Terwillegar Gardens Homeowners Association
Board of Directors Meeting
Thursday February 19, 2026 at 6:30pm
Location: 730 Todd Landing NW
Meeting Minutes

Attendees:	Sid Kuzmanovic, President	Jennifer Nemet, Director
	Matt Matia, Vice President	Mike Chapelsky, Director
	Karen Wingnean, Secretary	Tríona Cosgrave, Cosgrave Consulting & Management Ltd.
	Julianna Haave, Treasurer	

Regrets:

1. **Call to order – Sid Kuzmanovic** - **7:00pm**

2. **Approval of Meeting Minutes**
   - Board Meeting Minutes – January 9, 2025
     - Motioned by Sid Kuzmanovic, seconded by Jennifer Nemet, Approved

3. **HOA Update–** Tríona Cosgrave
   - 2026 Maintenance
     - Cosgrave Management shared the updated maintenance map with the Board.
       - Cosgrave Management will relay the requested edits and updates to have the changes implemented.
     - Cosgrave Management provided multiple quotes for the 2026 maintenance.
       - The Board unanimously agreed to award the contract for the 2026 maintenance to GSL Landscaping.
   - Planters
     - Cosgrave Management will follow up with VP Planters for the quote for the 2026 planters.
     - The Board would like to see more colour in the winter arrangements.
   - Fountains
     - Cosgrave Management has been in touch with Oasis Pond Works and will advise the Board on the Spring install.

4. **Financial**
   - Payable Process
     - The Board would like to set up electronic payments that can be created by Cosgrave management and approved by 2 of the Board members.
     - Cosgrave Management will follow up with ATB.
   - Prior year Collections
     - Cosgrave Management reported that there are 24 homes currently unpaid. Cosgrave
   - 2026 Annual Fees
     - The Board unanimously approved the 2026 fees to remain at the same rate as 2025.
     - $215 for Terwillegar Greens
     - $275 for Terwillegar Gardens
     - Billing to be done through IVRNET.
     - Invoices to be sent on March 1, with a due date of March 31st, 2026.
   - GIC
     - Currently $50,000 held in a GIC with BMO
     - Account will remain open until this vests.
   - GST
     - The HOA is not registered for GST.
     - Cosgrave Management will follow up with Vantage.

5. **Other Business**

- By Laws
    - Julianna Haave would like to discuss the By-Laws and potential changes at the next meeting.
- Devonshire Construction
    - The Board advised that there was reports of loud noise coming from equipment on the site 24hrs a day.
    - Cosgrave Management will follow up with Krawford Construction and the City.
- IVRNET
    - Cosgrave Management is working on the new website and e-commerce implementation.

6. Next Meeting Date

- Doodle Poll to confirm for May
- TBC

7. Adjournment – Sid Kuzmanovic - 8:46pm