

Notice of Annual Meeting

The Annual Meeting of the **April Ridge 3rd Addition Homeowners Association** will be held on:

September 26th 2024 at 6:00 pm
Blaine City Hall
10801 Town Square Drive NE
Blaine, MN 55449
Cloverleaf Room A

The main purpose of this meeting will be the election of directors to serve on the Board of Directors for the Association and present the annual report to owners. Other matters concerning the affairs of the Association will be discussed. The Agenda for the meeting is as follows:

The Agenda

- A. Introductions
- B. Approval of previous Annual Meeting Minutes
- C. Election of the Board of Directors
- D. Annual Report
- E. Open Forum (General Community Issues Only)
- F. Election Results

If you have any questions or concerns prior to the Annual Meeting please contact:
Careteam@rowcal.com or call 651-233-1307

April Ridge 3rd Addition Homeowners Association, Inc.

2023 Annual Meeting Minutes

September 28, 2023, 6:00 PM

Blaine City Hall

10801 Town Square Drive NE, Blaine, MN 55449

Cloverleaf Room A

AGENDA

- A. Introductions
- B. Approval of Previous (2022) Annual Meeting Minutes
- C. Election of Board of Directors
- D. Annual Report
- E. Open Forum/New Business

AR3 Residents sign the attendance sheet when coming in; this is our Role Call. A quorum was established. See copy of sign in sheet for 9/29/2023 Annual Meeting. Subway sandwiches, chips and water were provided from the Board prior to the start of the Annual Meeting.

Meeting was called to order at 6:04 PM

Introductions: Matthew Tanner was introduced as the new Community Manager from RowCal for AR3, replacing Kevin Callahan.

Approval of Previous Annual Meeting Minutes: A motion was made and seconded to accept the 2022 Annual Meeting Minutes; all were in favor. 2022 Minutes were approved.

Election - Board of Directors: No changes made to the Board. Board of Directors consists of Tonia Davis, Cheryl Grunewald, Don Kanten, Greg Massey, and Susanne Wintz

Annual report discussed:

- 2022 capital expenditures were for the Concrete work: \$40,640
- No capital expenditures to date for 2023
- Reserve Total as of 31 Jul 2023: \$39,395.26
- Statement of revenues and expenses for the AR3 last fiscal year were included in the packet
- Pending litigation: None
- Description of Insurance Coverage – ACORD Certificate of Insurance included in packet
- Past Due Assessments: Four owners delinquent as of 18 Aug 2023 total of \$660

Reminder that all work orders are to be submitted to the Care Team. CareTeam@RowCal.com
Calls to the Care Team during normal business hours do not incur an emergency charge to the homeowner of \$75.

New business:

1. Jeff Blaha, #1242 asked about mowing around the perimeter of the wetlands; believes that wetlands behind #1242 and #1244 were missed.
2. Gutter cleaning? Jeff mentioned gutter cleaning in the spring and in the fall due to all the tree debris. **Action Item:** RowCal Maintenance does the gutter cleaning and will be scheduling in the fall after leaves have fallen.
3. Jeff Blaha #1242 wants to install gutter guards (better than those we have); he will submit a proposal to the board for approval
4. Janine Backer #1275 has complaints about the Lawn Service: tearing up grass and kicking up dust. They are going too fast. **Board response:** we did a walk around a month ago and took pictures of problem areas.
5. Janine also requests that we have RowCal check on the sprinkler head in front of her AC unit, as there is no water coming out of it. Janine mentioned that Vicki Stork's yard #1273 is deteriorating over the past year or more
6. Joseph Miller #1243 requested we contact All Seasons yard service. They have several yard crews. Perhaps we should ask them for a new team who will slow down and do a better job of lawn care.
7. Janine #1275 reported gopher holes to RowCal in August 2023 and does not believe that they have come out. Extreme Pest Control was called in August. Matthew did not have record of when they came out.
8. Jim and Terry Peterson have a complaint about the size of dogs in the AR3 community and want a response within two weeks of this meeting. Wants to know the current Pet policy for AR3. **ACTION ITEM:** Board will meet to discuss the Pet Policy and other outstanding items from the by-laws.
9. Lynn and Jerry Matchett #1299 lost a tree last year near their house and want to know if there is a plan to replace it in order to block traffic noise and vehicle lights. Also mentioned that a stop light may be going in at the corner of Ulysses and 99th Avenue.

