



7555 E. Hampden Avenue, Suite 501
Denver, Colorado 80231
Tel: 720-213-6621
<https://www.fhmd.net/>

NOTICE OF REGULAR MEETING AND AGENDA

<u>Board of Directors</u>	<u>Office</u>	<u>Term/Expiration</u>
Craig Weinberg	Chairperson	2029/May 2029
Victor Robert	Treasurer	2029/May 2029
David Blue	Assistant Secretary	2027/May 2027
Michael Zinniker	Assistant Secretary	2027/May 2027
Bradley Birkelo	Director	2029/May 2029
AJ Beckman	District Manager/Secretary	

DATE: December 17, 2025 (Wednesday)

TIME: 5:30 P.M.

PLACE: **Zoom Meeting:**

<https://zoom.us/j/4496175182>

Meeting ID: 449 617 5182

Participant Code: press #

Dial In: 1 (719) 359-4580

One tap mobile: +17193594580,,4496175182#

I. ADMINISTRATIVE MATTERS

A. Present Disclosures of Potential Conflicts of Interest.

B. Approve Agenda, confirm location of the meeting and posting of meeting notice.

C. Discuss and authorize renewal of District's insurance and Special District Association membership for 2026 (enclosures).

II. PUBLIC COMMENT

A. _____

III. CONSENT AGENDA – These items are considered to be routine and will be approved and/or ratified by one motion. There will be no separate discussion of these items unless a Board member so requests, in which event, the item will be removed from the Consent Agenda and considered on the Regular Agenda.

- Approve Minutes of November 19, 2025 Special Meeting (enclosure).
 - Approve of payment of claims (to be distributed).
 - Approve unaudited financial statements and cash positions (to be distributed).
 - Ratify approval of debt service payments to BOK Financial (enclosures).
-

IV. FINANCIAL MATTERS

- A. Review and consider approval of 2026 Fee Resolution (to be distributed)
-

V. OPERATIONS AND MAINTENANCE MATTERS

- A. Operator's Report (enclosure).
-

- B. Engineer's Report (enclosure).
-

1. Review and consider approval of Purchase Order for Phase II of Park Renovation (to be distributed).
-

2. Discuss plan to address Wastewater Treatment Plant redesign.
-

- C. Manager's Report (enclosure).
-

- D. Discuss wildfire mitigation and forest management.
-

VI. HOA MATTERS

- A. _____

VII. LEGAL MATTERS

- A. _____

VIII. OTHER BUSINESS

- A. _____



IX. ADJOURNMENT ***THERE ARE NO MORE REGULAR MEETINGS SCHEDULED FOR 2025.***

Items for Future Discussion:


- Pond 4 Leak Sealant
- Pond 6 Liner Damage
- Fire Evacuation Plan

Renewal Documents and Invoice 1/1/2026 to EOD 12/31/2026

Acceptance of this coverage is evidenced only by payment of the enclosed invoice by January 1, 2026.

The following renewal documents are attached where applicable:

1. Invoice: Payment is due by January 1, 2026. Please return a copy of the invoice with your payment to ensure it is applied correctly. We have attached Payment Instructions providing details on how to make payment and when cancellation could occur.
2. Comparison of Annual Contributions.
3. Deductible Options:
 - Provides the difference in cost by coverage line if you were to increase or decrease the deductible for that specific coverage.
4. Quote for Excess Liability limits for your consideration:
 - Limits of up to \$8 million, in excess of the primary \$2 million Liability limit, are available. Although the primary \$2 million Liability limit is sufficient to cover the CGIA tort cap, we do recommend you consider purchasing higher limits primarily due to special districts' unlimited liability to federal civil rights, discrimination, harassment, whistle blowing, and other employment-related practices claims.
5. Coverage Declaration Pages: Informational page summarizing the key points about the coverage provided including limits and deductible descriptions for all coverage provided. Full coverage forms will be available at csdpool.org/documents by January 1, 2026.
6. Schedules: Lists of exposures and values.
7. Certificates of coverage: Originals are mailed directly to each Certificate Holder when applicable.
8. Automobile identification cards: Hard copies will be mailed when applicable.



Colorado Special Districts
Property and Liability Pool

Property and Liability Coverage Invoice

Named Member:

Forest Hills Metropolitan District
Public Alliance, LLC
7555 E. Hampden Ave, Suite 501
Denver, CO 80231

Broker of Record:

Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Coverage No.	Entity ID	Effective Date	Expiration Date	Invoice Date
26PL-60129-3444	60129	1/1/2026	EOD 12/31/2026	11/19/2025

Coverage	Contribution
General Liability	\$3,292.00
Property	\$7,969.00
Crime	\$141.00
Non-Owned Auto Liability	\$132.00
Hired Auto Physical Damage	\$65.00
Equipment Breakdown	\$1,874.00
No-Fault Water Intrusion & Sewer Backup	\$520.00
Public Officials Liability	\$1,163.00
Pollution	\$0.00

Total Contribution	\$15,156.00
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Estimated Annualized Contribution (for budgeting purposes only) \$15,156.00

Please note: where included above, Hired Auto Physical Damage and Non-Owned Auto Liability are mandatory coverages and may not be removed. No-Fault Water Intrusion & Sewer Backup coverage may only be removed with completion of the No-Fault Opt Out Endorsement.

The following discounts are applied (Not applicable to minimum contributions):

16.68% Continuity Credit Discount

8% Multi Program Discount for WC Program Participation

Payment Due by January 1, 2026

The total contribution includes a 10% Commission, which calculates to \$1,515.60 paid to the broker reflected above.

Payment evidences "acceptance" of this coverage. The terms of the Intergovernmental Agreement (IGA) require timely payment to prevent automatic cancellation of coverage. Please return this invoice and reference the coverage number on your check to help us apply your payment correctly. Only prior notice to the board of directors of the Colorado Special Districts Property and Liability Pool and subsequent approval may extend cancellation provision.

Remit checks to: Colorado Special Districts Property and Liability Pool
c/o McGriff, A Marsh & McClennan Agency LLC Company
PO Box 1539
Portland, OR 97207-1539

We accept online payments at [E-Bill Express](#)
Refer to Payment Instructions page for additional options
billing@csdpool.org
800-318-8870 ext. 3



Payment Instructions

We accept the following payment methods:

1. Online using **E-Bill Express** (www.e-billexpress.com/ebpp/CSDPool). An FAQ is available at the bottom of the landing page. For detailed instructions, please click [here](#).
2. Mail your check to:

Colorado Special Districts Property and Liability Pool
c/o McGriff, A Marsh & McClennan Agency LLC Company
PO Box 1539
Portland, OR 97207

For express or overnight mail services, please use the address below:

Colorado Special Districts Property and Liability Pool
c/o McGriff, A Marsh & McClennan Agency LLC Company
5400 Meadows Road, Suite 240
Lake Oswego, OR 97035

To ensure your payment is accurately applied, always include a copy of the invoice.

3. Wire or ACH transfer from your own bank account. Let us know if you wish to use this method and we will be happy to provide you with these instructions.

In accordance with the Intergovernmental Agreement (IGA), you have sixty (60) days after the due date shown on the invoice to make your contribution payment. If you fail to make payment, automatic cancellation of coverage will occur on the 61st day. If you wish to reinstate your district's coverage after cancellation has occurred, a \$100 reinstatement fee will apply.

If your district requires a payment extension, please submit a written request within ten (10) business days from the date of the invoice, for consideration by the CSD Pool Board of Directors.

Finally, all members of the Pool must be members in good standing with the Special District Association of Colorado (SDA). Please visit the SDA website at sdaco.org for member information.

Please contact us at billing@csdpool.org or 800-318-8870 ext. 3 for billing questions.



Colorado Special Districts
Property and Liability Pool

Annual Comparison of 2026 and 2025 contributions.
Loss Ratios based on participation years from 2017 to 2024

Forest Hills Metropolitan District

Year	Contribution
2026	\$15,156.00
2025	\$14,495.00
Difference	\$661.00
% Difference	4.56%

General Liability	Contribution	TOE
Yr. 2026	\$3,292.00	\$1,069,059.00
Yr. 2025	\$3,303.00	\$1,113,094.00
Difference	\$-11.00	NaN
% Difference	-0.33%	0.00%
Loss Ratio	0.00%	

Equipment Breakdown	Contribution
Yr. 2026	\$1,874.00
Yr. 2025	\$1,811.00
Difference	\$63.00
% Difference	3.48%
Loss Ratio	0.00%

Auto Liability	Contribution	Auto Count
Yr. 2026	\$132.00	0
Yr. 2025	\$132.00	0
Difference		0
% Difference	NaN	0.00%
Loss Ratio	0.00%	

Crime	Contribution
Yr. 2026	\$141.00
Yr. 2025	\$138.00
Difference	\$3.00
% Difference	2.17%
Loss Ratio	0.00%

Auto Physical Damage	Contribution	TIV
Yr. 2026	\$65.00	\$0.00
Yr. 2025	\$65.00	\$0.00
Difference		\$0.00
% Difference	NaN	0.00%
Loss Ratio	0.00%	

Public Officials Liability	Contribution	EE Count
Yr. 2026	\$1,163.00	0
Yr. 2025	\$1,163.00	0
Difference	\$0.00	0
% Difference	0.00%	0.00%
Loss Ratio	0.00%	

Property/Inland Marine	Contribution	TIV
Yr. 2026	\$7,969.00	\$4,353,868.00
Yr. 2025	\$7,387.00	\$4,250,375.00
Difference	\$582.00	\$103,493.00
% Difference	7.88%	2.43%
Loss Ratio	0.00%	

Excess Liability	Contribution
Yr. 2026	\$0.00
Yr. 2025	\$0.00
Difference	\$0.00
% Difference	0.00%
Loss Ratio	0.00%

Earthquake	Contribution
Yr. 2026	\$0.00
Yr. 2025	\$0.00
Difference	\$0.00
% Difference	0.00%
Loss Ratio	0.00%

Flood	Contribution
Yr. 2026	\$0.00
Yr. 2025	\$0.00
Difference	\$0.00
% Difference	0.00%
Loss Ratio	0.00%

No Fault	Contribution
Yr. 2026	\$520.00
Yr. 2025	\$496.00
Difference	\$24.00
% Difference	4.84%
Loss Ratio	0.00%

Deductible Options

Forest Hills Metropolitan District

Based on Coverage 26PL-60129-3444 data as of 11/19/2025

Auto Liability

Auto Physical Damage
Comprehensive and Collision Deductibles

General Liability	
<i>\$0.00</i>	\$4,242.00
<i>\$500.00</i>	\$3,474.00
<i>\$1,000.00</i>	\$3,292.00
<i>\$2,500.00</i>	\$3,111.00
<i>\$5,000.00</i>	\$2,929.00
<i>\$7,500.00</i>	\$2,859.00
<i>\$10,000.00</i>	\$2,748.00

Property	
Property and Inland Marine Deductibles (IM Max	
<i>Both \$250.00</i>	\$9,450.00
<i>Both \$500.00</i>	\$8,096.00
<i>Both \$1,000.00</i>	\$7,969.00
<i>Both \$2,500.00</i>	\$7,858.00
<i>Both \$5,000.00</i>	\$7,776.00
<i>Property \$7,500.00</i>	\$7,696.00
<i>Property \$10,000.00</i>	\$7,596.00
<i>Property \$25,000.00</i>	\$7,246.00
<i>Property \$50,000.00</i>	\$6,894.00
<i>Property \$100,000.00</i>	\$6,481.00
(\$5,000)	



Colorado Special Districts
Property and Liability Pool

No-Fault		
\$500.00	\$742.00	
\$1,000.00	\$520.00	
\$2,500.00	\$482.00	
\$5,000.00	\$371.00	
\$7,500.00	\$334.00	

Public Officials Liability		
EPLI \$100,000 &:		
POL \$1,000.00	\$1,163.00	
POL \$2,500.00	\$1,163.00	
POL \$5,000.00	\$1,163.00	
POL \$7,500.00	\$1,163.00	
POL \$10,000.00	\$1,163.00	
POL \$1,000 &:		
EPLI \$5,000.00	\$2,477.00	
EPLI \$7,500.00	\$2,211.00	
EPLI \$10,000.00	\$1,944.00	
EPLI \$25,000.00	\$1,411.00	
EPLI \$50,000.00	\$1,163.00	
EPLI \$100,000.00	\$1,163.00	

Equipment Breakdown		
\$1,000.00	\$1,874.00	
\$2,500.00	\$1,837.00	
\$5,000.00	\$1,668.00	
\$7,500.00	\$1,630.00	
\$10,000.00	\$1,574.00	



2026 Excess Liability Options Proposal

This Proposal Does Not Bind Coverage

This report demonstrates what it would cost your district to increase coverage from your current limit of liability to a higher limit.

Named Member: Forest Hills Metropolitan District

Certificate Number: 26PL-60129-3444

<u>Excess Limit</u>	<u>Annual Excess Contribution</u>	<u>Change in Contribution</u>
\$1,000,000	\$705	\$705
\$2,000,000	\$1,021	\$1,021
\$3,000,000	\$1,175	\$1,175
\$4,000,000	\$1,228	\$1,228
\$5,000,000	\$1,328	\$1,328
\$6,000,000	\$1,500	\$1,500
\$7,000,000	\$1,750	\$1,750
\$8,000,000	\$2,000	\$2,000

.

