

Orchard Valley Home Owners Annual Meeting
May 28th, 2026 6-8pm Monument View Bible Church

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Agenda

Call to Order-Establish a Quorum

Welcome & Introductions

Approval of Previous Minutes

Year in Review 2025

2026 Budget Ratification

Member Comments and Suggestions

Adjourn

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I. Call to order

6:03pm Debbie calls meeting to order. Quorum established with homeowners present and proxies.

II. Welcome and Introductions

- a. Debbie Vavak (President), Darrell Loveland (Vice President), Amanda Conrads (Secretary), Camille Stitt (Treasurer), Greg Brown (ACC, not present)
- b. Staggered 3 year terms. Debbie, Darrell and Greg (who took over for Scott Stoltz) renew next in 2027. Amanda and Camille last were voted in and will renew next in 2028.

III. Approval of Previous Minutes

- a. No corrections or changes to last year's minutes.
- b. Terry White moves to approve 2025 meeting minutes. Motion is seconded and majority approves.

IV. Year in Review

- a. Board assumed responsibilities in Aug 2021 and resolved to administer independently of professional management at the time. HOA assumed responsibility of bookkeeping as well.
- b. Still trying to obtain homeowner contact information. Email, text, mailing. Please contact Red Leaf HOA Management with the best contact info for the property.
- c. Welcome Red Leaf Property Mgmt
 - i. Board voted to hire Red Leaf Management Company in February to assist with managing the HOA. The volunteers on the board have been solely responsible for collections and enforcement since 2021. High amount of homeowner turnover has also made it difficult to manage CC&Rs.
 - ii. Red Leaf will help with collections and enforcement of CC&Rs (mail and email notifications). Red Leaf also provides a portal for each individual homeowner to see dues and updates.
 - iii. Robert Booth from Red Leaf Management introduction and overview of Red Leaf's responsibilities. Robert reassures that Red Leaf works directly with lawyers that specialize in HOA law. The work is too complex for a volunteer board to tackle. Red Leaf will help with resources to guide the conversation forward.

- iv. Red Leaf would like to focus on transparency with the HOA Board. Notices will be sent to homeowners and the Board will be aware of it. The Board will also be sent a monthly financial statement and review of what is happening in the neighborhood. The goal is mutual benefit.
- v. Our CC&Rs need updating to remain CCIOA compliant, 30+ year old documents, state bills updated statutes 2022-25. Red Leaf will help with OVHOA updating policies and procedures to remain compliant.
 - Question asked if homeowners will be updated when the CC&Rs are updated. The answer is yes and homeowners will need to vote for approvals.
 - Question raised on the 3 separate filings in the CC&Rs. The goal is to consolidate all 3 filings into one filing. There will be discussions with the help of Red Leaf to have this ironed out. Taxes and the county clerk show the common areas as HOA property as a whole.

V. Irrigation Update

a. Maintenance

- i. Large pond dredging happened this year. About 15 ft was dug down into the sediment to allow for plenty of space for the pickup line. This was only done to about 25% of the pond. More will be needed to be done in future years but due budget restraints only a portion was done this year.
- ii. Potential future repairs needed to be done to relocate a valve that is currently in someone's yard north of Orchard Valley HOA.
- iii. Tree removal, drain valve replacements, clean up around pond, pick-up assembly cleaning, hydro vac settling pond, hydro vac settling pond (900 cubic feet).
- iv. Concern brought up that the area around the pond is maintained only by volunteers (a few of the several houses that border the pond). The Board has been made aware that volunteer maintenance is no longer something that homeowners want to be in charge of. Bids will be put together to acquire ongoing maintenance for the pond area.
 - Darrell has spoken to Currier Services already and received a \$3,100 bid to maintain this area.

b. Irrigation Schedule

- i. Schedule saved significant electrical cost in 2025. Will continue to keep with the current pump house schedule of 6a-10a, 6p-10p.

- ii. Board asks homeowners to continue to be cognizant of watering and water conservation. Due to the drought please consider watering less and being happy with a little less green of a lawn this summer.
- iii. No current plan given from Grand Valley Water to restrict water usage. A suggestion was made that the irrigation be shut down completely shut down one day a week. Suggested day would be mid week to allow for repairs and watering on the weekends.