Meeting adjourned 7:10 pm

Minutes taken by Sue Wintz

1289 99th Court NE

April Ridge 3rd Addition Homeowners Association Annual Report

A statement of any capital expenditures in excess of two percent of the current budget or \$5,000, whichever is greater, approved by the association for the current fiscal year or succeeding two fiscal years;

Asphalt Expense: 06-12-24: \$30,000

(2) a statement of the association's total replacement reserves, the components of the common interest community for which the reserves are set aside, and the amounts of the reserves, if any, that the board has allocated for the replacement of each of those components;

Reserve Total as of 12-31-2023: \$43,342.67

(3) a copy of the statement of revenues and expenses for the association's last fiscal year, and a balance sheet as of the end of said fiscal year;

See Report Attached

(4) a statement of the status of any pending litigation or judgments to which the association is a party;

None

(5) a detailed description of the insurance coverage provided by the association including a statement as to which, if any, of the items referred to in section 515B.3-113, subsection (b), are insured by the association; and

See COI Attached

(6) a statement of the total past due assessments on all units, current as of not more than 60 days prior to the date of the meeting.

1 Owners delinquent as of 08-22-24, total \$440.00



Income Statement - Operating

April Ridge 3rd Addition Homeowners Association, Inc.

12/31/2023

Date: 8/22/2024

Time: 12:29 pm

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Description	Year-to-date			Annual Budget
	Actual	Budget	Variance	
OPERATING INCOME				
Assessments				
4000-00 Residential Assessments	\$75,200.00	\$80,000.00	(\$4,800.00)	\$96,000.00
Total Assessments	\$75,200.00	\$80,000.00	(\$4,800.00)	\$96,000.00
Collection Income				
4305-00 Late Fees & Interest	150.00	-	150.00	-
4315-00 Attorney Fees-Compliance	29.50	-	29.50	-
Total Collection Income	\$179.50	\$-	\$179.50	\$-
Total OPERATING INCOME	\$75,379.50	\$80,000.00	(\$4,620.50)	\$96,000.00
OPERATING EXPENSE				
Administrative Expense				
5000-00 General Administrative	985.00	83.30	(901.70)	100.00
5005-00 Annual Meetings	191.97	-	(191.97)	-
Total Administrative Expense	\$1,176.97	\$83.30	(\$1,093.67)	\$100.00
Insurance Expenses				
5300-00 Insurance Premiums	18,847.72	21,000.00	2,152.28	25,200.00
Total Insurance Expenses	\$18,847.72	\$21,000.00	\$2,152.28	\$25,200.00
Utilities				
5400-00 Electricity	260.50	333.30	72.80	400.00
5410-00 Water & Sewer	17,099.44	10,416.70	(6,682.74)	12,500.00
5415-00 Trash Removal Service	3,945.42	4,160.00	214.58	4,992.00
Total Utilities	\$21,305.36	\$14,910.00	(\$6,395.36)	\$17,892.00
Contracted Services				
6085-00 Pest Control	1,285.52	1,666.70	381.18	2,000.00
Total Contracted Services	\$1,285.52	\$1,666.70	\$381.18	\$2,000.00
Landscaping Service				
6300-00 Landscaping Contract	20,294.23	15,608.72	(4,685.51)	18,553.00
6305-00 Landscaping Other	887.57	5,416.70	4,529.13	6,500.00
6325-00 Snow Removal	5,000.00	-	(5,000.00)	-
6330-00 Irrigation Repair & Maintenance	95.50	-	(95.50)	-
6335-00 Irrigation Other	1,590.00	1,250.00	(340.00)	1,500.00
Total Landscaping Service	\$27,867.30	\$22,275.42	(\$5,591.88)	\$26,553.00
Repair and Maintenance				
6610-00 General Repair & Maintenance	6,972.29	2,916.70	(4,055.59)	3,500.00
Total Repair and Maintenance	\$6,972.29	\$2,916.70	(\$4,055.59)	\$3,500.00
Professional Services				
7000-00 Audit & Tax Services	690.00	287.50	(402.50)	345.00
7025-00 Legal Services - Collections	946.50	-	(946.50)	-
7030-00 Legal Services - Other	689.50	625.00	(64.50)	750.00
7040-00 Professional Management Fees	7,200.00	9,000.00	1,800.00	10,800.00
Total Professional Services	\$9,526.00	\$9,912.50	\$386.50	\$11,895.00
Other Expenses				
9105-00 Reserve Contribution Expense	7,383.30	7,383.30	-	8,860.00
Total Other Expenses	\$7,383.30	\$7,383.30	\$0.00	\$8,860.00
Total OPERATING EXPENSE	\$94,364.46	\$80,147.92	(\$14,216.54)	\$96,000.00
Net Income:	(\$18,984.96)	(\$147.92)	(\$18,837.04)	\$0.00



