

Minutes of the Townhouse Villages at River Woods HOA
Annual Meeting
Tuesday June 16, 2026– 6:00pm – Heritage Library, Lakeville MN

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

Board Present: Anna Goyette, Don Picard, David Wahlstrom, Jodi Deneen, Brad Ihrke, Mark Heaner, Claudia Merriman

Board Absent: April Bowen & Asta Stark

Others Present: Loren P., Grounds Manager; Sarah M. Association Administrator, Dan Kampf from Kraus Anderson Insurance

President Anna Goyette thanked owners for taking the time to come to the 2026 annual meeting and announced that we reached a quorum with more than 33 units by proxy or in person at the start of the meeting..

Units represented in Person or by Proxy: 40

Election of Board of Directors: Nominating Committee Dave, Brad, Asta (Absent)

- Call for nominations from the floor. None were nominated and a motion was made and approve to close the nominations. **Approved**
- **Introduction of Candidates** –April Bowen, Don Picard, Claudia Merriman

Presentations:

Master Policy Insurance Presentation:

Dan Kampf of Kraus Anderson Insurance told us Kraus Anderson Insurance has brokered insurance for River Woods for over 40 years. He reminded us that letters and emails have been sent to homeowners to update/verify their information before billing for 2026-2027 insurance.

Over the last 18 months, there have been fewer storms and catastrophes in the United States, he said, so it is likely that we can expect a 5% to 10% reduction in our cost for insurance.

Kraus Anderson is observing that some commercial homeowners Insurance companies, such as Progressive, State Farm, and American Family are pulling back loss assessment coverage for HO-6 policies. He advised being watchful to be sure your HO-6's loss assessment will cover the \$50,000 deductible of our master plan. San said that if you don't have a personal insurance agent, Kraus Anderson's Private Client group can be helpful to find replacement coverage if necessary. (Contact: Matt Akin, 952-707-8200, makin@kainsurance.com).

Dan advised taking pictures and video of your home, especially in areas of high value upgrades. Pictures can be helpful in a claims process, and they help the carrier process the claim faster. Coverage for Improvements may require a separate *Improvements and Betterments* extension, but it is generally not costly.

Note: The Master Policy Insurance Newsletter can be provided to a homeowner's HO-6 carrier, to review the master policy coverages, and to provide the correct coverages. The current 2025-2026 newsletter is on the Association's website. Homeowners can provide this information to their HO6 Agent.

Reminder - IF THE ASSOCIATION LEVIES A LOSS ASSESSMENT, THE UNIT OWNER IS PERSONALLY RESPONSIBLE FOR PAYING IT, EVEN IF THE UNIT OWNER DOES NOT HAVE SUFFICIENT INSURANCE COVERAGE.

Maintenance Overview: Loren Poehler, Grounds Manager

1. **Sport Court Update:** The court is being removed now. The tiles are very thick, so removal is taking longer than expected.
2. **Tree Removal & Treatment:** We have saved about 5% of the ash trees that were treated, so planting new trees is ongoing. The emphasis is on native trees that have been forgotten, like hickory and sycamores. Loren waits for Bachman's end-of-year sales for bargains on new trees.
3. **Power washing/painting; Painting cycle:** 274-333 Power washing takes two days for the power-wash/dry process. The crew tries to stay one week ahead of painters, so the units have time to dry.
4. **Q:** How many homes are vinyl now? **A:** Approximately 80% vinyl.
5. **Maintenance Request Forms:** Forms were due by May 15th, 2026. Forms may still be submitted; however, requests received by deadline date receive priority. Send in maintenance forms as soon as possible. Loren asked that instead of sending emails about maintenance, or asking him when you see him, to please send in the maintenance form. Having the form helps prioritize and ensure that requests are not forgotten.
6. **River Rock:** In the past, limestone rock has been used for landscaping because it is cheap. But we have switched to river rock because it is a nicer rock esthetically.
7. **ACC** – An Architectural Form must be completed, submitted and approved before ANY changes to the exterior of the unit, including courtyards – This also includes items such as cameras, awnings and gutters for example.

Association Update Report: Don Picard, Treasurer

- **Budget Review** – Projected, as of May 31, that we will finish the fiscal year approximately **\$19,000** under budget.
- **Legal-** There is no pending litigation for or against the association currently other than the collection of fees.
- **Delinquencies-** Past-due assessments as of 5/31/2026 were \$10,488.26, owed by three units that are all in collection. As of this meeting these balances have not been brought current.

For comparison, 15 to 20 years ago, the Association had over \$100,000 in past-due assessments.

Election Results:

The candidates, April Bowen, Don Picard, and Claudia Merriman, were re-elected by the voters for another three-year term.

Q&A.

Q. Has anyone had a screened deck? **A.** Only a screened tent-like structure that was approved years ago on an experimental basis; it is not allowed now.

Q. Can we change an outside light to match the standard RW carriage-style light fixture.
A. Yes, Loren can install a new one for the price of \$55 installed.

Q: Is it ok to have a screen for sliding doors? **A.** Screens are usually provided when sliding doors are installed, but it is ok to buy a new screen.

Q. People at the pool have asked about walking paths. Do we have a printout of the walking trails in River Woods? **A.** There will be a map of trails on the website as soon as we prepare one.

Adjournment: A motion was made and approved to adjourn the 2026 Annual Meeting at 7:04 pm. **Approved:**

Minutes respectfully submitted by Claudia Merriman, Secretary