Thank you to the homeowners who volunteered time to get irrigation up and running and maintained. Darrell Loveland • Tom & Kathleen Carroll • Greg Brown • Shaun Cooney • April & Brian Gies • George Tattershall • Gary Bruin • Mel Stockwell

- c. Summary of the irrigation costs over the last several year and current year. **See Figure 1 below.**

VI. Current Financial Position

- a. Statement of Activity. **See Figure 2 below.** (Jan-Dec 2025)
- b. Statement of Activity Profit/Loss. **See Figure 3 below.**
- c. Statement of Financial Position **See Figure 4 below.** (As of Dec. 2025)

VII. Ratify Budget

- a. Budget for 2026. **See Figure 5.**
- b. Budget is ratified.

VIII. Communication

- a. Email, website and text messages are all great ways for board to communicate so please provide a good email address.
- b. Red Leaf will be taking over mailing communications. The HOA Board still retains control over the website and newsletters.
- c. Complaints can be funneled through Red Leaf going forward.

IX. Member Comments

- a. Note made that the cost of living is increasing and the median age of our neighborhood is also increasing. Help out where you can if you know a neighbor might be struggling with something.
- b. Volunteer days to help with maintenance around pond was well received and would be welcome going forward.
- c. Suggestion made that the City of Fruita has a block party trailer that can be rented to promote community in the neighborhood.
- d. Thank you to Monument Bible View Church for the use of their facility.

X. Adjourn

Darrell made motion to adjourn 8:03, Camille seconded

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Figure 1.

2025		
1/9/2025	Supply line repairs	\$ 71.00
1/9/2025	Supply line repairs	\$ 62.22
4/14/2025	Irrigation parts	\$ 65.04
4/21/2025	Pond clean-up-weeds	\$ 250.00
5/2/2025	Mesa Sub Lateral repairs	\$ 106.36
5/2/2025	Check valve repair	\$ 102.16
5/15/2025	Irrigation parts	\$ 59.55
6/30/2025	Munro pump maint	\$ 289.05
8/13/2025	Right Way Clearing Pond	\$ 700.00
		<u>\$ 1,705.38</u>
2026		
2/23/2026	Pond partial dredge	\$ 4,000.00
5/5/2026	Munro pump repair	\$ 1,346.14
5/19/2026	Munro pump maint	\$ 57.27
		<u>\$ 5,403.41</u>

Figure 2.

Orchard Valley Home Owners Association	
Statement of Financial Position	
As of Dec 31, 2025	
	TOTAL
<hr/>	
Assets	
Current Assets	
Bank Accounts	
Alpine Checking - Operating-05	29,467.65
Alpine Reserves - Money Market-44	11,199.50
Total for Bank Accounts	\$40,667.15
Accounts Receivable	
Accounts Receivable	10,246.95
Total for Accounts Receivable	\$10,246.95
Other Current Assets	
Uncategorized Asset	0.00
Undeposited Funds	0.06
Total for Other Current Assets	\$0.06
Total for Current Assets	\$50,914.16
Total for Assets	\$50,914.16
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Liabilities and Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Accounts Payable	0.00
Total for Other Current Liabilities	\$0.00
Total for Current Liabilities	\$0.00
Total for Liabilities	\$0.00
Equity	
Opening Balance Equity.	11,954.68
Retained Earnings	23,834.66
Net Revenue	15,124.82
Total for Equity	\$50,914.16
Total for Liabilities and Equity	\$50,914.16

Figure 3.

