

**Minutes of the Townhouse Villages at River Woods HOA
Annual Meeting
Tuesday June 14, 2022 – 6:00pm – Office Area Shop**

Call to Order: By *Anna Goyette*, Board President at 6:00 pm. Board members introduced themselves by name and unit number.

Quorum: (10%=33 units) Kimberly- we have reached a quorum with more than 33 units by proxy or in person at the start of the meeting.

President: *Anna Goyette* Thank you for taking the time to come to the 2022 Annual Meeting.
Welcome all owners and introduce Board, Office and Insurance folks.

Units represented in Person or by Proxy: 15, 17, 21, 23, 25, 29, 45, 59, 61, 79, 81, 96, 99, 109, 116, 126, 144, 156, 165, 166, 169, 173, 177, 193, 210, 213, 230, 266, 267, 275, 276, 282, 291, 295, 308, 311, 321, 322

Others Present: Loren P., Grounds Manager; Kimberly G., GM; Sarah M. Assistant and Dan from Kraus Anderson Insurance

Election of Board of Directors: KG/Committee

- Call for nominations from the floor.
- There were no nominations from the floor.
- Kimberly called to close nominations from the floor. Motion 177, 61 seconded to close nominations from the floor.

Approved

- Kimberly called for vote.
- Election Results: Unanimous motion to elect Marilyn Jenkins and David Wahlstrom are elected for a 3-year term.
Congratulations! A big Thank You to all Board members for your service on the Board!

Master Policy Insurance presentation by Dan Kampf of Kraus Anderson Insurance.

- **Insurance Dan K** – Insurance was sent for bidding in May. We are expecting proposals in the beginning of August. The market is currently running with a 18%-25% increase. There will be a letter going to all owners shortly that will ask you to provide the most current mortgage information on your townhouse. Please compare to your mortgage company's information and be sure it is correct.

Insurance coverage currently is:

Agent -Kraus Anderson – “All In” coverage \$25,000 Deductible \$15,000 water/sewer deductible

In need of Certificates - call Elysia 952-707-8220

Claims - call Deb 952-707-8218 – For all claims, call the River Woods office first.

For dissatisfaction with claim response or service, call the HOA office. Each homeowner should carry an HO6 for contents/upgrades/deductible of \$25,000.

Minnesota is the 4th highest state with homeowners' claims. Insurance companies are currently paying out more in claims than premiums collected; for every \$1.00 collected, \$1.07 is being spent. Costs of all building materials have significantly increased. We are expecting approximately a 20% rate increase. Expanding market selection, proposals hopefully beginning of August. Homeowner Renewal Information letters to go out within the next few weeks. HO6 homeowners' policies should have a \$25,000 loss assessment deductible, personal liability, betterments and improvements, etc.

Please retain it for your own records. Any questions regarding our master insurance coverage should be directed to the HOA office and the Kraus Anderson agent as needed. Insurance bills that owners pay directly to Kraus Anderson are due on 9/15/22. All owners should have a bill in Mid-August. If it is not received by mail, you MUST call the office for a duplicate.

Owner who escrows insurance payments with the River Woods office do not need to pay Kraus-Anderson directly. The office will pay, and bill you if the amount escrowed is insufficient.

Maintenance Overview: Loren P

- Asphalt – Waiting for contractor evaluation for budget decisions.
- Roof replacement – Roofs are on schedule to be completed in 2023.
- Power washing/painting; Today painting started buildings to be done are 80 to 143. Power washing may bring out delaminated/rotted wood.
- Dog defecation: Ridiculous amounts not being cleaned by homeowners, principally new owners who seem to think it's the grounds crew's responsibility to clean up. If you know of an owner not being responsible, call or email the office with the unit number so they can be contacted and receive a review of the River Woods Pet Policy.

- Parking: Trying to keep this under control with vehicles parked in proper areas and owners out of guest parking so River Woods does not look like a trailer park.
- Owners should notify the office of garage/pole lights out, with the longer days – even though there are drive throughs at various times of the day – it’s light longer and we are not always able to see the lighting.
- Maintenance Request Forms: Many have been received! They are being reviewed and many have been completed. They will continue to be reviewed through the month of June, and a decision will be made after the asphalt meeting to determine budget for these maintenance projects.
- Grounds work is avoided in the rain as to not damage grass, etc. Also, working in extreme heat is hazardous, both for crew as well as grasses and plantings. Buckthorn removal update, owners encouraged to view the hill area next to the shop for what buckthorn removal looks like. It’s removing the large invasive buckthorn “trees” and returning the areas to the native grasses and plants. This is an area that is part of the large plan to remove invasive buckthorn.
- Parking Issues: The Board can tighten the parking rules and regulations if owners continue to abuse the policies. Towing will take place if all the problems are not resolved.

