Skip Trace – $85
- Response to a Fair Debt Collection Practices Act Dispute or DORA Dispute – Hourly
- Ledger Rebuilding – Hourly
- Release of Notices of Liens Filed by Others – $110
- Monthly Status Reports – No Charge for Online Access
- Lien Assignments – $500

Authorized Waivers

The Association authorizes waiver of fines, interest, late fees, and other collection fees.

Collection Costs

Costs are borne by the Association.

Exclusions

Declarant and builder past due accounts are excluded and are handled on an hourly basis or as separately agreed.

Limited Power of Attorney

The Association grants a limited power of attorney to our Law Firm so that we may endorse and deposit checks received. A separate document may be required.

Prior Owner Collection Services

The Association may forward new accounts to the Law Firm for collection under our Prior Owner Collection Services. These accounts are handled on contingency. There are no fees to the Association for these services unless the Law Firm collects from the prior owner. The Law Firm fee is 50% of payments received after reimbursement of all costs.

SHARED RISK ASSESSMENT COLLECTION SERVICES

The Law Firm offers collection services on contingency. Fees are billed to the Association when monies are collected. Accounts are handled on contingency, and the Law Firm shares the risk of collection with the Association. The shared risk fees are 30% of payments, excluding attorney's fees and costs. Costs are borne by the Association and are billed and payable monthly.

Monthly status reports are provided without charge. Customized status reports or additional reports are provided based on hourly rates.

Shared Risk Terms and Conditions

- The Law Firm determines how to collect accounts referred, including payment terms.
- All current owner accounts referred to the Law Firm must be under this option.
- The Association agrees to notify the Law Firm immediately if any fines are posted or payments are received on a referred collection account.
- The Association authorizes waiver of fines, interest, late fees, and other collection fees.
- All offers and inquiries from the account debtor are to be forwarded to the Law Firm.
- Attorney's fees, based on the Law Firm's Fixed Fee Assessment Collections schedule, are sought. These fees are due if collected from the owner (after all assessments and other sums due have been collected).
- Costs, shared risk fees, and attorney's fees are due whether the owner makes payment to the Law Firm, the Association, or the management company.
- The Law Firm forwards payments received to the Association and then bills for the Shared Risk Collection Services.
- Judicial foreclosure of Association liens, receiverships, owners with multiple properties, builder, and declarant accounts are excluded.

Termination

In the event fees due the Law Firm are not paid, the Law Firm may cease all further work and will be entitled to the compensation based on the Law Firm's fixed fee assessment collection services upon termination.

If terminated by the Association, the Law Firm will retain any accounts where payments may continue or where legal action has been filed until all sums due have been collected and received. Or, at the Association's request, the Law Firm will transfer the files upon payment of fees based on the Law Firm's Fixed Fee Assessment Collection services. The Law Firm will transfer accounts when all sums due it have been paid in full.

Limited Power of Attorney

The Association grants a limited power of attorney to the Law Firm so that it may endorse and deposit checks received. A separate document may be required.

Prior Owner Collection Services

The Association may forward new accounts to the Law Firm for collection under our Prior Owner Collection Services. These accounts are handled on contingency. There are no fees to the Association for these services unless the Law Firm collects from the prior owner. The Law Firm fee is 50% of payments received after reimbursement of all costs.

Shared Risk Billing

Attorney's fees are billed to the Association after the debt is completely collected, settled, or written off. Incurred costs (e.g., filing fees, service of process) are billed monthly; these charges are assessed to the owner.

If periodic owner payments are received, they are forwarded to the Association, and the 30% shared risk fee is billed to the Association. The shared risk fee cannot be assessed to the owner's account.

Orten Cavanagh Holmes & Hunt, LLC
ATTORNEYS AT LAW

ENGAGEMENT AGREEMENT

The Association's engagement is based on the enclosed Terms of Engagement. Terms and fees of the Law Firm may be updated upon written notice from the Law Firm.

The Association selects the following services: (check the appropriate boxes):

Retainer Options*	**Assessment Collection Options***
☐ Monthly Retainer	☐ Fixed Fee
☐ No Monthly Retainer	☐ Shared Risk

*If no option is selected, the Association will be placed on No Monthly Retainer and Fixed Fee collections.

Electronic Delivery of Statements: Monthly statements are delivered to the Association electronically.

Billing email address: ______________________________

☐ Check here to opt out of electronic delivery. If opted out, statements will be mailed to the billing address.

Billing Address	Mailing Address (if different)
Address, City, State and Zip Code	Address, City, State and Zip Code

Management Company (if applicable)	Association Manager (if applicable)
______________________________	______________________________

This Agreement is effective upon receipt by the Law Firm.

