

## **Meeting Minutes – Woodlands Homes Association**

---

**Location:** Mid-Continent Public Library – 6060 N. Chestnut, Gladstone, MO. 64119  
**Date:** February 21, 2019

---

**Attendance:** Present: Don Hansen (President), Carol Kuenzel (Treasurer), Michelle Baker (Secretary), Rick Keller (Asst. Treasurer), Tom Farkas, Ron Pashen,  
Absent: Jan Alexander  
Members: #17 Cornelia Long, #19 Irene Dame, #36 Robin Gross & Marvin Boone, #37 Bill Gentry, #39 Bill Riddle, #43 Rebecca Kester, #88 Jared Ryan, #101 Mark Henkel, #102 Stephen Geisinger, #103 Kelly Miller, #114 Tida Allen, #118 John Chapman, #127 Joe & June Clymore, #135 John McIntosh.

Arrived at approximately 6:35pm: #34 Merrill Watt

Meeting called to order at 6:03 PM by Don Hansen. Copy of the agenda is attached

### **Agenda Items:**

**1.1 Review and approval of minutes for Special Meeting held 12/20/2018** – Postponed until final changes are made, Baker will send out.

**1.2 Review and approval of January Meeting Minutes held 1/17/2019 – Minutes approved**  
**Discussion of Erosion / Landscaping Issues behind Unite #34 / #36** – This subject was placed on the agenda specifically due to a letter from Merrill Watts attorney. Let the record show that Mr. Watt, along with Riddle, Bill & Carol, Gentry, Bill & Joyce, Gross, Robin & Marvin Boone, Daniels, Linda, and Nicola, Rhoda, all received emails from the HOA Secretary notify them prior to the meeting that this subject was on the agenda as it impacts each of those unit owners common area specifically. Mr. Watt did NOT arrive to the HOA meeting until after this subject was discussed at length. Don indicated that he had spoken to Nick at Urban and Steve at Arnone. They suggested we could cover the roots with topsoil. Rick Keller suggested that we include some ivy to the ground cover under the tree too. Linda #32, bought her lot 23 years ago because of the tree lined lot. A neighbor wanted the tree line gone. That neighbor took it upon themselves to continue to cut out trees. She wants as many trees to stay as possible. She indicated that she wanted her voice heard. There is a large brush pile that needs to be taken care of. She's extremely frustrated. Bill Gentry, voiced his dismay as well. Stated that his name was included on a document in favor of removing trees as well as Linda, and this was done by #34 – Merrill Watt. Question from Linda, can any neighbor do anything they want to change the common area. #36 Robin Gross, agreed with everything that Linda had stated. Loves the trees and wildlife. I think the Board should speak with Jan Alexander. She stated that Jan had some involvement in that as well. Linda stated that there are two sides to that story. Robin questioned if we have to do something? Is there something that has to be addressed? From Don, there is not anything that needs to be done. The experts said there isn't any detrimental effects to what is going on in that area. Don stated that anything that we do would be an unbudgeted item at this point. Robin doesn't think anything needs to be done. No one wants the tree to come out. Tom stated that Watt told him that he was getting water in the foundation due to the tree roots. Don stated that we've asked repeatedly for evidence of this water issue but none has ever been given. Rick suggested that we wait for the snow to be gone to determine if there is a long term need to work on the drainage. Steve Barr #11. Agreed what Linda and Robin stated. Also a big valley by John Summers place as well. Baker suggested we talk to the Gladstone engineering department to determine where the Woodlands common area ends and the Gladstone greenway begins. Steve

Barr volunteered to speak with the City of Gladstone. Rae Thompson raised the question in an email to the Woodlands Homes Association dated February 19th, why #25, 27, & 29 units weren't taken into account. (FOR THE RECORD THAT M. WATT FORWARDED THE LETTER NOTED ABOVE. THE FOLLOWING IS A DIRECT COPY OF THE EMAIL SENT FROM WATT):

**From:** Merrill Watt <[merrill.watt@gmail.com](mailto:merrill.watt@gmail.com)>  
**Date:** February 19, 2019 at 8:00:29 PM CST  
**To:** Ed Lichti <[jacobmueller@icloud.com](mailto:jacobmueller@icloud.com)>, Rae Ann Thompson <[Ramt421@gmail.com](mailto:Ramt421@gmail.com)>, Dona Adams <[LillianKCMO@yahoo.com](mailto:LillianKCMO@yahoo.com)>  
**Cc:** Merrill Watt <[Merrill.Watt@gmail.com](mailto:Merrill.Watt@gmail.com)>  
**Subject:** Rain water runoff drainage behind your homes. Read before 21 Feb 19

DT: 19 Feb 19

I did not see your name on the HOA's email.

