

## **MINUTES** for MRHOA Board Meeting   Wednesday,   **November 5 2025**

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- Present: Jon H, Bruce L, Zelda M, Liz F, Absent: John B.
- Approved Final Minutes of Sep 10 2025 Board meeting (4,0)
- Next Board Meeting: December 10, 2025 (opening and counting by-mail ballots)
  
- **Treasurer & Accounting**
  - Reviewed 9/30/25 Financial Position; A/Recv status; Investment interest rate outlook
  - Approved (4,0) October expense items:
    - \$60.05 to Liz F (print/mail expense 2025 Qtr 3)
    - \$83.10 to S Cox (addtl dues refund to 570 Tower/duplicated payment by seller and title company)
    - (2) \$100 dollar gift cards for two homeowner volunteers who refurbished mailboxes + stands
  - Reviewed new information reinforcing MRHOA use of the 1120-H tax return instead of the 1120
  - Reviewed preliminary projections for 2025 fiscal year end and 2026 budget projections with a 10% TH dues increase (primarily to cover property insurance increase), and a 5% SF dues increase.
  
- **Secretary & Administrative**
  - **Election:** 4 Board seats ... ending 2 year terms on 12-31-2025  
 Current board members surveyed for willingness to remain on ballot, with one director indicating a desire to retire effective Dec 31, 2025 (after 20 years of continuous service) and not have name on ballot.  
 Volunteers on a MN HOA board are not obligated to remain on a board, only to provide the board with a written notice when resigning or retiring.  
 No new volunteers have come forward, leaving a ballot with 3 names plus write-in options.
  - **Insurance Update:** Reviewed TH property insurance quotes.  
 The Farmers quote is \$15,147 higher than Hartford, with significant differences in coverage - i.e. "as is" and "80% co-insurance" – whereas Hartford is "original specs" and "agreed amount"  
 The West Bend quote was 8.5% less than Hartford, but also had the 80% co-insurance coverage, together with 14% lower replacement values.  
 Both quotes arrived too late for the Board to do an apples-to-apples comparison before the October 1 renewal date. Although some carriers are coming back into the Minnesota HOA market, it is too early to know exactly how HOA coverage changes will continue to unfold.
  - Although a newsletter was not sent out with the 3<sup>rd</sup> quarter billing, there will definitely be a Newsletter insert with the 2026 1<sup>st</sup> Qtr billing before Christmas. The inserts will also include individual per building insured replacement value for each twinhome.
  - Update on email voting by HOA boards ... any email vote in Minnesota must be a unanimous vote by all current directors – even if it means chasing down missing votes. Alternatively, permissible electronically signed board resolutions might be a more effective instrument for interim board votes. A dearth of interest by MRHOA membership for serving on a "working" board amplifies the need for time efficient legal substitutes.
  - Board reaffirmed need to establish written HOA policies.
  - Liz F attended an HOA Leadership Network (hoalnet.com) meeting in Maple Grove to listen to a presentation from an HOA management company on the advancing role of technology in HOA management. Increased use of technology is less about replacing personnel, and more about more common situations where there isn't enough actual personnel to perform managerial tasks both time and cost effectively.  
 The meeting also covered an update on Minnesota legislature 2025 updates to HOA statutes and what might be revisited by the legislature in 2026.

➤ **Groundskeeping & Maintenance Update**

- The 2026 budget will include monies for a spring gutter cleaning.  
Asked whether a fall or spring gutter cleaning is the better option if the HOA settles on just one cleaning per year, Wash Masters indicated Spring is the better choice. Once temps drop below freezing, gutters can become difficult - sometimes impossible - to clean properly. In the Fall leaves are typically still on the trees and will continue to shed after cleaning, which can quickly fill the gutters again. (Fall of 2024, the cost was \$ 4,100 to clean gutters on 31 TH units.)  
  
A formal policy on gutter maintenance should consider guidance on interim cleanings at owner expense by a properly insured party.
- Handyman was contacted to perform shutter repairs.
- Installation of porch railings at owner expense still possible this year. Details pending.

➤ **Outstanding Groundskeeping & Maintenance Items Still on ToDo List**

- Bids for restoration of landscaping and rock areas where trees or shrubs were removed
- Bids for various other rock and retaining wall issues
- Based on TH sidewalk survey: riser corrections, mud-jacking, replacement concrete, gap filling - get bids for 2026 spring work
- Obtain tentative bids for 2026 TH sealcoating & crack-filling, driveway replacements/repairs
- Finish yard cleanup behind two Marsh Dr Units where city tore out swamp brush – get bid on winter tree removal work
- Irrigation Enclosures + Water and drainage issues (e.g. sump outlets, downspouts).
- Dead shrub removals / lawn repairs / cutting back roughage on rear lot lines
- 2026 Summer groundskeeping concerns - mowing height, sprinkler schedule
- Installation of paver edgers
- Miscellaneous maintenance on twinhome exteriors.

➤ **Ongoing Board Conversation**

The future outlook for MRHOA sustainability raises serious consideration of difficult and costly options: disband the association; rewrite the governing documents to meet both current HOA industry conditions plus better adapt to future uncertainties; hire a property management company.

All options would have less impact on the single family owners than they would on the twinhome owners. The only HOA common property is three small outlots and the island in the entryway.

The single family owners and the entry way share the same irrigation system. Only twinhomes share the other two irrigation systems.

Most of the benefits of belonging to this association land directly on the twinhome owners.  
Most of the costs of belonging to this association fall squarely on the twinhome owners.

Sitting on our hands is not an option.