

North End Townhome HOA Board Meeting — MEETING MINUTES
Wednesday, November 12, 2025
Zoom Meeting

Present:

Sandy Neville, President, 2110 D Hecla
Keenan Haga, Vice President, 2260 D Golden Eagle Way
Sandy Waller, Secretary/Treasurer, 2270 A Golden Eagle Way
Dan Kusel – 2270 E Golden Eagle Way
Nathan Hirsch – 2235 B Hecla
Dan Lemberger – 2128 B Hecla
Dan Anderson, HOA Manager, Metro Property Management

Meeting Called to Order at 6:33 PM

Quorum Established – 3 directors present

- I. Approval of Agenda; Disclosure of Conflicts of Interest
 - a. Agenda approved; No conflicts of interest

- II. On-Going Business - New Grill and Open Flame Device Policy
 - a. Sandy Neville presented the reason for the new policy that restricts where open flame grills can be used
 - i. Insurance industry background
 1. We were warned of this ban a year ago by our broker
 2. Outdoor grills cause numerous fires and huge losses
 3. Most insurance companies are restricting or banning open flame grills
 - ii. Farmer's – our current carrier wanted an 24% increase to \$82,000 and no grills at all
 - iii. Star Net, our new carrier, presented an 8.4% increase but required a resolution that restricted the use of grills as a requirement for writing the policy
 - b. Sandy Neville discussed the new policy (attached)
 - c. Homeowner questions included
 - i. Grills must be 6' to 10' away from the structure only when in use. Fences do not count as structure per the insurance agent.

- ii. Sandy Neville agreed that if the insurance company bans all grills in the future, and if can we find a carrier that will insure their use; we would we share the incremental cost with the homeowners?
- iii. What are the enforcement policies?
 - 1. Doubtful that the insurance company is going to come around and check
 - 2. Violations could include fines under our existing enforcement covenants
- d. Resolution amended to remove **on or** in section F of the recitals.
- e. Resolution passed
- f. Will be forwarded to insurer, StarNet, for their final review and acceptance. If not accepted modifications will have to be made.

Meeting Adjourned at 6:49 PM

Minutes Submitted by:

Sandy Waller