

Tradition Townhomes Association

Board Meeting Minutes

May 11, 2026

Tradition Clubhouse

Call to Order: 2:00 PM

Board Members Present: John Collins, Debbie Ver Ploeg, Nate Burnham, Dennis Pate, and Perry Bradshaw

Minutes: The minutes from April 13, 2026, Board meeting were reviewed and approved.

Assignment of Board Responsibilities: The incumbent members welcomed Perry Bradshaw to the Board. Perry agreed to act as Secretary. John Collins will continue to serve as President, Debbie Ver Ploeg as Vice President, and Nate Burnham as Treasurer.

Code of Ethics: The Board presented a proposed Code of Ethics for Perry to sign. John asked for Perry to review it and comment about its appropriateness at the next meeting.

Committee Reports

1. Treasurer's Report – Nate Burnham

- The Treasurer's report was previously distributed to the community.
- Nate reported the HOA had a cash balance of \$159,000 including a CD in the amount of \$25,000
- Significant savings were realized in snow removal over the Winter.

2. Landscaping Report – Debbie Ver Ploeg

- Debbie reported we have a bid from Urban Farmer of \$1,750 to treat the washout situation occurring around the trees along Tradition Drive. The proposal would treat ten trees with mulch and trenching to provide better drainage. The Board asked that Debbie go back to Urban Farmer and ask

what the probability is that its proposal would alleviate the situation long-term. The Board would want a probability of at least 60-70 percent, or more.

- Debbie reported that it is time to treat the ash trees in our neighborhood for ash bore disease. The HOA treats the trees every two to three years. Debbie reported she had one estimate for treatment at a cost of \$500 for each of the nine ash trees. But she expressed that she was going to solicit other bids. After receiving other bids the Board will choose a contractor.

3. Building and Grounds – Dennis Pate

- Denny reported that the leak in the irrigation system has been fixed, and the city could now turn the water on. The irrigation system is expected to be turned on the week after the Board meeting.
- The Board unanimously approved an Urban Farmer proposal for improvement of the front yard at 2703 SW Westview Ln. The proposal was for \$1,885 for top dressing and seeding. For those areas of the yard that cannot be top dressed and seeded, Urban Farmer proposed planting Vinca for an additional \$375.
- The Board unanimously approved an Urban Farmer bid of \$985 to provide dirt and seed and water for a portion of the yard at 2816 SW Westview Ln to remediate an erosion issue.
- The Board unanimously approved a request by the owner at 2808 SW Westview Ln to plant a lilac bush in the back yard of the house.
- The Board unanimously approved a bid of \$550 from Urban Farmer to fix the yard around stoops at 1333 SW 31st Ln and 1338 SW 31st Ln.

New Business

Outside Insurance Coverage

The Board addressed two proposals for Outside insurance coverage for a one-year term, beginning on May 23, 2026.

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The Board solicited and received two proposals, from Auto Owners and Farmers Insurance. The Board had also solicited a proposal from Amtrust Financial, but had not received it before the meeting.

The Auto Owners proposal was for \$81,000 if paid monthly, or \$72, 165 if paid in full up front.. This represented approximately a 15 percent increase over the Auto Owners coverage during the last year.

The Farmers proposal was for an annual cost of \$61,404, paid in 12 monthly installments. The total premiums under the Farmers policy would represent a savings of over \$10,700, and the ability to pay monthly would allow the board to earn an additional \$1,000 in interest over the year.

The coverages, deductibles, and valuations were similar, but there were some differences that the Board discussed in detail. Significantly, both policies proposed had the same deductible, five percent, for the most likely loss, wind/hail. After lengthy discussion, a motion was made and seconded to accept the Farmers proposal and pay in monthly installments. The motion was carried with four yes votes and one abstention.

The Board directed its secretary to prepare a letter to the residents notifying them of the choice of Farmers Insurance and reiterating the Board's strong recommendation that all residents secure loss assessment riders in their inside insurance policies in an amount of at least \$25,000.

Editor's Note: After the meeting the proposal sought from Amtrust came in, and it offered a premium savings of \$12,000 over the Farmers policy. In a special meeting on April 22, the Board accepted the Amtrust proposal.

Adjournment

A motion was made and seconded to adjourn the meeting. Motion carried. The meeting was adjourned at 4:55 p.m.

The next Board meeting will be at 2:00 PM, June 15, 2026.