

Ruby Canyon HOA
2026 Annual Meeting
Wednesday, June 9th, 2026
Ruby Canyon Mailboxes 6:00PM
Bring your own chair!

Agenda

1. Introduction of the Board of Directors
 - President – Mike Sterling
 - Vice President – Tom Watson
 - Secretary – Sue Lyster
 - Treasurer – Shae Holdren
 - ACC Co-Chair – Kim Sterling
 - ACC Co-Chair – Sue Lyster
2. Introduction of Heritage Property Management
 - Briana Molinari
 - Ranese (Raye) Rash
3. Roll call and determination of Quorum.
4. Approve 2025 Annual Meeting minutes [copy enclosed]
5. Unfinished business
6. Reports from Board and Committees
7. New Business
8. Presentation & approval of 2026 Proposed Budget [copy on back]
9. Nomination and Election of Board Members
10. Adjournment

Questions requiring research [e.g. CC&Rs, finances, etc] need to be submitted prior to the meeting. Send questions to info@hpmgj.com.

IMPORTANT NOTICE: If you are unable to attend this meeting, please complete and return the enclosed proxy to: Heritage Property Management at 2650 North Ave St 116, Grand Junction, CO 81501 or via e-mail to info@hpmgj.com.

Zoom Info:

Ruby Canyon Estates South 2026 Annual Meeting

<https://us06web.zoom.us/j/83459947234?pwd=GIxhEBQUuf4uY4D31vmzT0kHbM5HLb.1>

Meeting ID: 834 5994 7234

Passcode: 916245

RUBY CANYON ESTATES

2026 PROPOSED BUDGET

2/1/2026

INCOME	BUDGET 2026	ACTUAL 2025	ACTUAL 2024	ACTUAL 2023	ACTUAL 2022	ACTUAL 2021
HOA DUES \$ 1,120.00 38	\$ 42,560.00	\$ 44,419.96	\$ 39,740.04	\$ 42,720.00	\$ 42,241.15	\$ 33,514.34
LATE FEES	\$ -	\$ 150.61	\$ 44.45	\$ 125.23	\$ (132.39)	\$ 24.33
LIEN FEES RECOVERED	\$ -	\$ -	\$ -	\$ 126.00	\$ 160.00	\$ 126.00
Prepaid Fees	\$ -	\$ 516.89				
MISC. INCOME	\$ -	174.29	\$ 197.18	\$ 84.83	\$ 27.61	\$ 171.85
TOTAL INCOME	\$ 42,560.00	\$ 45,261.75	\$ 39,981.67	\$ 43,056.06	\$ 42,296.37	\$ 33,836.52

EXPENSES	BUDGET 2026	ACTUAL 2025	ACTUAL 2024	ACTUAL 2023	ACTUAL 2022	ACTUAL 2021
LAKE WEED CONTROL	\$ 5,000.00	\$ 2,550.00	\$ 4,844.00	\$ 5,570.80	\$ 4,620.00	\$ 2,932.00
LAKE INLET MAINTENANCE	\$ 19,950.00	\$ 19,100.00	\$ 24,830.00	\$ 23,375.00	\$ 9,262.24	\$ 15,000.00
GROUNDS MAINTENANCE	\$ 700.00	\$ 440.90	\$ 117.98	\$ 510.30	\$ 600.94	\$ 1,528.48
IRRIGATION SYSTEM EXPENSES	\$ 7,500.00	\$ 10,893.09	\$ 3,051.47	\$ 1,903.79	\$ 3,110.26	\$ 1,085.77
ELECTRICITY	\$ 1,500.00	\$ 1,354.08	\$ 1,289.63	\$ 3,868.47	\$ 3,112.43	\$ 2,776.61
SPECIAL IMPROVEMENT PROJECTS (OR RESERVE)	\$ 500.00	\$ -	\$ 2,201.28	\$ 11,739.38	\$ 685.88	\$ 3,350.00
MANAGEMENT FEE \$361 12	\$ 4,332.00	\$ 4,200.00	\$ 4,200.00	\$ 3,192.00	\$ 3,192.00	\$ 3,192.00
LIEN PROCESSING FEES	\$ 100.00	\$ (100.00)	\$ -	\$ 286.00	\$ 196.00	\$ 57.00
INSURANCE	\$ 1,402.00	\$ 1,402.00	\$ 3,224.84	\$ 1,059.76	\$ 598.00	\$ 598.00
POSTAGE & MAILING	\$ 700.00	\$ 626.25	\$ 458.25	\$ 579.75	\$ 911.50	\$ 796.00
LEGAL & ACCOUNTING	\$ 150.00	\$ 140.00	\$ 140.00	\$ 130.00	\$ 130.00	\$ 125.00
TAXES & LICENSES	\$ 50.00	\$ 69.00	\$ 43.00	\$ 40.00	\$ 39.00	\$ 48.00
MEETING EXPENSE	\$ 200.00	\$ -	\$ -	\$ 391.45	\$ 186.47	\$ -
COLLECTIONS FEE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL EXPENSES	\$ 42,084.00	\$ 40,675.32	\$ 44,400.45	\$ 52,646.70	\$ 26,644.72	\$ 31,488.86