Orchard Valley Home Owners Association Statement of Activity (Profit / Loss)							
	2025	Budget - 2025	2024	Budget - 2024	2023	Budget- 2023	2022
Revenue							
Annual Assessments	34,600.00	35,875.00	26,674.71	28,125.00	25,000.00	31,000.00	24,867.09
Total Revenue	\$ 34,600.00	\$ 35,875.00	\$ 26,674.71	\$ 28,125.00	\$ 25,000.00	\$ 31,000.00	\$ 24,867.09
Gross Profit	\$ 34,600.00	\$ 35,875.00	\$ 26,674.71	\$ 28,125.00	\$ 25,000.00	\$ 31,000.00	\$ 24,867.09
Expenditures							
Administrative							
Accounting Fees	227.50	420.00	385.00	360.00	360.00	360.00	945.12
Bank Charges	8.30	0.00	0.30	0.00	0.10	0.00	13.09
Insurance - Liability, D and O	1,597.00	1,597.00	1,373.00	1,100.00	1,326.00	1,100.00	1,258.00
Office Supplies	171.41	221.00	30.84	65.00	84.31	165.00	388.61
Office/General Administrative							
Expenditures/Printing/Subscriptions/SOS filing	431.79	499.99	459.79	820.99	180.00	380.99	311.04
Postage, Mailing Service	321.25	475.00	231.16	420.00	217.08	400.00	379.00
Web & Hosting	931.25	517.85	473.35	501.25	441.25	469.85	359.75
Total Administrative	\$ 3,688.50	\$ 3,730.84	\$ 2,953.44	\$ 3,267.24	\$ 2,608.74	\$ 2,875.84	\$ 3,654.61
Operating Expenses							
Irrigation System Maint. Serv.	2,575.11	2,875.00	2,989.54	5,000.00	3,757.92	7,785.75	2,932.78
Lawn Maintenance Service	5,837.58	5,986.00	6,039.27	5,724.00	5,712.00	4,584.00	5,819.00
Repair & Maintenance	700.00	15,696.36	2,640.00	2,300.00	950.00	1,700.00	3,500.00
Utilities	5,742.73	5,300.00	5,378.86	5,500.00	5,201.14	5,500.00	5,303.30
Water-Irrigation	949.07	1,211.07	1,183.33	1,183.33	1,099.44	1,099.44	1,111.66
Total Operating Expenses	\$ 15,804.49	\$ 31,068.43	\$ 18,231.00	\$ 19,707.33	\$ 16,720.50	\$ 20,669.19	\$ 18,666.74
Write-off Expense	0.00	1,200.00		\$ 2,150.00	\$ 0.00	\$ 0.00	\$ 0.00
Addition to Reserve	\$ 0.00	\$ 0.00		\$ 3,000.00		\$ 1,600.00	
Total Expenditures	\$ 19,492.99	\$ 35,999.27	\$ 21,184.44	\$ 28,124.57	\$ 19,329.24	\$ 25,145.03	\$ 22,321.35
Net Operating Revenue	\$ 15,107.01	-\$ 124.27	\$ 5,490.27	\$ 0.43	\$ 5,670.76	\$ 5,854.97	\$ 2,545.74
Other Revenue							
Interest Earned	17.81	0.00	55.13		7.94	0.00	3.93
Total Other Revenue	\$ 17.81	\$ 0.00	\$ 55.13	\$ 0.00	\$ 7.94	\$ 0.00	\$ 3.93
Net Other Revenue	\$ 17.81	\$ 0.00	\$ 55.13	\$ 0.00	\$ 7.94	\$ 0.00	-\$ 235.15
Net Revenue	\$ 15,124.82	-\$ 124.27	\$ 5,545.40	\$ 0.43	\$ 5,678.70	\$ 5,854.97	\$ 2,310.59
<i>Pending move to Reserve - funds for 2026 before invoices sent</i> -\$ 13,000.00							

Figure 4.

Orchard Valley Home Owners Association	
Statement of Financial Position	
As of May 27, 2026	
	TOTAL
Assets	
Current Assets	
Bank Accounts	
Alpine Checking - Operating-05	25,151.73
Alpine Reserves - Money Market-44	11,797.99
Total for Bank Accounts	\$36,949.72
Accounts Receivable	
Accounts Receivable	4,243.86
Total for Accounts Receivable	\$4,243.86
Other Current Assets	
Uncategorized Asset	0.00
Undeposited Funds	0.00
Total for Other Current Assets	\$0.00
Total for Current Assets	\$41,193.58
Total for Assets	\$41,193.58
Liabilities and Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Accounts Payable	0.00
Total for Other Current Liabilities	\$0.00
Total for Current Liabilities	\$0.00
Total for Liabilities	\$0.00
Equity	
Opening Balance Equity.	11,954.68
Retained Earnings	38,959.48
Net Revenue	-9,720.58
Total for Equity	\$41,193.58
Total for Liabilities and Equity	\$41,193.58

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Figure 5.

