

Stillwater Crossings Homeowners Association

2023 Annual Meeting Minutes – Approved September 30, 2024

First United Methodist Church  
813 Myrtle Street Stillwater, MN 55082  
Upper-Level Fellowship Hall  
September 26, 2023 6:00pm

**Board Members Present:** Lea Morris- President, Kristin Neuman- Vice President, Lisa Tschida- Secretary, Roger Antonson- Member at Large

**Kingwood Property Management:** Jennifer Sherwin- Stillwater Crossings Property Manager

**Homeowners Present**

Bergmann Drive- 1101, 1104, 1111, 1122, 1143, 1144, 1149, 1150, 1151, 1152, 1154, 1185, 1201, 1209, 1228, 1230, 1240, 1245, 1251, 1252, 1253, 1254

Judd Trail- 3401, 3422, 3431, 3462, 3541, 3551

Timber Way- 1103, 1108, 1109, 1112, 1203, 1207

**Proxies Presented**

Bergmann Drive- 1105, 1109, 1113, 1128, 1132, 1135, 1145, 1148, 1174, 1175, 1183, 1226, 1249

Judd Trail- 3402, 3411, 3422, 3432, 3442, 3472, 3502

Timber Way- 1102

**Meeting Minutes**

**I. Meeting Called to Order and Welcome-**

Call to order: 6:11pm. President Lea Morris introduced herself as the new board president and welcomed homeowners to the 2023 Stillwater Crossings annual meeting

**II. Confirmation of Quorum-**

Kingwood Management confirmed a quorum of 34 homeowners present and 21 proxies for a total of 55

**III. Introduction of Board Members-**

Lea Morris- president

Kristin Neuman- Vice President

Lisa Tschida- Secretary

Roger Antonson- Member at Large

**IV. Proof of Notice and Minutes of Preceding Meeting-**

It was confirmed the meeting notice was mailed out via USPS to all homeowners on September 6, 2023

**V. Approval of 2022 Annual Meeting Minutes-**

a. Lea made motion to approve the 2022 annual meeting minutes

b. Second by Roger, motion carried

**VI. Presidents Comments**

Announced the board now has 4 members, introduced the new members and advised we still have one open position on the board.

Lea reviewed the projects completed in 2023:

- 1) Paving finger roads
- 2) Put decks and patios back to homeowner responsibility
- 3) Tuck pointing
- 4) Discussed the phased approach to sandjacking
- 5) Discussed the front entrance and the idea of forming a committee of homeowner volunteers to help design and maintain the area (planting, weeding, etc). This idea will be brought up again in the spring as we prepare for summer.

Leeann Olson was nominated for the 5<sup>th</sup> position on the board, motion to accept by Lea, second by Kris, motion carried. Welcome Leeann!

**VII. Treasurer's Report:** We do not have an official treasurer, no report to be given. Balance sheets and budgets are available to homeowners to review at anytime.

**VIII. Homeowner Forum**

**1207 Timber-**Leeann Olson- One thing I love living in Stillwater crossing, I lived in Burnsville for 13 years and was on the board for 3 years, I love to garden.

**1185 Bergmann-**Janet Hunter- states board of directors cannot make decisions without a full board. Wants the door painting revisited. Full board and quorum to discuss legality and look into limiting rental properties. Because as homeowners we need to be concerned about our property values.

**1209 Bergmann-** Gillian Stewart- discussed front door painting, asked if we replace the shrubs in the rocks by our units?

**1150 Bergmann-**Michelle Alm- I am a homeowner and a realtor. Brought up issue with ordinance and law coverage. We do not have this coverage, the buyers conventional loan was not approved because we do not have this coverage. Prior policies did not call out that the coverage was not included, but the renewed policy in May does specifically call out that we do not have this coverage. Right now, we cannot sell without this and would only be able to sell to a cash buyer. I have 2 questions. Our prior policy didn't specify this coverage but now it does, what prompted this ins company to call this out now? What would happen if a tornado hit this weekend and wiped our homes out? What would be covered?

- Lea and Jennifer confirmed we have total replacement costs.
- Kris- explained that it is not every single mortgage company requires this.
- Lisa- advised we are currently reviewing this.

