

The Grove Homeowners Association

Minutes of 2024 Annual Meeting

Date	15-October-2024	
Location	Aliota's Restaurant	
Attendees	Joni and Joe McDevitt Mel and Marbeth Foley Lois Thatcher Nancy Densing Lynn and Tim Hackett Vicky and Mike Logan Rosemary Paschke Mary Lee McGinn	Bonnie Steinforf Mary Karkow Sue Becherer Janice Donovan Janet and Mark Hogan Julie and David Witko Maggie and Jane Schimmel Victoria Fox (Elite Properties)

The 2024 Annual Meeting was held in person at Aliota's Restaurant and was attended by 21 Homeowners representing 14 of the 19 units in the Association. The Board Of Directors (BOD) introduced themselves and David Witko led the event on behalf of the Board.

MEETING MINUTES

The minutes of the 2023 Annual Meeting were approved without debate. Copies of the minutes had been provided to all Association members in advance and are available on App Folio.

INTRODUCTION OF NEW GROVE RESIDENTS

A warm welcome was given to new Grove residents who have joined our community since the previous year's Annual Meeting: as follows:

Lynn and Tim Hackett
Mary Mokwa
Mary Lee McGinn
Kelley Gray

BOARD OF DIRECTORS MEMBERSHIP

The composition of the current five-member Board of Directors (BOD) was clarified with their 3-year terms expiring as follows:

Term expiring year end 2025: Bonnie Steindorf
Term expiring year end 2026: Joni McDevitt and Peter Stachiw
Term expiring year end 2027: David Witko and Mark Hogan

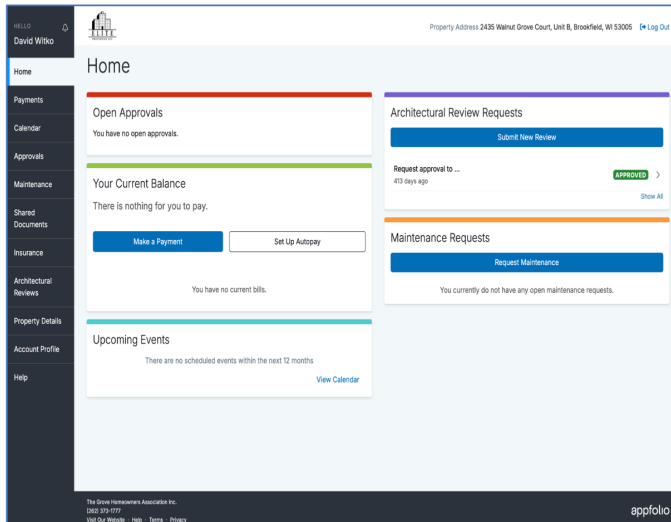
APP FOLIO

App Folio is the online or mobile application used to centralize all Grove related business with Elite Properties as well as the repository of all pertinent documentation. Some of the main features of App Folio are as follows:

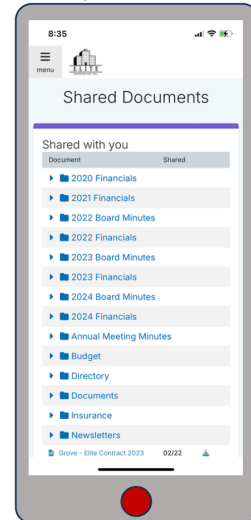
- Ability to make online HOA fees payments and track payment history

- Submit Architectural Requests and track the approval process
- Review the property insurance documents and property details
- Access all stored documentation, including Board meeting minutes
- Access and review all monthly financial statements

PC/Mac



Smartphone



COMMITTEE REPORTS

Board members presented on the individual focus areas and fielded questions. The key points were as follows:

1. FINANCE OVERVIEW

- Monthly Finance Reports are available in App Folio.
- Presented our projected full year 2024 operating expenses relative to the budget of \$109,840. We project a deficit of approximately \$819.
- The extensive tree damage due to last winter's storm was billed against our Reserve Account, thereby not impacting our 2024 operating budget.

2. 2025 BUDGET PREPARATION (DRAFT)

- BOD has been busy preparing the 2025 Operating Budget.
- Two main drivers of our expenses are Lawn Maintenance and Insurance. Together these account for approximately 45% of our expense. Formal 2025 proposals in these two areas are expected in the next few weeks.
- The preliminary draft of the 2025 budget indicates an operating expense of \$116,656.
- We will keep the Reserve Account funding unchanged at \$22,420.
- The overall per-unit Homeowner fees would increase by approximately 6% relative to 2024. Final and official notification will be sent to all unit owners by December 1, 2024.
- Below is a snapshot of the preliminary 2025 Operating Budget as it was presented at the meeting.

