

Homeowners Association Update

Helping to improve the quality of life and build community for the residents of Carver Bluffs

Annual Meeting

The annual meeting of the Carver Bluffs Homeowner Association is scheduled at the Carver City Hall, at 7:00 pm, February 9, 2006.

YOUR ATTENDANCE IS NECESSARY. Association bylaws require a quorum of residents be in attendance to elect officers, amend bylaws, or to take other official action. Scheduled items to take place at the meeting include, election of new Board members, finalize amendments to the covenants regarding architectural approval, update on merger of 8th, 9th and 10th addition.

2006 Budget and Financials

The proposed 2006 budget follows.

Profit & Loss Section	Fiscal Year					
	2005	2006	2007	2008	2009	2010
# of Households	211	229	229	229	229	229
Monthly Dues	\$ 17.36	\$ 17.36	\$ 17.36	\$ 17.36	\$ 17.36	\$ 17.36
Income	\$ 43,911	\$ 47,705	\$ 47,705	\$ 47,705	\$ 47,705	
Expenses (fixed)	\$ 28,000	\$ 29,400	\$ 30,870	\$ 32,414	\$ 34,034	\$ 29,354
Depreciation	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	
Expenses (variable)	\$ 5,841	\$ 8,785	\$ 8,032	\$ 7,241	\$ 6,410	
Net Income	\$ 7,569	\$ 7,020	\$ 6,304	\$ 5,551	\$ 4,761	
surplus to reserve	\$ 5,841	\$ 8,785	\$ 8,032	\$ 7,241	\$ 6,410	

Balance Sheet Section	Fiscal Year					
	2005	2006	2007	2008	2009	2010
Reserve - General	\$ -	\$ 5,841	\$ 14,626	\$ 22,658	\$ 29,899	\$ 36,309
Reserve - Well Debt	\$ 22,500	\$ 17,500	\$ 12,500	\$ 7,500	\$ 2,500	\$ -
Operating Cash	\$ 11,236	\$ 14,700	\$ 15,435	\$ 15,207	\$ 17,017	\$ 17,868
Accounts Receivable	\$ 6,236	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000
Fixed Assets	\$ 22,500	\$ 25,000	\$ 22,500	\$ 20,000	\$ 17,500	\$ 15,000
Capital Purchases (Cash)	\$ 5,000	\$ -	\$ -	\$ -	\$ -	\$ -
Loan Payments	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 2,500	
Liabilities	\$ 22,500	\$ 17,500	\$ 12,500	\$ 7,500	\$ 2,500	\$ -
Equity	\$ 17,472	\$ 30,041	\$ 42,061	\$ 53,365	\$ 69,916	\$ 71,177

Currently, there are 169 members in the association, of these, 159 have paid all dues and 10 are over due - for a total of \$2000. Late dues will be charged eight percent interest. Home owners with a past due balance greater than 90 days will have a lien placed on their home.

Architectural Approval

Homeowners in the in the Carver Bluffs development are required to maintain their property consistent with the Architectural Covenants. A list of required submittals and

an application form is available upon request or by visiting our website at www.carverbluffs.org.

Good Neighbor

The CBHOA covenants address a range of issues relating to aesthetics and maintenance of homes and yards. While we may vary in how actively we take care of our yards, we need to be respectful of others by abiding to our covenants and keeping our yards well maintained and free of clutter. A few simple things that you can do that will result in a better looking neighborhood and reduce friction between neighbors include:

- *Keep trash containers in your garage. To reduce litter, make sure that the lid closes tight and garbage is bagged and tied. This will also help keep raccoons, coyotes, and other varmints out of the garbage.*
- *Pick up toys, games, etc. before going in for the night. Put kiddie pools, play sets, and other bigger, less portable play things in your back yard.*
- *Park your utility trailers, boats, motorbikes, campers, etc. in your garage or rent seasonal storage.*
- *Follow the covenants regarding lawn ornaments and architectural requirements.*
- *Keep dogs fenced or kenneled and pick up after them. With the right training, "invisible fences" work well, do not require architectural approval, and are relatively inexpensive.*

Proposed Change to Covenants

Several homeowners have expressed frustration with the lack of authority of the Association to enforce it covenants and bylaws. To address this concern, the Board has developed the following amendment to the Covenants. This change will require a 3/4 majority vote of Association homeowners.

