

- Present: Bruce L, John B, Liz F, Dave P, 2 Homeowners, Briefly Dee S; Absent Jon H
- Approved Final Minutes (4,0) July 15 Board meeting
- Next Board Meeting: September 16 2026

- **Discussion Topics with Action Taken:**
 - After reviewing MRHOA cash flow projections to cover remaining 2026 summer work the Board approved (4,0) moving ahead with a 2026 DMJ driveway replacement contract for six driveways, and a Re-New sealcoating & repair bid for 44 driveways. All driveway work expected to be completed in September.
 - After reviewing three bids for a comparable 3 Year Grounds Maintenance Contract, the Board voted (4,0) to accept the lowest bid. The new contract with Jenco is effective Nov 1 2026 and begins with a 5% increase in the first year, and a 3% increase in each of the following two years.

- **The Board also discussed and agreed to move ahead on a number of matters**
 - Obtain second bid for fall removal of two trees, one completely dead and one dangerously overgrown, each on a different twinhome lot.
 - Obtain bid for painting of TH wood trim - specifically 6x6 support posts, stoop corner posts, and stoop threshold boards. Project could get divided into 2026 fall work and 2027 spring work.
 - Contact four property owners by email regarding damaged privacy panels. HOA has obtained one bid for owners to consider. Panels are limited common elements and owners would be responsible for cost of removal and replacement.
 - Driveway replacement catchup plan .. cash flow projections are under consideration to support a three-year (2026–2028) driveway replacement schedule, using the same funding structure as units that have already received a full driveway rip-out and replacement..
 - Initiate email contact with HOA attorney re commencement of document rewrites, beginning with the Declaration of CCRs.
 - MN Law changes going into effect on January 1st emphasize need for HOA to have written policies in addition to written rules and regulations. Examples for MRHOA to consider:
 - formulate policy for front stoop handrails that could replace Architectural Committee review
 - more equitable policy for gutter cleaning that recognizes some unit gutters might need more frequent cleaning - could include owner responsibility for cleaning costs

[Post meeting note: Under the new MN HOA laws, policies/rules/regulations will all be defined as Governing Documents – although not all will have to meet the same requirements for a document change as are necessary for a change to the Declaration, Bylaws and Articles of Incorporation.]

- **Admin – Finances**
 - Reviewed expense items: Hellmuth & Johnson \$1,240 07/31/2026 Inv 645981
Forsberg Sidewalks – \$400 Adder for (1) additional square of concrete
Reimburse \$317.50 credit card payment for (1) railing removal & reinstall

- **Admin – Misc**
 - No units currently for sale – but 2 TH units may go up for sale this fall
 - Contacted Building Reserves: 1) for permission to supply reserve study materials to 3rd parties with MN HOA Resale Disclosure form, and 2) yes, changing declaration to specify and include limited common elements would alter study calculations in a direction beneficial to the Association
 - Watching online for Hartford Property Insurance renewal notice – expected Aug 20-21
 - Chubb requires new *Renewal Application* for Directors & Officers and Crime policies. Carrier for Umbrella policy will change (current carrier no longer writing coverage)

➤ **Groundskeeping & Other Maintenance**

- Looked into bids for washing vinyl siding using a soft wash, low pressure method. Some units have north walls with substantial green algae growth mostly due to humid conditions and absence of sunlight. Cleaning a single wall on a few affected units is better suited to individual homeowners taking responsibility for their own property. The Association is not mandated to wash building exteriors.
- Handyman and other contracted services remain a perpetual challenge due to issues arising from liability insurance coverage: the contractors' liability coverage, the Association's TH property coverage, and the individual TH owners' HO-6 liability coverage. In case of an accident, with harm either to person or property, where does responsibility begin and end when homeowners hire contractors?

➤ **Documents Rewrite Plan & Limited Common Elements (LCEs)**

- The Board discussed first draft of email to Hellmuth & Johnson to initiate the document rewrite process. H & J is a highly respected HOA law firm, but it did not write the MRHOA original governing documents, nor has it had cause to possess in-depth knowledge of every page of every MRHOA document.
- And, while the attorneys are the ultimate source for drafting updated language to meet current MN law, they are not familiar with the physical diversity of MRHOA properties, the corresponding diversity in common elements, limited common elements, and unit specific elements that exist on each property, the assessment structure as originated by the developers, and the varying interpretations of document language that have evolved within MRHOA over the last 25 years.
- In an effort to limit billable attorney hours, the initial email will have attached some basic background material. Additional relevant data will be provided to their office as needed to support the process.

- Following close of regular meeting, the Board was updated on current status of arrears collection.