Note: This is not your Coverage Document. It was created solely for informational purposes.

11/19/2025



Public Entity Liability and Auto Physical Damage Certificate Holder Declaration

Master Coverage Document(s) Number: CSD Pool CTC 01 01 25, CSD Pool PEL 01 01 26, CSD Pool APD 01 01 26

Certificate Number: 26PL-60129-3444

Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District
Public Alliance, LLC
7555 E. Hampden Ave, Suite 501
Denver, CO 80231

Broker of Record:

Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Coverage is provided only for those coverages indicated below for which a contribution is shown.

Coverage	Per Occurrence Limit	Annual Aggregate Limit	Deductible	Contribution
Public Entity Liability Coverage including:	\$2,000,000	None		
General Liability	Included	None	\$1,000	\$3,292
Medical Payments - Premises	\$10,000	None	None	Included
Employee Benefits Liability	Included	None	\$1,000	Included
Public Officials Liability	Included	None	\$1,000	\$1,163
Employment Practices Liability	Included	None	*\$100,000	Included
Pre Loss Legal Assistance	\$5,000	\$10,000	None	Included
No-Fault Water Intrusion & Sewer Backup	\$200,000 limited to \$10,000 Any One Premises	***\$1,000,000	\$1,000	\$520
Cyber	\$200,000	**\$200,000	\$1,000	Included
Fiduciary Liability	\$200,000	**\$200,000	\$1,000	Included
Excess Liability - Coverage agreements A,B,C,D	No Coverage	No Coverage	N/A	No
Auto Liability	No Coverage	No Coverage	N/A	No
Medical Payments – Auto	No Coverage	No Coverage	N/A	No
Non-Owned and Hired Auto Liability	Included	None	None	\$132
Uninsured/Underinsured Motorists Liability	No Coverage	No Coverage	N/A	No
Auto Physical Damage	No Coverage	No Coverage	N/A	No
Hired Auto Physical Damage	\$50,000	N/A	\$500/\$500	\$65
Auto Physical Damage – Employee Deductible Reimbursement	\$2,500	N/A	None	Included

Total Contribution \$5,172

*Employment Practices Liability Deductible: 50% of loss including Indemnity and Legal Expenses subject to a maximum deductible of \$100,000 each occurrence.

**A \$5,000,000 All Member Annual Aggregate Limit shall apply to Cyber.

**A \$1,000,000 All Member Annual Aggregate Limit shall apply to Fiduciary Liability.

***No-Fault Water Intrusion & Sewer Backup has \$1,000,000 All Member Annual Aggregate Limit.

Additional Endorsements applicable to Member:

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Public Entity Liability Coverage Document. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage Document for actual coverage, terms, conditions, and exclusions.

Countersigned by: _____

Authorized Representative



Property Certificate Holder Declaration

Master Coverage Document Number: CSD Pool CTC 01 01 25 and CSD Pool Property 01 01 26

Certificate Number: 26PL-60129-3444

Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District
Public Alliance, LLC
7555 E. Hampden Ave, Suite 501
Denver, CO 80231

Broker of Record:

Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Limit of Coverage per Occurrence:

\$4,353,868 Reported Buildings, Business Personal Property, Other Scheduled Items, Outdoor Property and EDP per Schedule.

\$250,000 Business Income including Extra Expense/Rental Income sublimit unless a higher amount is specified on Schedule.

\$ Inland Marine Scheduled items.

\$0 Excess of \$2,000,000 Earthquake Limit per occurrence and annual aggregate per Property Schedule.

\$0 Excess of \$2,000,000 Flood Limit per occurrence and annual aggregate per Property Schedule.
Flood Zone A and Flood Zone V are subject to an all member combined limit of \$60,000,000 per occurrence and annual aggregate.

**Locations
Covered:**

Per Schedules on file. Property in Course of Construction must be shown on the Schedule to be covered.

**Report of
Values:**

Annual Statement of Values must be submitted and additions/deletions are to be reported as they occur.

Perils Covered:

Risk of Direct Physical Loss subject to the terms, conditions, and exclusions in the Master Property Coverage Document.

Deductibles:

\$1,000 Per Occurrence, except where noted on Member's Schedules

Earthquake - 2% Per Occurrence of the value of the covered damaged property at the time of loss, subject to a \$5,000 minimum and \$50,000 maximum.

Flood - 2% Per Occurrence of the value of the covered damaged property at the time of loss, subject to a \$5,000 minimum and \$50,000 maximum.

Contribution:

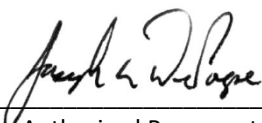
\$7,969

Additional Endorsements applicable to Member:

Cosmetic Damage Exclusion

Wind and Hail Deductible Endorsement

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Property Coverage Document. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage Document for actual coverage, terms, conditions, and exclusions.

Countersigned by: 
Authorized Representative

Named Member: Forest Hills Metropolitan District	Endorsement: CSD Pool Wind Hail Deductible 01 01 23
Certificate Number: 26PL-60129-3444	Effective Date of Endorsement: 1/1/2026
Issued By: Colorado Special Districts Property and Liability Pool	

This endorsement modifies coverage provided under the following:

PROPERTY COVERAGE DOCUMENT

WIND AND HAIL DEDUCTIBLE

PLEASE READ IT CAREFULLY

The following is added to Section 2. **DEDUCTIBLE:**

E. Wind and/or Hail damage to a building or structure identified in the Member District property schedule as Real Property or Outdoor Property:

In respect to Member District's whose total scheduled property values are below \$25M, 2% per **Occurrence** of the value of the covered damaged property and applicable business income at the time the loss occurs, subject to a \$5,000 minimum and \$50,000 maximum per **Occurrence**, unless a higher deductible is scheduled at the damaged location.

In respect to Member District's whose total scheduled property values are over \$25M, 2% per **Occurrence** of the value of the covered damaged property and applicable business income at the time the loss occurs, subject to a \$5,000 minimum and \$75,000 maximum per **Occurrence**, unless a higher deductible is scheduled at the damaged location.

ALL OTHER TERMS AND CONDITIONS OF THE PROPERTY COVERAGE FORM REMAIN UNCHANGED.

Named Member: Forest Hills Metropolitan District	Endorsement: CSD Pool Cosmetic Damage Exclusion 01 01 25
Certificate Number: 26PL-60129-3444	Effective Date of Endorsement: 1/1/2026
Issued By: Colorado Special Districts Property and Liability Pool	

This endorsement modifies the coverage provided under the following:

**PROPERTY COVERAGE DOCUMENT
COSMETIC DAMAGE EXCLUSION
PLEASE READ IT CAREFULLY**

The following is added to Section 8 PERILS EXCLUDED:

V. Against Cosmetic Damage to Roof Surfacing caused by or resulting from wind and/or hail to a building or structure identified in the **Member District** property schedule as **Real Property** or **Outdoor Property**.

For purposes of this endorsement, the following is added to SECTION 35 ADDITIONAL DEFINITIONS:

Roof Surfacing means the shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing, vent covers and gutters.

Cosmetic Damage means that the wind and/or hail caused marring, pitting or other superficial damage that altered the appearance of the roof surfacing, but such damage does not prevent the roof from continuing to function as a barrier to entrance of the elements to the same extent as it did before the cosmetic damage occurred.

However, this exclusion shall not apply to **Cosmetic Damage** to the front entry, areas of **Roof Surfacing** visibly apparent to a pedestrian from the street or sidewalk composing less than 25% of the roof area of a **Member District's** scheduled building or structure identified as **Real Property** or **Outdoor Property**. The **Pool** will pay for **Cosmetic Damage** to such areas, limited to less than 25% of the roof area of the scheduled building or structure, subject to all other terms, conditions and exclusions of the Property Coverage Form.

ALL OTHER TERMS AND CONDITIONS OF THE PROPERTY COVERAGE FORM REMAIN UNCHANGED.



Equipment Breakdown Declarations

Master Coverage Document Number: CSD Pool EB 01 01 21

Certificate Number: 26PL-60129-3444

Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District
Public Alliance, LLC
7555 E. Hampden Ave, Suite 501
Denver, CO 80231

Broker of Record:

Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Covered Equipment:

Equipment that (1) generates, transmits or utilizes energy, including electronic communications and data processing equipment; or (2) which during normal usage, operates under vacuum or pressure, other than the weight of its contents.

Locations:

Property must be at a location described in the Named Member's current Schedule of Property on file with the CSD Pool and must be owned, leased, or operated under the control of the Member District.

Equipment Breakdown Limit: \$4,289,514 Scheduled Property

Sub Limits:

Newly Acquired Locations (90 Days Reporting)	\$2,500,000
Business Income / Extra Expense	\$1,000,000
Expediting Expenses	\$1,000,000
Rental Income	\$1,000,000
Demolition & Increased Cost of Construction	\$1,000,000
Off-Premises Equipment Breakdown	\$500,000
Service Interruption	\$250,000
Hazardous Substances	\$250,000
Perishable Goods	\$250,000
Data Restoration	\$250,000
Green Property Upgrade	\$100,000
Public Relations Coverage	\$5,000

Deductible: \$1,000 per Occurrence

Contribution: \$1,874

This Equipment Breakdown Declarations is made and is mutually accepted by the CSD Pool and the Member District subject to all terms which are made a part of the Equipment Breakdown Coverage Document. This Certificate represents only a brief summary of coverages. Please refer to the Equipment Breakdown Coverage Document for actual coverage, terms, conditions, and exclusions.

Countersigned by: _____

A handwritten signature in black ink, appearing to read "Joseph L. W. Page", written over a horizontal line.

Authorized Representative



Crime Certificate Holder Declaration

Master Coverage Document Number: J05931794
Certificate Number: 26PL-60129-3444

Insurer: Federal Insurance Company (Chubb)
Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District
Public Alliance, LLC
7555 E. Hampden Ave, Suite 501
Denver, CO 80231

Broker of Record:

Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Covered Designated Agent(s):

Coverages and Limits:

Employee Theft:	\$5,000
<ul style="list-style-type: none">Limit is maximum for each lossEmployee includes executives, full-time, part-time, seasonal, leased and temporary employee(s), interns or non-compensated volunteer.Includes funds from a sponsored benefit plan.	
Public Official Faithful Performance of Duty:	\$5,000
Client Theft:	\$5,000
Forgery or Alteration:	\$5,000
On Premises:	\$5,000
In Transit:	\$5,000
Computer System Fraud:	\$5,000
Funds Transfer Fraud:	\$5,000
Debit, Credit or Charge Card Fraud:	\$5,000
Money Orders and Counterfeit Paper Currency Fraud:	\$5,000
Social Engineering Fraud:	\$5,000

Deductible(s):


All Crime except Social Engineer Fraud:	\$100
Social Engineering Fraud:	20% of Social Engineering Fraud Limit

Contribution: \$141

Policy Forms:

PF-52815 (04/20)	The Chubb Primary SM Commercial Crime Insurance
MS-372431 (02/24)	Governmental Entity (Colorado Special Districts Pool) Endorsement
PF-53127 (02/21)	Colorado Amendatory Endorsement
MS-371960.2 (09/23)	Social Engineering Fraud Official Authorization Endorsement

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Master Crime Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Policy Documents for actual coverage, terms, conditions, and exclusions.

Countersigned by: 
Authorized Representative



Identity Recovery Certificate Holder Declaration

Master Coverage Policy Number:

CSD 2009 CP IDR Form 01 01 21

Insurer:

The Hartford Steam Boiler Inspection
and Insurance Company

Certificate Number: 26PL-60129-3444

Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District
Public Alliance, LLC
7555 E. Hampden Ave, Suite 501
Denver, CO 80231

Broker of Record:

Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Member:

All permanent employees and District Board members participating in the Colorado Special Districts Property and Liability Pool; Special District Association of Colorado staff and Board of Directors.

Coverage:

Reimbursement coverage for expenses arising from a defined "Identity Theft" event. Including: legal fees for answer of civil judgements and defense of criminal charges; phone, postage, shipping fees; notary and filing fees; credit bureau reports; lost wages; child/elder care and mental health counseling.

This coverage does not reimburse the member for monies stolen or fraudulently charged to the member, and excludes loss arising from the member's fraudulent, dishonest or criminal act.

Annual Aggregate Limit per Member: \$35,000

Case Management Service Expenses - does not reduce the limit available

Legal Costs - reduces the limit available

Sub Limits:

\$5,000	Lost Wages and Child/Elder Care
\$1,000	Mental Health Counseling
\$1,000	Miscellaneous Expenses

Coverage Trigger: Coverage is provided on a discovery basis with a 60-day reporting requirement

Claims: For Recovery Assistance and Counseling, please call 1-800-945-4617

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Identity Recovery Coverage Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage document for actual coverage, terms, conditions, and exclusions.

Countersigned by:

A handwritten signature in black ink, appearing to read "Joseph L. W. Bague".

