



HOA LEADERSHIP NETWORK

By Board Leaders. For Board Leaders.



OAKDALE CHAPTER OF THE HOA LEADERSHIP NETWORK

1



HOA LEADERSHIP NETWORK

By Board Leaders. For Board Leaders.

Content and opinions from our guest speakers during chapter meetings are solely their own, and may not reflect the views of the management, sponsors and advisors of the HOA Leadership Network, LLC.

Members are encouraged to conduct their own research and seek other opinions prior to making any purchase decisions.

2

COST SAVINGS & STORMWATER MANAGEMENT

Resources for HOAs
Hannah Peterson



Introduction



Hannah Peterson

Community Stewardship Facilitator
(AmeriCorps Member) at the
Washington Conservation District



Agenda

- Research Project Overview
- Stormwater Treatment Practices and Maintenance
- Educational Materials
- Conclusion



Research Project Overview

- Worked with Wilder Research to study and report on HOA leader knowledge of stormwater practices and resource needs to better support them. This included a survey and focus groups.
- **Key Findings:**
 - Lack of Engagement/Understanding
 - Financial Concerns
 - Want brief, digestible communications materials
- **Full Report:** mnwcd.org/hoa-stormwater-tools

Presentation Content



- **Intro to Stormwater Ponds**
 - **Andrew Coyne**, City of Stillwater
 - acoyne@stillwatermn.gov
- **Native Plants & Soil Health**
 - **Cameron Blake**, WCD
 - cblake@mnwcd.org
- **Long-Term Operation & Maintenance of Stormwater Treatment Practices**
 - **Andy Erickson**, SAFL/UMN
 - erico706@umn.edu



7

Stormwater Treatment Practices

(aka BMPs, SCMs, GI, GSI, SUDS, WSUD, LID, IUWM, etc.)



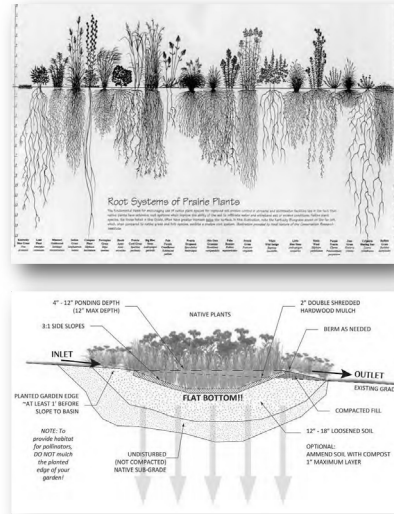
- Used to:
 - Reduce Runoff Rate (how fast it flows)
 - Reduce Runoff Volume (how much flows)
 - Reduce Runoff Pollutants (the nasties)



8

Native Plants

- Have deep root systems compared to Kentucky bluegrass commonly used for lawns.
- Variety of species adapted to different conditions (wet vs dry, differing levels of sunlight)
- Attract pollinators
- Can help absorb water and break down pollutants when used in a raingarden.



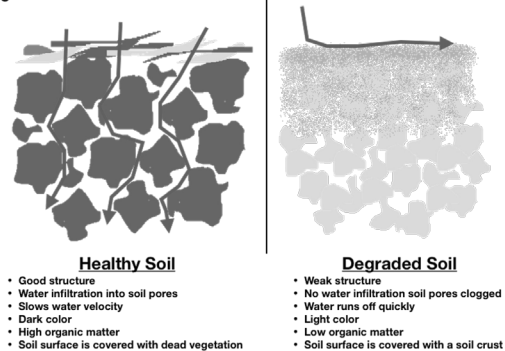
9

Soil Health

- The continued capacity of soil to function as a vital living ecosystem that sustains plants, animals, and humans.
 - Infiltrate water.
 - Sustain plant life.
 - Minerals and microbes remove pollutants and cycle nutrients.
- Why care about soil health?
 - Less irrigation needed.
 - Less fertilizer needed.
 - Less erosion or other structural issues.
 - Happier plants/vegetation.



Figure 1.



10

Stormwater Ponds

- “Any constructed basin that is built for the purpose of **capturing and storing stormwater runoff**, either temporarily or for an extended period of time, in order to prevent or mitigate downstream water quantity or quality impacts.” – Minnesota Stormwater Manual, MPCA
- All have similar functions:
 - **Storage**- reduce runoff from impervious surfaces discharging into freshwater bodies.
 - **Treatment**- remove pollutants through settling and vegetation.



