



Annual Meeting Minutes
The Villas at the River Homeowners Association

June 27, 2021

Call to order at 4:10 PM in the clubhouse by Jackie Seib.

In attendance were Board members Bob Barrett, Sandi Coons, Charlie Kozup, Sue Langbehn, and Jackie Seib. Paul Heaps and Jill Golden of Real Property Management were also in attendance. A list of those co-owners attending is available from the Secretary.

The Annual Report was given to those attending and will be delivered to those not in attendance. Additionally, it will be posted to the website.

President's Report:

The President introduced each member of the Board of Directors and Paul Heaps and Jill Golden of Real Property Management.

Jackie Seib reviewed her goals and accomplishments as President for the past year which included improving transparency, open board meetings, improving HOA processes, a co-owner survey, two (2) town hall meetings to meet the new property manager, and additional opportunities for co-owner feedback and participation.

Election results - Congratulations to Sue Langbehn and Charlie Kozup for being elected to the Board of Directors for the term starting in July, 2021. Sue was elected to serve a two-year term and Charlie to serve a three-year term.

Past Board member Jean Bloomquist was recognized for her many years of service to the community as Treasurer.

New co-owners were announced and those in attendance were introduced. Co-owners who have passed away since the last annual meeting were remembered.

Jackie Seib offered a heart-felt, poignant, and at times humorous recap of the Top 10 Things she learned about the HOA this past year as President.

Treasurer's Report:

A copy of the 2020 Annual & 2021 June Year-to-Date Financial Highlights were attached to the Annual report and given to those attending and will be delivered to those not in attendance.

Charlie Kozup reviewed our account balances as of today.

Business Growth Account: Operating funds at UFCU \$190,729.09

Business Advantage Account: Capital Reserve funds \$257,106.09

TCF Bank: Capital Reserve funds \$100,926.72

Vice-President's Report:

Bob Barrett recognized Ron Barrick for his help on the East Villa Lane repaving project and Mark Coons for volunteering as interim business manager while the Board conducted a search for a new property manager.

An update on the plans to cut down dead and dying trees along the riverbank was provided. No other plans for riverfront remediation are planned at this time. Any further work will be investigated by the Riverfront Erosion Committee, and proposed actions discussed at a public forum open to interested co-owners.

Bob Barrett encouraged residents who have a need or concern to please notify the property manager, Jill Golden, in writing so we can address requests expeditiously. Emergencies should be communicated by phone.

Member-At-Large Report:

Sue Langbehn reflected on the many changes over the past year and the importance of community engagement and volunteerism. With the help of committees and volunteer groups, we have made great strides in accomplishing many long-needed maintenance projects as well as holding down costs and postponing any future need for raising dues or assessments.

In the meeting hand-out packet, co-owners received:

- List of Projects Done by Volunteers since April of 2020 and the Money Saved
- 2021 Villas Proposed Project List
- List of Committees and Volunteer groups and names of the members who have served

Sue Langbehn also highlighted a group of volunteers who stepped up to clean the Clubhouse during the COVID-19 lockdowns when we still wanted to keep the library and exercise room open. That group includes: Betty Snider, Judy Draper, Cynde Small, Don Hettig, and Shirley Barrick.

The goals for this next year include:

- Continue working with the new property manager on knowledge transfer and transition
- Getting the 2021 proposed project list completed
- Working with the Roof Icing and Damming Committee on research and experimentation on low-cost solutions for managing our winter roof icing problems
- Working with Bob Barrett to get the Capital Reserve Committee up and running again in 2022

Secretary's Report

Sandi Coons encouraged co-owners to keep their information on file with the HOA updated including Emergency Contact, Designated Voter, Pet registration, Mortgage lender, condo unit insurance declaration page, and keys to condo units. Co-owner forms and information were provided in the Annual Meeting hand-out packet. The following references to our condominium documents were provided:

- Designated Voter Registration: Master Deed Exhibit C - Condominium By-Laws Article 1.4. **Membership and Voting**, paragraph E: "If a unit is owned by more than one person, or is under lease, the person entitled to cast the vote for the unit and to receive

all notices and other communications from the Association shall be designated by a notice signed by all the record owners of the unit and filed with the Secretary of the Association.”

- **Mortgages:** Michigan Administrative Code, Rule 559.507 governs mortgage records and states as follows: The bylaws shall provide that a co-owner who mortgages his or her unit shall notify the association of co-owners of the name and address of the mortgagee, and that the association of co-owners shall maintain such information in a book entitled, “Mortgages of Units.”
Master Deed Exhibit C - Condominium By-Laws Article 12.1 **Notice of Mortgage.** “Any co-owner who mortgages the unit shall notify the Association of the name and address of the mortgagee, and shall file a conformed copy of the mortgage with the Association, which shall maintain the information in a book entitled “Mortgages of Units.” If the Association does not receive such notice, it shall be relieved of any duty to provide the mortgagee any notice required by the Master Deed or these Condominium By-Laws.”
- **Condo Insurance:** Michigan Administrative Rule 559.508 addresses a condominium association’s requirement to carry insurance over the condominium. MCL 559.156 of the Michigan Condominium Act addresses condominium by-laws to contain provisions for each co-owner to insure his condominium unit or condominium units on his own account.
Master Deed Exhibit C - Condominium By-Laws Article 4.1. **Insurance Coverage,** paragraph C - “It shall also be each co-owner’s responsibility to obtain insurance coverage.”
- **Keys:** Master Deed Exhibit C - Condominium By-Laws **9.3 Association Access.** “The Association or its duly authorized agents shall have access to each unit and any limited common elements appurtenant thereto from time to time, during reasonable working hours, upon notice to the co-owner thereof, as may be necessary for the maintenance, repair or replacement of any of the common elements. The Association or its agent shall also have access to each unit and any limited common elements appurtenant thereto at all times without notice as may be necessary to make emergency repairs to prevent damage to the common elements or to another unit. It shall be the responsibility of each co-owner to provide means of access, and if the co-owner fails to provide such access, the Association may gain access in such manner as may be reasonable under the circumstances and shall not be liable to such co-owner for any necessary damage to the unit and any limited common elements appurtenant thereto caused thereby or for repair or replacement of any doors or windows damaged in gaining such access.”

Q & A:

Questions submitted prior to the meeting were answered. Co-owners were also given the opportunity to submit additional written questions at the meeting. All questions with the Board’s response will be posted to the website as a separate document.

The Annual Meeting was adjourned at 5:17 PM.

Respectfully submitted,
Sandi Coons
Board Secretary