Authorized Representative

Environmental Legal Liability Certificate Holder Declaration

Master Policy Number: ER00A9V26
Certificate Number: 26PL-60129-3444
Named Member:

Forest Hills Metropolitan District
Public Alliance, LLC
7555 E. Hampden Ave, Suite 501
Denver, CO 80231

Insurer: Aspen Specialty Insurance Company
Coverage Period: 1/1/2026 to EOD 12/31/2026
Broker of Record:

Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Claims-Made Coverage:

1. **First Party Protection:** For coverages 1.a – 1.d, the pollution incident must be first discovered by the responsible insured and reported to the insurer during the policy period.
 - a. **Clean up:** Covers clean-up costs resulting from a pollution incident on, at, under, or migrating from or through an insured location.
 - b. **Emergency Response:** Covers emergency response cost resulting from a **Pollution Incident**.
 - c. **Pollution Incident:** (i) on, at, under or migrating from or through an insured location; (ii) caused by transportation; or (iii) caused by covered operations.
 - d. **Environmental Crisis:** Covers crisis cost resulting from a crisis event.
 - e. **Business Interruption:** Covers business interruption cost and extra expense incurred by the insured and solely and directly by a pollution incident on, at or under an insured location, provided the pollution incident results in clean-up cost covered by this policy.
2. **Legal Liability Protection:** For coverages 2.a – 2.d, the claim for damages because of such bodily injury or property damage, or a claim for such clean-up cost, is first made against an insured and reported to the insurer during the policy period.
 - a. **Insured Location:** Covers sums the insured becomes legally obligated to pay: (i) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident on, at under, or migrating from or through an insured location.
 - b. **Non-owned Site:** Covers sums the insured becomes legally obligated to pay (i) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident on, at under, or migrating from or through any non-owned site.
 - c. **Transportation:** Covers sums the insured becomes legally obligated to pay (i) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident caused by transportation.
 - d. **Covered Operations:** Covers sums the insured becomes legally obligated to pay (i) as damages because of bodily injury or property damage; or (ii) for clean-up costs, resulting from a pollution incident caused by covered operations or completed operations.

Limits of Liability: \$1,000,000 Each Pollution Incident
\$5,000,000 Total Policy and Program Aggregate – Shared All Members
Sublimits: \$500,000 Environmental Crisis Aggregate
\$250,000 Business Interruption Aggregate
\$100,000 Perfluorinated Compounds Aggregate

Member Deductible: \$1,000 Each Pollution Incident

Retroactive Date: January 1, 2009 (unless otherwise specified)
Defense Costs: Legal defense expenses and settlement shall erode the Limits of Liability

Partial List of Exclusions:

Asbestos, Contractual Liability, Criminal Fines and Criminal Penalties, Cross Liability (Insured vs. Insured), Damage to Insured's Product/Work, Divested Property, Employers Liability, Fraud or Misrepresentation, Intentional Non-Compliance, Internal Expenses, Known Conditions, Lead-Based Paint, Material Change in Risk, Non-Owned Disposal Sites, Underground Storage Tanks and Above Ground Storage Tanks excluded unless scheduled, Vehicle Damage, War or Terrorism, Workers Compensation, Lead at all gun or shooting ranges, Maintenance, Upgrades, Improvements or Installations where required by law, Microbial Matter with carveback for sudden and accidental water intrusion; 10-day discovery period/30 day reporting period, Prior Claims, Communicable Disease

Policy Forms:

ASPENV110 06 17	Environmental Legal Liability Policy
ASPENV098 11 17	Cap on Losses from Certified Acts of Terrorism
ASPENV340 05 17	Insured Location(s) Schedule Endorsement
ASPENV310 05 17	Known Conditions Exclusion Endorsement
ASPENV316 05 17	Legal Expense Aggregate Limit of Liability Endorsement
ASPENV117 11 17	Self-Insured Retention Aggregate (Erosion by Underlying Policies)
ASPENV117 11 17	Sewage Back-up Deductible Amendatory Endorsement
ASPENV117 11 17	Perfluorinated Compounds, Sublimit and Retroactive Date Amendatory Endorsement
ASPENV117 11 17	Cancellation Amendatory Endorsement
ASPENV117 11 17	Microbial Matter Exclusion Endorsement
ASPENV117 11 17	Maintenance, Upgrade, Improvements or Installations Exclusion Endorsement
ASPENV117 11 17	Retroactive Date All Coverage Endorsement
ASPENV117 11 17	Microbial Matter Sudden and Accidental Coverage Limitation Amendatory Endorsement
ASPENV117 11 17	Insured Location/Acquired Property Endorsement
ASPENV117 11 17	Public Entity Amendatory Endorsement
ASPENV322 05 17	Minimum Earned Premium Endorsement
ASPENV341 05 17	Named Insured Schedule Endorsement
ASPENV118 11 17	Nuclear, Biological, Chemical, or Radiological Terrorism Exclusion
ASPENV003 05 17	Other Insurance Condition Amendatory Endorsement
ASPER334 01 14	Prior Claim Exclusion Endorsement
ASPENV338 04 19	Schedule of Crisis Management Firms Endorsement
ASPENV431 11 17	Aspen Environmental Emergency Response Hotline
SNCO 1021	Colorado Surplus Lines Notice
ASPENV117.EL.0920.X	Communicable Disease Exclusion

Additional Endorsements Applicable to Named Member:

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all coverage terms under the Pollution Liability Policy #EV00A9V26 issued by Aspen Specialty Insurance Company. This Certificate represents a brief summary of coverages. Please refer to the Master Coverage Document for all coverage terms, conditions and exclusions.

Countersigned by:  _____
 Authorized Representative

Terrorism, Sabotage and Malicious Attack Certificate Holder Declaration

Master Coverage:

Physical Loss or Physical Damage
Terrorism Liability
Malicious Attack
Malicious Attack combined liability

Insurer:

Lloyds, Hiscox Syndicate 33

Certificate Number: 26PL-60129-3444

Coverage Period: 1/1/2026 to EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District
Public Alliance, LLC
7555 E. Hampden Ave, Suite 501
Denver, CO 80231

Broker of Record:

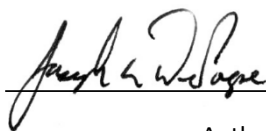
Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Coverage for All CSD Pool Members combined	Per Occurrence Limit	Annual Aggregate Limit	Deductible
All Coverages Combined	n/a	\$105,000,000	n/a
Terrorism and Sabotage – Physical Loss or Damage	\$100,000,000	\$100,000,000	\$10,000
Terrorism – Combined Liability	\$10,000,000	\$10,000,000	\$10,000
Malicious Attack – Physical Loss or Damage & Combined Liability	\$5,000,000	\$5,000,000	\$5,000
<i>Malicious Attack Sub-limits applicable:</i>			
Prevention or Restriction of Access	\$2,500,000	\$2,500,000	\$5,000
Utilities	\$2,500,000	\$2,500,000	\$5,000
Personal Accident Costs	\$250,000	\$250,000	\$5,000
Crisis Management Costs	\$250,000	\$250,000	\$5,000

Report all Claims to: Phone: (800) 318-8870, ext. 1
Email: cxcsd@sedgwick.com

This Certificate Holder Declaration is made and is mutually accepted by the CSD Pool and the Named Member subject to all terms which are made a part of the Terrorism, Sabotage and Malicious Attack Coverage Policy. This Certificate represents only a brief summary of coverages. Please refer to the Master Coverage document for actual coverage, terms, conditions, and exclusions.

Countersigned by: _____



Authorized Representative



**General Liability Schedule
Metropolitan District**

Policy Number: 26PL-60129-3444
Named Member: Forest Hills Metropolitan District

Coverage Period: 1/1/2026 – EOD 12/31/2026
Broker: Highstreet Insurance & Financial Services

Code	Description	Unit	Amount	Effective Date	Expiration Date
1	1-Number of Skate Board Parks	Total	0.00	1/1/2026	12/31/2026
2	2-Number of Diving Boards	Total	0.00	1/1/2026	12/31/2026
3	3-Number of Water Slides	Total	0.00	1/1/2026	12/31/2026
4	4-Maximum Bond Issued	Dollars	1,828,000.00	1/1/2026	12/31/2026
5	5-Number of Bonds Issued	Total	2.00	1/1/2026	12/31/2026
20	20-Day Care Operations - Total Annual Payroll	Dollars	0.00	1/1/2026	12/31/2026
30	30-Number of EMT Personnel	Total	0.00	1/1/2026	12/31/2026
32	32-Paid Firefighters - Non-EMT	Total	0.00	1/1/2026	12/31/2026
37	37-Pipe Line - Under Drain	Miles	0.00	1/1/2026	12/31/2026
39	39-Pipe Line	Miles	6.00	1/1/2026	12/31/2026
43	43-Pipe Line - Sewer / Storm Drainage Combined	Miles	5.50	1/1/2026	12/31/2026
50	50-Number of Teachers	Total	0.00	1/1/2026	12/31/2026
70	70-Number of Golf Courses	Total	0.00	1/1/2026	12/31/2026
80	80-Number of Go Cart Tracks	Total	0.00	1/1/2026	12/31/2026
98	98-Additional First Named Members	Total	0.00	1/1/2026	12/31/2026
105	105-Total Operating Expenses - Any other	Dollars	333,650.00	1/1/2026	12/31/2026
130	130-Total Operating Expenses - Park & Recreation	Dollars	0.00	1/1/2026	12/31/2026
131	131-Total Operating Expenses - Cemetery	Dollars	0.00	1/1/2026	12/31/2026
132	132-Total Operating Expenses - Soil & Water Conservation	Dollars	0.00	1/1/2026	12/31/2026

133	133-Total Operating Expenses - Pest Control	Dollars	0.00	1/1/2026	12/31/2026
134	134-Total Operating Expenses - Hospital / Health	Dollars	0.00	1/1/2026	12/31/2026
135	135-Total Operating Expenses - Drainage	Dollars	0.00	1/1/2026	12/31/2026
136	136-Total Operating Expenses - Library	Dollars	0.00	1/1/2026	12/31/2026
137	137-Total Operating Expenses - Water Control	Dollars	0.00	1/1/2026	12/31/2026
138	138-Total Operating Expenses - Fire / Ambulance	Dollars	0.00	1/1/2026	12/31/2026
139	139-Total Operating Expenses - Water	Dollars	603,409.00	1/1/2026	12/31/2026
140	140-Total Operating Expenses - Irrigation	Dollars	0.00	1/1/2026	12/31/2026
141	141-Total Operating Expenses - Sanitation	Dollars	132,000.00	1/1/2026	12/31/2026
142	142-Total Operating Expenses - Transit	Dollars	0.00	1/1/2026	12/31/2026
143	143-Total Operating Expenses - Improvement	Dollars	0.00	1/1/2026	12/31/2026
151	151-Total Operating Expenses - Sanitation MW Discounted	Dollars		1/1/2026	12/31/2026
215	215-Buildings & Premises Occupied by District	Sq. Ft.	0.00	1/1/2026	12/31/2026
250	250-Number of Homes – Covenant Enforcement/Design Review Services under District Authority	Total	0.00	1/1/2026	12/31/2026
270	270-Number of Aboveground Storage Tanks (excluding water tanks)	Total	0.00	1/1/2026	12/31/2026
331	331-Number of Paid Firefighters - Full-Time	Total	0.00	1/1/2026	12/31/2026
332	332-Number of Paid Firefighters - Part-Time	Total	0.00	1/1/2026	12/31/2026
333	333-Number of Volunteer Firefighters	Total	0.00	1/1/2026	12/31/2026
334	334-Number of Paid EMT - Full-Time	Total	0.00	1/1/2026	12/31/2026
335	335-Number of Paid EMT - Part-Time	Total	0.00	1/1/2026	12/31/2026
341	341-Time Spent by Club/Recreation/Camp Volunteers	Hours	0.00	1/1/2026	12/31/2026
342	342-Time Spent by Day Care Volunteers	Hours	0.00	1/1/2026	12/31/2026
344	344-Time Spent by Event Organizer Volunteers	Hours	0.00	1/1/2026	12/31/2026
345	345-Time Spent by General Volunteers	Hours	0.00	1/1/2026	12/31/2026

