

Chatfield Bluffs South Homeowners Association

Special Recall Meeting – Unofficial Owners’ Minutes

November 20, 2025

Check-in began at 5:45 PM. The meeting was called to order at roughly 6:48 PM.

Roll call of Board members – Karen Pawlak, Jeff Audi, Brad Wareham, Louise Campbell-Blair, and Christina Steinmetz.

The meeting Chair was Arianne Gronowski of Altitude Law, legal counsel for the HOA as directed by the Board.

Ms. Steinmetz called a point of order regarding concerns that the meeting agenda was not in alignment with policy and did not follow the bylaws, “so to speak”. Ms. Gronowski dismissed Ms. Steinmetz’s concern.

Ms. Gronowski stated the purpose of the meeting – to vote on whether the Board, as a whole or as individuals, to be recalled based on the petition that was presented to the Board by at least 20% of the Owners. Ms. Gronowski provided a copy of the Proof of Notice, which was mailed on October 3, 2025.

Ms. Gronowski: “Next step on the agenda is we have allotted 15 minutes for each side to speak how the petitioners choose to utilize that time and how the board is up to you all. I will give you about a minute, petitioner, to figure out who's going to speak on your behalf, and then the clock will start. Each side will get up to 15 minutes. You do not have to use all of your 15 minutes, but that is how we're gonna do it, just to make sure we're staying on path. So, I go ahead and start the clock, and then because whoever wants to speak on behalf of the petitioner, you're welcome to.”

Ashley Denton: “Point of clarification – regarding the 15 minutes, does it have to be used all at one time?” Ms. Gronowski: “Yes.”

Paul Danbourn, attorney for Ed Neeley (an Owner), raised his hand as noted that the agenda calls for a discussion of quorum requirements. Ms. Gronowski apologized and thanked Mr. Danbourn. She then stated that there are 223 Owners in the community and quorum requirement is 45. There is a total of 165 in-person or by proxy. Quorum was confirmed with 67% of the votes needed to recall the Board, which per Ms. Gronowski means 111 votes needed to recall.

Ashley Denton was selected to speak on behalf of the petitioners for the recall.

“My name is Ashley Denton. I'm, of course, one of your neighbors in Chatfield Bluffs South. I just really appreciate everybody being here tonight. It's been a long night already, but it's a very important meeting, and so I just thank you all. This recall is not about who likes who. It is not about rumors, or email chains, and it is not about punishing anyone personally. This recall is about one thing. Whether the people managing our money, our shared property, and our risks are actually protecting this neighborhood. I want to briefly cover a few areas, our money, governance, and transparency, and safety and liability.

We'll start with money. Our HOA has two basic jobs with your dues. Pay the regular bills and put money into savings known as reserves for big repairs that we know are coming. Right now, this board has cut our transfers to the reserves to our savings by 60%. Take a moment to think about that. 60% less going into our savings.

Under this board's current reserve plan, we do not even get back to last year's level of saving contribution until 2039. And at the same time, we have over \$0.5M in Common Area repairs coming up over the next seven years. Those are the repairs that keep our neighborhood from looking run-down and keep a surprise bill out of our mailboxes.

Cutting savings will not make those repairs go away. It just makes it more likely that you will get hit with a special assessment later. Most families cannot afford a surprise \$5,000 or \$10,000 bill. That's not planning ahead. That is kicking the can down the road and hoping it lands in someone else's lap. That someone else is us.

Altitude Law, the HOA's law firm, has published written guidance warning that when HOAs contribute less than 10% of their operating expenses to the reserves, that they are setting themselves up for special assessment. So, let's look at our numbers. In 2023, about 22% of our operating expense went to our reserve. That's great, double what was recommended. In 2024, when this Board took over, that number dropped to 18%, still healthy. This year, we are now at 8% contribution to our reserve. And next year's budget only calls for 9%.

Since this Board has taken over, our operating costs have not gone down. They have gone up significantly. Administrative costs, since this Board took over, are up 32%. Maintenance and repairs, up 13%. Utilities, up 23%, and all the expense that has gone down is our transfer to the reserves. So, this Board is not saving us money. They're spending more on operations, and they are slashing what protects homeowners from future special assessments.

If a financial advisor told you, I'm going to cut your retirement savings by 60%, increase your spending, and not worry about any big bills we know are coming, you would fire them. That is the financial direction that this board is chosen for our neighborhood.

The second topic I'd like to go over is governance and transparency. This is about how decisions are being made, and whether owners can actually see what's going on. The law firm that represents this HOA, published an article titled *The Top Five Things Board Members Should NOT Do*. In that article they say some very simple things. Every director should have an equal vote. No one on the board is above others, just because of their title. And if a bully is controlling the board or the process, owners have a right to remove that person through a recall. That is our own HOA's legal counsel talking, not me.

