**The Board of the Marsh Ridge Homeowners Association met on November 15, 2018.** All Board members were present. The agenda for the meeting with the addition of an information item was adopted. All members had received the minutes of the September 18 annual meeting and the short board meeting which followed. They were approved as written. The minutes of the special Board meeting of October 7, called to accept the amendment packet from the lawyer, were not uploaded on the web site. These minutes were also approved as written.

The October financial report was e-mailed to all members. Capital improvements required a $9459 move from reserve to savings. This covered the final summer improvements by Jenco and others (see below in Old Business). The October financial report was accepted.

**Old Business:** The Board approved the 2019 budget which includes a $5 increase in dues for twin home owners. It also increases the stipend for our financial person, Erin Johnson, by 4% in 2019. The dues increase was proposed to those present at the September annual meeting and they indicated acceptance.

The handy man, Greg Krause, who worked on projects starting in late summer has not completed all projects at this time. No dryer vents have been checked or cleaned and the Board would like to have this finished yet this fall. Some vents exit on roofs of twin homes and Craig Sinkel will look for another person to do this, if weather permits.

Jenco has completed fall tasks with the exception of removal of 2 shrubs. This will now have to wait for spring. However landscape rock and pavers under the mail box stands have been completed and a number of irrigation repairs were done before the system was shut down and water turned off.

**New Business:** Craig received a report from our lawyer on responses to the request to vote on an amendment to our Declaration regarding occupation of homes by non-owners. Thirteen homeowners have not returned their consent form; 47 voted to accept the amendment and five voted not to accept. The yes votes are 2 short of 75% which is required for passage and registration of the amendment. The law firm will resend the letter and information originally dated October 11, 2018 to those who did not respond. When the required number of consents are received, the amendment will be registered and become part of our Declaration. Our bylaws will then be updated to reflect the changes.

In October the Association was insured by a new company although our agent is the same. There is some difficulty in the digital address of the monthly invoice. In order assure timely payment, Doug Ludwig will ask for a paper invoice addressed to the PO Box of the Association. Certificates of insurance can be received by going to the tab marked Insurance on the Marsh Ridge web site.

Phil Kern, Delano City Manager, has informed the Association that after current updating, all of Marsh Ridge is no longer considered in the flood plan.

**Other:**  Doug alerted the Board that a former resident, Donna Dinsmore, has died at her home in Florida. Donna set up and maintained the Marsh Ridge website for many years. The Board signed and will send a sympathy card to her family.

Doug has corrected the directory list which had deleted an address and homeowner. Corrected copies, minus telephone numbers, will be available soon.

**The next regular Board meeting will be Thursday, January 17, 2019 at7:00 at 627 Bonita.**