BPLA Board of Directors Meeting Minutes

October 22, 2026, 6:32 p.m.

Mitchell's Residence

Board Meeting Call to Order - The meeting was called to order at 6:33 PM

1. Board members present:
   - Tom Mitchell (Treasurer)
   - Keith Gallie (President)
   - Lisa Mitchell (Secretary)
   - Jim Garofalo (Assistant Treasurer)
   - Michael Royals (Vice President)
   - Lynda Eldred (Assistant Secretary)
   - Donna Bathory (At Large)
2. Landowners present
   - Paul Jensen

Approval of September 24th, 2026 Organizational Board Meeting Minutes: The September 24th Board Meeting Minutes were approved.

Road Report

Doug Gibbs was absent, but submitted the following report by email:

1) Equipment Summary
   a. Grader – Replaced windshield
   b. Snow Plow Truck
      i. Repaired snow plow electrical connection cables
      ii. Welded truck bed/receiver hitch

2) Work Completed (last 30 days)
   a. Maintained BSRR from the dumpsters to the "Y"
   b. Cleaned several water turnouts along BSRR
   c. Reviewed Geoff Drummond's proposed work scope for Red Bear Rd

3) Work Planned (mid Oct to mid Nov)
   a. Snow plow truck - replace heated wiper blades
   b. Grader - complete annual steam cleaning (contract work)
   c. Continue general road, equipment and facilities maintenance
   d. Continue monitoring all roads for muddy areas, significant washboards, and any other maintenance / safety issues

Member Issues and Concerns:

- Dog Attacks: A BPLA resident has reported over a dozen attacks from attended and unattended dogs while jogging with his pet on a leash over the last six years. Some of the altercations have resulted in pet injury requiring veterinary attention. The resident wanted to raise awareness of the problem and remind our community of owner responsibilities with regard to pet control.

  Bonner Peak is in unincorporated Larimer County where dogs on our private roads do not have to be on a leash BUT must be accompanied by their owners and be under control either with electronic or voice command means. When an unleashed dog on a private road does not respond to an owner or the owner is not in sight, the dog is considered at large which is illegal in Larimer County.

  In addition, the Board has received another complaint from a landowner with unfenced land concerned with residents walking or riding with their dogs on their property and seeing the dogs chase off wildlife on their property. It is also against the Larimer County laws for dogs to chase wildlife. But this was an area where neighbors with unfenced land would like more consideration from other neighbors, and also wished folks would ask for permission from other owners before walking or riding on their unfenced land.

  In the past the Board has not taken action on dog issues like this, and has encouraged landowners to work together to resolve such issues. The Board wishes to encourage good neighborly behavior and what that entails, such as kindness and putting yourself in your neighbor's place. If that fails, the Board has encouraged neighbors to report incidents to Larimer County Animal Control.

  The Board requested that Lisa post what is known as the Customs and Courtesies Document to the website, that was filed by BPLA with the county originally in 2008, updated and refiled in 2016, unfortunately under the title "Operational and Governance Policies" which allows it to be confused with Operational Policies documents published since then that deal with different topics. However, this document, which represented the membership consensus at the time about accessing unfenced lands of other residents, and also describes customs on dogs, and other topics regarding landowner behavior, is considered still in effect. However, the Covenants appear to give the ALCC the authority to confine an animal to an owner's lot if they determine that animal is a nuisance to other landowners, and this appears to include dogs.

  The Board decided to do more research offline and to publish a letter to the landowners with the Board's position on this issue, and raise awareness of the emerging problems on the ranch and the Larimer County laws concerning dogs at large and dog attacks. Michael Royals volunteered to take the lead on this and publish a draft for review by the Board, ALCC, and the impacted resident.

- Review of Drummond's Plan for road work on Red Bear Rd. Geoff Drummond has submitted a detailed plan for roadwork on Red Bear Rd, to make the road safer to get to his and the Smith's house, which he is willing to pay his contractor to perform, so no cost to Bonner Peak. This plan has been reviewed by the ACC and the Road Crew and the Board and in

general looks very good. At the time of the meeting there were still a few issues, however that were unresolved, including needing permission from another affected landowner, and replies to two other ACC conditions. So, the board was not able to vote to approve this plan at this meeting. This will be addressed again by the board when the remaining conditions are resolved, or at the next Board Meeting November 19th.

Regular Business

- Reports of Officers:
  - President: nothing to report
  - Vice President: nothing to report
  - Treasurer: See the attached slides with the detailed August Treasury Report. High lights were that at 75% of the year complete, we have spent 67% of the budget. We forecast a year end surplus could range from $1300 up to $3000.

    Tom noted our latest liability insurance bill went up higher than expected. Insurance remains an area to watch for future budget forecasting. Also, higher fuel costs have now caused our dumpster bills to hit a new high with increased variable fuel cost charge they pass on to us.

    Tom has established the high yield savings account at US Bank and is in the process of transferring a majority of our reserves into it.

    Tom presented a second pass budget for 2027. While the sides are still in review and will be updated as we approach the Winter Meeting, Tom is suggesting we may consider forgoing any increase in our assessment for reserve or operational budget. This would be counter to the reserve study which guided us to annually increase our contribution by 2.5% to keep pace with inflation. Tom's rational was that our 2026 contribution to reserve to date has been quite substantial due to a large 2025 surplus and his expectation is that we expect a favorable end 2026. Tom proposed we forego raising the landowner contribution to reserves in 2027. The board voted 4 to 3 to support this recommendation. Tom also proposed keeping the total operating budget for 2027 the same, due to many items underspent in 2026. So, the proposal would keep the total per lot assessment for 2027 the same as last year.

