



PARK AVENUE HOMEOWNER'S ASSOCIATION (PAHA)

Meeting Minutes

April 23, 2025

President Kathy Carlson brought the meeting to order at 7:12pm. Others in attendance were Board Members, Kathy Manthey (VP), Anne Schwartz (Treasurer), Joelen Hansen (Secretary) and Rose Brown.

1. We reviewed and approved the March 19, 2025 Meeting Minutes as read with minor corrections. (Rose/Joelen)
2. We reviewed and approved the March, 2025 Treasurer's reports as provided. (Rose/Kathy M)
3. Kathy C updated the Board on the governing documents' court action.
 - The documents were approved through Order of the court on 04.17.25. Our attorney will now file the approved documents with the Dakota County Register. Once that is done, the documents are true and clear.
 - We can now proceed w/the roofing project. Kathy C will secure 3 new bids, including at least 2 different types of shingles from all 3 of the bidders. She will also go out to the market to secure a financing option for HOs to finance the project.
 - We will have to put out a vote to the HOs and secure 2/3rds of the vote.
 - Once the documents are back, Joelen and Kathy will put together an update of the New Members Packet. We will assemble new books and submit those to the HOs. Goal = August, 2025
 - Kathy C is going to research and build a website for our homeowners to hold our documents and other news. Goal = September 2025
4. We entered into a long discussion re: the insurance renewal. The premium price for 05.01.25 – 05.01.26 policy period is \$145,519.90. This was a 61% increase to last year's premium of \$90,200.08. This was an increase of \$55,319.82, or \$1,024.44/yr. per HO or \$85.37/month per HO. We only budgeted for a 32.23% increase, which created a deficit of almost \$16,100. A motion was placed on the table and unanimously agreed upon that we allow the Treasurer to utilize \$16,100 out of the operating fund to pay the insurance bill in full by May 1st. (Kathy C/Rose) We will see over \$16,000 in savings by not paying the bill in installments.

Our next steps are to message this situation with the HOs. The ongoing increases in insurance are not tenable long-term, so Anne & Kathy C will research the idea of each HO maintaining their own full home coverage. It is unclear whether that is even lawful, and there are several scenarios where it could be an issue. There is an upcoming HOA Leadership meeting on May 13th specifically addressing the insurance crisis. Anne & Kathy C agreed to meet before that and develop some pertinent questions that Anne can get answered at that meeting. We will produce language in the next newsletter around this subject matter.

5. Kathy C presented the Board with the landscaping log. This log was based off Kathy C & Joelen's review of the property last summer. It marks all of the repairs, both the responsibility of the HOs & PAHA. We prioritized the various projects/problems and, given budget constraints this year due to the insurance bill, the Board agreed to pursue the following that were outlined in the spreadsheet in dark purple:
 - Vinyl siding repairs - Kathy C will manage.
 - Railing cap repairs – Kathy C will manage.
 - Sidewalks – Anne will manage.
 - Chimneys – Anne will manage.
 - Tree trimming – Anne will manage.
 - Grass seed replacement – Kathy C will communicate w/GV what is needed & provide them w/pictures so they can proceed w/laying in the proper areas.
6. Although all Board members informally agreed to the new, 3-year GV contract via email, Kathy C placed a formal motion in front of the Board to vote in favor. The Board members unanimously agreed to proceed w/the contract. (Kathy C/Rose)
7. We agreed upon Wednesday, June 18th, as the date of our Annual Meeting. Kathy C will again host. Info on the meeting will be placed in the newsletter and Kathy C will put out an early email at the beginning of May advising HOs what to expect for an agenda. We will be discussing insurance costs & our plans going forward, the roofing project, actions taken around the grounds and w/the homes over the last year, and our plans for repairs around the Assn.
8. We had a brief conversation around the grassy areas that were damaged by the communications company (Frontier/AT&T ??). We all agreed that they will likely repair the grass as they did on Park Ave a few years ago when they buried cable.

9. We discussed newsletter ideas. Joelen & Kathy C scheduled it for May 15th:
 - Annual Meeting
 - 2025 landscaping/repair list
 - Insurance issues
 - Roofs/Financing
 - 143rd Court garden – Kathy C will be commence this project on May 17th. She described to the Board the training & preparation she's done, including the purchasing of native plants.
10. Anne updated us on the current actions taken to get the water/irrigation system started for the summer.
11. Adjourn Meeting at 9:13pm. (Rose/Kathy M)