Income Statement - Reserve

April Ridge 3rd Addition Homeowners Association, Inc.

12/31/2023

Date: 8/22/2024

Time: 12:29 pm

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Description	Actual	Year-to-date Budget	Variance	Annual Budget
RESERVE INCOME				
Other Income				
4470-00 Reserve Contribution Income	\$7,383.30	\$-	\$7,383.30	\$-
Total Other Income	<u>\$7,383.30</u>	<u>\$-</u>	<u>\$7,383.30</u>	<u>\$-</u>
Investment Income				
4505-00 Interest Earned – Reserve Accounts	316.79	-	316.79	-
Total Investment Income	<u>\$316.79</u>	<u>\$-</u>	<u>\$316.79</u>	<u>\$-</u>
Total RESERVE INCOME	<u>\$7,700.09</u>	<u>\$-</u>	<u>\$7,700.09</u>	<u>\$-</u>
Net Reserve:	<u><u>\$7,700.09</u></u>	<u><u>\$0.00</u></u>	<u><u>\$7,700.09</u></u>	<u><u>\$0.00</u></u>

PROXY

April Ridge 3rd Addition Homeowners Association

As member(s) of **April Ridge 3rd Addition Homeowners Association** and as owner of the unit identified below, I am unable to attend the meeting stated below and would like to appoint:

Please Select One Below:

The Board of Directors of the **April Ridge 3rd Addition Homeowners Association**

OR

(Insert name only if you wish to name a different proxy)

I understand that by submitting this proxy and not attending the Annual meeting of the Association to be held on September 26th, 2024 at 6:00pm, my home will be counted towards quorum, and I am giving my voting authority to the Board or the individual named at the meeting, or any adjournment or reconvening of such meeting.

You are authorized to vote for or against any other matter or proposal which may properly come before such meeting.

(Date)

(Signature of Unit Owner)

(Date)

(Signature of Unit Owner)

(Address/Unit Number)

(Print Name)

(Print Name)

INSTRUCTIONS:

1. Complete and return this proxy if you are unable or unsure you will be able to attend the meeting.
2. The Proxy must be (i) mailed or delivered to the address/email below, or (ii) brought to the meeting, but **must** be received by the Association's Secretary prior to the start of the meeting.



RowCal Management, LLC.
PO Box 421150
Minneapolis, MN 55442
CareTeam@RowCal.com

ACTION REQUIRED



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

2/5/2024

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY Insurance Warehouse 4294 Dahlberg Drive Suite 100 Golden Valley MN 55422		PHONE (A/C, No, Ext):	COMPANY The Travelers Indemnity Company One Town Square Hartford, CT 06183	
FAX (A/C, No): 612-688-6055	E-MAIL ADDRESS: associations@myinsurancewarehouse.com			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:				
INSURED April Ridge 3rd Addition Homeowners Association c/o RowCal Management MN, LLC PO Box 421150 Minneapolis MN 55442		LOAN NUMBER	POLICY NUMBER BIP-3W059714	
		EFFECTIVE DATE 02/01/2024	EXPIRATION DATE 02/01/2025	<input type="checkbox"/> CONTINUED UNTIL <input type="checkbox"/> TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION 99th Ct NE Blaine, MN 55434 Master policy includes 32 units.