DIFFERENCE BETWEEN INCOME & EXPENSES	\$ 476.00	\$ 4,586.43	\$ (4,418.78)	\$ (9,590.64)	\$ 15,651.65	\$ 2,347.66
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BOARD APPROVAL 02/11/2026

Ruby Canyon Estates South HOA

Annual Meeting Minutes

June 11, 2025

Meeting was called to order at 6:05 PM.

Introduction of Board of Directors:

- President: Daryl Dinkle
- Secretary: Tom Watson
- Treasurer: Mike Sterling
- ACC Head: Larry Miller
- ACC Member: Mike Thompson (absent)

Introduction of Heritage Property Management Team:

- Jade Buehrer-Locke

Members present: Michelle Willford, Shae Holdren, Jean Watson, Larry & Sue Lyster, Jeffery Smith, Gary Lee, Mary Jackson. **4 properties represented by proxy.] Quorum was achieved.**

Review and Approval of 2024 Annual Meeting Minutes: Approved as written.

Unfinished Business:

- None

Officer/Committee Reports:

- President's Report - Daryl Dinkle - Year in Review:
 - Working with Committees in regards to maintenance within the community.
 - Irrigation needed a major repair which affected the subdivision in whole. Completed cost was \$7,000.00
- Treasurer Report - Mike Sterling
 - Budget will need to focus on reserves for buying a back up pump in the next couple years.
 - Board spent less money this year for dirt moving from the pond.
- Grounds Committee – Mike Sterling:
 - Irrigation Updates
 - Irrigation repairs eating up more than was budgeted for, may impact reserves.
 - Overview of Irrigation System
 - Association will eventually need to have a back up pump, as the system has had numerous pumps in the last 4 years.
 - A second pump was previously approved in 2023, but not purchased as the board decided to wait until the money in reserves built up.
 - 2025 Budget is tight due to increased costs for irrigation and pond repairs and maintenance.
 - The lake weeds have been treated once.
 - 90% of maintenance is completed by volunteers. – A BIG THANK YOU TO THOSE VOLUNTEERS!
- ACC Committee
 - There are currently 3 ACC Members.
 - No current ACC Requests.
 - Homeowner had questions regarding what needs an ACC Request. Used examples of Above ground pools, chicken coops and trees.