2025 Preliminary Operating Budget				
	Budget	Projected	Draft	
	2024	12/31/24	2025	Budget
INCOME				
Association Dues	\$ 109,032	\$ 109,021	\$	116,656
Capital Reserve Assessment	22,420	22,420		22,420
Total Income	\$ 131,452	\$ 131,441	\$	139,076
OPERATING EXPENSES				
LAWN, SNOW & POND MAINTENANCE				
Lawn Maintenance	\$ 26,540	\$ 26,540	\$	28,029
Plant Maintenance	2,000	1,500		2,000
Tree Treatments - SaveATree	5,193	6,000		6,000
Tree Trimming & Maintenance	5,000	2,500		6,000
Snow Removal	17,000	16,125		16,500
Pond Maintenance	6,300	6,300		6,300
Lawn Sprinkler System	500	1,000		1,500
Well Maintenance	1,000	1,500		1,000
MANAGEMENT, INSURANCE & LEGAL				
Management Fees	\$ 11,050	\$ 11,050	\$	11,382
Office Supply/Admin/Mailings/Box Charge	1,000	1,000		1,000
Insurance	17,801	20,567		23,554
Kaman & Cusimano Document Review	3,750	6,750		1,250
MISC. & CONTINGENCY	\$ 11,898	\$ 9,008	\$	12,141
Total Operating Expenses	\$ 109,032	\$ 109,840	\$	116,656
Add: Capital Reserve Contribution	22,420	22,420		22,420
Total Expenses & Contributions	\$ 131,452	\$ 132,260	\$	139,076
Surplus/(Deficit)	\$ -	\$ (819)	\$	-
% Contributed to Capital Reserve	17%	17%		16%

3. GOVERNING DOCUMENTS REVISION

- The Grove is governed by three documents: The Declaration (created in 1988), the Bylaws (last amended in 1996) and the Rules & Regulations (last amended in 2018)
- BOD engaged with the law firm of Kamen & Cusimano in late 2023 to begin the review and revision proposal process which has now resulted copies which were provided to all unit owners for approval.
 - The Declaration requires 75% unit owner approval, as well as approval by homeowners' mortgage companies (if applicable) and the City Of Brookfield Planning Commission.
 - The Bylaws require 65% unit owner approval
 - The Rules & Regulations require only Board of Directors approval
- Ballots were provided and all document revisions were Approved at the meeting.
- The total cost of the legal fees to review and make the necessary changes to these documents was approximately \$10,000. followed by an annual retainer of \$1,250.

4. INSURANCE

- The Association is required by Wisconsin statute to insure full replacement value which is currently > \$10M.
- Changes in the insurance industry with regard to condo properties, older dwellings and cedar-shake roofs have impacted The Grove with much higher premiums (expected + 20% for 2025) and a substantially fewer number of willing underwriters.
- The BOD is working with our local agent to secure quotes for 2025 and expect to have better visibility within the next several weeks. This is an increasingly significant contributor to our overall operating budget.

5. ROOFING UPDATE

- The Insurance Industry's position with regard to cedar shake roofs has put The Grove in a position where we must find a cosmetically and financially suitable alternative.
- Synthetic shake roofs were investigated but the cost is quite substantial at over \$100,000 per unit. This was deemed not financially feasible. There are many new Asphalt alternatives which are quite attractive and pricing should be similar to current standard cedar shake (or less).
- The BOD would like to form an ad hoc committee of Board and Non-Board members to further investigate and provide a recommendation.

6. LANDSCAPE & TREE UPDATE

- Berm restoration along North Avenue is continuing with new Arborvitaes planted along the west end.
- We continue to work with Save-A-Tree on preventative health treatments for trees and boxwood shrubs that are at risk for disease.
- We have been having good success working with Limb-Walkers on a per-day payment scheme for general trimming needs. In the Fall of 2025 we will do a day of general trimming and unit owners are asked to submit any concerns they feel need to be addressed.
- The BOD will maintain Landscaping Wish-List for those items currently not budgeted or committed. The current list includes Lawn aeration and filling tree gaps along the cemetery fence line.
- The Association does not provide any mulching of individual beds. Unit owners wishing to mulch their own beds are asked to use only Dark Brown mulch.