348	348-Number of Board Members	Total	5.00	1/1/2026	12/31/2026
350	350-Number of Permanent Employees - Full-Time	Total	0.00	1/1/2026	12/31/2026
351	351-Number of Permanent Employees - Part-Time	Total	0.00	1/1/2026	12/31/2026
366	366-Total Payroll	Dollars	0.00	1/1/2026	12/31/2026
400	400-Number of Boats - Under 26'	Total	1.00	1/1/2026	12/31/2026
411	411-Total Water Delivered Annually - Millions of Gallons (MGAL)	MGAL	9.00	1/1/2026	12/31/2026
414	414-Playground/parks (Area)	Acres	1.00	1/1/2026	12/31/2026
415	415-Number of Grandstands/Stadiums	Total	0.00	1/1/2026	12/31/2026
420	420-Vacant Land	Acres	27.00	1/1/2026	12/31/2026
450	450-Miles of Road Maintained	Miles	5.75	1/1/2026	12/31/2026
522	522-Number of Ponds, Lakes & Reservoirs	Total	3.00	1/1/2026	12/31/2026
523	523-Number of Pond, Lake &/or Reservoir Recreational Activities	-		1/1/2026	12/31/2026
550	550-Fire Department Area Served	Sq Miles		1/1/2026	12/31/2026
671	671-Number of Parks	Total	1.00	1/1/2026	12/31/2026
710	710-Dams - Class 1 - Low Hazard - Total Acre-Feet	Acre Ft.	10.00	1/1/2026	12/31/2026
712	712-Dams - Class 1 - Low Hazard - Number of Dams	Count	2.00	1/1/2026	12/31/2026
720	720-Dams - Class 2 - Med Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2026	12/31/2026
722	722-Dams - Class 2 - Med Hazard - Number of Dams	Count	0.00	1/1/2026	12/31/2026
730	730-Dams - Class 3 - High Hazard - Total Acre-Feet	Acre Ft.	0.00	1/1/2026	12/31/2026
732	732-Dams - Class 3 - High Hazard - Number of Dams	Count	0.00	1/1/2026	12/31/2026
811	811-Number of Spillways	Total	2.00	1/1/2026	12/31/2026
900	900-Services Contracted out to Others	Dollars	0.00	1/1/2026	12/31/2026
924	924-Revenue from use of Swimming Pools	Dollars	0.00	1/1/2026	12/31/2026
925	925-Number of Swimming Pools	Total	0.00	1/1/2026	12/31/2026

945	945-Number of Sewage Taps	Total	149.00	1/1/2026	12/31/2026
946	946-Number of Water Mains or Connections	Total	149.00	1/1/2026	12/31/2026
947	947-Sewer and/or Sanitation Line Maintenance (budget)	Dollars	0.00	1/1/2026	12/31/2026
948	948-Water Line Maintenance (budget)	Dollars	0.00	1/1/2026	12/31/2026
997	997-Number of district sponsored Events/Fundraisers - No Alcohol Served	Total	0.00	1/1/2026	12/31/2026
998	998-Number of District sponsored Events/Fundraisers – With Alcohol Served	Total	0.00	1/1/2026	12/31/2026
999	999-Prior Acts Coverage Under a Previous “Claims Made” Policy	Premium		1/1/2026	12/31/2026

If your district has exposures not listed on the General Liability schedule above, such as airplanes, security staff, bridges, drones, etc., please furnish details. Certain activities may be excluded or restricted.

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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Location / Premise#		Unique#	PROP-00107721	Fire Resistive	5	Replacement	Buildings:	\$ 0.00	\$ 69	\$	\$
Buried Sewage Lift Station #2	Year Built:	1988	Term:	1/1/2026 to 12/31/2026			Contents:	\$35,212.00			
22000 Anasazi Way	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Lakewood, CO 80228	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$15,300.00			

Location / Premise#		Unique#	PROP-00107725	Fire Resistive	5	Replacement	Buildings:	\$ 0.00	\$828	\$	\$
Buried Sewage Lift Station #1 including Site Improvements (LightingO	Year Built:	1988	Term:	1/1/2026 to 12/31/2026			Contents:	\$20,818.00			
22184 Forest Hills Drive	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$300,056.00			

Location / Premise#		Unique#	PROP-00000425	Frame	5	Replacement	Buildings:	\$114,525.00	\$324	\$	\$
Gatehouse	Year Built:	1990	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
22844 Forest Hills Drive	Sq. Feet:	400	County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Lakewood, CO 80228	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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NOC Equipment Breakdown Applies: No	Excess Quake Applies: No	Excess Flood Applies: No		Otherwise Classified:	\$ 0.00
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Location / Premise#		Unique#	PROP-00107727	Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 61	\$	\$	
Security Gate - Front entrance	Year Built:	1993	Term:	1/1/2026 to 12/31/2026		Contents:	\$ 0.00					
22844 Forest Hills Drive	Sq. Feet:		County:	Jeffers on	Ded:		EDP:					\$ 0.00
							Business Inc:					\$ 0.00
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X		UG Pipes:	\$ 0.00					
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No		Excess Flood Applies: No			Otherwise Classified:	\$30,068.00					

Location / Premise#		Unique#	PROP-00000423	Fire Resistive	5	Replacement		Buildings:	\$59,978.00	\$ 63	\$	\$
Gen Set at WWTP		Year Built:	2011	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
22933 Forest Hills Dr		Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
								Business Inc:	\$ 0.00			
Golden, CO 80401		# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: No		Excess Quake Applies: No		Excess Flood Applies: No					Otherwise Classified:			

Location / Premise#		Unique#	PROP-00107726	Fire Resistive	5	Replacement	Buildings:	\$ 0.00	\$174	\$	\$
Buried Recirculation Pump Station	Year Built:	1988	Term:	1/1/2026 to 12/31/2026		Contents:	\$ 0.00				
22933 Forest Hills Drive	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00			

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026
Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No		Otherwise Classified:	\$64,310.00
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Location / Premise#		Unique#	PROP-00107705	Fire Resistive	5	Replacement		Buildings:	\$368,010.00	\$493	\$	\$
Sequencing Batch Reactor at WWTP	Year Built:	2011	Term:	1/1/2026 to 12/31/2026			Contents:	\$138,782.00				
22933 Forest Hills Drive	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00				
							Business Inc:	\$ 0.00				
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00				
NOC Equipment Breakdown Applies: No	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$ 0.00				

Location / Premise#		Unique#	PROP-00107722	Masonry Noncombustible	5	Replacement		Buildings:	\$581,925.00	\$868	\$	\$	
Wastewater Treatment Plant including Site Improvements (Fencing & Standby Generator)	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$13,878.00					
22933 Forest Hills Drive	Sq. Feet:	1555	County:	Jeffers on	Ded:		EDP:	\$ 0.00					
							Business Inc:	\$ 0.00					
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00					
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No		Excess Flood Applies: No					Otherwise Classified:	\$ 0.00				

Location / Premise#		Unique#	PROP-00107723	Fire Resistive	5	Replacement	Buildings:	\$ 0.00	\$240	\$	\$
Water Storage Tank Bldg	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$42,255.00			
23000 Whispering Woods	Sq. Feet:	81	County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026
Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X		UG Pipes:	\$ 0.00
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No		Excess Flood Applies: No			Otherwise Classified:	\$76,499.00

Location / Premise#	Unique#	PROP-00107724	Fire Resistive	5	Replacement	Buildings:	\$ 0.00	\$1,730	\$	\$
Concrete Storage Tank including Site Improvements (Standby Generator)	Year Built:	1981	Term:	1/1/2026 to 12/31/2026		Contents:	\$ 0.00			
23000 Whispering Woods	Sq. Feet:		County:	Jefferson	Ded:	EDP:	\$ 0.00			
						Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X		UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No				Otherwise Classified:	\$851,800.00			

Location / Premise#	Unique#	PROP-00000426	Fire Resistive	5	Replacement	Buildings:	\$533,187.00	\$558	\$	\$
Buried Concrete Vault Water Booster Station	Year Built:	2022	Term:	1/1/2026 to 12/31/2026		Contents:	\$ 0.00			
23000 Whispering Woods	Sq. Feet:	385	County:	Jefferson	Ded:	EDP:	\$ 0.00			
						Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X		UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: No	Excess Quake Applies: No	Excess Flood Applies: No				Otherwise Classified:	\$ 0.00			

Location / Premise#	Unique#	PROP-00000422	Fire Resistive	5	Replacement	Buildings:	\$59,978.00	\$ 63	\$	\$
Gen Set at Water Treatment	Year Built:	2000	Term:	1/1/2026 to 12/31/2026		Contents:	\$ 0.00			
23000 Whispering Woods	Sq. Feet:		County:		Ded:	EDP:	\$ 0.00			

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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				Jeffers on			Business Inc:	\$ 0.00
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00
NOC Equipment Breakdown Applies: No	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$ 0.00

Location / Premise#		Unique#	PROP-00107728	Frame	5	Replacement	Buildings:	\$ 0.00	\$ 46	\$	\$
Gate at Eastwood	Year Built:	1986	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
Eastwood Drive	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$22,428.00			

Location / Premise#		Unique#	PROP-00107720	Frame	5	Replacement	Buildings:	\$ 0.00	\$ 91	\$	\$
Entry signs	Year Built:	1985	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
Forest Hills Drive	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$44,855.00			

Location / Premise#		Unique#	PROP-00107706	Fire Resistive	5	Replacement	Buildings:	\$ 0.00	\$1,036	\$	\$
Dam at Pond #6	Year Built:	1988	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
Forest Hills/Hillandale Road	Sq. Feet:		County:		Ded:		EDP:	\$ 0.00			

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026
Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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				Jeffers on			Business Inc:	\$ 0.00	
Lakewood, CO 80228	# Stories	1.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00	
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No		Excess Flood Applies: No				Otherwise Classified:	\$382,502.00	

Location / Premise#		Unique#	PROP-00000424	Fire Resistive	5	Replacement	Buildings:	\$35,015.00	\$ 37	\$	\$
Restroom	Year Built:	2000	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
Forest Hills/Hillandale Road	Sq. Feet:	64	County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: No	Excess Quake Applies: No		Excess Flood Applies: No				Otherwise Classified:	\$ 0.00			

Location / Premise#		Unique#	PROP-00107718	Not Assigned	5	Replacement	Buildings:	\$ 0.00	\$ 69	\$	\$
Gazebo	Year Built:	2000	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
Forest Hills/Hillandale Road	Sq. Feet:	314	County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: No	Excess Quake Applies: No		Excess Flood Applies: No				Otherwise Classified:	\$25,670.00			

Location / Premise#		Unique#	PROP-00107719	Not Assigned	5	Replacement	Buildings:	\$ 0.00	\$ 36	\$	\$
Play Structure	Year Built:	2000	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
Forest Hills/Hillandale Road	Sq. Feet:		County:		Ded:		EDP:	\$ 0.00			

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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				Jeffers on			Business Inc:	\$ 0.00
Golden, CO 80401	# Stories	1.00	Flood Zone:	Zone X			UG Pipes:	\$ 0.00
NOC Equipment Breakdown Applies: No	Excess Quake Applies: No		Excess Flood Applies: No				Otherwise Classified:	\$17,502.00

Location / Premise#		Unique#	PROP-00107707	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #1	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
See map	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No		Excess Flood Applies: No				Otherwise Classified:	\$43,316.00			

Location / Premise#		Unique#	PROP-00107708	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #2	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
see map	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No		Excess Flood Applies: No				Otherwise Classified:	\$43,316.00			

Location / Premise#		Unique#	PROP-00107709	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #3	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
see map	Sq. Feet:		County:		Ded:		EDP:	\$ 0.00			

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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				Jeffers on			Business Inc:	\$ 0.00
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$43,316.00

Location / Premise#		Unique#	PROP-00107710	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #4	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
see map	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$43,316.00			

Location / Premise#		Unique#	PROP-00107711	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #5	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
see map	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$43,316.00			

Location / Premise#		Unique#	PROP-00107712	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #6	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
see map	Sq. Feet:		County:		Ded:		EDP:	\$ 0.00			

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026
Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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				Jeffers on			Business Inc:	\$ 0.00
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$43,316.00

Location / Premise#		Unique#	PROP-00107713	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #7	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
see map	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$43,316.00			

Location / Premise#		Unique#	PROP-00107714	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #8	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
See map	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$43,316.00			

Location / Premise#		Unique#	PROP-00107715	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #9	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
see map	Sq. Feet:		County:		Ded:		EDP:	\$ 0.00			

Property Schedule
Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:

Forest Hills Metropolitan District

Broker:

Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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				Jeffers on			Business Inc:	\$ 0.00	
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00	
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$43,316.00	

Location / Premise#		Unique#	PROP-00107716	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$ 88	\$	\$
Well #10	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
see map	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$43,316.00			

Location / Premise#		Unique#	PROP-00107717	Masonry Noncombustible	5	Replacement	Buildings:	\$ 0.00	\$249	\$	\$
PRV (water system vaults-3)	Year Built:	1981	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
see map	Sq. Feet:		County:	Jeffers on	Ded:		EDP:	\$ 0.00			
							Business Inc:	\$ 0.00			
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00			
NOC Equipment Breakdown Applies: Yes	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$64,973.00			

Location / Premise#		Unique#	PROP-00115672	Not Assigned	2	Replacement	Buildings:	\$ 0.00	\$ 57	\$	\$
Summerwood Entry Gate	Year Built:	2021	Term:	1/1/2026 to 12/31/2026			Contents:	\$ 0.00			
Summerwoods Dr.	Sq. Feet:	0	County:		Ded:		EDP:	\$ 0.00			

Property Schedule

Coverage Period: 1/1/2026-EOD 12/31/2026

Named Member:
Forest Hills Metropolitan District

Broker:
Highstreet Insurance & Financial Services

Per Occurrence Deductible: \$1,000.00

Location/Premise Address / Description	Construction Class	Prot. Class	Valuation	Values	Property Contrib.	Quake Contrib.	Flood Contrib.
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				Jeffers on			Business Inc:	\$ 0.00
Golden, CO 80401	# Stories		Flood Zone:	Zone X			UG Pipes:	\$ 0.00
NOC Equipment Breakdown Applies: No	Excess Quake Applies: No	Excess Flood Applies: No					Otherwise Classified:	\$21,182.00

Totals:	Buildings:	\$1,752,618.00	\$7,972.00	\$0.00	\$0.00
	Contents:	\$250,945.00			
	EDP:	\$0.00			
	Business Inc:	\$0.00			
	UG Pipes:	\$0.00			
	Otherwise Classified:	\$2,350,305.00			

Minimum Property Contribution: \$425

CERTIFICATE OF COVERAGE

Certificate Number
CERT-004810

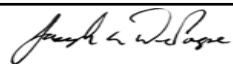
ADMINISTRATOR Colorado Special Districts Property and Liability Pool c/o McGriff, A Marsh & McClennan Agency LLC Company PO Box 1539 Portland, OR 97207-1539	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
NAMED MEMBER Forest Hills Metropolitan District c/o Public Alliance, LLC 7555 E. Hampden Ave, Suite 501 Denver, CO 80231	COMPANIES AFFORDING COVERAGE COMPANY A: Colorado Special Districts Property and Liability Pool COMPANY B: COMPANY C:

COVERAGES

THIS IS TO CERTIFY THAT COVERAGE DOCUMENTS LISTED HEREIN HAVE BEEN ISSUED TO THE NAMED MEMBER HEREIN FOR THE COVERAGE PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE COVERAGE AFFORDED BY THE COVERAGE DOCUMENTS LISTED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH COVERAGE DOCUMENTS.

