

Letter via Pineview-HOA.org
Pineview HOA Community
Maple Grove, MN 55369

May 15, 2026 – HOA Member Update

Pineview Homeowner,

Becky's Perspective

This is another letter to create information that is transparent, detailed, and honest. Ed and I believe this is key to making informed decisions. This is particularly true and important in a limited HOA community where open discussion should be easy, but instead seems to be obfuscated, obstructed, or blocked by our board of directors, with the cooperation of the Omega Management Company. Omega maintains HOA documents inaccessible to non-board members on Trello.com's server. Why?

Currently, it is also difficult, if not impossible, to have a detailed discussion in online or in-person meetings. It seems that if you are not in agreement or if you have questions regarding the board's or Omega's agenda, you are not given the time you need to get answers to your questions, or they resort to maligning your character, misrepresenting your intention, or misquoting your previous communications.

We continue to write letters so our actual communication is on file and cannot be misunderstood, unless you choose not to read them and remain misinformed. We would prefer that the HOA community we are an active part of be correctly informed about what we are actually communicating, rather than relying on hearsay and inaccurate information. If you are being discouraged from reading our communication, you should ask yourself why. We are open to all discussions and feedback, no matter your opinion or ideas.

It is our understanding that the board is to represent the entire community, not just those who agree with the board and Omega Management's proposals. Again, we are happy to listen to all community members, even those with whom we may not agree. All of our community members have opinions and ideas that should be heard and considered.

To date, the board promotes the same old idea of special assessments that could put our homeowners in debt to the tune of \$20,000 dollars plus interest over several years to

replace siding on all buildings. A cost of \$1.6 to 2.2 million dollars is being promoted by Omega Management and the board. Furthermore, we are being asked to do this with no itemized statements about the cost of materials, who is being hired, who is being paid what, and why they were chosen over someone else. Also, just a quick question. How does Omega Management benefit financially from this siding project?

Our personal experience as HOA members has been abysmal at best. They have been unable to even deal with woodpecker holes or decent lawn care in a timely or efficient manner, and we have been here almost 9 years! Many homeowners have repeatedly asked the board to have the lawn company stop ruining their lawns and bushes each year. However, the board says they will handle it, but it doesn't improve. Would we be better off hiring a local teenager to deal with our lawn and landscaping issues? We are hesitant to pay someone to replace our bushes or improve our lawn because the lawn company hired by the board just comes in and destroys what we've done.

Is Omega the management company we are supposed to trust with \$20,000 dollars of our money? The reason I gave the above example is that the expectation is for us to trust the board and Omega to make decisions with \$20,000 dollars from each of us, with interest, and hope they do what they say they will do, even though they have not followed through with basic maintenance requests in the past. When our HOA dues were raised several years ago by \$50/month to cover repainting all units, ask yourself, did they all get repainted? At least one homeowner recently claimed her unit hadn't been painted in 15 years. How is that possible?

On another note, ask yourself if your parents or Grandparents at age 65-85 plus should be required to go into debt for \$20,000 dollars plus interest. How would that debt impact their quality of life? Is that a good financial decision for them at this time in their life? How will it affect their ability to sell their property, or might they be forced to sell to pay their portion of a proposed board's siding loan? Really, is there any guarantee that new siding will increase the value of their property? Also, if there is water damage due to years of neglect in maintenance by the board and Omega Management, how much more will that cost? There are creative siding options that let us live within our means without facing special assessments. We can slow down and use the resources we already have to maintain and restore our properties. Our HOA board and Omega have a fiduciary responsibility to the HOA members. Our pocketbooks are not theirs to pilfer.

At least one board member has said she no longer reads our letters, and that is her choice. To our way of thinking, this means she will not listen to anyone who disagrees with the board and Omega, who are supposed to represent ALL of our community. The

board has an obligation to represent and listen to all of our concerns, not just to promote their own agenda or that of those who agree with them.

Ed has installed an online private community bulletin board (BB) that you may now use for HOA member discussions. The BB is open to ALL points of view, not just those who may agree with us. It is limited to Pineview HOA homeowners and their families. To register, you will be asked a basic question about our HOA, which anyone in the community should know. This should limit BB participants to only our HOA members and their families. The bulletin board is accessible on <https://www.pineview-hoa.org>. Simply click the red button at the top of the blog home page to access the BB. All letters sent by mail are posted on this blog for future reference. That means you can see what was actually said in our letters. There should be no misinformation about what Ed and I are saying because it is all in black and white and available for all to see and review.