Is the Association paying full pricing or contractor pricing?

Kim/Tiny – Menards & Home Depot/Farmers Mill (spray/fert/chems) Irrigation/paint, are all contractor pricing. Contractor rates are used whenever possible for best pricing. There isn’t contractor pricing on items such as siding replacement items, as we are not installers, and they receive special pricing on large quantity items. Smaller purchase examples: machinery nuts/bolts/ etc. Specialty items are regular pricing as they are small special orders.

The Association does its best to negotiate best pricing through networking/contacts whenever possible.

Will buckthorn removal grass area require mowing?

Kim – We try to restore the areas with as many native grasses and plants as possible, Keeping in mind the areas and drainage necessities. Buckthorn takes over vast areas and chokes everything out. City offers no assistance to Burnsville residents in any way to remove or eradicate the buckthorn. River Woods will continue to do Buckthorn removal/restoration annually as finances allow. Do owners want to pay 300% to have something done now, or wait until its cost effective? Asphalt will have to be reviewed. We’ve had to move forward on a few of the larger areas, in favor of patching/coating in lieu of asphalt replacement.

Association Update Report: By Kimberly G

- **Legal-** There is no pending litigation for or against the association currently other than the collection of fees.
- **Delinquencies-** Past-due assessments (fees-late charges-fines-legal-court ordered) past due - effective 5/31/2022 3pm of business day.; 247, 112, 106, 160, 58, 11, 22, 118, 256, 114, 034, 286 and 123.

This year, delinquencies stand at \$12,428.67, from 13 units.

Monthly assessment currently is \$330.00 per month per unit. Our fiscal year runs from November 1st to October 31st. The late fee has been increased to \$25 on the 10th and 20th of the month. Any owners in need of a payment plan can contact the office immediately to work that out and avoid late fees and/or going to legal. Kim has Board authority to work with every homeowner to avoid grave situations and assist homeowners whenever possible with payment plans. Once an account goes to legal, it’s out of the office’s hands.

- **Maintenance Requests:** Already started, some left to review. Until major project pricing comes in, the decision for Maintenance request will not be completed.
- **Changes to the exterior of the unit:** Unit owners must remove unapproved items. Any changes to the outside of the unit need an ACC request.
- Please continue to call the office for forms/information and we will email to you or post on the office door for you to collect. We will be moving the website; it will require the site to be down for 3 to 5 days. We are hoping to do this transfer over the July 4th holiday, possibly Thursday through Tuesday. Please continue to use the drop off box for payments/paperwork/envelopes. Office visits are still restricted to appointments only to avoid possible covid exposures. Please do not try to speak with the grounds crew employees, all requests need to come through the office. Many don’t speak English; they will smile and nod at you as if your request is understood but will not be able to pass the request on. Contact the office with your requests. There are many contractors soliciting in the Association. They must have clearance and a badge through the City of Burnsville to solicit. Unless they have a badge, they are in violation, and you should obtain their information and contact the City of Burnsville or the Burnsville Police Department. Scams are abundant, when in doubt you may call the office for verification of Association work being completed. The pool is open and staffed. It is not a perfect situation. Hand sanitizer is available, there will not be masking requirements. We cannot police swimwear. The restrictions are no t-shirts, shorts etc, it must be bathing suit apparel. We cannot control the modesty of the swimwear. We have completed two seasons of purchasing pool furniture from By the Yard, ideally, we have two more season cycles, and

the pool should be completely furnished with furniture that has a 35-year life guarantee. We have received great discounted pricing. Last year expensive items were stolen from the pool, but so far this year, we have suffered no thefts or vandalism. Currently there are no membership requests from outside homeowners, perhaps because membership rates were increased. There are lots of new people at the pool, many new monitors. Please be patient and kind. People need to follow the rules. There are monitors who were bullied, and alcohol was being brought in in coolers. Tiny will be called if needed for any situation. Monitors do their job, with is to enforce the rules. Have a good pool season, the best time to enjoy the pool is from July 4th to Labor Day.