I thought you would like to know because the rainwater discharges behind your homes.

Merrill

Don stated to everyone in attendance that he pulled the specs and their units are right next to the flood plains. That is not something the Board can do anything about. A motion by Rick when the weather allows to review the area to determine whether or not modifying the drainage behind units #34 and #36 is necessary. Seconded. Passed. For the record, a copy of the Document discussed by Linda Daniels above was given to the Board by Linda Daniels, it is dated 14<sup>th</sup> of May, and addressed to Jan Alexander. This document has never been seen by any Board Member in attendance today. Don will scan in and distribute to Board Members.

## **Financial:**

**2.1 Financial Monthly Report Review-** Carol presented the January financial report. See attached. Rick and Carol will meet with Rob Wilson with AS sometime in the next two weeks to discuss to two issues. One is to determine how to reflect the allocation of townhome funds between the townhome operating and reserve 2019 budget lines and the other is how to reflect the contingency funds in both the shared and townhome 2019 budgets. Don made a motion to approve the financial report as presented, Tom seconded, and motion passed.

**2.2 Review of 2018 PL and Discussion of Fund Transfer –** See Attached. Rick made a motion Authorize Transfer of Funds to Appropriate Accounts. Seconded and Approved.

**2.3 Insurance Audit of Our Travelers Policy for Our Workman's Comp-** Based on the results of the Audit. We received a refund of \$500. Don thanked Carol for all of her time spent performing the audit. She was able to save us a substantial amount of money. Workers comp policy should cost us \$500. The refund we received is for the policy effective October 2017 – October 2018. Don recommends that we buy that workman's comp policy again. Carol stated we do have a current workman's comp policy that is effect through October 2019. Also, we will require all contractors to provide their own workman's comp policy with the exception of Ken Bussey. Question from Merrill Watt: What does our workman's comp policy cover? Kelly Miller has stated that she had an issue with Ken being rude to her. The Board stated that we would speak to him about conduct with HOA members. Merrill Watt: Types of insurance discussed workman's comp and general liability. In addition to workman's comp does the HOA purchase any other insurance. I would like the limits on workman's comp that the HOA has, as well as limits for the general liability recorded into these minutes.

In compliance with Mr. Watt's request, herein are copies of our policies:



WORKERS COMPENSATION  
AND  
EMPLOYERS LIABILITY POLICY

TYPE AR INFORMATION PAGE WC 00 00 01 ( A)

POLICY NUMBER: (6JUB-1K00155-6-18)

RENEWAL OF (6JUB-1K00155-6-17)

INSURER: TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

NCCI CO CODE: 13579

1.

INSURED:

WOODLANDS HOMES ASSOCIATION  
INC, THE  
100 WOODLANDS DRIVE  
GLADSTONE MO 64119

PRODUCER:

CALVIN EDDY KAPPELMAN  
1011 WESTDALE RD  
LAWRENCE KS 66049-2638

Insured is A CORPORATION

Other work places and identification numbers are shown in the schedule(s) attached.