Agreed to and accepted on ______________________.
Date

____
ASSOCIATION NAME

By: ______________________________ ______________________________
Authorized Agent Title

How did the Association hear about us (select all that apply):

☐ Search Engine (Google, Yahoo, etc.) ☐ Social Media ☐ Referred by ____________ ☐ Other: ____________

PAGOSA LAKES
PROPERTY OWNERS ASSOCIATION

COMMITTEE MEMBERS WANTED

Your Community. Your Voice. Our Future.

The PAGOSA LAKES POA is seeking engaged, passionate residents to serve on our advisory committees. Your ideas, experience, and dedication help shape the programs, projects, and priorities that make our community a great place to live, work, and play.

RECREATION

PARKS & TRAILS

LAKES-FISH & BOATING

BE AN ACTIVE STEWARD. MAKE AN IMPACT.

plpoa@plpoa.com

970-731-5635

YOUTH

GARDEN

FINANCE

APPLY TODAY

https://www.jotform.com/sign/230926395600052/invite/01gx4htampe9add7b8c9043c0f

PAGOSA LAKES PROPERTY OWNERS ASSOCIATION
PROJECT PERMIT PROCESS ADDITION
RESOLUTION 2026-02

WHEREAS, the Pagosa Lakes Property Owners Association was incorporated under the laws of the State of Colorado on February 29th, 1972, and;

WHEREAS, the Declarations of Restrictions for Pagosa Lakes subdivisions, allow for the Pagosa Lakes Property Owners Association to implement Policies for the Association,

WHEREAS, the Environmental Control Committee has recommended this addition to the Project Permit Process to the Board of Directors.

WHEREAS, the Project Permit Process currently does not contain guidance regarding the construction of recreation amenities on a given lot.

WHEREAS, the purpose of this addition to the Project Permit Process is to provide a standard by which recreation amenities can be constructed on a lot which may have conditions that can potentially have a negative impact on the environment and neighboring properties.

NOW THEREFORE, be it resolved by the Board of Directors that the following section of the Project Permit Process will be added to read as follows:

SECTION: 3.1.30 Recreation Amenities

3.1.30.1 Recreation Amenities shall mean the physical spaces or facilities designed for leisure, sport, exercise, and relaxation. Examples include swimming pools, pickleball courts, various sports courts, bike tracks, batting cages, bocce ball.

3.1.30.2 The installation of any permanent recreation amenity requires written approval by the ECC with the submittal of an application and pertinent information. Permanent to mean a recreation amenity intended to last for an extended period of time, fixed in place and inalterable without significant effort.

3.1.30.3 The addition of the recreation amenity plus existing structures together may not exceed the lot coverage of the specific subdivision and must comply with the setbacks and easements. It is forbidden to locate any permanent recreation amenities past the front plane of the house without specific approval from the ECC.

3.1.30.4 All recreation amenities must be located within the building envelope. The proposed location must be shown on a site plan.

3.1.30.5 All newly proposed recreation amenities must be in harmony with the general surroundings of such lot or with adjacent buildings and structures in terms of design and color scheme. The recreation amenities must be screened from neighbor view or the road and lighting is strictly forbidden.

3.1.30.6 The recreation / leisure activity must comply with current rules and regulations regarding offensive activities and the County Noise Ordnance.

3.1.30.7 Temporary equipment for backyard games such as cornhole, badminton, horseshoes, portable basketball hoop do not need a permit.

3.1.30.8 The ECC may require drainage plans if the installation involves a change in the ground level in excess of one foot from the existing grade to ensure that neighboring lots are not impacted by any change in the existing drainage pattern.

President's And Secretary's Certification: The undersigned, respectively being the President and Secretary of Pagosa Lakes Property Owners Association, a Colorado nonprofit corporation, certify that the foregoing resolution was approved and adopted by the Board of Directors of the Association, at a duly called and held meeting of the Board of Directors of the Association on 9 September 2026, and in witness thereof, the undersigned have subscribed their names.

Pagosa Lakes Property Owners Association, a Colorado nonprofit corporation,

By: ____
William Nobles, President

Attest:
By: ____
Evan Siebenmorgen, Secretary

RANK	PROJECT	COST ESTIMATE	POSSIBLE GRANT	GRANT AMT
1	Renovate 19 upper garden beds	$10,000	No	$0
2	Rec Center Weight Room Addition	$478,964	No	$0
3	Play area & Outdoor Fitness expansion	$90,000	Yes	$0
4	Restroom Building - Lake Forest	$45,000	No	$0
5	Piedra Road natural surface-Aspenglow-Cloud Cap	$20,000	No	$0
6	N. Pagosa Trail extension-8ft. Asphalt	$507,000	Yes	$0
7	Restroom Building - Village Lake	$45,000	No	$0
8	Rec Center outside restroom building	$115,000		$0
9	50 Yard Natural Turf Field with Irrigation -Rec Center	$151,525	No	$0
10	Hatcher Trail Gravel Extension - Saturn to Pebble Circle	$31,000	No	$0
11	Construct Lap Pool	$1,796,509	No	$0
12	Dutton Creek Trialhead	$25,000	No	$0
13	Park Avenue Eagles Loft-Holiday - 8ft. Asphalt	$403,000	Yes	$0
14	Multi-purpose sports field - artificial turf	$794,000	Yes	$0