CO LTR	Type of Coverage	Coverage #	Effective Date	Expiration Date	LIMITS	
A	General Liability	26PL-60129-3444	01/01/26	12/31/26	General Aggregate	Unlimited
	<input checked="" type="checkbox"/> Commercial General Liability <input checked="" type="checkbox"/> Public Officials Liability <input checked="" type="checkbox"/> Employment Practices <input checked="" type="checkbox"/> Occurrence	*Except that for claims, occurrences or suits to which the monetary limits of the Colorado Immunity Act, C.R.S. & 24-10-101, et.seq., as amended, apply, there shall be a further sublimit of (a) \$387,000 for an injury to any one person in any single occurrence; and (b) \$1,093,000 for an injury to two or more persons in any single occurrence; but in the event of an injury to two or more persons in any single occurrence, the sublimit shall not exceed \$387,000 for each injured person.			Each Occurrence*	\$2,000,000
A	Automobile Liability <input type="checkbox"/> Scheduled Autos <input checked="" type="checkbox"/> Hired Autos <input checked="" type="checkbox"/> Non-Owned Autos	26PL-60129-3444	01/01/26	12/31/26	Each Occurrence*	\$2,000,000
A	Auto Physical Damage <input type="checkbox"/> Scheduled Autos <input checked="" type="checkbox"/> Hired Autos	26PL-60129-3444	01/01/26	12/31/26	See below if applicable.	
	Excess Liability <input type="checkbox"/> Other Than Umbrella Form				General Aggregate	
					Each Occurrence*	
A	Property <input checked="" type="checkbox"/>	26PL-60129-3444	01/01/26	12/31/26	See below if applicable.	

Description:
Evidence of coverage only. Fire Legal Liability is included within the Per Occurrence limit. Only those liabilities covered by the Pool's coverage document for the Member District shall apply, subject to the provisions and limitations contained in the Colorado Governmental Immunity Act C.R.S. 24-10-101, as amended.

CERTIFICATE HOLDER To Whom It May Concern	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED COVERAGES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE COVERAGE FORM PROVISIONS. AUTHORIZED REPRESENTATIVE: By: Joseph E. DePaepe  Date: November 19, 2025
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2026 CSD Pool General Coverage Notes

Property Coverages:

Property Coverage applies only at the locations listed on the policy. Verify that all locations at which you have property are listed in the schedules.

If an item or location is not listed on the policy, there is no coverage

The limit of insurance is the value you have listed on your schedule. Verify the limits of insurance for all lines of coverage (Building, Contents - to include tenant improvements if required in contract, Outdoor Property, EDP – Computer, and Business Income) are enough to cover a total loss to that item.

The sublimit for outdoor property includes \$25,000 for Outdoor Property (permanently affixed structures or equipment) that is within 1,000 feet of a scheduled premise. Outdoor property includes exterior signs attached or detached, lighting, fences, flagpoles, pavilions, park/playground entities, paved walkways, driveways or parking lots. The valuation for this property is Actual Cash Value. To have replacement cost valuation, the outdoor property must be scheduled on the property policy.

When scheduling property, keep in mind that items such as excavation, dirt work, and landscape mulch are not covered property or expenses. They are excluded under the land and land improvements exclusion.

Consider increasing property values

Due to the continued increases in labor and material costs, we would recommend you consider increasing your property values to account for these increases and to help ensure that in the event of a loss, your property is adequately covered for Replacement Cost.

Equipment Breakdown - coverage is automatically included for scheduled buildings and business personal property. Coverage applies to outdoor property (NOC-not otherwise classified) only when specified on the schedule. If your outdoor property has electrical components, please check the field “NOC Equipment Breakdown Applies” when updating your schedule. Please contact us if you need help with your property schedule.

Electronic Data Processing Equipment/Electronic Data/Media - coverage is provided at a sublimit up to \$250,000 for any scheduled location. If you have more than \$250,000 in computer equipment, please let us know so that we can help you address the coverage.



Business Income - All policies with scheduled property will automatically receive Business Income/Extra Expense/Rental Income coverage with an additional \$250,000 limit for ALL scheduled properties – *please note this is no longer a sublimit for each location*. Please contact us if you need to request a higher limit over \$250,000.

Roofs and Hail

The Pool policy carries a 2% deductible for property losses caused by hail. Your deductible will be 2% of the limit of the damaged property with a \$5,000 minimum and \$50,000 maximum deductible. For total property values over \$25,000,000 – deductible minimum is \$5,000 with a maximum of \$75,000.

The Pool offers a deductible buy-down option to a flat \$5,000 hail deductible. If interested, please select this option when updating your schedules during the renewal survey process. Additional contribution pricing will be provided with your renewal packet information. Endorsement of this option must be completed prior to May 1st of the policy year.

For districts reporting claims to roofs of buildings or other structures more than 36 months after the damage occurred, the damage will be valued at Actual Cash Value in lieu of Replacement Cost.

The Pool policy has a Cosmetic Damage Exclusion Endorsement. The endorsement waives coverage for claims involving wind and hail damage to a roof that suffers only cosmetic damage. Cosmetic damage refers to scuffs and dents that do not affect the structural integrity of your roof and are not visible to patrons of your facility.

If the age of your District's roof exceeds the manufacturer's expected usage warranty, the Pool will assess the value of the roof on Actual Cash Value. Actual Cash Value is the cost to replace the roof less depreciation.

The building vacancy provision states losses to buildings that are vacant for more than 60 days will be valued at Actual Cash Value unless reasonable steps are taken to maintain heat in the building or the building was winterized prior to becoming vacant.

The Excess Liability policy does not provide coverage for damage to property owned by the District.

Flood - coverage and additional flood coverage is available. Consider the Stafford Act when considering higher flood limits and whether or not to cover specific property. If you sustained flood damage, paid for by FEMA, the Act may prevent future FEMA payments should you incur damage to uninsured property for a second time.

Property in the course of construction is not automatically covered. If you have this type of exposure, please contact us to discuss obtaining the appropriate coverage(s).



Inland Marine/Auto Coverages:

Any vehicle or piece of equipment that is licensed for use on the road needs to be scheduled on the Auto policy – in lieu of the Inland Marine policy. Please verify that all pieces of equipment such as Snowplows, ATVs, UTVs, etc. are itemized on the appropriate auto or inland marine schedule.

Drones

To trigger Unmanned Aircraft Liability Coverage, subject to a maximum \$200,000 sublimit, for Member owned drones, please be sure to include the number of drones to the GL Schedule to account for the liability at no cost during the renewal survey process. If you would like physical damage for the Drone itself, you must add the drone to the Inland Marine schedule, subject to a limit of what is shown on the schedule or a limit of \$50,000, whichever is less. Please contact us if you have or are considering purchasing a drone(s), so that we may help you secure the appropriate coverage.

Auto Physical Damage:

For Comprehensive and/or Collision claims, involving losses to more than 5 vehicles in a single occurrence, the deductible for the loss will be limited to the deductibles on the 5 vehicles with the largest deductibles.

Crime and Employee Dishonesty Coverage:

We find that many districts have elected to carry minimal limits (\$5,000 or \$10,000) of Employee Dishonesty Coverage. We are continuing to see an increase in claims in this area and often these limits turn out to be too low. We highly recommend an increase in limits to a minimum of \$100,000.

For those with budgets in excess of \$1,000,000 we can provide you with a tool to help determine appropriate limits. Please contact us if you would like to review your Limit.

Third Party Accounting and Bookkeeping Services. Many Districts do not have employees, but instead employ a third party / independent contractor to handle their financials. As the service does not qualify as an employee, the Pool's Employee Dishonesty coverage will not cover the loss. The District needs to be sure the third party / independent contractor has their own Crime coverage in place, with Third-Party coverage for the District's protection. NOTE: There is no coverage for the entity owner, only for employees of the third party / independent contractor.

If you are dealing with a one-person operation, a 'Designated Agent Addendum' is available through the Pool that can be added to the existing Crime policy, to provide protection from loss by the third party / independent contractor. The additional contribution to add the Designated Agent Addendum to the Crime policy starts at \$350 minimum. In order for the Pool to consider eligibility and provide a formal quote, they require a Designated Agent Questionnaire.



Social Engineering - sometimes referred to as Fraudulent Impersonation Coverage pays for the voluntary parting of money and securities caused by fraudulent instruction. The limit for this coverage is the same as the employee dishonesty limit, up to a maximum of \$250,000. The deductible for this coverage is substantial at 20% of the Social Engineering Limit.

Liability Coverages:

Excess Liability – this coverage increases the limit of insurance available in any one occurrence for Liability Claims, Public Officials Liability Claims, Employment Practices Liability Claims, and Auto Liability Claims. Increased limits available from \$1 million to \$8 million. Additional contribution applies.

Employment Practices Liability - Similar to Crime Coverage, we are seeing an increase in claim activity from Employment Related Practices claims. The CSD Pool deductible is 50% of both loss and defense costs up to the point your portion reaches the deductible on your declarations page – Per Occurrence. The standard deductible is 50% up to \$100,000. We recommend consideration of lower deductible options.

No Fault Water and Sewer Back Up – Coverage includes a per residence/commercial occupancy limit of \$10,000 with a \$200,000 per occurrence aggregate limit. An all-Member Pool coverage aggregate of \$1,000,000 also applies.

Pollution Liability/Environmental Legal Liability – Water and Sewer Lines. If you want coverage for the release of pollutants from water or sewer lines, the lines must be scheduled on the property policy. This would hold true for issues associated with lines that are located on your scheduled premises – they must be specifically scheduled for coverage to apply. We see very few districts that schedule lines, so it is very likely pollution coverage for your district would not apply to pollutant escape from your lines. We want you to be aware of this situation and are happy to get quotes for you to provide the coverage.

Above Ground Tanks – With the exception of water tanks, for General Liability coverage to apply to loss associated with a tank, the tanks must be scheduled. Please be sure the appropriate number of tanks (other than water) are listed on your General Liability schedule. For Pollution Liability to apply, the tanks must also be scheduled on your Property policy. Underground tanks are not covered and must be specifically underwritten separately, contact us for an application.

Volunteer Accident Coverage - If Volunteer hours are listed on your General Liability schedule, the Pool can provide Volunteer accident coverage. Please note there is an additional contribution amount for this coverage, starting at a minimum of \$50 for most districts. Please contact us for additional details.



Cyber Liability – A \$200,000 limit of liability (subject to a \$5,000,000 All Member Annual maximum) is included in your policy. This is an automatic coverage designed to support smaller Districts and provide coverage for small losses for other Districts. We have numerous Districts and clients that have experienced cyber losses, such as hacking and ransomware, and we have seen claims nearing \$1,000,000. We highly recommend considering increased limits of at least \$1,000,000 for most districts. Please contact us to discuss available options.

Sanitation Maintenance Warranty – For Districts with sanitation operations the Pool will continue to offer a discount on the General Liability contribution associated with the sanitation operations. There is a requirement that you meet certain criteria at the time of loss with this program, including permissible technology for inspections of sewer mains. Contact us to discuss the discount and program criteria.

Homeowners Association Functions – the CSD Pool requires that you identify the number of homes in your District for which the District is performing architectural control, design review, and/or covenant enforcement. There will be a premium contribution charge for these operations.

Securities Claims – additional coverage provided by the Pool. The Pool will pay a maximum of \$1,250,000 in aggregate for damages the member is legally obligated to pay as a result of a Securities Claim. Defense costs incurred in connection with this type of claim will reduce the limit of liability available to pay damages.

Claims:

The timely reporting of claims is critical.

If you experience a property loss, please promptly report the claim to Highstreet Insurance & Financial Services prior to beginning any repair work. If you fix your property without giving the adjuster the opportunity to review the damages, they have the right to reject your claim. However, if there is a risk of further damage occurring, it is imperative that you take necessary steps to prevent damage. Please take photos and document well. Should you have questions, please call us.