So, what if we actually experienced? A culture where one person's voice clearly dominates discussion and decision making. Refusal to answer questions asked by owners, in meetings or in emails, and changing versions of financial plans, incomplete, inaccurate minutes, and key documents missing from our HOA website.

Real transparency does not "trust us". Real transparency says, "here, see for yourself". If we only see what makes the Board look good, that is not transparency, that's marketing.

And then, there's how our homeowners have been treated in meetings. We have had open meetings where a director yelled profanity at homeowners more than once, and the presiding officer allowed it. At one point, she even thanked him for those comments. We have seen Owners who are calm, respectful, and simply trying to express concerns get muted, mid-sentence. Not because they were out of control, but because the Board did not want to answer uncomfortable questions. Meanwhile, the Board has turned around and labeled all homeowners as "bullies".

Let's be very clear. Bullying is using your position, your microphone, and the mute button to shut your neighbors down. When a bully is controlling the board or the process, the remedy is to remove them through a recall.

The last topic I'd like to cover is safety and liability. For almost 30 years, our south-facing bluff has been restricted from foot traffic. Owners have always had access to enjoy the view from park benches and from a paved walking and bike path. This Board chose to open the bluff to foot traffic in September. Opening that kind of hazardous area increases the chance of injuries, lawsuits, and insurance problems - all while communities across Colorado are already struggling with rising premiums and non-renewals.

You're going to hear the Board say that they had to open the bluff, that it's the law, and that they have a legal opinion that says so. When, in fact, the law does not require them to open the bluff. It gives the HOA the option to. The Board obtained a legal opinion to

support their direction, but they have refused to share that legal opinion in full with the owners who bear the risk. Instead, they selectively lifted a line that supports their narrative and put it in a flyer. When asked by Paul Danborn, legal counsel for one of our homeowners, to confirm whether the quote was accurate and not misleading, the Board's attorney refused to do so.

On the contrary, there is a written legal opinion that states the Board did not have to open the bluff, and that, in fact, advised against it. We do have it here tonight if we would like to read it in its entirety. Responsible boards do not hide behind cherry-picked quotes, while insisting that their “hands are tied”. If you truly believe the law forced you to increase risk for this community, then you show the community that full legal opinion.

So where does that leave us? This recall is not about calling anyone evil. The people on this board are neighbors today, and they still will be tomorrow. This recall is about raising our standards. Do we stay on a path where we are saving less, spending more, opening new safety risks, and being asked to trust people who restrict information and silent reasonable questions? Or do we reset and choose leadership that focuses on financial stability, real transparency, and shared community-minded service? Leadership that listens to owners, rather than trying to control them.

Tonight, the choice in front of us is actually quite simple. A yes for recall vote tonight is not choosing sides in a feud. A yes vote tonight is choosing the future for this neighborhood. Voting yes on the recall simply says this is the level of care and honesty that our community deserves. So, I'm asking you, respectfully and directly, to vote yes on the recall so that we can protect our homes, our money, and our peace of mind, and move forward together as a financially-sound and more united community.

With that, I would like to read a letter. Some of you might have this. This is a letter written by one of our board members, Christina. My apologies if I'm not eloquent. I did not practice this one. Anytime there is the word “I”, it's Christina.

‘We are here tonight at a special meeting of the owners, for the purpose of a vote to recall or retain directors due to concerns about effectiveness and decision making, transparency, accountability, and trust. As a director elected by you, I feel responsible to stand before you, to be accountable to you, and what I have done, and in what I have failed to do. I'm not here tonight to try to change your mind.

You're my friends and neighbors. We've shared meals in your house and in mine. Some of you have shared your frustration and anger at being disrespected in meetings. You have been smirked at, eye-rolled, and cussed at by this board. I can understand why you would feel frustrated and dismissed. As a board member, I am

deeply sorry we have contributed to your frustration. Trust is earned, and I hope with time, I can earn yours back. It is my vision that every neighbor would be treated with respect.

Diverse opinions, robust questions and critiques are part of healthy discussion, which will create a stronger community. My vision is to seek a path that is not guided by a bigger hammer. And can we be more considerate, active listeners? Can we have a sharing of mutual information so that it doesn't feel like someone is withholding and leveraging to win?

Jacinda Arden, a former prime minister of New Zealand, said, 'One of the criticisms I've faced over the years is that I'm not aggressive enough or assertive enough, or maybe, somehow, because I'm empathetic, and that it means I'm weak. I refuse to believe that you cannot be both compassionate and strong'.