11

Types of Ponds

- **Detention (Dry) Ponds**
 - Collect water during rain events.
 - Drain through soil or outlet structure.
- **Retention (Wet) Ponds**
 - Collect water during rain events and stay full after water drains from outlet.
 - Remove pollutants and nutrients with settling and biological processes.
- **Infiltration Basins**
 - Can be solitary or connected to a wet pond.
 - Drain in 48 hours through soil.



12

HOA LEADERSHIP NETWORK
By Board Leaders. For Board Leaders

-
- Photo Courtesy: A. Erickson*

- 

HOA LEADERSHIP NETWORK
By Board Leaders. For Board Leaders.
Dr. Paula

Bromfield BNP Membership Guide
 Erickson, R.J., Sullivan, J.B. & Pritz, P.T. (2014).

Field Data Sheet for Level 1 Assessment: Visual Inspection

Dry Ponds

Original Source:
Cynthia Erickson and Teresa Pritz 2010 <http://www.bnpnashville.org/edu>

Revised by:
Rebecca Tewe

Inspector's Name(s): _____

Date of Inspection: _____

Location of the Inspection: _____

Address or Intersection: _____

Latitude/Longitude: _____

Date for practice (non-inspection): _____

Site #, I.D.#: _____

Time since last rainfall (hr): _____

Quantity of 200-mesh net: _____

Quantity of 100-mesh net: _____

Quantity of 50-mesh net: _____

Quantity of 25-mesh net: _____

Quantity of 10-mesh net: _____

Quantity of 5-mesh net: _____

Site number (include address, latitude, longitude, address, etc.): _____

A2

Comments:

Based on visual assessment of the pond, answer the following questions and make photograph or video graphic documentation:

 - Has visual inspection been conducted at this location? ☐ Yes ☐ No ☐ I don't know
 - a) Is based on previous visual inspections, have any corrective actions been taken?
 - ☐ Yes ☐ No ☐ I don't know ☐ If yes, describe actions or comments below
 - When I rained within the last 48 hours at this location? ☐ Yes ☐ No ☐ I don't know
 - Access
 - a) Access to the dry pond is
 - ☐ Clear ☐ Partially obstructed ☐ Mostly obstructed ☐ Immeasurable
 - b) Is obstructed, the obstruction is unknown and provide comments: _____
 - ☐ temporary, and ☐ the action needed is ☐ action needed
 - ☐ permanent and ☐ before or during installation or ☐ after since installation
 - a) Access to the upstream and downstream drainage is
 - ☐ Clear ☐ Partially obstructed ☐ Mostly obstructed ☐ Immeasurable
 - d) Is obstructed, the obstruction is unknown and provide comments: _____
 - ☐ temporary, and ☐ the action needed is ☐ action needed
 - ☐ permanent, and ☐ before or during installation or ☐ after since installation

To download FREE checklists, visit:
<http://stormwaterbook.safl.umn.edu/>

Stormwater Pond Inspections



Inspections should be done at least once every 1-5 years.

- **Inlets/ Outlets:**
 - Sediment buildup, deltas, trash and debris, aggressive vegetation
 - Evidence of illicit discharges: **"anything besides stormwater"**
 - Suds, oil sheens, discoloration, odors, floating objects, murky or turbid water, trash, excessive organic matter
- **Bottom:**
 - Depth/accumulated sediment. Dredge when storage capacity is full.
 - A bathymetric survey can be performed by Civil/Environmental Engineering firms to determine the pond depth
- **Banks:**
 - Erosion, scour, exotic vegetation



15

Stormwater Pond Maintenance



- **Inlets/Outlets:**
 - Clean out sediment loaded in outlets/inlets.
 - Clean up all trash.
- **Pond Banks:**
 - Install plants on eroded banks to help stabilize soil.
- **Pond Depth:**
 - Get pond dredged when at capacity
 - General rule of thumb is every 20-25 years.
- **Vegetation:**
 - Remove exotic, invasive, and aggressive vegetation
 - Remove woody vegetation near structures while it is still small and manageable.
 - Maintain plantings by thinning, pruning, re-planting, and diversifying.
 - Add low maintenance native shrubs, grasses, and forbs in bare areas.