ASSUMPTIONS	
2026 Capital Improvement Fund Balance	$917,247
2026 Capital Improvement Fund Additions	$329,427
2027-Beyond Capital Improvement Fund Additions	$329,427
Interest Rate Earned	2.0%
Cost Inflation	8.0%

RANK	PROJECT	COST ESTIMATE	YEAR
1	Renovate 19 upper garden beds	$10,000	2026
2	Rec Center Weight Room Addition	$478,964	2026
3	Play area & Outdoor Fitness expansion	$90,000	2026
4	Piedre Road Natural surface Trail	$20,000	2026
5	Restroom Building - Lake Forest	$45,000	2027
6	N. Pagosa Trail extension-8ft. Asphalt	$507,000	2027
7	Restroom Building - Village Lake	$45,000	2027
8	Rec Center outside restroom building	$115,000	2027
10	Hatcher Trail Gravel Extension - Saturn to Pebble Circle	$31,000	2027
12	Dutton Creek Trialhead	$25,000	2028

2026	2027	2028
$10,000		
$478,964		
$90,000		
$20,000		
	$45,000	
	$547,560	
	$48,600	
		$124,200
		$33,480
		$29,160
$598,964	$641,160	$186,840

	2026	2027	2028
CARRYFORWARD BALANCE	$917,247	$660,664	$355,910
PREVIOUS YEAR CONTRIBUTION	$329,427	$329,427	$329,427
PROJECTED ANNUAL SPENDING	$598,964	$641,160	$186,840
EXCESS FUNDS INVESTED	$647,710	$348,931	$498,497
INTEREST EARNED / PAID	$12,954	$6,979	$9,970
YEAR-END BALANCE	$660,664	$355,910	$508,467

2026 Budget Summary

By General Manager Allen Roth, CMCA®, AMS®, PCAM®

As required by the Bylaws, the Pagosa Lakes Property Owners Association Board of Directors adopted the 2026 budget for the association at their regular meeting on December 9, 2025.

The 2026 annual assessment will increase by $2.50 a month, increasing the dues by $30 per year to $365. The total operating budget is $3,236,711. The General Reserve Fund transfer amount is set at an additional $495,570 with the Trails Reserve Fund transfer at $61,600. The Capital Improvement Fund transfer will remain at $329,427. The General Reserve Fund expenditure is budgeted at $169,184 and the Capital Improvement Fund does not have anything scheduled in the budget at this time. The Trails Reserve Fund expenditures are set for $103,000. The total budget for the Operating, Reserves and Capital funds is $3,508,895. Property Owners' assessments account for $2,225,770, or 68% of the income. Time-share Owner dues account for 8% and Short-term Rental Owners' dues account for 9% while a myriad of other methods of income including funds generated from our recreation amenities, community events and service fees account for the remaining 15.0%**.**

The budget process spans over four months, beginning each September with the first draft presented to the Finance Committee for review and to provide recommendations to the Board of Directors. The Board of Directors review the budget during their regular scheduled meetings in October, November and December, plus additional work sessions open to the membership.

The 2026 budget expenditures breakdown is as follows:

- General & Trails Reserve Funds (for improvements to and major repairs and replacement of existing capital assets, such as our buildings, recreation center, lake improvements/docks and parks and trails) = $272,184
- Administration (overall administration and accounting, Insurance, human resources, legal, property owner records, market fund accounts, licenses & certifications, elections, computer tech and postage) = $1,051,600
- Community Standards (administration of property owner applications for improvements/construction, covenant enforcement and community enhancement) = $623,480
- Property & Environment (management and maintenance of buildings and grounds, including the lakes, parks and trails) = $730,827
- Recreation Center (operations & management, maintenance, utilities and programming for the recreation center campus) = $684,133
- Lifestyle & Communications (recreation programs & events, clubhouse rental, clubs, website, newsletter, e-blasts, brochures, software programs, Board packets & Annual ballots) = $81,011
- Utilities (electricity, natural gas, telephone, internet and waste collection for all property other than the recreation center) = $65,660

So, what does my dues assessment pay for?