I've been told this is a time when people need to be more cutthroat, more aggressive, that it is not me or my values. I have two hats, a board member hat and a homeowner hat. I believe I am responsible to maintain integrity, to ask questions, and be informed by subject matter experts, to be guided ethically in my actions and choices, in all ways. Integrity is not subjective. It doesn't change based on circumstances or how anyone else chooses to act.

My background as a nurse and nursing administrator helped shape me, and I don't take for grace of the trust that people place in me when I care for them. My goal as a nurse is to leave my patients in a better place than I found them. Sometimes, that means supporting them through the process of dying. And sometimes it is simply helping them take a shower that day. Similarly, a director's duty is to the association, not self-interest. And in consideration of 223 homes. It is my vision that I can leave my tiny piece of the world better than I found it.

Lastly, it is attributed to Mahatma Gandhi and is a guiding light to me, "Be the change in the world that you want to see".

So, I encourage you to step up, be a part of the solution you want to see in our community, bring your talents and gifts, educate yourself. Be involved in the governance and direction of our community. I encourage you to speak your truth. I accept and appreciate your voice in our process. I vow to continue to be curious, to be respectful, and to actively listen to understand more than I speak, simply waiting to reply.

I thank you for the opportunity of trust you have given me over the past few years to represent you as a director. I am sincerely heartbroken that I disappointed you.

Thank you for listening to me. I welcome your feedback and words to me.'

And so, with that, one last closing statement – when you trip away, the excuses that you are about to hear. This Board's approach is very clear: spend more, save less, increase risk, and then hope you don't notice. You would not run your own household that way. So we should not be okay with running a \$170 million dollar community that way. If you believe your home, your wallet, and your safety deserve better, then vote yes. It's time to stop gambling with our reserves and start protecting this community. Thank you.”

Karen Pawlak spoke on behalf of the Board.

“I would like to begin by addressing that the Board has gone through, over the last four months, a very challenging time. We have dealt with a lot of frustration and the one thing that that has helped is how our commitment together through this period of time as we have since we were originally elected to be is our commitment to our community, and that has never changed and that will not change. And that is commitment to truth, with transparency, with integrity, and respect.

So, why are we here tonight? Everybody's got their own opinion, obviously, and, you know, by the way, I wanted to just say, off-cuff, if we could have more meetings that are like this, that would be absolutely fabulous. Because then everybody could hear the same information at the same time. So, the recall is not about the board's performance, or the lack of transparency, or the board's motivation, or the board's decision making, or home values, or building a path - which maybe you thought we were - or allowing the general public on the open space, or snakes - heard that one - or sensitive area, or sensitive grasses, or insurance, or wildlife mitigation, migration, or land erosion, or wetlands or safety. It's not about any of those things.

This recall started because of personal agendas and fear. In May of this year, we approached the community after the board learned information provided to us from a homeowner, that we have researched. We researched that information and we found that we needed to look at our policy a little bit closer. So, the recall that started, which was submitted probably about, actually, three weeks before the board actually made their final decision of which way we were going to change the rules. That recall was submitted for a select few homeowners. It started with 1.34% of this community and homeowners that started the recall petition. The truth behind them starting was protecting their own interests, and their fear that somebody might walk on the Common Element behind their homes. And this is land that is owned by the HOA. This is not land that is owned by these

individual people. This is land that has always been owned by the HOA. And in contrast, the board, as it went through, has always put the community first.

So, misinformation has been circulating through this recall group, there's now a website, which I'm sure that you've all had access to and looked at. And that misinformation has been selective, and it has only benefited the recall group. Some of the homeowners that are spreading this information, and continuing to talk about it, just recently started attending board meetings in September. Other members are people that have been in this community for decades, and they have been engaged all the way along. So, there's quite a diverse group of people that have been spreading the same information, and both sets of information are not accurate. Um, we welcome, this board has always welcomed, different perspectives and perceptions. However, the information is targeted towards one thing. And that is discrediting the board and benefiting the recall group. Whether that's through the budget or reserves or anything else, that has been the direction of everything.

So, what I want to emphasize to this group tonight is that all decisions made, all decisions made, by this board, are guided solely by Colorado law, first and foremost, our governing documents, which are our CC&Rs, and what is legal and what is fair and what is equitable to every homeowner that lives in this community. Whether you live on Victoria, whether you live on Ute, or whether you live on the Field or Vandeventer, it does not matter. Everybody should experience and have the same rights and benefits as everybody else.

