

2026 HOA Annual Meeting Minutes

Villas at Orchard Hills Homeowners Association

Date: Monday, April 20, 2026

Location: St. John's Catholic Church, Norwalk, IA

Call to Order and Introduction

The meeting was called to order by Jeff Horner of Property Management by Design. Jeff welcomed attendees, explained the concept of a quorum, and reviewed the \$100 fine policy for unit owners who are neither present nor have submitted a proxy form. He clarified that the proxy form allows another person to vote on behalf of a unit owner if there are agenda items requiring a vote. The agenda is distributed to all unit owners prior to the meeting, indicating any items up for vote.

Approval of 2025 Annual Meeting Minutes

The minutes from the 2025 annual meeting were reviewed and approved. Unit 10,008 made the motion to approve, which was seconded by unit 7,004.

Financial Report

Jeff Horner presented the financial report. He stated that \$100,000 was invested into a Certificate of Deposit (CD) to earn interest. The association received a discount on insurance premiums by paying in full, borrowing against itself and repaying over several months. The reserve account currently stands at 17.7%, slightly decreased due to insurance premiums and the reserve study. Jeff emphasized that costs for most items have increased.

Reserve Study Update

Jeff explained the importance of the reserve study, noting that a healthy HOA should maintain reserves between 20% and 30%, and never below 10%. Not having a completed reserve study has prevented new owners from securing loans, as 24 states require reserve studies for national banks and FHA loans. The federal standard mandates a study every five years, with a shift to every three years anticipated.

The reserve percentage being lower than some associations was a key reason for the dues increase to \$215 per month. Comparable associations have dues ranging from \$250 to \$275 per month. Insurance coverage remains our main expense, and future incremental increases in dues are expected to boost reserves for maintenance needs.

Rental Units Update

Last year, the association voted to cap rental units at 10% (9 units). At the 2025 meeting, there were 18 rental units; currently, there are 17. Banks generally view high numbers of rental units unfavorably, which can suppress townhome values.

Concrete Repairs

An association should have a 15-year long-range plan for concrete repairs. Property Management by Design will mark streets with spray paint to indicate areas needing maintenance, while driveways and walkways will be noted for contractors. Repairs will prioritize the most critical areas first, with additional fixes scheduled over the next two to three years depending on costs.

Resident Center Information

The resident center website (residentcenter.com) is the preferred platform for submitting maintenance tickets and concerns. The green button in the far-right column allows owners to log a ticket. Email responses may take up to two days. The resident center also provides access to the documents folder, including bylaws, the master insurance policy, and board meeting minutes.

Selling Your Property

Information about selling units is available on the property management website (pm-bydesign.com). REALTOR-licensed staff offer assistance and commission discounts. Sellers must order a \$150 seller package, which includes an exterior inspection, buyer form, listing agent affidavit, and a welcome packet to ensure HOA standards are upheld.

Other Maintenance Items

- Dryer vent cleaning will be scheduled again this year by the board of directors.
- Iowa Irrigation will inspect the lawn irrigation system, checking sprinkler heads and water flow. Last year, high nitrate levels limited system activation. The lawn and snow contractor may take over irrigation maintenance next year.
- Central Iowa Outdoor Services will continue snow removal and lawn care under the same contract as last year for 2026-2027.
- The snow removal contract requires clearing within 24 hours after two inches accumulate. Tickets should be submitted for icy areas needing attention. Members are reminded to plan if needed for inclement weather as Central Iowa Outdoor Services manages multiple properties.

Garbage and Recycling Receptacles

Per HOA covenants, garbage and recycling receptacles must be stored inside garages or on patios. Owners are encouraged to maintain patio areas for the mutual beautification of the association.

Adjournment

A motion to adjourn was made by unit 7,004 and seconded by unit 7,002.

Wyatt Boston has resigned from the Board of Directors. After the meeting adjourned, two unit-owners came forward to join the board. Welcome to Kim Ideus (Unit 3005) and Mike Guessford (Unit 8012)!