**3462 Judd-** Mark Fils- Thanks for keeping us in good shape

**1122 Bergmann-** Stated Arborvitae can't be killed, we should trim them back. Shrubs between sidewalks were looking bad and we trimmed them back and gave plant food. Our total complex policy is 34 million...I want to make sure that we have the correct coverage for replacement.

- Lea- we will be looking into the coverage and making sure we are adequately covered.

**1112 Timber-** Pam Becker – Asked a question about patio repair, why am I responsible for that?

- Jennifer- advised patios and decks are limited common elements, therefore homeowner responsibility.

**1109 Timber-** Kris Strasburg- I appreciate the proactive approach to watching the ice dams

**1103 Timber-** Karen Eide- all of our ash trees are dying, what will we be doing?

- Jennifer- we are working with alliance to review what is needed and recommended
- Lea- we did a walkthrough and made notes, but will be working on this with alliance

**1251 Bergmann-** Patti Secrest- I have a tree that's tipping. Can't it be saved? Will it be replaced?

- Jennifer- that tree will be removed this week
- Lea- we have been told it must come down and cannot be saved

**1111 Bergmann-** Susan and Dennis Kane- Asked what is the insurance coverage that everyone was talking about? Wants to know about painting the door, is it homeowner or association?

- Kris- Advised it was Ordinance and Law coverage and we are currently reviewing adding this coverage.
- Lisa- advised the doors are homeowner responsibility as they are a limited common element.  
Jennifer- advised the association did paint all doors a few years ago as they wanted everything updated and new to go along with the new siding. This was a one-time association covered painting.

**1108 Timber-** Connie Getz- I don't care about the color, but the doors do need to be sanded, I have an issue with lawn/snow removal company. My sprinkler comes on at 9pm and waters the street, all my grass is dead. I have issue with the snow removal, they did one little pathway, they need to shovel the entire sidewalk.

**3421 Judd-** Wes Humphries- I have grave concerns about the ins issue and I am going to talk at length, I have the floor and don't want to be interrupted. This insurance coverage is what would bring your building up to code. So, for plumbing codes, HVAC codes, building materials, would not be built back to code. HVAC- 80% furnaces and you would have to pay to replace with the 92% furnace. The master policy will increase and be covered by the association. With the ice dam issue, it was paid for by 60% of homeowners that didn't benefit, so this devalued your own property. This came to light and the language is crystal clear that we do not have this coverage. It is not a law, but it is required by the lenders. Previous underwriters in the past sales have either missed it or it just wasn't clear because the language wasn't clear. This is a very serious issue. I would ask the board to consider this sooner than later. Every homeowner should be researching this issue. I want to address the decks, don't worry about the color. You need to care about rot, mold, building codes.

- Tammy- notified the board of Aug 31 and they have prevented our sale and will maybe cause us to lose this sale. It is a law in the state of MN. You can't sell your house unless you sell it for cash.
- Wes- the board is intentionally delaying this
- Kris- discussed the coverage and what the board has been doing
- Discussion- amongst all homeowners regarding the insurance
- Leeann- we know there is a sense of urgency, we will act on this as soon as possible
- Lisa- stated the board is reviewing the coverage, we cannot responsibly make a decision that will impact all homeowners without thoroughly researching the issue and all options, as there are a couple of coverage options and have different costs. We will be meeting with the insurance agent to discuss, but we are volunteers with full time jobs, so things do take time.

**1253 Bergmann-** Ronda Anderson- I thought you were all crazy when you said to paint the decks all white, but they look really nice. I have a wasp problem in the peak high above my door, do others have wasp issues? Lawn service really wreaked havoc on my little lawn. Can we seed on our own? Is there a loud car ordinance in our complex? There are some loud cars that just gun it and are really loud. We all probably got our assessments from the city? Is anyone going to the meeting?

**1240 Bergmann-** Jean Severson- bees and wasps in my new gutters. Are all decks being painted white? Or will they match the shutters? Missing a part on the roof/gutter, water just gushes off, the deflectors are missing. How early can the plows come? My door is white and peeling like crazy.

- Lisa- discussed our current plow contract, trigger depths and homeowner responsibility.

**1254 Bergmann-** Liz Kraft- crack in sidewalk right by door. Crack is under the welcome rug, I also have a large arborvitae by my unit.

**IX. Adjournment:** Lea motioned to adjourn the meeting, Lisa second. Motion carried. Adjournment at 8:01pm.