

## Cornerstone at Georgetown Townhomes

April 21, 2025

6:00pm

Ankeny Library Room A

### Minutes

**Present:** Juliat Housh, Jane Shipman (AMS co-owner), Deb Hill, Tom Froehle, Maja Vucic, Jason Hancock, Paula Schnabel

- 1) **Call meeting to order:** at 6:03pm. Quorum established.
- 2) **Approval of past minutes:** tabled
- 3) **Review and approval of financial:** approved by Paula, 2<sup>nd</sup> by Maja.
- 4) **Outstanding balances:** Discussed.

#### **5) Homeowner concerns:**

Alex and Alexandra Hagar at 318 had a backup issue in their basement on March 19 and they called Clogbusters on March 20. They never notified the association on any issue. Clogbusters came out and stated that the main drain line – not the homeowner’s line – should not be the homeowner’s responsibility. Again, neither Clogbusters nor the homeowner notified the association. 318 wants reimbursement for their service.

In addition, they received a \$150 fine for not picking up dog waste, but Alexandra was unsure what the allegation was, as she reiterated that she always picks up her dog’s waste and they frequently do sweeps through the neighborhood and pick it up when possible. Deb advised that whenever we receive a report of waste happening near the unit, they will notify the homeowner closest to the reported area.

After the Hagars left, discussion was focused on where the waste was found and how to handle waste found in common areas like the bushes at the west end of the property. Since the waste *wasn't* found directly in their yard, the association decided to waive the fine as moved by Paula, 2<sup>nd</sup> by Jason.

As for the drain line issue, due to covenants and rules, homeowners must reach out to the association *before* reaching out to any contractors when dealing with issues like this. Per the rules: “The association will not pay for unauthorized

repairs. Owners must notify the association first to obtain permission for repairs/replacements.” Only the individual unit was affected by this issue, and no other homeowners in that building have reported this issue to the association. Tom moved not to pay the invoice due to the association not being notified first, and Maja seconded.

**6) Management Report:**

- Mowing has started for the season, starting this week.
- 308 – siding issue – work completed.
- 318 – 3<sup>rd</sup> violation for dog waste – fine was waived per notes above
- Unit numbers on back doors are required by the city of Ankeny.
- Ring doorbells cannot be installed on HOA siding or elements. Can only be placed on door frames/garage frames, which are the homeowner’s responsibility.

7) **New Business:** Insurance/annual meeting discussion. Jane reviewed the insurance policy and mentioned that all owners need to add a loss assessment clause on their HO6 policy as soon as possible. For instance, in the event of a fire, insurance covers rebuilding the exterior with the deductible. But in a wind/hail/derecho situation, each building would have to pay 2% of the \$500,000 (\$10,000) as the deductible.

The association is currently in an operating deficit of \$26,000 because the funds to pay the insurance premium of \$68,000 are not present. A notice will need to be sent to homeowners, and a vote to increase dues to cover this will need to be voted on during the annual meeting. This dues increase would only pay for insurance – no other services. After discussion, the board voted in favor of this, but with the meeting likely needing to occur in June, any increase wouldn’t take effect until August 1.

If this dues increase does not pass, no more monthly reserve money would be placed into the reserve accounts. Roof repairs, siding repairs, leaf and stick removal, lawn treatments, tree trimming and weed removal would also cease. Only lawn mowing and general snow removal would occur. If the association does not have insurance, homeowners’ mortgage companies would do a forced insurance – they would pick the company, not the homeowner – and mortgages could double or triple. Also, no home repairs would be done if there was a natural disaster.

Juliat will meet with Elliott, the insurance agent with Farm Bureau, to crunch numbers and will inform the board of the final numbers. She also recommended that the board meet again before the annual meeting to discuss talking points as a way to present this to homeowners. Elliott will also speak at the annual meeting, the date of which will be determined. Ballots for this would be distributed at the meeting, not any time before.

8) **Adjournment:** moved by Tom, 2<sup>nd</sup> by Maja. Meeting ended at 7:44pm.