Orchard Valley HOA 2026 Annual Budget:		
Revenue:		
Dues @ \$375/per 125 households	\$ 46,875.00	
Collections from past unpaid balances	\$ 4,000.00	
		\$ 50,875.00
Expenses:		
Lawn Service-Park area		
Currier Lawn Service \$300/mo 12 mo contract & Winterization \$400 est	\$ 4,000.00	
Anticipated Park sprinkler repairs	\$ 700.00	
Xcel portion of park (\$25/mo, \$300 annually)	\$ 300.00	
Mesa Turf Master \$271.50/treatment 4 treatments	\$ 1,086.00	getting bids
		\$ 6,086.00
Irrigation		
Xcel electricity 12 mo Pump house - scheduled pump times	\$ 5,600.00	
Elmwood Lateral Ditch Company 38 share assessment Sept/Oct	\$ 262.00	
Grand Valley Irrigation Company 38 share assessment Apr	\$ 1,044.01	
Anticipated Irrigation repairs	\$ 1,500.00	
Settling pond annual hydro cleaning spring	\$ 1,375.00	
Pond tree maint \$1200 est, weed spray \$200	\$ 1,400.00	
Lateral repairs-Mesa sub lateral gate #12 - 38/118 share expense	\$ -	
Pending lateral repairs Fall - Mesa sub lateral gate Orchard Valley HOA relocate- 38/112 share expense	\$ 4,000.00	project est \$10,345.38-\$3331.56
Partial pond dredge-Fall 2025 \$4000, Fall 2026 \$3000	\$ 7,000.00	est \$14K - reduced to partial dredge
		\$ 22,181.01
Office / Administrative		
Red Leaf Property Mgmt - 9 mo \$1000 plus \$400 start up	\$ 9,400.00	
Paper/envelopes/labels	\$ 10.00	
Printer cartridge	\$ 10.00	
Lien release fees - \$13/ea	\$ 13.00	
Annual Sec of State (SOS) registration-Due January	\$ 20.00	
Annual DORA registration	\$ 38.00	
Microsoft 365 subscription-Mar	\$ 100.00	
Text service	\$ -	
Poster Board	\$ 20.00	
		\$ 9,611.00
Postage/P.O. Box Rental		
Annual P.O. Box Rental 561, Fruita-Jun	\$ 125.00	
Postage-est?	\$ 350.00	
		\$ 475.00
Meeting Expenses		
Room Rental	\$ 100.00	
Meeting materials preparation-printing, stuffing ?	\$ 300.00	
Refreshments	\$ 10.00	
		\$ 410.00
Website		
Annual domain renewal-3 and Web Hosting	\$ 560.00	
		\$ 560.00
Insurance		
Liability and Common Property Coverage Annually-May	\$ 1,616.25	
		\$ 1,616.25
Accounting		
Quickbooks - \$38/mo - continue until Oct?	\$ 228.00	
		\$ 228.00
Reserve - Annual addition		
		\$ 4,000.00
Collection Expenses / Write Off Expenses		
		\$ 1,000.00
Total Expenses:		
		\$ 46,167.26
Net Income:		
		\$ 4,707.74
Transfer of 2025 Income Not Used by 12/31		
		\$ -
Transfer from Reserve - Irrigation improvements 2026		
		\$ -
Net Expenses (after use of reserve funds):		
		\$ 46,167.26
Projected Net Expenses / 125 homes		\$ 369.34
Reserve:		
Balance at 4/30/26:	\$ 11,752.88	
Anticipated Funds used 2026:	\$ -	
Funds used in 2025:	\$ 2,000.00	
Funds used in 2024:	\$ -	
Funds used in 2023:	\$ -	
Funds used in 2022:		
Drain Valve Expense 4/11/22	\$ 885.00	
Funds used in 2021:		
Control Panel Replacement and programming	\$ 4,898.60	