If there is the potential of a liability claim, you must notify Highstreet Insurance & Financial Services of the circumstances surrounding the claim as soon as possible. If a formal written or verbal demand for damage is received, please forward it to Highstreet Insurance & Financial Services immediately.

Please note that claim reporting for roofs/other structures that occurs more than 36 months after the damage has occurred, the property will be valued at Actual Cash Value In lieu of Replacement Cost.



Workers' Compensation Coverages:

Volunteers (Fire & EMS) - The state statute prescribes coverage for certain types of volunteers, for Special Districts the only volunteer group we typically see covered by statute are Fire/EMS service providers. Those truly providing Fire and EMS services, not peripheral type services like you might see from an auxiliary (traffic assistance, food service, etc.).

If your volunteer group is not providing Fire or EMS services, they are very likely not covered. The assumed minimum payroll for Volunteer Firefighters is \$2,500 per volunteer.

There has been significant discussion on how volunteer firefighter's lost wages are calculated in the event of an injury. If the volunteer does NOT receive a stipend, they will receive the State's weekly maximum wage (currently \$1,023). In the event you have a stipend for your volunteers, the CSD Pool currently bases their lost wage payment on that stipend. So, if your volunteer is stipend \$100 a month, they would receive 66% of \$25 (\$100 a month divided by 4 weeks) as their weekly wage replacement. Should the volunteer be unable to perform their other regular work, the wage replacement would be increased, up to the State's weekly maximum, to reflect lost wages from their other employment.

Out of State Operations - If any of your employees are working out of state or traveling to or through other states as part of their job – particularly to WY, WA, OH and ND – please call us to discuss additional steps necessary to make sure you are appropriately covered.

Board Member Only Coverage (BMO) - The annual minimum contribution for Board Member Only coverage will stay at \$450. Please advise if your district will have more than (5) board members; additional contribution may apply.

Board Members. C.R.S. Section 8-40-202 (I)(B) requires coverage on board members unless an annual filing is made with the Division of Insurance no less than 45 days prior to the start of the coverage term.

If a board member is injured, their wage replacement would be based on the compensation they receive for their board duties (typically \$100 a month). If they do not receive compensation for board duties, unlike a volunteer firefighter (who receives the State's weekly maximum) they would not receive any wage replacement. Should the board members be unable to perform their other regular work, the wage replacement would be increased, up to the State's weekly maximum, to reflect lost wages from their other employment.


Board Member Only coverage is designed to cover work-related injuries and illness for board members while in the course and scope of their duties as board members, which are administrative functions. Other job assignments outside of their normal administrative duties, such as occasionally working at a water or sewer plant, helping with landscape maintenance, meter reading, plowing snow, and so forth, are not considered to be duties to be performed by board members and may lead to denial of claims due to misrepresentation of a material exposure to loss. Any job function(s) not within the normal board member administrative scope must be reported to our agency for



appropriate classification. An additional contribution will then be assessed based on assumed comparative wages to compensate for the inherent exposure of other duties being performed. Not reporting accurately may also affect prior years as the NCCI administrative rules allow for audits to be conducted and reconciled for corrected contribution payments for the prior three (3) years.

We thank you for your continued partnership! If you have any questions regarding this year's coverage note items, please contact your Account Manager directly or reach out to RockyMountain.info@highstreetins.com





**Colorado Special Districts
Property and Liability Pool**

Property and Liability Coverage Invoice

Named Member:

Forest Hills Metropolitan District
Public Alliance, LLC
7555 E. Hampden Ave, Suite 501
Denver, CO 80231

Broker of Record:

Highstreet Insurance & Financial Services
384 Inverness Parkway
Suite 170
Englewood, CO 80112

Coverage No.	Entity ID	Effective Date	Expiration Date	Invoice Date
26PL-60129-3444	60129	1/1/2026	EOD 12/31/2026	11/19/2025

Coverage	Contribution
General Liability	\$3,292.00
Property	\$7,969.00
Crime	\$141.00
Non-Owned Auto Liability	\$132.00
Hired Auto Physical Damage	\$65.00
Equipment Breakdown	\$1,874.00
No-Fault Water Intrusion & Sewer Backup	\$520.00
Public Officials Liability	\$1,163.00
Pollution	\$0.00

Total Contribution	\$15,156.00
---------------------------	--------------------

Estimated Annualized Contribution (for budgeting purposes only) \$15,156.00

Please note: where included above, Hired Auto Physical Damage and Non-Owned Auto Liability are mandatory coverages and may not be removed. No-Fault Water Intrusion & Sewer Backup coverage may only be removed with completion of the No-Fault Opt Out Endorsement.

The following discounts are applied (Not applicable to minimum contributions):

16.68% Continuity Credit Discount

8% Multi Program Discount for WC Program Participation

Payment Due by January 1, 2026

The total contribution includes a 10% Commission, which calculates to \$1,515.60 paid to the broker reflected above.

Payment evidences "acceptance" of this coverage. The terms of the Intergovernmental Agreement (IGA) require timely payment to prevent automatic cancellation of coverage. Please return this invoice and reference the coverage number on your check to help us apply your payment correctly. Only prior notice to the board of directors of the Colorado Special Districts Property and Liability Pool and subsequent approval may extend cancellation provision.

Remit checks to: Colorado Special Districts Property and Liability Pool
c/o McGriff, A Marsh & McClennan Agency LLC Company
PO Box 1539
Portland, OR 97207-1539

We accept online payments at [E-Bill Express](#)
Refer to Payment Instructions page for additional options
billing@csdpool.org
800-318-8870 ext. 3

**MINUTES OF A REGULAR MEETING OF
THE BOARD OF DIRECTORS OF THE
FOREST HILLS METROPOLITAN DISTRICT
HELD NOVEMBER 19, 2025**

A Regular Meeting of the Board of Directors (the “District Board”) of the Forest Hills Metropolitan District (the “District”) was convened on Wednesday, November 19, 2025, at 5:30 p.m. by Zoom video/telephone conference. The meeting was open to the public.

ATTENDANCE

Directors Present:

Victor Robert
David Blue
Michael Zinniker
Bradley Birkelo

Following discussion, upon motion made by Director Blue, seconded by Director Robert and, upon vote, unanimously carried, the absence of Director Weinberg was excused.

Also Present:

AJ Beckman, Amy Hord and Nick Moncada; Public Alliance, LLC

Mike Menke; Direct Discharge Consulting, LLC

Nickie Holder; NMHolder Financial, Inc.

**ADMINISTRATIVE
MATTERS**

Disclosures of Potential Conflicts of Interest: Mr. Beckman advised the Board that, pursuant to Colorado law, certain disclosures might be required prior to taking official action at the meeting. The Board reviewed the agenda for the meeting, following which Directors Robert, Blue, Zinniker, and Birkelo confirmed that they have no conflicts of interest in connection with any of the matters listed on the agenda.

Agenda: Mr. Beckman distributed, for the Board's review and approval, a proposed agenda for the District’s Regular Meeting.

Following discussion, upon a motion duly made by Director Birkelo and seconded by Director Robert, and upon vote unanimously carried, the Board approved the agenda as presented.

Meeting Location and Posting of Meeting Notices: The Board entered discussion regarding the requirements of Section 32-1-903(1), C.R.S., concerning the location of the Board meeting.

RECORD OF PROCEEDINGS

Following discussion, upon motion duly made and seconded by Director Birkelo and seconded by Director Robert, upon vote, unanimously carried, the Board determined the meeting would be held by video/telephonic means, and encouraged public participation via video or telephone. The Board further noted that notice of the time, date and location was duly posted and that no objections to the video/telephonic manner of the meeting, or any requests that the video/telephonic manner of the meeting be changed by taxpaying electors within the District boundaries, have been received.

Acting President: The Board entered into discussion the appointment of an acting President for the meeting.

Following discussion, upon a motion duly made by Director Robert and seconded by Director Zinniker, and upon vote unanimously carried, the Board appointed Director Blue as acting President.

Resolution Establishing Regular Meeting Dates, Time and Location, and Designating Location for Posting of 24-Hour Notices: Mr. Beckman discussed with the Board a Resolution Establishing Regular Meeting Dates, Time and Location, and Designating Location for Posting of 24-Hour Notices.

The Board determined to meet monthly on the third Wednesday of every month at 5:30 p.m. via Zoom video/telephone conference.

Following discussion, upon motion duly made by Director Zinniker, seconded by Director Robert and, upon vote, unanimously carried, the Board adopted the Resolution Establishing Regular Meeting Dates, Time and Location, and Designating Location for Posting of 24-Hour Notices.

Renewal of District's Insurance and Special District Association Membership for 2026: The Board deferred discussion at this time.

PUBLIC COMMENTS

Director Robert noted that recently there have been numerous packages left at the guardhouse. Public Alliance will prepare and send email notification to the community regarding instructions for deliver drivers.

CONSENT AGENDA

The Board considered the following actions:

- Approval of Minutes of October 22, 2025 Special Meeting.
- Approval of payment of claims.
- Approval of unaudited financial statements and cash positions.

RECORD OF PROCEEDINGS

Following discussion, upon motion, duly made by Director Blue, seconded by Director Zinniker and, upon vote, unanimously carried, the Board approved the Minutes as amended and Consent Agenda.

FINANCIAL MATTERS

2025 Budget Amendment Hearing: The Board deferred discussion until the January 21, 2026 meeting.

2026 Budget Hearing: The President opened the public hearing to consider the proposed 2026 Budget and discuss related issues.

It was noted that publication of a Notice stating that the Board would consider adoption of the 2026 Budget and the date, time and place of the public hearing was made in a newspaper having general circulation within the District. No written objections were received prior to or at this public hearing. No public comments were received, and the President closed the public hearing.

Ms. Holder reviewed the estimated year-end 2025 revenues and expenditures and the proposed 2026 estimated revenues and expenditures with the Board.

Following discussion, the Board considered the adoption of the Resolution Adopting Budget, Certifying Mill Levy, and Appropriating Funds Therefor. Upon motion duly made by Director Blue, seconded by Director Robert and, upon vote, unanimously carried, the Resolution was adopted, as discussed, and execution of the Certification of Budget and Certification of Mill Levies was authorized, subject to receipt of final Certification of Assessed Valuation from the County on or before December 15, 2025. Mr. Beckman was authorized to transmit the Certification of Budget to the Division of Local Government not later than January 30, 2026.

DLG-70 Mill Levy Certification Form: The Board considered authorizing the District Accountant to prepare and sign the DLG-70 Mill Levy Certification form for certification to the Board of County Commissioners and other interested parties.

Following discussion, upon motion duly made by Director Robert, seconded by Director Birkelo and, upon vote, unanimously carried, the Board authorized the District Accountant to prepare and sign the DLG-70 Mill Levy Certification form for certification to the Board of County Commissioners and other interested parties.

2025 Audit: The Board reviewed the proposal from Scott C. Wright to perform the 2025 Audit.

RECORD OF PROCEEDINGS

Following discussion, upon motion, duly made by Director Fish, seconded by Director Martin and, upon vote, unanimously carried, the Board approved the Engagement Letter with Scott C. Wright to perform the 2025 Audit, in an amount not to exceed \$9,000.

2027 Budget Preparation: The Board discussed preparation of the 2027 Budget.

Following discussion, upon motion duly made by Director Birkelo, seconded by Director Robert and, upon vote, unanimously carried, the Board appointed the District Accountant to prepare the 2027 Budget. The Board determined to hold the public hearing to consider adoption of the 2027 Budget on November 18, 2026 at 5:30 p.m. via Zoom.

OPERATIONS AND MAINTENANCE MATTERS

Operator's Report: Mr. Menke presented the Operator's Report to the Board. He reviewed the effluent piping at the wastewater treatment facility. He will prepare a cost estimate for 2026 to address the necessary replacements.

Mr. Menke further reported that DRC Construction Services, Inc. is scheduled to begin jetting half of the wastewater collection system next week pending authorization.

Following discussion, upon motion duly made by Director Birkelo, seconded by Director Blue, and upon vote unanimously carried, the Board approved DRC Construction Services, Inc. to jet half of the wastewater collection system in the amount of \$17,750.

Mr. Lewis informed the Board that point repairs are needed within the sewer system and noted that the wastewater treatment facility will require significant upgrades to meet health department regulations in the future. The Board engaged in discussion regarding the formation of a working group to evaluate the necessary improvements to the plant.

Engineer's Report: Mr. Beckman reviewed the Engineer's Report with the Board. He noted that work continues on the PFAS project and that proposals are being solicited for the pilot project.

Manager's Report: Mr. Beckman reviewed his report with the Board. Mr. Moncada reviewed with the Board a proposal from iamGIS Group, LLC for GIS software.

Following discussion, upon motion duly made by Director Birkelo, seconded by Director Zinniker, and upon vote, unanimously carried, the Board approved

RECORD OF PROCEEDINGS

the proposal from iamGIS Group, LLC for GIS software, in the amount of \$3,600 per year.