2. The policy period is from 10-28-18 to 10-28-19 12:01 A.M. at the insured's mailing address.

3. A. WORKERS COMPENSATION INSURANCE: Part One of the policy applies to the Workers Compensation Law of the state(s) listed here:

MO

B. EMPLOYERS LIABILITY INSURANCE: Part Two of the policy applies to work in each state listed in item 3.A. The limits of our liability under Part Two are:

Bodily Injury by Accident: \$ 1000000 Each Accident  
Bodily Injury by Disease: \$ 1000000 Policy Limit  
Bodily Injury by Disease: \$ 1000000 Each Employee

C. OTHER STATES INSURANCE: Part Three of the policy applies to the states, if any, listed here:

COVERAGE EXCLUDED - REFER TO MO LIMITED  
OTHER STATES BENEFIT ENDORSEMENT WC 99 03 87 A

D. This policy includes these endorsements and schedules:

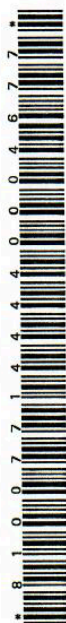
SEE LISTING OF ENDORSEMENTS - EXTENSION OF INFO PAGE

4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All required information is subject to verification and change by audit to be made ANNUALLY.

DATE OF ISSUE: 10-12-18 WC  
OFFICE: ST LOUIS/MO 714  
PRODUCER: CALVIN EDDY KAPPELMAN

ST ASSIGN: MO

2B2PK



Owners Ins. Co.

Issued 01-22-2018

AGENCY CALVIN EDDY AND KAPPELMAN INC  
05-0096-00 MKT TERR 037

Company POLICY NUMBER 054605-75309439-18  
Bill 75-46-MO-0504

INSURED THE WOODLANDS HOMES ASSOCIATION

Term 04-02-2018 to 04-02-2019

| COVERAGE                     | COINSURANCE | DEDUCTIBLE | LIMIT              | RATE  | PREMIUM  |
|------------------------------|-------------|------------|--------------------|-------|----------|
| PROPERTY IN THE OPEN         |             |            | \$20,000           |       |          |
| Causes of Loss               |             |            |                    |       |          |
| Basic Group I                | 80%         | \$500      |                    | 0.037 | \$7.00   |
| Basic Group II               | 80%         | \$500      |                    | 0.133 | \$27.00  |
| Wind/Hail                    | 80%         | \$1,000    |                    |       |          |
| Special                      | 80%         | \$500      |                    | 0.114 | \$23.00  |
| Theft                        | 80%         | \$500      |                    |       | Included |
| OPTIONAL COVERAGE            |             |            |                    |       |          |
| Replacement Cost             |             |            |                    |       |          |
| Equipment Breakdown          |             | \$500      | See Form 54843     |       | \$1.00   |
| ORDINANCE OR LAW             |             |            |                    |       |          |
| Coverage A-Undamaged Portion |             | \$500      | Incl in Bldg Limit |       | Included |
| Coverage B-Demolition        |             | \$500      | \$10,000           |       | Included |
| Coverage C-Increased Cost    |             | \$500      | \$10,000           |       | Included |

Forms that apply to this building:

59352 (01-15) 54833 (07-08) 54075 (07-13) 59327 (01-13) IL0003 (07-02)  
 CP0128 (07-00) 64224 (01-16) CP0090 (07-88) 64000 (12-10) 64010 (12-10)  
 54843 (12-10) 64020 (12-10) 59392 (01-15)

| COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY                   | PREMIUM           |
|--|-------------------|
| TERRORISM - CERTIFIED ACTS SEE FORM: 59352                             | EXCLUDED          |
| TERRORISM COVERAGE   |                   |
| A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 54833, 59392 |                   |
| <b>LOCATION 0001</b>   | <b>\$2,355.00</b> |

55040 (11-87)

**COMMERCIAL GENERAL LIABILITY COVERAGE**

| COVERAGE   | LIMITS OF INSURANCE       |
|--|---------------------------|
| General Aggregate                                | \$2,000,000               |
| (Other Than Products-Completed Operations)       |                           |
| Products-Completed Operations Aggregate          | \$2,000,000               |
| Personal Injury And Advertising Injury           | \$2,000,000               |
| Each Occurrence                                  | \$2,000,000               |
| Damage to Premises Rented to You (Fire Damage)   | \$50,000 Any One Premises |
| Medical Payments                                 | \$5,000 Any One Person    |
| Assn Directors/Officers Errors and Omissions Agg | \$2,000,000               |
| Assn Directors/Officers Errors and Omissions Occ | \$2,000,000               |

Owners Ins. Co.