Speaking of misinformation and outright lies being spread in our HOA, here is an obvious one. On Monday, April 27, the HOA Board disseminated false information to the community during the Zoom meeting. The board accused us of mailing misinformation in our March 2026 letter. Specifically, they claimed we stated the siding had a 100-year lifespan. It was also stated that the 100-year claim was backed up with a ChatGPT report, in which the question asked ChatGPT was not shown. So, the board lied at the Zoom meeting about the contents of our March letter and accused us of mailing HOA members misinformation. The black and white facts are: a) It was a Grok opinion, not ChatGPT's, b) The question asked was stated in bold print at the top of the page, and c) The top estimate of lifespan in Grok's opinion was 50-60 years, depending on actual maintenance. If you didn't keep the March 2026 letter with Grok's siding opinion, you can find it on the blog. "When the debate is lost, slander becomes the tool." Quora

We will continue to communicate by mail and on the bulletin board at our own expense, as we care about our HOA community and its ability to conduct open and respectful communication.

Ed's Updates & Comments

The Article III vote failed. At least 28 **NO** votes were sent to Omega, and only 23 were needed. Thank you to everyone who voted **NO** for considering the entire picture of what it might mean to allow our board of directors to financially encumber all HOA members.

The board seemed encouraged by the limited number of no votes. However, the vote was at least 123% of the vote needed to stop the board from altering Article III of our Articles of Incorporation. It was also a strong enough vote to call a special meeting of our HOA under Bylaw Article 4.3. At such a meeting, an officer or director can be removed from our board by a majority vote.

Since 28 no votes* stopped the amendment, the board decided to conduct a second vote to amend Article III. The thought is, if the quorum requirements for loans were increased, would the amendment pass? Therefore, another MAIL-IN BALLOT will arrive soon. You'll need to mail your ballot back immediately so your voice will be heard. Remember, not voting will count as voting Yes! **No final vote tally has been announced, so it's premature to think there were only 28 no votes. Also, no report on how many 'yes' votes or non-returned ballots there were.*

You might also get a mail ballot for an assessment vote. At the moment, the board's intent is stated as three special assessment votes at the same time. One for 2026, 2027, and 2028. All the money from a special assessment must be spent in the same year it is raised, according to our Bylaws, and that is why the board needs three assessment votes. If Article III fails a second time, the board will try to replace all remaining siding in a three-year span. Based on the previous siding assessment of \$18.5K that was voted down in 2024, it is reasonable to estimate the board's three separate assessments will be around \$5-7k/year. On the low end, it would mean an extra \$416 per month in payments to the board to repay your portion of the assessments they seek. At the high end, it could mean \$583 per month. These estimated HOA member monthly costs are easily extrapolated from Omega's estimate sheets, which used \$106k to reside a single quad building.

All five board members approved this plan. None of the board members questioned Omega about why quad siding costs \$106k per building when the siding contractor in Osseo provided a detailed siding estimate of only \$53k per quad building. Omega's high per quad estimate reeks of fraud, kickbacks, and dishonesty. It's also quite odd that a special assessment vote is actively in the works, given that Omega and the board offer no precise cost estimate for siding to HOA members. The only viable, legitimate siding cost estimate in the hands of the HOA members is from an 80-year-old family-owned siding company located three miles from our HOA. Close enough to be responsive to our needs and a company that can even deal with ice-dams in the winter.

The cash-flow spreadsheets for siding from Minnesota Exteriors Inc (MEI) in Osseo are attached to this letter. At only three miles from our HOA, you'll find the largest siding showroom and warehouse in Minnesota. Anyone can freely visit them. If you choose to

go look, ask for Dan Geis. MEI also has all of the siding we need in stock and can finance every quad building until the new siding for that building is completely installed.