16

Vegetative Maintenance

First Year

- **First Year: Maintenance**
 - Water plants regularly, 1 1/2 weeks for new plantings or replacement plantings.
 - Weed! As the plants grow and fill in, you'll need to do this less often.
- **Annual:**
 - Maintain 3" of mulch for weed suppression.
 - Spring pruning. Leave dead material for winter wildlife habitat and food.
 - Remove or replace plants that are not thriving.
 - Remove sediment and clean out inlets.
- **Invasive Species:**
 - Remove or control via mechanical, biological, or chemical methods.



Maintenance Take Away Messages

- **Most Maintenance Activities are:**
 - Primarily less than once per year (inspection, vegetation)
 - Primarily simple (i.e., occasionally requires a stormwater professional)
 - Primarily to remove sediment, litter and debris, and to manage vegetation
- **Maintenance costs are significant!**
 - Rule of Thumb: Inspection + Maintenance Cost = Construction Cost after
 - 5 years for a \$1,550 installation (\$310/yr = 20%/yr)
 - 10 years for a \$15,500 installation (\$1,550/yr = 10%/yr)
 - 25 years for a \$155,000 installation (\$6,200/yr = 4%/yr)
- **You can save money with self inspections and completing easy maintenance!**
 - Erosion and Stormwater Management Certification Program <https://erosion.umn.edu/>
- Setting aside funds for yearly maintenance will prepare your HOA for large ticket items like pond dredging.

Educational Resources

- **Resource Page:** mnwcd.org/hoa-stormwater-tools
- **Fact Sheet Package:**
 - **Intro to Stormwater:** Why & How to Manage
 - **Stormwater Practices:** Identifying What Your HOA Owns
 - **Stormwater Ponds:** Function & Maintenance Requirements
 - **Wetlands:** Protecting Natural & Constructed
 - **Managing Costs:** Planning & Budgeting for Maintenance
 - **Lawn Care Practices:** Save Money & Protect Our Water
 - **Native Vegetation:** How to Maintain Plant Life
 - **Snow & Ice Removal:** To Protect Water Resources
 - **Invasive Species:** How to Identify & Manage
 - **Case Studies**
- **Raingarden and Maintenance Video Series:**
 - Lower St. Croix Watershed Partnership: <https://www.youtube.com/@lowerst.croixwatershedpart9722/playlists>



19

Site Visits & Grant Opportunities



- WCD Technicians can do site visits to help with project planning
- There may be grant opportunities through your local watershed district and other programs such as Lawns to Legumes



20

THANK YOU!

Reach out to hpetererson@mnwcd.org with any questions

21



Jake Grages
Territory Manager



22

- Hail Pro LLC has stood by assisting homeowners through their building needs since its beginning in 2009.
- Specializing in roofing, siding, and windows, the Hail Pro team has and will be servicing our communities with pride and care.
- Our primary goal at Hail Pro is to help the communities we work with restore and improve their properties and investments

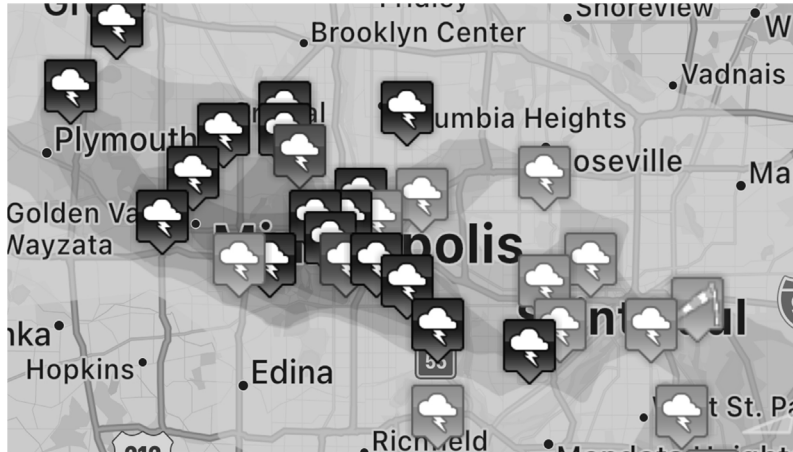
23

Topics to Cover

1. **How to deal with hail damage** - MN storms and increased hail activity
2. **Working with insurance claims** and how that process works
3. **Timelines and budget considerations** for repairs among contractors and HOA's
4. **How HOA boards can best work** with a contractor?
5. **How contractor's interface** with property managers
6. Other **HOA restoration** tips

24

How to deal with hail damage - MN storms and increased hail activity



25



Protective Measures

1. Regular Inspections:

- Conduct regular roof inspections, particularly before and after the storm season, to identify and address potential vulnerabilities.
- Use professional services for thorough inspections.