Contracts Expiring: The Board reviewed the following list of contracts expiring on December 31, 2025:

- Colorado Pond and Lake, LLC for pond management services.
- Doyle Construction for construction services.
- DRC Construction Services, Inc. for video, jetting and other construction services.
- RESPEC for water engineering services.
- Jim Noble, Inc. for construction, maintenance and snow removal.
- Element Engineering LLC for district engineering services.
- Sabels Landscaping for landscape services.
- NM Holder for accounting services.
- Public Alliance, LLC for District Management Services.
- Direct Discharge Consulting for water and wastewater operator services.
- Colorado Greenspaces for general maintenance services.

Following discussion, upon motion duly made by Director Blue, seconded by Director Robert, and upon vote, unanimously carried, the Board approved the renewal of contracts for 2026.

Proposal from Colorado Pond and Lake, LLC for Fountain Replacement: The Board discussed revisiting this matter in the Spring. No action was taken

Wildfire Mitigation: There was no discussion at this time. Director Birkelo advised the Board that Mountain Pine Beetle infestations are becoming more prevalent. Ms. Hord advised the Board that she will reach out to a local forester for information regarding best management practices.

Phase II of Park Master Plan: The Board deferred discussion at this time.

Park Signage and Proposed Sign Locations: The Board entered into discussion regarding the park signage and proposed sign locations. Ms. Hord discussed the sign posts available from Signature Streetscapes. She explained that Installation of the posts can be performed by Colorado Greenspaces on a time and materials basis.

Proposal from Signature Streetscapes for Park Sign Poles: The Board reviewed the proposal for signposts at the park.

RECORD OF PROCEEDINGS

Following discussion, upon motion duly made by Director Blue, seconded by Director Robert, and upon vote, unanimously carried, the Board approved proposal from Signature Streetscapes for park sign poles, in the amount of \$549.

**HOMEOWNERS
ASSOCIATION
("HOA") MATTERS**

There were no HOA matters.

LEGAL MATTERS

EXECUTIVE SESSION: It was determined that an Execution Session was not necessary.

OTHER BUSINESS

None

ADJOURNMENT

There being no further business to come before the Board at this time, upon motion duly made by Director Robert, seconded by Director Blue and, upon vote, unanimously carried, the meeting was adjourned at 7:34 p.m.

Respectfully submitted,

By _____
Secretary for the Meeting



PAYMENT PROCESSING CENTER
P.O. BOX 248817
OKLAHOMA CITY, OK 73124-8817

11 ACBS 04007 CH 600 0

LOAN SUMMARY STATEMENT

00000019 TB067MP1119250524090 01 100000000 0000025 001
FOREST HILLS METROPOLITAN DISTRICT
14405 West Colfax Ave.
#165
Golden, CO 80401

Page 1 of 1

LOAN INVOICE SUMMARY

CUSTOMER NUMBER:	11-20147696	ENDING PRINCIPAL BALANCE:	\$357,000.00
FACILITY NUMBER:	459165	PRINCIPAL DUE:	\$113,000.00
ACCOUNT NUMBER:	458790	INTEREST DUE:	\$4,391.10
STATEMENT DATE:	11/18/25	CURRENT DUE AMOUNT:	\$117,391.10
PAYMENT DUE DATE:	12/01/25	PAST DUE AMOUNT:	\$0.00
		LATE CHARGES:	\$0.00
		FEES DUE:	\$0.00
		TOTAL PAYMENT DUE:	\$117,391.10

PLEASE RETURN THE BOTTOM SECTION WITH YOUR PAYMENT. RETAIN TOP PORTION FOR YOUR RECORDS.

Services provided by BOKF, NA. Member FDIC. Equal Housing Lender.



PAYMENT PROCESSING CENTER
P.O. BOX 248817
OKLAHOMA CITY, OK 73124-8817

11 ACBS 04007 CH 600 0

ACCOUNT NUMBER: 458790

FACILITY NUMBER: 459165

LOAN STATEMENT

PAYMENT DUE DATE:	12/01/25	LATE CHARGES:	\$0.00
PRINCIPAL DUE:	\$113,000.00	FEES DUE:	\$0.00
INTEREST DUE:	\$4,391.10	PAST DUE:	\$0.00

PAYMENT DUE: \$117,391.10

*Additional Principal: \$

TOTAL PAYMENT: \$

*Additional principal will only be credited if all unpaid fees/charges are satisfied.

MAIL PAYMENTS TO:
PAYMENT PROCESSING CENTER
P.O. BOX 248817
OKLAHOMA CITY, OK 73124-8817

FOREST HILLS METROPOLITAN DISTRICT
14405 West Colfax Ave.
#165
Golden, CO 80401

50118100 000458790



PAYMENT PROCESSING CENTER
P.O. BOX 248817
OKLAHOMA CITY, OK 73124-8817

11 ACBS 04007 CH 600 0

LOAN SUMMARY STATEMENT

00000015 TB067MP1119250524090 01 100000000 0000012 001
FOREST HILLS METROPOLITAN DISTRICT
14405 West Colfax Ave.
#165
Golden, CO 80401

Page 1 of 1

LOAN INVOICE SUMMARY

CUSTOMER NUMBER:	11-20147696	ENDING PRINCIPAL BALANCE:	\$1,045,000.00
FACILITY NUMBER:	459171	PRINCIPAL DUE:	\$0.00
ACCOUNT NUMBER:	458781	INTEREST DUE:	\$12,782.10
STATEMENT DATE:	11/18/25	CURRENT DUE AMOUNT:	\$12,782.10
PAYMENT DUE DATE:	12/01/25	PAST DUE AMOUNT:	\$0.00
		LATE CHARGES:	\$0.00
		FEES DUE:	\$0.00
		TOTAL PAYMENT DUE:	\$12,782.10

PLEASE RETURN THE BOTTOM SECTION WITH YOUR PAYMENT. RETAIN TOP PORTION FOR YOUR RECORDS.

Services provided by BOKF, NA. Member FDIC. Equal Housing Lender.



PAYMENT PROCESSING CENTER
P.O. BOX 248817
OKLAHOMA CITY, OK 73124-8817

11 ACBS 04007 CH 600 0

ACCOUNT NUMBER: 458781

FACILITY NUMBER: 459171

LOAN STATEMENT

PAYMENT DUE DATE:	12/01/25	LATE CHARGES:	\$0.00
PRINCIPAL DUE:	\$0.00	FEES DUE:	\$0.00
INTEREST DUE:	\$12,782.10	PAST DUE:	\$0.00

PAYMENT DUE: \$12,782.10

*Additional Principal: \$

TOTAL PAYMENT: \$

*Additional principal will only be credited if all unpaid fees/charges are satisfied.

MAIL PAYMENTS TO:
PAYMENT PROCESSING CENTER
P.O. BOX 248817
OKLAHOMA CITY, OK 73124-8817

FOREST HILLS METROPOLITAN DISTRICT
14405 West Colfax Ave.
#165
Golden, CO 80401

501181001 000458781



Forest Hills Metropolitan District Operations Report

December 2025

Wastewater Treatment Facility Repairs/Upgrades

- Working on recharging Generator battery.
 - Charging battery on my own failed, will need to schedule DVL out to repair; will try and fit it under annual service agreement and have the next service visit expedited.
 - DVL tentatively to be on-site between 10/9 and 10/15
 - Battery replaced, but battery charger failed. DVL to repair.
 - DVL repaired 11/13
- Effluent Wetwell Plumbing – This project includes removing existing plumbing and replacing with Sch. 80 PVC fittings including, checks valves, flanges, etc. and connecting back into existing contact basin. Servicing the effluent pumps at the same time. Estimated cost to complete is ~\$12,000.00. If the Board would like to proceed, a formal proposal will be provided.
- Sludge Hauling for WWTP
 - Complete for 2025 year, unless required.
 - **Might need to haul again as a delay on getting a wasting pump required me to fill emergency overflow w/ Digester sludge during the intermittent time- will request a quote if budget and weather allow.**
- LS electrical/underground conduit repair – discuss “issue”
 - Productive to be on-site either 9/19 or 9/22
 - Thunder Mountain to be on-site 9/19 or 9/22
 - Altitude Electric to be on-site 9/24
 - Average cost \$200/hr to \$3500 total
 - DDC to determine best vendor
 - **Running great, will anticipate this work to be completed sometime Spring 2026.**
- Work w/ District and DRC to schedule jetting of FHMD collection system
 - Ben from DRC to give DDC dates on 1/3rd system jetting
 - Repairs? Discuss w/ Dave and Public Alliance
 - DRC provided quote for inspection of ½ entire system, and cleaning only what is needed
 - \$17,750
 - Awaiting schedule availability and update on previous discussions of point-repairs
 - **DRC is nearing completion of CCTV and jetting work. Willing to Jet ‘needed’ culverts but will cost extra. Estimating DRC is at 2/3rd completion.**



Water Treatment Facility Operations

- Will begin to contact Well Companies provided by AJ to get quotes/availability for Well 1, 8, and 9 replacements.
 - CWW gave bid for Well #1 at \$340/hr, assuming (with pump cost) ~\$10k
 - Well #1 replaced, re-commissioned, and operational!

- AJ/Public Alliance to schedule remaining Water Meter installs.
 - Awaiting more scheduled installs- Mike will begin reaching out again.
 - **Public Alliance is re-beginning the scheduling w/ homeowners. Mike to provide latest list of meters to be replaced**

- Hydrant flushing to begin once Noble completes valve repair on Summerwood.
 - Hydrant repair complete- seemed to function and operate well.
 - DDC will schedule District-wide hydrant flushing sometime early-Fall; would prefer to not do this during Peak Season.
 - Tentatively scheduling for 10/30-10/31
 - Completed 11/4
 - All hydrants in good condition, only 8 of 24 requiring lubricant. DDC is procuring and will apply once received.

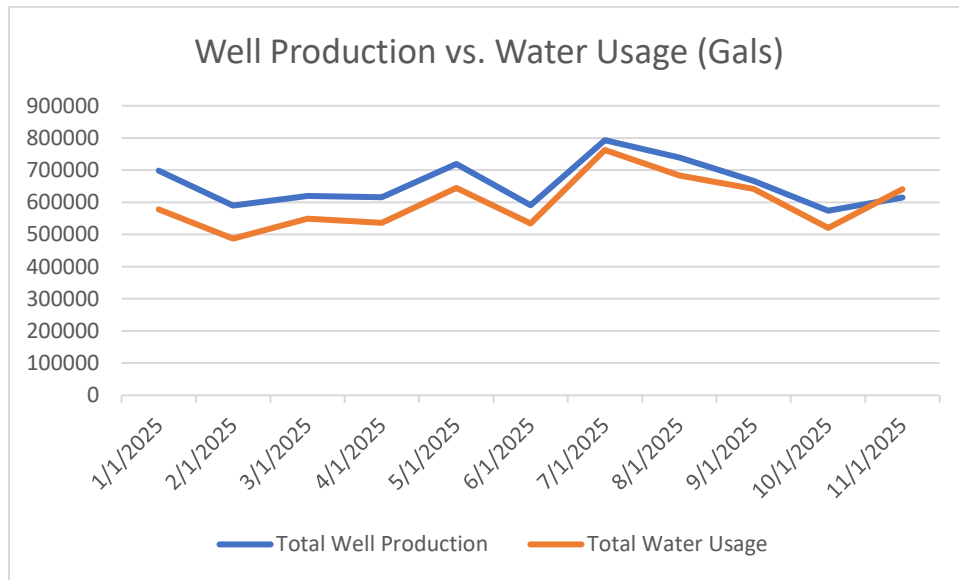
Water Production and Discharge Monitoring Reports

- Water Meter Readings:
 - November: Total Water Usage = 640,271 gallons
 - November: Total Water Production = 614,314 gallons
 - **Well 5 was brought online again, but it seems as if the flow meter is not working. Mike used previous data as the runtime was the same to extrapolate data for this month- will replace ASAP!!!**
 - November Difference: -4.23%

- Wastewater Treatment DMR's:
 - November Average Influent Flow = 14, 800 Gallons per Day
 - November Maximum Influent Flow = 18,500 Gallons per Day
 - **November Effluent Exceedances: E.coli (Mike jinxed it by bringing up our wooden Contact Chamber last meeting.....)**



Water Discrepancy Graph



Irrigation System and Ponds

- Pond 4 pump pulled and winterized, pond 6 to be pulled asap
 - All irrigation pumps removed by 11/3

Upcoming Projects

- DDC team to provide estimate to remove and replace the existing effluent piping due to excessive corrosion and failed check valves for 2025 budget.
- DDC working on Fire Hydrant List – Status, maintenance, repairs
 - Complete
- DDC to compile Distribution System valve list for exercising, repair, and maintenance
 - Most likely to begin early Spring once road is free of snow
- Update and Repair WWTP and Lift Station Alarms and Controls – swap to High-Tide units.
 - Test run at WWTP and LS with potential to do WTP and Wells too.
 - WWTP + LS = \$10,385.92

ENGINEER'S PROGRESS REPORT

TO: Forest Hills Metropolitan District
FROM: Element Engineering
DATE: December 12, 2025
SUBJECT: Progress Report on Current Projects – **New Items Bold**

GENERAL ENGINEERING

Element was requested to provide a review of the watershed TMDL document. The TMDL includes a target load of 182 lbs/yr for internal loading. This target is based on reducing the sediment phosphorus release rate by 95% which would result in a 90% reduction of the internal phosphorus load. FHMD accounts for 6.5% of current total TP loading. The document requires FHMD to reduce annual TP by 90% and sets a TP effluent limit of 0.1 mg/L TP.