The board said they want to pay Ryan (someone at Omega?) \$2-5k per building to serve as a general contractor overseeing the siding installation. This means the board wants to pay \$42k-105k to Omega and friends. However, MEI has its own project manager, and Hennepin County has a building inspector who oversees the permitting and inspection of the workmanship. So, we already have two sets of eyes on the buildings, plus the homeowner's. Why should the HOA incur another such expense? It's been reported to me that Omega's chosen siding estimate has a provision to pay \$110k for oversight of the project. That's an unnecessary \$1,250.00 expense for each HOA homeowner!

Who should receive siding estimates from contractors? This should be the sole responsibility of the HOA board. Siding estimates should not be ignored or abdicated by our board by having them filtered through Omega's preferences and choices. Acceptable contractors should not be affiliated with, associated with, owned in part or whole, or in any way a part of Omega Management. Siding contractors should specialize in siding. General contractors or those acting in those roles should not be allowed to give estimates. Otherwise, it is just another attempt to pick HOA members' pockets, indicating that the board is not financially responsible. There are already at least six eyes on new siding installations, including state-mandated inspection. Why should our HOA incur additional expense? It's completely unnecessary.

It's Not An Assessment Or No New Siding

If I listened to all the fear-mongering by the board, I'd expect water under the walls of my own home. Has there ever been water under the siding in our community? Of course, and primarily due to poor maintenance. On the one hand, the board fear-mongers about water getting into every HOA home in the community. However, if this were really a legitimate community-wide concern, why hasn't the board authorized patching the woodpecker holes to limit water entry since last year? They haven't; reason, did they want water leaking behind our siding? So, on the one hand, the board fear-mongers about leaks behind the siding, and on the other hand, they make maintenance choices that actually cause water to leak behind the siding.

When I asked the board what it would cost to repair the existing siding issues we are experiencing, the board had no answer. One board member said they would look into it. Where is the answer, and why do legitimate maintenance concerns continue to get

ignored? If there is no cost estimate for repairing existing siding issues, what is the basis for expending \$1.6-2.2 million on new siding other than opinions? The board is sitting on over \$500,000 and won't spend \$12,000 to patch woodpecker holes or \$12,000 for landscaping repairs? An old adage applies accurately to the board's actions regarding these types of maintenance projects. They're penny-wise and pound-foolish!

I'm not against new siding. I just don't know why it should cost Becky and me \$20k for an assessment when we both know our HOA can cash-flow new siding over 7 years with Minnesota Exteriors Inc, using our existing reserve funds and monthly dues. The entire board of directors should ask MEI to come and talk about their estimate. It is not a low-ball estimate as someone on the board has asserted. It is a valid siding estimate from a legitimate company. I also receive no compensation, as someone on the board has also suggested. I write for my 80-90-year-old friends and HOA neighbors who also wonder what the board is doing and why any of us should support their siding financial scheme when a better non-assessment way exists and has been illustrated to HOA members.

A Non-Assessment Way

Ask the board what they're doing? Ask them why they won't consider MEI's bid? Ask why the board will only consider an Omega bid at twice the siding cost? Why is the board abdicating its financial duty to personally obtain siding estimates?

When you get the chance again, **vote No** for any change to our founding documents, and **vote No** on all special assessments. Why? It's not complicated; we can replace all remaining siding over seven years without special assessments. We can do it with the \$500,000 in reserves added to our regular monthly dues. If enough board schemes are voted down, they'll move beyond the simplicity of a bank loan and consider a more creative solution that allows us to cash-flow the new siding we need. We can just pay as we go, replacing the worst quad buildings at the rate of three quads per year.

This is a choice between \$20k in expenses, or none, except our regular monthly HOA dues? Isn't it? To Becky and me, that is the *only* financially responsible choice!

Sincerely yours,

Becky Pierce & Ed Palmer
8303 Oakview Court
Maple Grove, MN 55369
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Notes, Continued

12. Project uses Minnesota Exteriors only three miles away that can handle all the HOA's siding needs, including Ice Dam issues.
13. Monthly dues are multiplied by 12 to determine each member's annual HOA dues payments
14. HOA annual revenue is determined by multiplying annual member payments by 88.
15. Total Revenue during project is determined by adding up annual HOA revenue.