2. Quality Roofing Materials:

- Invest in impact-resistant roofing materials designed to withstand hail.
- Consider materials such as metal roofing, impact-resistant shingles, or rubber roofing.

3. Insurance Coverage:

- Ensure your homeowners' insurance policy covers hail damage.
- Review the policy regularly and update coverage if necessary.
- Stay up on maintenance – making it easier to get insurance but also possibly cheaper premiums.

26



27



Reactive Measures

1. Immediate Assessment:

- Conduct immediate visual assessment of property following a hailstorm.
- Document any visible damage with photos, videos and notes for insurance purposes.

2. Professional Inspection:

- Hire a professional roofing contractor to perform a detailed inspection and assess the extent of the damage.
- Verify the contractor's credentials, including licenses, insurance, and references.

3. Insurance Claims:

- Notify insurance company about damage as soon as possible (if its worth filing a claim).
- Provide the documentation collected to support claim. (Contractor)
- Work with the insurance adjuster and roofing contractor to ensure all damages are accounted for and covered.

28

Reactive measures, continued



4. Temporary Repairs:

- Make temporary repairs to prevent further damage, such as covering broken windows or tarping damaged roof areas. Be sure to get the OK from insurance company before tarping.
- Keep receipts for any temporary repair costs for reimbursement by insurance.

5. Preventive Measures Post-Repair:

- Implement additional protective measures if needed based on the nature of the damage and recommendations from the contractor.
- Consider upgrading to more hail-resistant materials if significant damage was experienced.

6. Community Coordination:

- Coordinate with the HOA and community members for bulk repairs or preventive upgrades, which can sometimes lead to cost savings.

Long-term Strategies

• Roof/Exterior Maintenance Program:

- Establish a routine maintenance program to keep the roof and exterior in good condition and extend its lifespan.



29



Working with insurance claims



1. Review the Insurance Policy:

- Understand the coverage details, including what types of damage are covered, deductibles, and limits.
- Check if hail damage is explicitly covered and any conditions that might apply (i.e.: cosmetic/metal exclusions)
- Replacement Cost Value > Actual Cash Value.

2. Document the Damage:

- Take detailed photos and videos of the damage immediately after the storm.
- Document the date and time of the storm, along with any weather reports that confirm hail activity.

3. Temporary Repairs:

- Make any necessary temporary repairs to prevent further damage, such as tarping a damaged roof. Be sure to get OK from insurance company first.
- Keep receipts and records of all expenses related to these temporary fixes for reimbursement.

30

Working with insurance claims, cont'd

4. Professional Inspection:

- Hire a licensed roofing contractor to perform a detailed inspection.
- Ensure the contractor is experienced in dealing with insurance claims.

5. File the Claim:

- Complete the insurance claim forms provided by the insurer.
- Include all supporting documentation, such as photos, videos, and receipts for temporary repairs.

6. Insurance Adjuster:

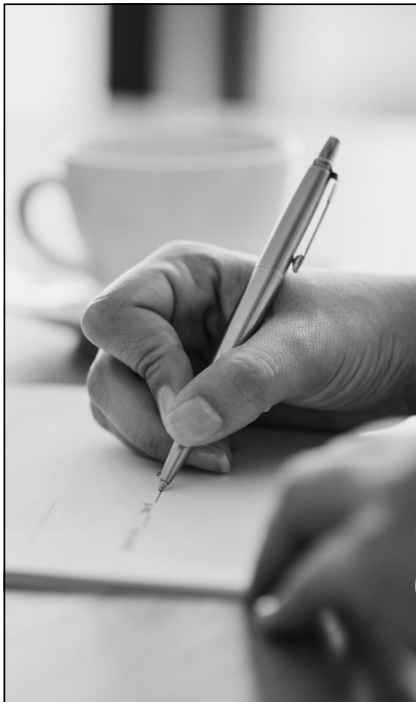
- The insurance company will send an adjuster to inspect the damage.
- Contractor should join the adjuster during their inspection to point out all areas of damage.

