

**Minutes of the 08/10/2023**  
**Board of Directors Meeting 5:00pm @ River Woods Office**  
**Townhouse Villages at River Woods HOA**

**Members Present:** Anna Goyette, President; April Bowen, Vice-President; Don Picard, Secretary; David Wahlstrom; Brad Ihrke; Claudia Merriman

**Members Absent:** Jodi Deneen, Linda Pierce

**Others:** Dan Kampf, Kraus-Anderson Insurance; Sarah Moore, River Woods assistant general manager; Loren Poehler, River Woods grounds manager

**Call to order:** President Goyette called meeting to order at 5:00 pm at the River Woods office.

**Agenda:**

- April moved, Dave seconded, to approve Agenda for tonight's meeting. **Approved**

**Insurance Presentation and Discussion with Dan Kampf:**

- Insurance premiums for Association up 13% for 2023-2024, less than expected
- 4% of new premium is increase in homes valuation, 9% is actual increase in rates
- Total valuation of River Woods now \$76 million
- Annual increase per home will be between \$92 and \$125 per RW home, depending on size of home
- Dan noted growing trend of insurers requiring associations to prohibit grills of any kind on decks; will keep us apprised of developments. Does not recommend changes in by-laws regarding grills at this time.

**Approval of Insurance Contract**

Dave moved, Brad seconded, to approve the contract with Krause-Anderson Insurance for 2023-2024, as presented and authorize President Anna Goyette to sign the contract. **Approved**

**Adjournment**

April moved, Dave seconded, to adjourn meeting at 6:38 pm. **Approved**

Minutes respectfully submitted by Don Picard, Secretary