

## **The Annual Meeting of the Marsh Ridge Homeowners Association was held on Thursday, September 15, 2022 at 6:30 p.m.**

The meeting was held outdoors in the Marsh Drive cul-de-sac. The full Board was present: Jon Holzer, Pres; Zelda Malo, VP; Joe Konicek, Treas; John Beltrand, and Gail Scholl, Secy. Liz Fautsch was also present to assist as Secy. 42 of 64 units were represented either in person or by proxy.

Prior to and during the meeting, 3 handouts specific to the meeting were passed out:

- Meeting Agenda
- Year-to-Date Financial Report as of July 31, 2022
- Allocation of Twinhome Dues by Spending Category

Jon H called the meeting to order with a short introduction, followed by approval of the Agenda. (Note: rainfall forced adjournment before all agenda items were completed.)

### **OLD BUSINESS**

#### A. Discussion of Financial Report – led by Jon H

Association financial position as of July 31, 2022 was reviewed, including an estimate of 2022 expenditures for capital improvements, and a proposed 2023 budget.

Based on this current financial position, Board recommendation was to maintain 2023 dues at the current monthly amounts of \$88 for single family units and \$288 for twinhomes.

A motion was made to accept financial statements as presented; seconded; and passed. (Further discussion of capital improvements, reserve funds and annual dues was raised later in the meeting, see Items G & H.)

#### B. Discussion of Repairs & Maintenance / Current Status – led by Jon H

1. Handyman twinhome repairs were reported as ongoing. The Association must currently use a licensed and insured contractor for this work, however alternate contractors meeting this criteria are hard to locate.
2. Jenco Update
  - a. Contract Renewal not expected to exceed 5% for a 2023 multi-year contract.
  - b. Grubs – grub killer treatment at base of trees will be applied yet this year.
  - c. Soil Microbial Aeration – a plugless form of aeration that can be done in the fall will be done soon. (Jenco refers their website for information on this method; their website provided this link: [gogreenlawncaremn.com/services/microbial-aeration.php](http://gogreenlawncaremn.com/services/microbial-aeration.php))
3. Trash Removal – Randy's Sanitation has been bought out by Republic. The current contract with the city expires Dec 31<sup>st</sup> 2022. Additional information not yet available.
4. Irrigation System Update. The city discovered a leak in the system; it has been repaired and should be up and running as of 9/16. Total cost \$4,010. In a week or two Jenco will fix the torn-up landscaping.

5. Capital Improvements – see Items G & H
6. Related, but unscheduled, discussions were also covered throughout the meeting. No immediate action was taken, but some of these items will be covered in future board meetings:
  - a. Sprinkler system doghouses: repair vs replacement
  - b. Ash borer infestation options: biennial treatment; tree removal/replacement
  - c. Phragmites infestation from treatment plant: Delano has a management program
  - d. Natural, but thick, willow growth spreading up to mowing line

C. Insurance Policy Update – by Doug Ludwig

Although the October 1 contract was not quite finalized, the annual premium quote indicated an increase from \$28,330 to \$32,038 ... \$3,708/year ... a 13% increase. Updated insurance certificates will be posted to the website when they are available.

Twinhome owners were again reminded to stay current with their own HO-6 policy for personal property and loss assessment. Sewer backup and sump pump failure coverage is also recommended. See association website for details on HOA provided coverage and the process to obtain a certificate of insurance.

D. Status of Internal Audit – by Zelda M

An internal audit was completed recently and reviewed by Zelda M, Joe K, Erin Johnson (bookkeeper), and Lawrence Spurzem. Motion made, seconded, and voice voted to waive requirement for an outside audit of the Association books by a CPA firm.

**NEW BUSINESS**

E. Change in Board Secretary Position

Gail Scholl has retired after 15 years of service on the Board.

Liz Fautsch was nominated, seconded, and approved for Secy position.

F. Discussion of Twinhome Dues Allocation & Other Topics – led by Joe K

Joe K reviewed his break down of annual twinhome dues by spending category in order to show how the dollars are being allocated.

To date in 2022, Joe K took an active role in examining properties for repairs and capital improvements, i.e. sidewalks, driveways, sprinklers, shrubs, etc. He also searched out vendors for both repairs and capital improvements, including getting multiple bids whenever possible.

The recent irrigation repair is an early indicator of what might be required to keep the sprinkler system functioning as expected. Future operation is likely to require some potentially costly repairs or replacement.

There was no drive-way work done in 2022. Under consideration for 2023 is seal coating of twinhome driveways and at least one driveway repair or replacement. One bid for approx. \$25,000 has been procured and Joe K is working on obtaining another.

Sidewalk repairs were recently completed for a total cost \$8,000. No additional sidewalk repair is expected for 2023.

Future replacement of twinhome siding was also discussed. There is no specific plan in the works at this time.

G. Discussion of Reserves and 2023 Dues – led by Jon H, Joe K, and Doug L

Doug L asked to address the members with respect to reserve balances, capital expenditures and annual dues. He feels a more conservative approach should be taken with respect to both covering current outlays and continuing to build up repair and replacement reserves.

A member motion was made and seconded for a \$10/month increase to twinhome dues, followed by another motion and second for a \$12/month increase.

Jon H opened up the floor for discussion on an increase to twinhome dues.

Due to increasing rainfall, a vote was taken on the \$12/month motion. However, the rain started sending people to their homes and cars resulting in some confusion and uncertainty about the voting results. The meeting ended due to a significant number of attendees leaving the meeting, and continuing rainfall.

The Board moved indoors to assess the outcome, but the rushed conclusion of the meeting left everyone with hurriedly gathered meeting materials. A unanimous decision was made to adjourn and give board members time to reassemble and review their notes with the intent of meeting again in early October to address the vote and proposal.

H. Agenda Items Curtailed due to Rainfall & Early Adjournment

- New process for work orders/member needs
- Update of contact information (Efforts to have residents review and update phone #s and email addresses currently on file was hampered by the rain and early adjournment of the meeting)
- New Marsh Ridge email address (An arrangement to improve email communication between residents and the Board is currently in the planning stage.)
- Volunteers needed next year to fill Board positions.

I. The next Board meeting was set for either October 4<sup>th</sup> or 11<sup>th</sup>, to be determined when Board members could synchronize their schedules.

After Board approval, the Annual Meeting minutes will be posted on the association website – [marshridgedelano.com](http://marshridgedelano.com)