When this board identified the illegal language in the Common Elements Open Space rules and regulations, which was approved by past boards, which restricted access to the bluff area from homeowners, this board acted to correct that to benefit and protect the community. The restrictive language that was in the rules and regulations, which we removed, violated both CC&Rs and Colorado law. Common element and open space land has never been owned. Um, excuse me, has always been owned by the HOA and was identified in our CC&Rs to benefit all homeowners in the community. The other thing I want to add to this is that for those of you that are unaware, there are five tracts of open space common element in your community. We have three developed tracts and we have two undeveloped tracts. So, the rules that are in place must affect all common elements open space tracts. And that includes the front entry. The board represents the entire community, not just a select few.

So, over the past 21 months, we have focused our energy in the following areas. And since I have a little bit more time, I'm going to take a drink... Under financial responsibility, this board has absorbed administrative tasks from MSI, the purpose of us doing that was to save the community money. Um, we've also moved in the first year, some significant

reserve funds that had previously been invested in high-risk investment vehicles, and we moved those into safe, FDIC-insured CDs, as required by our investment policy. We have not increased HOI dues for 2 years, 2025 and 2026. That's exactly correct. We have not done that. One of the main items that we ran on that we talked to people about was they wanted dues to remain the same. And so we have managed to do that by reallocating funds. We have reviewed and renegotiated vendor contracts across board, both eliminating overcharges, and also recovering community funds. We have reviewed and updated the reserve plan, which is solid, which is secure, and which currently holds over \$550,000. It is adequately funded over the next 20 years to fund the few assets that the community is responsible for. Those assets are few and far between, mostly the main one, fence. That's about it.

So, community improvements. And I know that we went a number of years, that there wasn't much that was being done in the community. So, we coordinated with Jefferson County Road & Bridge to clean up the items, the debris, that was illegally dumped in our common element areas. We improved the landscaping on three tracts, with refreshing the plants, removing excess rocks that were just sort of strewn all over the place, and long-overdue tree maintenance that had absolutely never been done in this community - for both the health of the tree and to save the trees. We've also treated all of the ash trees in the community with preventive, because the ash borer, of course, we all know, is just up the street. We repaired whatever place posts and stained the perimeter/fencing, in the community, to extend the life on that. Um, we have, we installed fencing at the end of Field Court. And the purpose for that was because we had individuals driving their vehicles out onto the bluff and engaging in intimate relations on the bluff. So, we put up a fence at that point.

We had an issue with theft and vandalism with the group that went through and destroyed the mailboxes at Christmas time, those mailboxes were replaced immediately and cost effectively. Through the community, not just, not just one or two, the entire community. And we have started a maintenance program on the detention area that was based on Jefferson County recommendations. And this is a process that has never been done in that detention pond area. So that's gonna take some time, it's going to be a work in progress. Your ARC rules were updated, and they were updated for the benefit of the homeowner. And we continue to review and update the policies to make sure that every policy that we currently have for Chatfield Bluffs South does align with state law and with our CC&Rs.

Communication, we increased communication with E-Blast, and mail, and board meetings. We have gone from board meetings being once a quarter at the library to

monthly. The three-quarters of those meetings being held by Zoom so that people can log in to find out and hear what's going on. Everything is brought on the agenda to a board meeting. So, people have one every month that they can attend. Um, yes, we do post final, approved financial statements online. Minutes, online, after they are approved.

So, this board has always and will continue to act with transparency, integrity, and respect for the entire community. We've done exactly what we were elected to do 21 months ago, which is to uphold the CC&Rs that have been a place since 1998, to comply with Colorado law. Every time there's legislative updates, we are on top of that, and we are reading the deadlines to make sure that everything is up to speed, and to communicate and serve the entire community, and not be swayed by the personal interest of a select few.

So, tonight, let's see the recall for what it is, and it has been a costly, costly distraction, affecting every single resident in this room, and every single resident within our community, and it's both been costly financially and emotionally. And so the choice is simple. Do we stand by the board and by the community, or do we let a select few advance their personal agendas because of the fear of somebody walking on the open space behind their home. So tonight, I will encourage you to please vote to retain the board, to keep your community strong. Thank you.”

Ms. Gronowski directed Owners to fill out their ballots. She asked for volunteers from the audience that are neutral to help count the ballots. Randy Dzaman asked that MSI and Ms. Gronowski count the ballots, Ms. Gronowski refused and stated that she and MSI are not neutral third parties.

The results of the vote were announced at roughly 8:45 PM. Ms. Gronowski announced that all five Board members would remain seated. Owners inquired as to the actual ballot count and percentage split of the votes. Ms. Gronowski did not share that information and stated that the “average” of the results would be shared at a later date.

Results per the ballot count sheet:

- Karen Pawlak – 85 recall, 75 retain
- Jeff Audi – 83 recall, 77 retain
- Brad Wareham – 82 recall, 78 retain
- Louise Campbell-Blair – 81 recall, 79 retain
- Christina Steinmetz – 69 recall, 80 retain