Issued 01-22-2018

AGENCY CALVIN EDDY AND KAPPELMAN INC  
05-0096-00 MKT TERR 037

Company POLICY NUMBER 054605-75309439-18  
Bill 75-46-MO-0504

INSURED THE WOODLANDS HOMES ASSOCIATION

Term 04-02-2018 to 04-02-2019

| COVERAGE                    | LIMITS OF INSURANCE         |
|-----------------------------|-----------------------------|
| Hired Auto & Non-Owned Auto | \$1,000,000 Each Occurrence |

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55300.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

|                |               |                |                |               |
|----------------|---------------|----------------|----------------|---------------|
| 55405 (07-08)  | 59351 (01-15) | CG2650 (12-98) | IL0017 (11-85) | 55146 (06-04) |
| 55084 (06-04)  | 55300 (07-05) | CG2625 (04-05) | 55010 (02-08)  | 55296 (09-09) |
| IL0021 (07-02) | 55028 (12-04) | 59327 (01-13)  | 55513 (11-11)  | 55592 (02-14) |
| 55637 (09-14)  | 55718 (11-15) | 59392 (01-15)  |                |               |

**LOCATION 0001 - BUILDING 0005**

Location: 3100 Brooktree Lane, Gladstone, MO 64119

Territory: 003

County: Clay

| CLASSIFICATION   | CODE  | SUBLINE                 | PREMIUM BASIS      | RATE              | PREMIUM  |
|--|-------|-------------------------|--------------------|-------------------|----------|
| Assn Director/Officers Errors And Omissions  | 00811 | Professional            | Flat Charge<br>95  | 7.232             | \$687.00 |
| Hired Auto & Non-Owned Liability   | 04001 | Auto                    | Flat Charge        |                   | \$78.00  |
| Homeowners &/Or Mobile Homeowners Associations -<br>No Buildings Or Premises Owned Or Leased Except For<br>Office Purposes. (Not-For Profit) | 41670 | Prem/Op<br>Prod/Comp Op | Prem/Op Prem<br>95 | Each 1<br>1.027   | \$98.00  |
|  |       |                         | 95                 | .011              | \$1.00   |
| Parks Or Playgrounds   | 46671 | Prem/Op<br>Prod/Comp Op | Playgrounds<br>1   | Each 1<br>247.009 | \$247.00 |
|  |       |                         | 1                  | 3.279             | \$3.00   |
| Swimming Pools Noc   | 48925 | Prem/Op<br>Prod/Comp Op | Pools<br>1         | 625.097           | \$625.00 |
|  |       |                         | 1                  | 5.170             | \$5.00   |

| COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY          | PREMIUM           |
|--|-------------------|
| TERRORISM - CERTIFIED ACTS SEE FORM: 59351                             | EXCLUDED          |
| TERRORISM COVERAGE   |                   |
| A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 55405, 59392 |                   |
| <b>LOCATION 0001</b>   | <b>\$1,744.00</b> |

We are planning on having Joe Dold, our insurance agent, coming to meet with all HOA members. Ron asked Watt why there was a \$3.2 million limit on the example that Watt gave the Board. Watt indicated that he didn't know and the Board should read up on it. Don responded that the Board didn't need to read up on it, it was brought up and to use via Mr. Watt. If he had something to add he should provide it to the Board.

**2.4 Status of Capital Assessment Payments** - Payments from 4 residents on capital assessment payments (3 townhome/1 single family home resident) remain outstanding.

**2.5 #95 Pat Yeats Submitted Invoice for Animal Control and Deducted From Capital Campaign** – Carol is going to send back check and state that the HOA does not cover Animal Control. And she still owes full payment for capital assessment.

#### **Legal:**

**3.1 #18 Update** – Carol completed an interrogatory from Knisley's attorney. Don and Carol to follow-up with attorney.

**3.2 - January 19 or 21, 2019 Letter from Watt** - Board has spent a lot of time constructing a letter back to Mr. Watt's attorney. (At a significant cost to HOA members.)