Q&A – Questions were asked throughout the meeting during agenda topics.

- Where does the money from memberships go?
Kim – it goes back to into the pool funds.
- How do you purchase a pool tag?
Kim – At the pool during open hours.
- Have there been problems with paint?
Tiny/Kim – It's getting better. Our requests for this season have been filled in the last two weeks.– What is your project?
Front door, what to use to paint, brush or roller?
Tiny/Kim – Metal or wood? Front door or storm door?
– front door, metal
Metal use smooth roller or pad, be sure to leave door open to dry, especially with humidity. Prime, then paint, so the paint goes further.
- If opening for Board, can there be something written for possible candidates, to learn more about their experience and background.
Kim – For those who wish to be on the Board, get on a committee first, learn the different pieces of the Association. Each committee has a chairperson, and the chair brings recommendation of potential board members to the Board. Serving on a committee allows you to learn and know the processes. The Board should be made up of people with diverse backgrounds from all walks of life and all ages, new owners through those on Social Security, so everyone is represented. The rotations stay standard 3/3/3. If someone can't fulfill their appointment, the Board appoints midterm. Meetings are generally a once-a-month commitment, emails. FYI, Kim enforces Board authority. We can certainly send out bios with Annual meeting packet.
- For the Board to adopt the Renter/Roommate Resolution, how could it be adopted without the owners voting for approval?
The information was already required. The Association needs to know who's there, what vehicles, who's living there, who owns it. Without this information the Association is unable to manage major issues. Parking, rules not being followed, nefarious activity, which was up, then down, now ramping back up again. The documents will be available for completion after the 4th (hopefully) on the website or contact the office if needed. It's simply a tool to help manage. The Board can adopt rules or regulations and change them to suit the current climate, per the Declaration.
- What happens to foreclosures?
Someone buys them at the sheriff sale. They bid on the unit, and if they get it there is a redemption period 6 months out. The owner can live there until then, reclaim the unit (pay off all fees/charges/bid) and retain the unit. Or it goes to the bidder and the owner must leave. Upon closing, the mortgage gets paid first but they can defer. Upon the sheriff sale date, the Association will get its fees. We couldn't purchase a unit. It's all done through Dakota county; we receive legal notice upon the filing of the sheriff sale date.
- Trim paint question – Different shades why?
Kim – Association previously required London Brown which has been discontinued and the choice was now Musket Brown. coloring is different on deck railings.
Kim – Paint cycles are all painted the same.

Manufacturers have had a difficult time the last couple of years obtaining components needed for paint. They try to match as close as possible.

Kim – Metal railings may be an option. Also, it's difficult to put one stain over another or one paint over another, it's not a perfect science. Manufactures closed due to covid, components and mixes may not be the same. We hope this keeps getting better. We can't not paint, waiting isn't an option, we have to continue the cycle.

- Concern with Geese, 2 pair have 9 goslings, tearing up the grass and doing damage to the grounds and pond. What can be done?
Tiny – Goose defecation is not causing more algae than turtles. We don't have "ponds" -- they are drainage flow "ponds". They flow together and flow to the river. They vary and change according to the weather; with rain they are higher, with no rain they are lower. They are usually about 3 feet deep with water and 5 feet deep of muck. Tiny has a spray that he can use

for algae, but there are other concerns with that, including spillage from other ponds draining into River Woods. The geese will be gone in a few weeks.

Kim -We have been advised by the DNR; do not feed/touch/trap/abuse. We will not be doing anything. It's the area you live in and that can't be changed. We do not do anything with the wildlife.

We have many turtles/rabbits/ducks in the yard.

Kim – We have a small group, may represented by Proxy Vote. If you have free time please volunteer for a committee, it's about everyone caring for the community. Thank you for serving!!

A HUGE thank you goes out to the Board and the committees for their service, time and dedication to the Association and to continually make decisions based on the WHOLE Association and not just one unit or area!

Board positions will remain the same until the next Board meeting.

Adjourn: Unanimous motion to adjourn the 2022 Annual Meeting at 7:30 pm. **Approved**