

**Minutes of the 6/18/2024
Annual Meeting 6:00 pm @ Burnhaven Library
Townhouse Villages at River Woods HOA**

Members Present: Anna Goyette, President; April Bowen, Vice-President; Don Picard, Secretary/Treasurer; Jodi Deneen; Mark Heaner; Brad Ihrke; Claudia Merriman; Asta Stark; David Wahlstrom

Also present: Loran Poehler, Grounds Manager; Sarah Moore, Association Administrator; Dan Kampf, Kraus Anderson Insurance; Matt Akin, Kraus Anderson Insurance; Units 11, 17, 20, 23, 25, 45, 52, 59, 61, 72, 75, 79, 81, 96, 99, 116, 126, 144, 156, 162, 169, 170, 173, 174, 177, 181, 192, 193, 196, 198, 209, 210, 213, 219, 229, 230, 254, 266, 267, 271, 282, 308, 310, 311, 313, 318, 321, 322, 326 (Units represented in Person or by Proxy)

Call to order: President Goyette called meeting to order at 6 p.m. and announced that quorum had been reached.

Election of Officers, By-Law Change

President Goyette called for nominations from the floor. No nominations.

Ballots were collected from Association members.

Nominating Committee retired to count ballots.

Results: Jodi Deneen, Anna Goyette and Mark Heaner were elected to three-year terms. Section I, Article III of the Association By-Laws — “Annual meetings of members shall be held in April of each year at a date set by the board of directors” — was changed to: “An annual meeting of the Owners shall be held each year on a date, and at a reasonable time and place, designated by the Board.”

Insurance Presentation

Dan Kampf outlined the current situation in the insurance industry, in which companies are losing money and raising rates due to an increased number of claims. Minnesota has the third-highest weather losses, behind California and Florida. He said that if the increase in rates this year was under 20% he would consider it a win.

Matt Akin emphasized the need for owners’ HO-6 policies to dovetail with the Master Insurance Plan so that owners are thoroughly covered and don’t wind up paying thousands out of pocket because of gaps in coverage between the two policies. He recommended sending the Kraus Anderson Insurance letter that details coverage to their personal insurance broker/agent to be sure there are no gaps in coverage. He also

recommended owners make a smartphone video of all their possessions in the house to serve as proof of loss.

Maintenance Overview

Ground manager Poehler reported that:

- Roads were being patched this year, not replaced. We are getting bids for next year for asphalt resurfacing.
- Most of the garage roofs have been re-shingled and if money is left late in the fiscal years, the remainder will be re-shingled this year as well, which will complete re-shingling of the entire Association for this cycle.
- Some sidewalks, steps and retaining walls will be replaced this year.
- We removed 130 trees this year. Some 60 green ash trees are diseased from emerald ash borers and are being treated; those that show no improvement next spring may be removed and replaced.
- Many maintenance request forms have been received and are being prioritized.
- Any changes to the outside appearance of the home must be approved by the Architectural Control Committee in advance of any work being done; forms are available on the Association website.
- The pool is open and passed its annual inspection by the Minnesota Department of Health.

Committees

President Goyette invited owners to join the Architectural Control Committee and the Welcome Committee, which is planning several community events during the upcoming months.

Budgets and Legal Report

Secretary/Treasurer Picard reported that we are slightly under budget as of May 31, benefitting from less snow plowing this winter, these savings somewhat mitigated by a water main break in January and the need to purchase a new sprayer in April. Overall, we should be within budget this year.

The Association is, as of May 31, 2024, not involved in any litigation, other than that involving collection of unpaid fees. There are currently \$26,820.47 owed by five owners because of unpaid fees and accompanying penalties. We are involved in litigation with one owner owing to a high level on unpaid fees.

Questions and Answers

What were the basketball hoops removed from the Sport Court? Answer: Because of extensive use of the Court by large numbers of youths who don't live in the Association, often playing into the night and annoying nearby owners. The Court is not a public park

and is not open to anyone who lives outside the Association. The hoops will be restored in a few weeks, with hopes that the groups of youths from outside the Association will not return to play.

What do we mean by “foreclosure”? **Answer:** The Board is empowered by the Declaration of Covenants to initiate foreclosure proceedings on any unit that is a month late in paying their fees. The River Woods Boards have never done this, feeling that this was too radical a step to be taken so quickly. So, the Board uses late-fee penalties to encourage owners to pay their fees on time. Collection procedures – which ultimately may involve foreclosure – are not initiated until an owner owes the equivalent of two months’ fees. And even then, owners are given the option of a payment plan, which not only eliminates foreclosure but also avoids accumulating additional late fees. Should an owner not agree to such a plan, or should an owner fail to pay according to the plan, then a foreclosure action will be initiated. This ultimately results in a sheriff’s sale and, if no one bids on the property, awarding of the title to the property to the Association, assuming the owner does not pay the money owed during the process.

Because mortgage liens take precedence over money owed the Association for unpaid fees, we rarely actually get title to a property. Normally, owners who don’t pay fees also don’t make mortgage payments and the mortgage holder’s foreclosure give the title to the mortgage company. At that point, the Association recovers fees and penalties owed when the mortgage company sells the property. The Association has successfully foreclosed on, and received title to, only two properties in the last couple of decades.

Adjournment

MOTION: Unit 59 moved, Unit 219 seconded, to adjourn meeting at 7:12 pm. **Approved**

Minutes respectfully submitted by Don Picard, Secretary