7. ARCHITECTURAL & LANDSCAPE REQUESTS

- The use of App Folio to submit Architectural or Landscape requests for approval was discussed. ALL submissions must be submitted electronically via App Folio (no verbal, paper, mailed or hand delivered request will be honored).
- All requests must be submitted and approved PRIOR to the modification work commencing. There are a few recent modifications that will require retroactive approval so that our recordkeeping is accurate. These unit owners will be contacted individually.
- Below is a table summarizing what types of modifications require prior approval. In short, anything other than interior decorating/painting requires prior approval. This would include interior structural remodeling, exterior modifications (including painting), and modifications to patios, walkways, sidewalks or flower beds adjacent to the unit.

ARCHITECTURAL MENAGEMENT OF THE GROVE HOA

Area	Type of Modification	Approval Method
Homeowner Unit	Interior decoration	Not required
	Interior structural remodeling	Submit Architectural Request
	Exterior modifications / painting	Submit Architectural Request
Limited Common Elements	Patios	Submit Architectural Request
	Driveways	Submit Architectural Request
	Sidewalks	Submit Architectural Request
Common Areas	Flower beds adjacent to unit	
	All other areas	Managed by Board of Directors

DISCUSSIONS, QUESTIONS and AGREEMENTS

The floor was opened for questions and discussion. Summary as follows:

Question / Comment	Type of Modification
Is there an updated homeowner directory	Updated list was handed out at the meeting.
Is there an updated contractors list	The Association does not provide such a list.
Has there ever been a quote for extending the sprinkler system to the front entrance	No. This will be added to the Wish List if major upgrade or repair is needed
Have we obtained insurance quotes from local or Midwest specific companies	We went to 4 Wisconsin based companies and all 4 declined to quote
Can we invest in landscaping the rusty cemetery fence line with e.g. Lilacs	Not budgeted for 2025 but will be added to the Wish List
Can mitigation for Creeping Charlie be added to our lawn contract	This will be addressed with Hawks relative to our 2025 contract
There is a large tree hanging dangerously over the roadway just west of the entrance	This is being addressed by Limbwalkers this fall
What is the policy for financial audits of our accounting books	As per the updated Article VII, Section 8(d), financial audits are not required. We do however publish to all unit owners the monthly P&L statements on App Folio
There is a Arborvitae blocking access to the east side on 2390A Walnut Grove Ct.	This will be further investigated

THE GROVE ANNUAL MEETING ACTION ITEMS

15-Oct-2024

PREVIOUS ACTION ITEMS - DONE

No.	Item	Owner	Status
1	Complete lawn restoration along curbs	Joni/Sandy	DONE
2	Communicate service dates to owners in advance	BOD/Victoria	DONE
3	Tree trimming by Limb-Walkers	Joni	DONE
4	Schedule fall shutdown of irrigation and pump house	Dave/Victoria	DONE
5	Schedule Hawks fall cleanup	Joni/Victoria	DONE
6	Select snow removal company and sign contract	BOD	DONE
7	Schedule fall gutter cleaning	Victoria	DONE
8	Add paint color details to App Folio	Victoria	DONE
9	Select and negotiate 2024 lawn contract	BOD	DONE
10	Update Road Renovation financials with final numbers	Dave	DONE
11	Add Mark Hogan to BOD	BOD	DONE
12			
13			
14			
15			
16			

PREVIOUS ACTION ITEMS - NOT DONE

No.	Item	Owner	Status
1	Complete the assessment of wet lawn areas	BOD/Victoria	Ongoing
2	Assess how to address lawn bare spots	Joni/Mark	Spring
3			

NEW AGREED ACTION ITEMS

No.	Item	Owner	Due
1	Finalize budget and inform 2025 Dues amount	Mark	1-Dec
2	Walkaround to access tree maintenance needs	Joni	1-Nov
3	Plantings along cemetery fence		Wish list
4	Irrigation for front entrance		Wish list
5	Discuss w/ Hawks to remove Creeping Charlie	Joni/Mark	1-Dec
6	Finalize insurance contract for 2025	Mark	1-Dec
7	Renew pond and irrigation contracts	Dave/Pete	1-Dec
8	Schedule winter shutdown of pump house	Victoria	1-Nov
9			
10			
11			
12			
13			