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD	<input checked="" type="checkbox"/> SPECIAL	AMOUNT OF INSURANCE	DEDUCTIBLE
COVERAGE / PERILS / FORMS						
Buildings & Structures (100% Replacement Cost - Blanket)					\$12,743,369	AOP
Original Specifications & Owner Installed Betterments and Improvements					INCLUDED	\$10,000 per occurrence
Ordinance or Law, Coverage A, B & C					INCLUDED	
Equipment Breakdown					INCLUDED	
Liability, Each Occurrence					\$1,000,000	
Liability, General Aggregate					\$2,000,000	Wind/Hail
Directors & Officers Coverage					\$1,000,000	5% per building
Crime Coverage					\$200,000	

REMARKS (Including Special Conditions)

All-In Coverage;
 Inflation Guard 2%;
 Separation of Insureds - Included;
 10 days written notice of cancellation or change;
 Property Management Company included as an additional insured on the General Liability, Fidelity/Crime & D&O policies;

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST

NAME AND ADDRESS **FOR INFORMATION ONLY**	<input type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input type="checkbox"/> LOSS PAYEE
	<input type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE <i>Eric Skarnes</i>			



April Ridge 3rd Addition Homeowners Association

The Board of Directors for April Ridge 3rd Addition Homeowners Association has elected to use the following for the master insurance policy:

Carrier	The Travelers Indemnity Company
Effective Date	02/01/2024 to 02/01/2025
Building Coverage	\$12,743,369
Number of Units	32
Coverage Form	All-In
All Other Perils Deductible	\$10,000 per occurrence
Wind/Hail Deductible	5% per building

All-In Coverage: Includes coverage for interior elements of the home such as flooring, cabinets, countertops, fixtures, ceiling & wall finishes, millwork, appliances, and betterments/improvements.

HO6 (Unit Owners Coverage): Insurance Warehouse represents the association for their master insurance policy and below is simply a recommendation of coverage for unit owners:

Building Coverage A	\$10,000
Water/Sewer & Drain Back-Up	\$10,000
Loss Assessment	\$25,000

***Individual unit owners will need to contact their personal insurance agent for specific coverage questions or recommendations for their own policy as Insurance Warehouse cannot legally advise**

Whether your unit is owner occupied or a rental, it is important that you purchase an HO6 policy and consult with your personal lines agent to make sure that your policy will cover association deductible assessments and damage/claims to your unit in which costs do not exceed the master deductible. An HO6 policy will also provide coverage for your personal property and liability among other things.

What To Do If You Have a Claim: Notify your property management company. The management company will alert the master policy carrier if a claim should be filed.

Certificate of Insurance Requests:

Associations@myinsurancewarehouse.com



Does your bank/lender/mortgage company need a certificate of insurance?

CertificatesNow – Instructions

Account: April Ridge 3rd Addition Homeowners Association

Username: AprilRidge3rd

Password: 1234

- 1) Go to <https://certificatesnowsecure.confirmnet.com/>
- 2) Enter the User ID and Password listed above
- 3) Click **Deliver Certificates**
- 4) Select **Account**, Click **Continue**
- 5) Click **New Recipient**
- 6) Enter the **“Certificate Holder”** information and delivery preference

Note: This is where the Mortgagee Holder mailing address goes
- 7) Enter the Condo Owner’s property unit, name, & loan#
- 8) Click **Save**
- 9) **Review Recipients:** Click **Continue**
- 10) **Review Delivery Method:** Click **Continue**
- 11) Click **Deliver Now**

Certificate of Insurance Requests:

Associations@myinsurancewarehouse.com