- ACC Committee member Larry Miller stated that the above ground pool and chicken coop are temporary structures and the trees are not.
- HPM to confirm if there are CCR guidelines for temporary structures that would require ACC approval.
- New Business:
- Insurance:
 - Homeowner inquiry about insurance costs on the budget.
 - HPM explained that insurance costs have been a contributing factor, associations have had dues increases in 2025.
 - HPM informed while quoting insurance policies that insurance rates are expected to increase between 15 & 30% over the next 3-5 years.
 - Homeowner inquired what insurance covers for the Association:
 - Capital Assets such as: Irrigation, Mailboxes, Board of Directors and Acts of God upon the community.
 - Homeowner inquiry: Could the association save money by have a higher deductible cost policy? HPM Answer: Varies from association to association.
 - Homeowner Inquiry: Could insurance be reduced if there was a fire assessment done by a regulating agency such as the Fire Marshall. HPM Answer: A fire mitigation policy may help.

2025 Budget:

- The 2025 budget has been approved by the Board.
- Due to unexpected irrigation expenses in 2025, Budget will break even for 2025.
- Board trying to avoid special assessments and increase in Dues Assessments.

Nomination and Election of Board members:

- Daryl Dinkel is resigning.
- Board members self-nominating: Mike Sterling, Sue Lyster, Shae Holdren, and Tom Watson.
- Important for all homeowners to take a turn being on the board and sharing information to continue running an efficient subdivision.
- Board members contribute time on a volunteer basis, which in turn saves the association money in services provided.
- Volunteers such as Mike Sterling devote time and knowledge to fixing and maintaining the subdivision. Hiring vendors to what Mike has done would have cost the association more money.
- Mike does not get paid to provide these services.

Motion to accept slated members M/S/C 0 opposed.

Everyone would like to say thank you to Daryl Dinkle for the efficient manner of service he has provided being the President of the Association!!!

Board meets every other month. Next meeting to determine newly elected board member positions. Daryl Dinkel offered to be there for a smooth transition of data from one administration to the next.

Next board meeting July 9th. Location to be determined.

Thank you to everyone in attendance!

The meeting was adjourned at 6:35 PM.

Minutes taken by:

Jade Buehrer-Locke

Heritage Property Management

**RUBY CANYON ESTATES SOUTH HOMEOWNERS ASSOCIATION
2026 ANNUAL DISCLOSURE**

Colorado Law (CCIOA) requires that the following disclosures be made annually:

1. The legal name of the association is: Ruby Canyon Estates South Homeowners Association
2. HOA Disclosure Documents, Declaration, Articles of Incorporation, Bylaws, Rules and Regulations, Responsible Governance Policies, Meeting Minutes, Certificate of Insurance, Current Annual Budget, Current Financials, Reserve Study (if available) and other miscellaneous documents and information can be located on the HOA website that is maintained by Heritage Property Management at www.hpmgj.com or obtained at no charge by emailing info@hpmgj.com or calling 970-243-3186.
3. Board Meetings are held: as needed
4. The registered agent for the association is: Heritage Property Management, 2650 North Ave, #116, Grand Junction, CO 81501. 970-243-3186 info@hpmgj.com
5. The initial date of the recording of the Declaration is: September 20, 2004
6. The reception or book and page number for the recording in the Mesa County Public Records is: Book 3740, Page 813, Reception # 2214416
7. The association's fiscal year is: January to December
8. The per unit 2024 assessments are: \$280.00 paid quarterly. There are currently no special assessments.
9. A transfer fee of \$150 will be due at closing, made payable to Heritage Property Management, 2650 North Ave, #116, Grand Junction, CO 81501.

**Ruby Canyon Estates South HOA
ANNUAL MEETING 2026**

PROXY

I am an owner in Ruby Canyon Estates South HOA. I will be unable to attend the Annual Meeting on June 9, 2026, and I am designating as my Proxy:

Name of Designee: _____
(The Board President will be assigned your Proxy vote if no one is designated)

to act on my behalf at the Meeting. My Proxy will vote for me in any and all matters that are presented at the Annual Meeting.

Properties owned in Ruby Canyon Estates South HOA: _____

Signature: _____ **Printed Name:** _____

Please return signed Proxy Form to Heritage Property Management
2650 North Ave, Suite 116, GJ, CO 81501 or email to info@hpmgj.com