7. Review the Adjuster's Report:

- Once the adjuster completes their report, review it carefully with your trusted contractor.
- Ensure that all damage is accounted for and the estimated repair costs are accurate.



31



Working with insurance claims, cont'd

8. Settlement Offer:

- The insurance company will provide a settlement offer based on the adjuster's report.
- If the offer is lower than expected or doesn't cover all repairs, a good contractor can negotiate with the insurer, providing further documentation and justification if needed.

9. Approval and Repairs:

- Once the settlement is agreed upon, get formal approval from the insurance company to proceed with repairs.
- Contractor can complete the repairs as outlined in the insurance cost estimate.

10. Final Inspection and Payment:

- After repairs are completed, perform a final inspection to ensure all work is done to satisfaction.
- Submit any final invoices to the insurance company for payment.
- Ensure the insurance company releases any remaining funds once the repairs are verified.

11. Keep Records:

- Maintain detailed records of all communications, documents, and expenses related to the claim.
- This documentation can be useful for any future claims or issues that arise.

32

Timelines and budget considerations for repairs among contractors/HOAs

Effectively managing timelines and budgets for repair projects is crucial for both contractors and HOAs



Timeline and budget, cont'd



1. Initial Assessment and Planning:

- **Initial Inspection:** Within 1-2 days after damage occurs, schedule an inspection to assess the extent of the damage.
- **File Claim** (if warranted) ASAP – most insurance companies have 1-year deadlines, some 2 years.
- **Insurance Adjuster Inspection:** Within 1-3 weeks, depending on

2. Contract Signing and Preparation:

- **Contract:** Finalize and sign contracts within 1 week after selecting the contractor.
- 1. **Final Invoices:** Submit any final invoices to the insurance company for release of recoverable depreciation.



Timeline and budget, cont'd

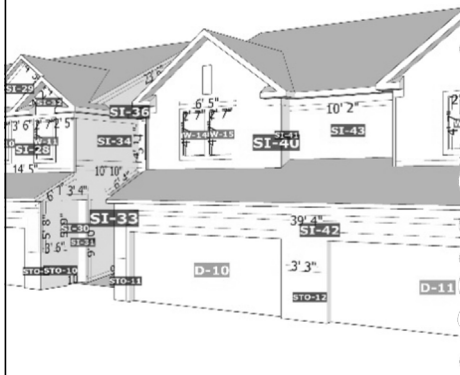
3. Project Execution:

- **Supplementing Claim:** Back and forth with insurance adjuster can take some time.
 - **Material/ Color Decisions:** Material selections are made and documents reviewed/ signed.
 - **Permitting:** Allow 2-4 weeks for obtaining necessary permits, depending on local regulations.
 - **Project Start:** Typically, within 1-2 weeks after permits are obtained.
 - **Ongoing Work:** The duration of the project will vary based on scope but should be clearly defined in the contract. Regular updates and milestones should be communicated. Some materials are special order with longer lead times.
 - **Final Inspection:** Conduct a final inspection within a week after the project completion. City inspector does final inspection.
1. **Final Invoices:** Submit any final invoices to the insurance company for release of recoverable depreciation.



35

Budget considerations



- **Budget Considerations (shifting away from Insurance to more Retail work)**

1. Initial Budgeting:

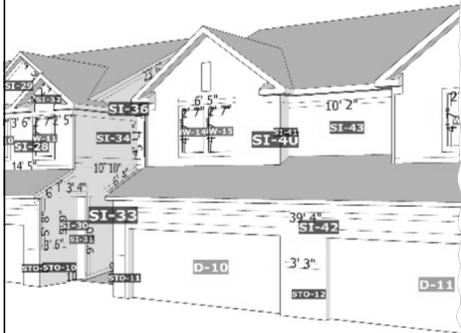
- **Estimate Costs:** Develop an initial budget based on the scope of work, including materials, labor, permits, and contingencies.
- **Reserve Funds:** Ensure the HOA has reserve funds available for unexpected expenses.

2. Contractual Terms:

- **Payment Schedule:** Define a clear payment schedule in the contract, tied to project milestones.
- **Change Orders:** Include provisions for handling change orders, including how costs will be managed and approved.

36

Budget considerations, cont'd



3. Managing Costs During the Project:

- **Regular Monitoring:** Monitor expenses regularly to ensure they align with the budget.
- **Contingency Fund:** Maintain a contingency fund (typically 10-15% of the project budget) to cover unexpected costs.
- **Cost Control:** Implement cost control measures, such as approving expenditures above a certain amount by the HOA board.