Element has provided a proposal to evaluate the existing WWTP to determine its capacity to treat to the proposed limits. Also, we have provided the district a proposal for an asset management study for budgetary purposes.

PFAS TREATMENT PLANNING AND GRANT APPLICATION

The PFAS WTP design contract has been signed and approved by the district. We are currently working on preliminary design and will share updates, floorplans, and design documents as they are produced. We are currently working to complete the pre-application information for submittal to Jefferson County Planning and Zoning.

We are currently working on survey coordination for the updated topographic and property boundary survey. Also, we are scheduling pilot/bench scale testing with three potential equipment vendors to inform our final design.

POND 5 CULVERT REHABILITATION/REPAIR – DESIGN AND BIDDING

Construction has been completed, and the certificate of initial acceptance has been issued (dated December 12, 2025). The items to be completed post substantial completion including striping, landscaping/pavement repair have been completed.

Nothing to report.

District Manager's Report

December 11, 2025

General

Agreements

- Annual Renewals for were approved at the last meeting for all contractors
- Phase Two of the Park Renovation Project is included on the agenda for approval
- The resolution to consider 2026 Water and Sewer Service Fees is included in the meeting packet

Invoices/ACH/Autopay Payments

Invoices were reviewed and approved on December 12, 2026

2026 Budget Update

The 2026 Budget was approved at the November 19th Board Meeting. Ms. Holder will file mill levy with the County Treasurer by December 15th.

Website

The new website is complete. Public Alliance has all log in information and will share this with the board.

Community Correspondence

We received an email from a resident regarding a water quality concern raised by a technician servicing his water filtration system. The technician reported numbers for total dissolved solids and salinity which he claims are in excess of EPA limits. The resident requested that the Board address the matter with its Operator and report its finding to the HOA.

An Eblast requesting that resident provide gate entry instructions to deliver drivers was sent on November 25th

HOA Matters

No update

Water

Water Treatment Facility

Nothing new to report.

Ponds

Nothing new to report

Wells

Nothing new to report

Smart Meter Tracking

There are only a few residents remaining that need their meters replaced. Efforts continue to coordinate the work are continuing. Nick Moncada is working with Mike Menke on this project.

Curb Stops

Nothing new to report

Wastewater Treatment Facility

Annual Sewer Main Jetting

Roads

All Crack Seal Repairs Have been completed for 2025.

Facilities and Open Space

General Labor Services

Nothing new to report

Geographic Information System (GIS)

IAMGIS Proposal was approved and signed by the board. The first Meeting With iamGIS was on December 15, 2025

Gates

A new keypad at front entrance was installed in the first week of December 2025. Buttons on keypads were sticking causing access disruptions. The cost was \$510.00

Guard Shack and Restroom

The blinds in the guard shack are in poor condition and should be considered for replacement.

Electrical Work

Amy Hord is working on engaging an electrician to look at exposed wires at the entrance monument off Forest Hills drive. This is in progress.

Park Upgrades

- The Phase 2 Masterplan proposal will be considered at the December Board meeting.
- Signposts have been ordered. Installation will be done by Colorado Greenscapes on a time and materials basis.

Wildfire Mitigation and Forest Management

Mountain Pine Beetle management information provided by Jake Siem and Brian Mallett is attached to this report.



Verbenone Pheromone Packets

FAQ's About Protecting Pine Trees from Mountain Pine Beetle



Mountain Pine Beetle,
actual size 3.5-6.8 mm.
Photo: Abbey Bowser, CSFS

What is Verbenone?

In nature, bark beetles communicate with pheromone scents called semiochemicals. Verbenone is an anti-aggregation pheromone produced by mountain pine beetle (*Dendroctonus ponderosae*) to indicate a tree has reached maximum capacity, and there are no resources available for other beetles. Verbenone has been synthesized into small packets that can be attached to all varieties of pine trees as a sort of “No Vacancy” sign to prevent new infestations. Verbenone works by affecting beetle behavior, making it an environmentally safe alternative for tree protection.

Verbenone is packaged in a semipermeable plastic that releases the product into the environment over time to create a “pheromone plume” around your property. Verbenone packets are sold in two different forms (pouches & bubbles), which vary in cost and application to maximize effectiveness and help individualize protection strategy depending on the acreage, number of trees, and specific landowner goals.



Verbenone pheromone packets are sold as bubbles (left) & pouches (right). Photo: Abbey Bowser, CSFS

How do I know if my tree is infested with mountain pine beetle?

Pitch Tubes

Infested trees usually have several popcorn-shaped masses of resin around the trunk where beetles have tunneled into the bark. However, pitch tubes may not be present in years with below average precipitation.

Pitch tubes on a lodgepole pine (left). Beetle being pitched out of a ponderosa (right).



Boring Dust

Often, boring dust can be seen on the ground at the base of the tree, in bark crevices, and around the pitch tubes (if present).

*Boring dust accumulating at the base of a tree.
Photo: Abbey Bowser, CSFS*

Fading Needles

Following a successful attack, pine needles will turn yellowish to reddish in color and begin to fall from the branches. This usually occurs the second summer after the attack.

Group of pine trees fading following successful mountain pine beetle attack. Photo: Dan West, CSFS



Woodpecker Damage

Woodpeckers will often search for beetle larvae in infested trees, stripping the bark off the tree and leaving behind large holes.

Infested tree that has been stripped of its bark by woodpeckers. Photo: Dan West, CSFS

For help identifying potential mountain pine beetle infestations, contact your local CSFS field station.

Is Verbenone the right treatment for my trees?

Most beetles fly within $\frac{1}{4}$ mile from their source tree. If you notice infested trees near your property, Verbenone application is recommended, especially in years with low precipitation. The map found on the Colorado State Forest Service's [Insect and Disease page](#) can help determine if mountain pine beetle activity has previously been detected in your area.

Verbenone is only effective for use on pine trees, not for other conifers! Identifying the pines on your property is important for Verbenone application. Treatments differ for protecting other tree species from bark beetles.

Quick Tips for Identifying Pine Trees

Pine trees have needles that are connected to the twig in groups (usually 2,3 or 5) within a fascicle. Other conifer needles are attached individually to the twig. Cones can also be used to differentiate pines from other conifers, where pine cones are usually large, round, and woody.

Is this a pine?
YES!

Fascicle with
needles growing in
clusters of two or
three

Large,
round cone



Ponderosa pine Photos: Abbey Bowser CSFS

*Pine species in Colorado:
Ponderosa, Lodgepole,
Limber (5 needle) &
Bristlecone (5 needle).*

Is this a pine?
NO!

Needles growing
individually

Long, scaly cone
with bracts

*Other conifers in
Colorado: Douglas-fir,
Englemann spruce,
Colorado Blue spruce,
& Sub-alpine fir.*



Douglas-fir Photos: Zach Smith, CSFS

How do I apply Verbenone?

- Although Verbenone is not toxic, the manufacturer recommends wearing gloves when handling this product.
- Verbenone packets should be stapled to trees using a heavy-duty staple gun. Take care not to puncture the reservoir of product, stapling only the top plastic layer. Verbenone bubbles should be stapled with the bubble facing down.
- Staple packets about six feet above the ground, or as high as you can safely reach, on the north facing side of the tree.



Verbenone bubble stapled to the north-facing side of the tree, bubble side down. Photo: Abbey Bowser, CSFS

- **The application for pouches & bubbles is different!** Pouches contain a higher concentration of Verbenone (5.88grams), and should be applied to the largest, most valuable trees on your property. Bubbles contain less product (0.98 grams), and should be placed on smaller trees and/or interspersed in dense stands where individual tree protection is not possible.
- To maximize their effectiveness, packets should be placed in a **grid pattern**, no more than 12 feet apart. The pheromone plume emanating from the Verbenone packets will provide protection to any trees that fall inside this 12 foot radius. However, more susceptible or valuable trees should still be treated with Verbenone, even if a nearby tree has already been treated.



Verbenone Pouch

- 5.88 grams
- Placed on large diameter trees around the home & major viewsheds

Verbenone Bubble

- 0.98 grams
- Interspersed between pouches & in dense pine stands



Grid Placement: The diagram below provides an overhead view of how to apply Verbenone to maximize the efficacy of the product. Pouches were placed first, prioritizing the largest trees around the house. Bubbles were dispersed in areas that fall between the effective radius of the pouches, on smaller trees, and in denser stands around the property boundary. This Verbenone treatment plan uses 32 pouches & 47 bubbles.

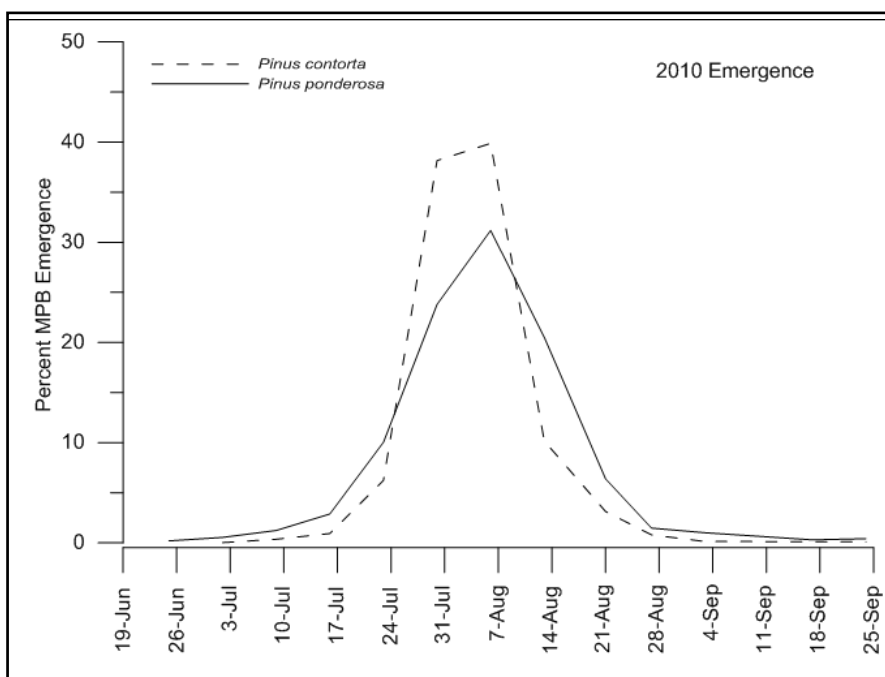


Verbenone treatment plan that uses a combination of pouches & bubbles. Photo: Dan West, CSFS

Alternatively, the Colorado State Forest Service can apply Verbenone to your property at an hourly rate of \$92.00.

When should I apply

Verbenone should be deployed early-mid June, about 2 weeks before the projected mountain pine beetle flight. Annual precipitation & temperature variations may slightly affect the timing of beetle emergence. Both pouches and bubbles will protect your trees for approximately 90-120 days, which will provide protection while adult beetles are flying to new trees. Only one application is needed each year.



Mountain pine beetle emergence dates recorded in 2010. Photo: Dan West, CSFS

Can I save my tree after it has been infested?

Unfortunately, Verbenone is only effective when used preventatively. Once a tree is mass-attacked, there is little that can be done to save the tree. Verbenone should be placed on surrounding trees, but **removing any infested trees or slash should be prioritized.**



Verbenone packets in a residential community near Gunnison, CO. Photo: Abbey Bowser, CSFS

How much Verbenone do I need?

The amount of Verbenone needed is dependent on the size of the property, number of pine trees, and specific landowner goals. Some landowners choose a stand-level protection strategy. Others opt for a more cost effective treatment by prioritizing their most valuable trees. The Colorado State Forest Service can use the purchasing power of Colorado State University to obtain Verbenone at a reduced cost for landowners. Verbenone pouches are available for \$7.42/each and bubbles for \$2.20/each, plus an additional shipping and handling fee.

How effective is Verbenone?

When used preventatively in low-level or initial stages of infestations, Verbenone can be an effective tool to protect your trees. However, as beetle populations increase, Verbenone effectiveness wanes and may not fully protect trees because of the large number of beetles present in the environment. Other synergistic compounds are being developed and are available for experimental use.

During years of below average precipitation, trees are significantly more susceptible to beetle attack, and Verbenone is critical for protecting trees.

How do I order Verbenone through CSFS for a reduced price?

To order Verbenone packets or for assistance developing an individualized treatment plan, contact the Forest Health Program at CSFS_foresthealth@mail.colostate.edu or the [Colorado State Forest Service](http://colorado.state.gov/forest-service) at 303-349-1688. **Orders must be received by 29 February 2024.**

Useful Tips

- ♦ Remember: Verbenone is only effective at protecting pine trees!
- ♦ Verbenone packets should be applied by early June, before beetle flight.
- ♦ Place Verbenone packets in a grid pattern, no more than 12 feet apart.
- ♦ Packets should be stapled on the north facing side of the tree, as high as you can safely reach.
- ♦ Unused packets can be placed in an airtight container in the freezer for use the next year.

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Learn more

about mountain pine beetle management on the CSFS website at csfs.colostate.edu or by contacting your nearest field office