    Risk areas remain Fuel Costs, Insurance, and Dumpster fees (also being impacted by fuel costs.) Tom had the action item to consult with Doug again for fuel cost predictions for 2027.
    The budget will be finalized at the November Board Meeting, and then be distributed to landowners to review and vote upon for at the winter landowner meeting.

  - Secretary: Nothing to report

  - Additional Reports of Standing Committees:

- ACC: The ACC met October 13th, and the minutes have been distributed to the membership.
- ALCC: Met and responded to concerns about the Dog attacks, clarifying the law for unincorporated Larimer County
- Neighborhood Crime Watch: Nothing to report

Old Business

- **Trash/Recycling Study**: Michael presented a detailed plan for the construction of the container he would add to a trailer he would donate to the ranch, that could be used in place of one of our dumpsters to contain all cardboard waste from the ranch, and be hauled to the recycle center once a month, unloaded and returned. He had preliminary material costs of around $8K, but more work needs to be done here. He and Jim Garofalo would build it, donated labor.

  The cost of recycling might be able to see an offset by perhaps $100/month savings if we were able to go from 4 dumpsters to 3.

  However, the other piece of the cost is the ongoing labor and fuel costs of hauling the trailer to the Recycling Center once a month, and also handling liability insurance for whatever truck hauls the trailer, and insurance for whoever does the hauling. This would between asking ranch employee's or official ranch contractors to do this, and use the Ranch Snow Plow truck for the hauling, where liability is covered, or whether volunteers use their private truck to do this, and get reimbursed for fuel costs. The pros and cons of different approaches needs more investigation, and discussion with the Road Crew is needed.

  The proposal to build this trailer and implement our own BPLA cardboard recycling will be presented by Michael at the Winter Meeting, and we take a straw poll of landowners to gauge support for such an effort, with the data we have at that time. There will be no special assessment proposed or voted on for this at the Winter Meeting.

- **Discussion of changing Covenants to comply with current state laws**

  This effort is a follow up to last years' adoption of the Responsible Governance Policies our lawyer initiated, and has expanded to be an overdue review of all BPLA governance and operating documents to see how we can make them both internally consistent and in compliance with Colorado state laws.

  The Board did a thorough walk-through of all Keith's and Lisa's comments and classifications of the Gap Analysis Documents' list of Covenant and some of our other governing Documents inconsistencies with State law, as well as internal inconsistencies. This further clarified the Board's feelings on which changes the AI suggested we don't want to do (marked in red), which changes we do want to do, and changes suggestions from the AI we don't understand, need more clarification before deciding.

  Also, in some of the changes we do want to pursue, we classified some as straight forward,

easy to edit in and review (marked in green or purple) and other changes that require further Board discussion (marked in blue). These are changes where it is not clear exactly what we want to change, how we want to change it, and which document it should go into.

Other issues discussed and to be explored further:

- Should we take some detailed ACC and ALCC Rules out of the Covenants and have them documented only in the ACC and ALCC Rules and Guidelines document, where changes due to state laws would be easier to maintain.?
- We should have Operating Procedures requiring the creation of Board Member Training Documents, that we detail important Board member duties, such as maintaining the Associations Secretary of State and DORA registrations

Michael is going to take our comments on the Gap Analysis and do another pass with the AI, to get a new document that clarifies on items we did not understand and eliminates items from the list we have decided not to do. The goal would be a simplified document reflecting the board's latest thoughts on the changes. He may explore having the AI doing some sample edits of the Covenants for some of the more straightforward changes we think we want to do, so we can see what comes out. We will review this again at the November Board meeting, and decide what should be presented at the Winter Meeting.

Michael will do an update on this effort at the Winter Meeting. We anticipate it will be several months before we would decide on a set of changes to propose to the residents that would clean up issues with legal compliance and inconsistencies.

- **Review straw dog proposal for regulations for conducting landowner votes off-cycle of all member meetings (meaning being able to conduct landowner votes by distributing ballots to all landowners (via email, postal mail, package building drop box)**

Once again topic was deferred, due to time devoted to discussing the AI suggestions for Covenant Changes, as well as time spent on other topics. Lisa proposed that this topic be tabled for now, and not presented at the Winter meeting either. We will re-introduce it after we have sorted out the changes we want to make to Covenants and other governing documents to bring them into compliance with state laws and remove inconsistencies. The Board agreed to table this for now.

New Business

- Winter Meeting Planning. The Winter Meeting will be held Saturday, December 12. A preliminary agenda was reviewed, and changes made to timing of some items and content. See attached preliminary agenda after edits from the board meeting were made. This agenda will be finalized at the Nov. 19th Board meeting, and then sent out to all landowners in advance of the Winter Meeting by Dec. 2nd at the latest to meet the 10-day notice requirement.

Closing of Meeting

The next meeting will be held at Garofalo's residence on November 19th, at 6:30 PM.

The meeting was closed at 9:05 PM.

Respectfully Submitted by

Lisa Mitchell, BPLA Secretary