

**MINUTES** for MRHOA Board Meeting held **Wednesday, Sept 10 2025** at 577 Marsh Dr

- Present: Jon H, Bruce L, Zelda M, John B, Liz F.
- Draft Minutes of Aug 6, 2025 Board meeting approved (5,0).  
(Amendments or material corrections, if any, to prior minutes are noted in current minutes.)
- Next Board Meeting: October 22, 2025 6:30 pm at 577 Marsh Dr

■ **Finance & Administration:**

**Treasurer and Accounting**

- Reviewed Aug 31 financial position, receivables, and investment stats. T-bills in renewable 4, 6, 8 and 13 week \$25k increments at +4%. Ameriprise rates currently at 3.5-4.0%
- Reviewed projections for 2025 year-end financial position. Also reviewed preliminary projections for a 2026 estimated annual budget to start discussion on a potential 2026 dues increase to, at minimum, cover 27% increase in twinhome property insurance premium.
- Noted that 2025 year end investment income will result in lower income tax bill because annual interest on T-bills (approx \$6k) is not MN taxable.
- Discussed 4 year history of water bills for 6 month season, May-Oct, tracked by three zones. In addition to every-other-day watering, what other factors might affect dollar differences by zone.

**Secretary & Administrative**

- Reviewed occasional email voting by board and record keeping of same. MRHOA dedicated email system saves all email votes; plus paper copies of email votes are included with paper copies of regular minutes. *[Email votes should also be included in the minutes of the next scheduled meeting under a separate heading.]*

Board has made occasional use of board resolutions to formalize and record some board actions taken in a meeting. Resolutions could be used in conjunction with some email votes.

- Received status update from Hellmuth regarding one ongoing legal action to collect arrears.
- Following up on Aug 6<sup>th</sup> board discussion, viewed HOAleader publication with samples of suggested HOA policies, including "Ice Dam Policy for Townhomes" and a sample of a consent resolution (coincidentally both written for the publication by MRHOA attorney Phaedra Howard).

Publication helpful tool for writing policies that ensure fair and consistent application of responsibilities delegated by the governing docs to both the association and the owners.

- In furtherance of exploring possible future need to hire a management company, board considered list of 7 companies for initial contact. Also viewed a draft grid showing all areas of operations management MRHOA business structure encompasses .
- Discussed pending insurance changes. Hartford Oct 1 2025 TH annual property premium expected to come in at \$76,820 with an increase in standard deductible from \$10,000 to \$25,000. Bid still pending for alternate TH building coverage by West Bend Insurance (Wisconsin). Final bids on both property and HOA master liability policies expected any day now.
- Election of Directors for four board seats will have to be done using a by-mail ballot before end of year. No volunteers have come forward to relieve any current directors.

Board discussed holding Townhall style meeting this fall for general discussion of HOA status and issues. The Bylaws state that notice "shall be mailed not less than seven (7) days" in advance of any special meeting. Email announcing townhall meeting would also go out.

## ■ Grounds, Repair & Maintenance:

- Painting and cleanup work on mailboxes and stands currently underway by two homeowner volunteers .
- Contract with DMJ Asphalt was approved for driveway work: 5 full replacements, 1 repair, and 1 small fix. First step prep work to begin on Monday 9-15.
- Sidewalk survey indicates that a notable number of sidewalk-to-stoop risers exceed the MN code height minimum of 7.75" by 1" or more. The two possible fixes are mud-jacking or replacing sections of sidewalk. Will have to contact contractors to compare costs and see what is possible to get done yet this fall. [Additional sidewalk replacement work will depend on a combined coordination of units to obtain competitive bids. Individual small concrete jobs are not cost effective.]
- Policy on gutter cleaning needs to be decided so everyone is on same page as to time of year, number of times per year, and any additional interim cleanings. One suggestion was to have association pay for one cleaning per year, and homeowners pay for any additional cleaning(s).
- Repairs worklist will be updated and reviewed for fall scheduling, including: shutter repairs, sidewalk gap/crack filling, driveway gap/crack filling, etc.
- No new status was available on Jenco bid for restoration of landscaping and rock areas where trees or shrubs were removed in 2024.

## ■ Miscellaneous

- A complaint was received that a dog walker is not restricting their pet from roaming around on other properties - in particular, disrespectfully close to other owner's homes. This complaint was confirmed by other owners. If it continues, a formal written warning will have to be issued.

## ■ Email Votes

- July 8-9, 2025 Board approved (4,0,1) having Wash Masters clean the gutters on three buildings experiencing unusually heavy droppings of maple tree seed pods that were filling gutters and clogging downspouts.
- August 18-19, 2025 Board approved (4,0,1) having DMJ perform asphalt work per sales contract dated 8-21-25.