"A determination of whether a violation exists shall be made by the Board of Directors, or its designee or a Committee created by the Board of Directors and charged with determining existing or new violations throughout the Association.

The first violation(s) of any provision contained with the Rules and Regulations shall result in a violation letter(s) sent to the Member. Said letter(s) will reference the specific nature of the violation and set a reasonable time limit for the corrective action to take place. No monetary penalty shall be imposed for first violation(s). Each single/individual violation will be treated as a separate occurrence.

Failure of the Member to take corrective action within the time limit stipulated will result in a second violation letter(s) and can result in the assessment of a \$100.00 per violation, following a hearing by the Board of Directors.

If the violation(s) do not become corrected as stipulated or the monetary penalty(s) are not paid when due, the Board may invoke any or all of the following sanctions:

- *Cause the violation to be corrected and charge the cost thereof to the owner.*
- *Cause a lien to be placed against the property in violation for the recovery of all penalties, interest, and legal costs."*

2005 Wrap-up

In 2005, the CBHOA completed several activities that have made this a more enjoyable and attractive place to live. Much of the Associations activities this year were associated with grounds maintenance and assisting Hans Hagen Homes (HHH) in getting homeowners in the 8th, 9th, 10th and 11th additions into the Association. Considerable thanks go to Nate Lindall and Dan Follmuth in spending many evenings working with homeowners and for all of numerous e-mails and calls to HHH.

Repairs to the irrigation system and installation of a rain sensor were made early last summer and landscaping of all of the islands was completed in the fall. A paved trail was installed between Carver Circle and Carver Creek Place, repairs were made to improve safety of playground equipment and Christmas lights were installed at the entrance to the development. A landscaper was hired to re-landscape the playground and early this spring, they will be making repairs to the edging, realigning some of the flower beds, removing chokecherry shrubs (there have been complaints about stains from the berries), and replacing other shrubs and plants with hardier varieties.

Suburban Wildlife

The neighborhood is getting a little wilder these days... and it's not because of the new couple down the street. As construction activities wind down and wild animals are beginning to get more comfortable with their new neighbors, they're coming to visit. Some critters such as raccoons, woodchucks, rabbits, and squirrels are ubiquitous in suburban settings. Others such as fox and coyotes are coming up from the Minnesota River Valley or down Carver Creek. Even people who cherish wildlife will

recognize the enormous amount of damage, not to mention frustration, animals can cause.

With the neighborhood's proximity to a large natural area, it's futile to try to "control" wild animals; the best thing to do is learn to live with them and to make our homes less welcoming to nuisance species. Here are a few easy things that you can do, for more tips go the Department of Natural Resources web site at www.dnr.state.mn.us:

- *Put a tight lid on your garbage and keep it in your garage until pick up day. While most wild animals avoid humans, they have hard time resisting the smell of last night's pizza crust or week old tater tots.*
- *Avoid landscaping with plants that attract deer and rabbits, e.g. hostas, use chemical deterrents or fence your gardens. Most garden centers can provide help in selecting plants and recommending effective methods of control.*
- *Keep pets inside or under watch. Most dogs and cats will be injured or killed with a run in with a fox or coyote and woodchucks and raccoons can also create some hefty vet bills. Cats are the number one predator of song birds in the US.*
- *Avoid building decks, playsets or other platforms with small crawl spaces; these make great homes and hiding places for woodchucks, raccoons, skunks and all sorts of smaller animals.*

We are fortunate to have wildlife in our back yards. A number of neighbors have reported seeing bald eagles, wild turkeys, fox, bobcat, and, up to a few years ago, cougar. For many, being near to nature makes this neighborhood a more desirable place to live. If you want to see more wildlife in your backyard, consider planting native species or plants that attract birds and butterflies, most garden centers can help in your selection.

Thank you

A special thank you to Randy Sonnicksen, Scott Savitt and Eric Evenson for their work on the Board and setting up the Association. Their terms ended November 1, 2005. New directors will be elected at the February 9th Association meeting.