4. Final Costs and Payments:

- **Final Accounting:** Perform a final accounting of all project costs once the work is completed.
 - **Final Payment:** Release final payment to the contractor after the final inspection and satisfactory completion of all work.
- By following these guidelines, HOAs and contractors can effectively manage timelines and budgets, ensuring that repair projects are completed on time, within budget, and to the satisfaction of all parties involved.

37

How HOA boards can best work with a contractor

Key ways that establishing a partnership with a roofing company can significantly benefit homeowner's associations.



38

Working with contractors, cont'd



1. Understand Needs and Budget:

- Schedule a meeting to discuss project scope, specific requirements, and budget constraints.
- Clarify HOA priorities and concerns, and determine the budget, including reserve funds or special assessments.

2. Research and Select Contractors:

- Check contractors' licenses, insurance, and bonding status.
- Review contractors' experience with similar projects and check references.

3. Request and Review Proposals:

- Solicit detailed proposals to compare services, materials, timelines, and costs.
- Ensure proposals are comprehensive, including all aspects of the project.
- Examine all contract terms, including warranties, timelines, payment schedules, and responsibilities.

4. Provide a Detailed Proposal:

- Prepare a comprehensive proposal outlining project scope, materials, timeline, costs, and any optional upgrades.
- Include details on warranties, insurance, and necessary permits.

5. Establish Clear Communication:

- Designate a single point of contact within the HOA to streamline communication.
- Maintain regular updates and be responsive to any questions or concerns.



39

Working with contractors, cont'd



6. Project Planning and Coordination:

- Develop a detailed project plan, including a timeline, milestones, etc.
- Coordinate with the HOA to minimize disruptions and ensure safety protocols.

7. Monitor the Project:

- Assign an HOA representative or committee to oversee the project.
- Conduct regular site visits and hold progress meetings with the contractor.

8. Quality Control and Inspections:

- Implement strict quality control measures and schedule regular inspections.
- Keep the HOA informed of progress and any issues encountered.

9. Address Issues Promptly:

- Be proactive in addressing any concerns or issues raised by the HOA.
- Document all communications and resolutions to maintain a clear record.

10. Final Inspection and Approval:

- Conduct a final walkthrough with the HOA representative to ensure all work is completed satisfactorily.
- Address any final concerns or touch-ups before making the final payment.



40

Working with contractors, cont'd



11. Post-Project Support:

- Provide all necessary documentation, including warranties and maintenance recommendations.
- Offer post-project support for any issues that may arise after completion.

12. Educate Residents:

- Inform residents about the project timeline, disruptions, and safety precautions.
- Keep residents updated on the progress and completion of the project.

13. Build Long-Term Relationships:

- Aim to build a long-term relationship with the HOA by delivering exceptional service and quality.
- Follow up after the project to ensure the HOA is satisfied and address any additional needs.

- By following these steps, an HOA can ensure a smooth collaboration with roofing contractors, leading to successful project execution and high satisfaction levels for all parties involved.



41



How contractors interface with property managers

Effective communication and collaboration between roofers and property managers are crucial for the success of any roofing project.

1. Clear Communication Channels:

- **Primary Point of Contact:** Establish a primary point of contact on both sides to streamline communication.
- **Regular Updates:** Set up a schedule for regular updates via email, phone calls, or meetings to keep the property manager informed.

2. Planning and Coordination:

- **Coordination Meetings:** Hold regular meetings to discuss progress, address issues, and make adjustments to the project plan.

3. Documentation and Reporting:

- **Detailed Records:** Keep detailed records of all communications, agreements, and project progress.
- **Progress Reports:** Provide regular progress reports, including photos and written updates on the status of the project.

42



How contractors interface with property managers

4. Problem-Solving and Issue Resolution:

- **Prompt Response:** Address any issues or concerns raised by the property manager promptly and professionally.
- **Collaborative Approach:** Work collaboratively with the property manager to find solutions to any challenges that arise during the project.

5. Compliance and Safety:

- **Adherence to Regulations:** Ensure all work complies with local building codes and safety regulations.
- **Safety Protocols:** Implement and communicate safety protocols to minimize risks on the job site.

43

Interface with property managers, cont'd



6. Compliance and Safety:

- **Adherence to Regulations:** Ensure all work complies with local building codes and safety regulations.
- **Safety Protocols:** Implement and communicate safety protocols to minimize risks on the job site.

