



BOARD OF DIRECTORS MINUTES  
The Villas at the River  
Homeowner's Association  
2888 Villa Lane, Benton Harbor, MI 49022

**November 27, 2018**

Call to order at 5:57 PM in the Clubhouse. Quorum determined. October minutes were approved as posted.

In attendance were Mary Huber, Jean Bloomquist, Julie Crane, Al Ernst, Earl Misch and Pam Fetke, Property Manager.

**PRESIDENT'S REPORT:**

The HOA insurance has been carefully reviewed by co-owner Jim Smith and all recommendations were taken. The result is that we now carry 3 insurance policies: The Business Operating policy (BOP), the Directors and Operators Umbrella policy and a National Flood Insurance Policy for buildings 18 – 24.

**TREASURER'S REPORT:**

Most of the meeting was directed toward preparing the 2019 General Operating Proposed Budget. Methods of involving co-owners in preparing long term plans (5 year) for both the general operating budget and the capital improvement plans were discussed and will be considered again at the December meeting.

**OLD BUSINESS:**

Insulation improvement will begin December 10, 2018. The first 24 units have been identified. Please see the attached page. 2929 Villa Lane will be the first unit worked on and used as a test case to determine length of time needed and identification of any unexpected issues.

After careful research and much discussion, the Board has issued a resolution on the use of heat tape by co-owners on individual units. The Board of Directors does NOT recommend heat tape on our roofs or in our gutters or downspouts. We wish to remind co-owners that the HOA owns the roofs and as such, any modifications can only be done with written board approval. Any co-owner who has installed heat tape without express written permission from the Board is responsible for any damage caused from the placement, operation and/or removal of the heat tape.

**NEW BUSINESS:**

Speeding through the Villas continues to be a problem. We have a 14 MPH limit for a good reason. We have many co-owners walking, exercising pets, driving golf carts. Violators include visitors, suppliers, and even residents. Possible solutions are being considered including speed bumps.

**NEXT MEETING DATE: December 13, 2018**

ADJOURNMENT: 8:36 PM

Respectfully submitted,  
Earl Misch  
Board Secretary



## Insulation Improvement Project Update

Phase 1 of the insulation Improvement project is Scheduled to begin December 10, 2018.

Following the 18-point attic inspection conducted this fall, the following units have been identified as Phase 1:

2929 Villa Lane Building 6	2920 Villa Lane Building 4
2927 Villa Lane Building 6	2922 Villa Lane Building 4
2921 Villa Lane Building 6	2928 Villa Lane Building 4
2923 Villa Lane Building 6	2892 Villa Lane Building 1
2933 Villa Lane Building 5	2894 Villa Lane Building 1
2931 Villa Lane Building 5	2898 Villa Lane Building 1
2939 Villa Lane Building 5	2819 Villa Lane Building 12
2937 Villa Lane Building 5	2820 Villa Lane Building 15
2881 Villa Lane Building 7	2822 Villa Lane Building 15
2887 Villa Lane Building 7	3061 Riverview Lane Building 19
2883 Villa Lane Building 7	3143 Riverview Lane Building 24
2889 Villa Lane Building 7	3147 Riverview Lane Building 24

This is not the order in which the units will be improved. The contractor will work with Pam to notify those co-owners of the schedule once it is determined. When notified, cars must be out of the garage from 8:30 am until 5:30 pm the days their particular unit is scheduled for work. It is anticipated that it will take from 3 – 5 days of work per unit, dependent upon the amount of improvements needed. Each unit is unique and requires different solutions.

You can expect to see a truck of supplies stationed in the boat parking lot as well as additional small trucks and equipment in the areas of the identified units. Contractors and their subs will be reminded of our speed limit restrictions. Please contact Pam if you have any concerns.

Co-owners are NOT to add insulation or any attic improvements on their own. This is considered an HOA project.

This improvement should increase roof life, lessen ice dam formation and give the co-owners the added benefit of reduced heating and cooling costs.

Please contact a board member if you have any questions.

Sincerely,

The Board of Directors