**3.3 – Document Revisions** – Don stated that he doesn't believe that documents need to be reviewed or revised. Baker stated that she didn't have a problem with a committee formed to look over covenants and give the board recommendations. Stephen Geisinger stated that there are issues with the covenants. Examples include: 1) Term limits; 2) Nothing in the By-Laws / Covenants that covers a Five Year Plan (example: what would stop another Board from changing what is already in place monetarily). Covenants are 75% (3/4); By-Law's (Carol stated they can be changed by the Board). Carol stated, speaking as a homeowner, that if any changes were to be made to the covenants and bylaws that any document changes would have to clearly show current covenants and recommended covenant changes side by side. Carol stated that there are three governing documents...the covenants, the bylaws and rules and regulations established by the Board and that, due to the procedures and requirements in place, that amending them is not an easy task. Rick stated that if the committee is formed to keep the continuity of the community and to look at outdated policy, he is in favor. The committee's structure, charter, focus, scope and charge should be clearly defined. Tom stated that he doesn't want to be a part of a Board that doesn't let committees look to at specific issues, give recommendations, and suggestions. Dialogue between Don and Merrill. Rick made a motion that the Board convene a special meeting following the March regular meeting and potentially establish two committees 1) Covenants and By-Laws; and 2) Tennis Courts with the same caveats, under the guidance with structure, charter, focus and scope and charge. Motion made, seconded, passed. S. Geisinger stated that the group that got together in November had a sensitivity to get something together to the Board so that it could be addressed at the December meeting.

#### **Discussion Items:**

**4.1 5 year budget committee recommendations** – N/A

**4.2 Board Members Areas of Responsibilities** – Two areas of issue; Knisley and Watt. Tom would like to take over garbage, coordinated with Jan Alexander lawns, snow removal, and oversee Social Coordinators: Micki Farkas, Nancy Mehl, & Anne Rastopher.

**4.3 Tabled Until Next Month**

**4.6 Townhome Maintenance Chart**

#### **Capital Projects:**

**4.1 Metal Fence – Update re: Chapman recommendation-** Don has been attempting to contact John Chapman's contact, Tony Paolillo. Attempting to get a bid for the metal fence replacement.

**4.2 Parking Lot Overlay-** Kelly Miller to get Don another contact to bid out the Parking Lot. Don, to update proposals that we already have.

**4.3 Fountain Surface Painting-** No report.

**4.4 Pool Surface Patching-** No report. – Baker to send pool contract to Carol

**Architectural Committee Items:**

**5.1 Update- #98 Cory** – had dish removed. Received request from #101 to put up fencing. ARC recommended it approved. Motion by Board to approve, seconded, moved.

**Updates:**

**6.1 Soffits/Fascias-** Don reported that there is needed work at #93, #95, and #97.

**6.2 Roofs – Thornton-** Don has invoicing for Thornton #41 for flashing work that is needed at their unit as well DiRenna repair for fascia and soffit.

**6.3 Landscaping/Tree Planning 2019/Lighting-** Phase II begins tomorrow with Urban.

Undergrowth and redbud tree coming down by pool. Work to be done is about \$9,300. Currently, \$5,000.00 is budgeted for the next three months so initially this area will be overbudget for the first part of 2019. Planned work is best done this time of year when trees are in a dormant stage.

**6.4 Drives/Walks-** When weather permits, entrance tiles at #20 will be reset. Corny Long mentioned that she has a settling in her walk that is causing a safety issue. Work to be done in March. #17 has a crack where pavement meets porch. In March, going to have mudjacking come and give an estimate. Don indicated that he has another product that will work.

**6.5 Stucco/Painting Update-** There are 7 scheduled for painting 6 are scheduled for April 22<sup>nd</sup>. 10, 12, 14, 16, 37 & 39. Ron will notify residents. #1 has some major soffit and fascia work to be repaired. Date of work to be determined, following completion of soffit and fascia stucco painting will then be completed. Second chimney on #10 will be taken care of in March about the same time as #20 tile work done. Certa Pro to give a proposal for 8 year budget costs for painting.

**6.6 Townhome Certificates of Insurance:** Baker to send spreadsheet to Board.

Final question posed after meeting had already been adjourned, Merrill Watt: Are those 7 townhomes part of the 8 year paint cycle? Ron responded that yes, they were.

**Meeting adjourned at 8:26 PM**