7. Budget Management:

- **Transparent Cost Estimates:** Provide transparent and detailed cost estimates for the project.
- **Budget Tracking:** Regularly update the property manager on budget status and any potential cost overruns or savings.

8. Resident Communication:

- **Notice to Residents:** Coordinate with the property manager to notify residents of project timelines, potential disruptions, and safety precautions.

9. Quality Assurance:

- **Inspections and Approvals:** Schedule inspections at key project milestones and ensure that work meets quality standards before proceeding to the next phase.
- **Final Walkthrough:** Conduct a final walkthrough with the property manager to ensure all work is completed to satisfaction.



44



10. Post-Project Support:

- **Warranties and Guarantees:** Provide documentation of warranties and guarantees on work and materials.
- **Ongoing Maintenance:** Offer guidance or services for ongoing maintenance and address any post-project concerns.

Summary

- By establishing clear communication channels, maintaining detailed documentation, and addressing issues promptly, roofers can effectively interface with property managers. This collaborative approach helps ensure that roofing projects are completed on time, within budget, and to the satisfaction of all stakeholders.

45

Other HOA restoration tips



•Sustainable Practices:

- **Eco-Friendly Materials:** Use environmentally friendly materials for repairs and restorations, such as recycled roofing materials or energy-efficient windows.
- **Green Roofing:** Consider installing green roofs/cool roofs to reduce energy costs and improve sustainability.

•Preventive Maintenance:

- **Routine Inspections:** Schedule regular inspections for roofs, siding, and other critical areas to identify and address issues before they become major problems.
- **Seasonal Preparation:** Prepare for extreme weather conditions by conducting seasonal maintenance checks and reinforcing vulnerable areas.

•Community Involvement:

- **Resident Education:** Educate residents on the importance of maintenance and their role in preserving the community's infrastructure.

46

Other HOA restoration tips, cont'd



•Financial Planning:

- **Reserve Funds:** Maintain adequate reserve funds to cover unexpected repairs and restoration projects.
- **Special Assessments:** Be transparent about the need for special assessments and ensure they are used appropriately for significant repairs.

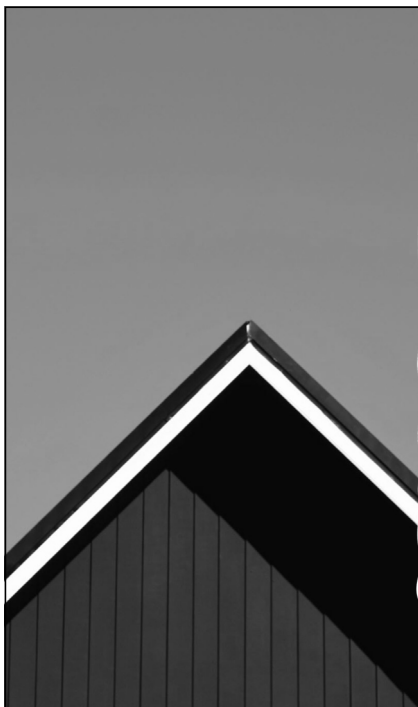
•Insurance Considerations:

- **Adequate Coverage:** Review and update insurance policies regularly to ensure adequate coverage for potential damages.
- **Claims Process:** Educate board members and residents on the insurance claims process to streamline handling in case of an incident.

•Community Aesthetics:

- **Uniform Standards:** Maintain uniform standards for repairs and restorations to ensure a cohesive community appearance.
- **Landscaping:** Include landscaping improvements in restoration projects to enhance curb appeal and property values.

47



Summary

- HOA boards and property managers can take the pressure off of themselves when it comes to roofing or exterior projects if they build those important contractor relationships.
- Always a go to point of contact - Available as a resource to answer questions or give honest feedback.
- A good contractor can effectively “Help you with your headaches”
- This collaborative approach helps ensure that roofing projects are completed on time, within budget, and to the satisfaction of all stakeholders.

48

Thank You!

Jake Grages
Hail Pro
(507) 841-0433
jakeg@hailpromn.com

49



**HOA LEADERSHIP
NETWORK**
By Board Leaders. For Board Leaders.

SCAN ME TO TAKE OUR SURVEY

JOIN OUR NETWORK AT WWW.HOALNET.COM



50