Department of Community Standards	$61
Department of Property & Environment	$69
Department of Administration	$105
Department of Lifestyle & Communication	$7
Department of Recreation & Amenities	$0
Utilities minus the Rec Center	$8
Cover the cost of Delinquents	$2
General Reserves	$63
Trails Reserves	$8
Capital Improvements	$42

PLPOA is no different than any other organization in that it is subject to rising costs each year to maintain its operations. Inflation has had a big impact on our daily lives, and all organizations are trying to run their operations. This is a constant issue each year in budgeting with the constant rise of costs with inflation. The Social Security COLA is now expected to rise to a 2.8% increase for 2026 with the CPI increasing 3% over a 12-month period. This budget reflects those inflationary costs across every line item.

The 2026 budget presented overwhelming large expenses even before staff had the opportunity to work on their projected revenue and expenses. After soliciting numerous companies, property & liability insurance will be $137,005 over the current year's budget. Health insurance is still increasing 13% after beginning with a 36% increase. This means we need to budget for a $33,830 increase.

The third large expense is Wyndham Timeshares. Four Wyndham Timeshare communities are withdrawing from Wyndham. They are Mountain Meadows, Masters Place, Village Pointe, and Elk Run. This means that they would become a single condo unit paying one dues assessment instead of paying the 3X multiplier. This would reduce the number of timeshares by 82 units or 25%. The Association would see a reduction in revenue of $52,770. These timeshare units are also part of the Rec Center Use payment. Reducing Wyndham's payment for use of the Rec Center by $63,380. Wyndham timeshares purchase a lot of fishing permits. We would see a reduction of $12,700 on fishing permits. This totals $128,850 loss of revenue from Wyndham.

With these three large expenses /reductions of revenue, the Association was faced with a $299,685 deficit causing a large dues increase. Looking forward; however, the Association does not anticipate these expenses/ revenue reduction happening again in the following fiscal year. Property/liability insurance is projected to increase no more than 5% and Wyndham is not planning for any more timeshare withdrawals. So, the 2027 budget should not see this high of dues increase.

Other factors influencing the operating budget are lot consolidation and population increase. Each year owners who have more than one lot choose to consolidate them. This provides the owner with additional benefits and advantages to having one lot larger in size versus two smaller lots. However, the Association must budget for the reduced number of lots paying dues. The increase in population is the other factor. Dues assessments are based on lots and not on homes. So, additional homes do not provide any additional revenue to the Association. The increase in residents means additional use of amenities and services resulting in higher costs for the Association. The Association must continue to expand and improve its facilities and services to meet the increased demand.

Board of Directors and Allen Roth, GM
Pagosa Lakes Property Owners Association
(For the September 9th, 2026 PLPOA Board Meeting)

Re: Request for reinstallation of bars along the south side of the recreation center pool

Members of the Board:

We, the participants in the water aerobics classes are writing to request that the exercise bars be reinstalled along the south side of the pool. The pool was closed for eight months several years ago for major renovation/upgrades. Upon returning to class we discovered the original bars were gone and a few new ones were incorrectly installed. Instructors raised this issue verbally to GM Allen Roth and Recreation Director Ryan Graham but never got any answers.

The program. Two consecutive water aerobics classes meet every Monday, Wednesday, and Friday, year-round: approximately 8–10 participants at 06:30 and 20-25 at 09:00, for a combined attendance of roughly 23–30 people per session day. Attendance has been steady for over 30 years, and participants renew their memberships annually.

The contribution to PLPOA. At a single membership rate of approximately $396 per year, these participants represent an estimated $11,900 in annual membership revenue to the Association. That figure is conservative: it excludes household and family memberships, and it does not count the Wyndham guests who regularly join the classes.

The instructors. The individuals who lead these classes do so as volunteers, three days a week, every week of the year, and have never asked to be compensated. Consistency of that kind goes well beyond ordinary volunteerism; it is a sustained professional commitment, and the Recreation Center is the direct beneficiary of it.

The need. Our basic request is that the bars be "put back" the way they were in the beginning when the pool was built. These bars were placed just above the waterline, the length of the pool from the 3' marking to the deep end on the south side. The exercises we do at the side of the pool are dependent on having a good, safe handhold. That's where the bars come in. When the update happened several years ago and the pool was closed for eight months, the original bars disappeared. Why? Later, a few bars were installed but too low and not suitable. Holding onto the edge of the pool is not acceptable. It's just not safe! Again, all we ask is that the bars be put back the way they were from the beginning.

The case for approval. We believe this request is reasonable and well supported, and we would be grateful for the Board's consideration. We would be happy to meet on-site to help identify the placement. We look forward to a written response of the Board's decision.

Respectfully,

The Water Aerobics Participants