Scope Of Siding Project**

1. New siding (40 colors available to choose from)
2. House wrap (Barricade)
3. Aluminum soffit and fascia (Edco)
4. 5 inch aluminum gutters (Edco)
5. Everything our buildings need including new eave vents to increasing ventilation to help prevent ice dams.
6. Pay MEI for each quad building after it is completed and passes inspection.
7. See attached estimate for 8303 Oakview Court for additional information.
8. Three quad buildings will get new siding each year for seven years. MEI cost estimate is based on 8303 and 8329.

What Siding Plan Means

1. Our monthly dues will increase from \$374 in 2026 to \$501 per month in 2032.
2. Our annual HOA payments will increase from \$4,488 in 2026 to \$6,014 in 2032.
3. The spreadsheet necessitates a 5% annual increase in both member dues and also siding costs.

HOA Board Concerns

1. There is no need for changes to HOA Articles or Bylaws as suggest by Omega Management.
2. There is no need for creating one or more special assessments.
3. There is no need to create a line of credit for the HOA of \$2 million.
4. There is no need to assess each homeowner \$20,000 for new siding.
5. Total siding costs come in at \$1,339,360 instead of over \$2 million using Ryan as the board proposes.
6. Ryan Construction in Minneapolis is a General Contractor that uses subcontractors like MEI for siding.
7. MEI is an 80-year-old siding contractor owned by a single family in its 3rd generation that can finance our new siding.
8. MEI will fund 100% of each quad building and will accept payment for each building as it is completed.
9. There are enough resources and flexibility in this cash-flow plan to make it the best choice for homeowners.

MEI Siding Contractor
Minnesota Exteriors, Inc.

Dan Geis, MEI Sales
763-391-5536 Direct
612-369-1430 Cell

Spreadsheet Creator
Edward G. Palmer
763-370-8227 Cell

2027 Start - Pineview HOA – Siding Cash Flow Plan

HOA's Working Cash	2027	2028	2029	2030	2031	2032	2033	Totals
Member Monthly Dues	393	412	433	455	477	501	526	\$3,197
Member Annual Dues	4712	4948	5195	5455	5728	6014	6315	\$38,368
HOA Annual Revenue	414691	435426	457197	480057	504060	529263	555726	\$3,376,419
Reserve Fund On 12/31/2026	562302							
Annual Addition To Reserves	135000	135000	135000	135000	135000	135000	135000	\$945,000
Reserve Fund Cumulation	697302	832302	967302	1102302	1237302	1372302	\$1,507,302	\$1,507,302

Siding Project Cash Flow	2027	2028	2029	2030	2031	2032	2033	Totals
Reserve Fund @ 2027 Start	697302							
Less MEI Siding Cost	164500	172725	181361	190429	199951	209948	220446	\$1,339,360
Year-End Reserve Fund	532802	495077	448716	393286	328336	253387	167942	

Starting Project Reserve Fund	\$697,302
Ending Project Reserve Fund	\$167,942
Total Revenue During Project	<u>\$3,376,419</u>

Notes

1. Siding costs increase 5% per year.
2. HOA dues increase 5% per year.
3. Ending 2025 Reserve Fund \$427,302
4. Monthly Reserve Fund addition during 2025 was \$11,250 (Excluding Interest Receipts)
5. Audit subtracts total siding costs from cumulative reserve funds.
6. Project starts in 2027 with an estimated \$697,302 in reserve funds.
7. Project ends in 2033 with an estimated \$167,942 remaining in reserve funds.
8. This cash flow plan does not reflect the 5% additional reserve funds that should be added each year as dues increase 5%.
9. $1.35000 * 1.05 = 141750$ or 6750 additional each year. This is \$81000 in Reserves as a contingency fund during the project.
10. If funds get short, siding can be reduced to two quad buildings if needed in a given year.
11. Because the project cash flows, no approval from HOA members is required by the HOA board of directors.
12. No special assessments or changes to the HOA's Articles and Bylaws are needed.

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What Siding Plan Means

1. Our monthly dues will increase from \$393 in 2027 to \$526 per month in 2033.
2. Our annual HOA payments will increase from \$4,712 in 2027 to \$6,315 in 2033.
3. The spreadsheet necessitates a 5% annual increase in both member dues and also siding costs.
4. Starting in 2027 with the siding project allows the reserve fund to increase for cash flow purposes.

HOA Board Concerns

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