

**The Annual Meeting of the Marsh Ridge Homeowners Association was held on Thursday, September 16, 2021 at 7:00 p.m.** Due to safety concerns for Covid 19, the meeting was held outside at 627-643 Bonita Circle. Of the 65 addresses in Marsh Ridge, 47 addresses in Marsh Ridge were represented either in person or by proxy. Vice President Doug Ludwig opened the meeting. President Craig Sinkel was delayed due to work. Doug welcomed those present, introduced Board members and the Architectural Committee. A new homeowner couple on Marsh Drive were unable to be at the meeting for introductions. A second Marsh Ridge address will close on September 30. For those not able to attend, information and minutes are available on our website – [marshridgedelano.com](http://marshridgedelano.com)

All present had been given a 4 page packet including an agenda and financial information. (Some copies remain and can be obtained by e-mailing Craig Sinkel). Jon Holzer, treasurer, gave the financial report detailing our Capital Improvements and Monthly expenses in 2021. Our driveway replacement total for 6 full and 3 partial driveways was \$35,800. Nine full concrete sidewalks were replaced for \$11,400. Marsh Ridge is aging just beyond 20 years, and 1/3 to 1/2 the drives and sidewalks are yet to be replaced. Additional sidewalks will be repaired/replaced next year. Other Capital Improvements paid were washing of the vinyl siding at \$4,800, and sprinkler repair/maintenance at \$1100.

Our Monthly statements for lawn and/or snow, garbage, website updates, insurance and administrative costs total almost \$15,000. Extras over the contract for lawn maintenance, etc. ran almost \$3500 ytd. Delano Utilities (water) is moderate in off peak months, but in July and August was about \$7,800 each month. A number of these expenses are at or beyond our 2021 budgeted amount already.

The overage amounts for our Capital budget are paid by taking monies out of our reserves. We have always had a healthy reserve but may have to continue to raise the quarterly dues to compensate for withdrawals. The option could be to assess individual homeowners over a number of years as their drive/sidewalk or vinyl siding is replaced. Jon stated that our reserve amount is still very healthy and we will not need to use it all in one year. Any siding replacement is not imminent, but may need to be replaced due to weather or as the siding ages to 20 - 25 years. For information only Craig received a vinyl siding bid amount of \$19, 000 (2021 pricing) for a twin home unit of 2 addresses. Doug added that the reserve account is considered by possible buyers so that they do not have an assessment shortly after they move in.

In order to maintain our reserves, Jon said that the Board discussed raising the dues 10% for twin homes which would not equal the budgeted amount for Capital in 2022. A 10% increase would equal \$78 per quarter or \$312 per year. Jon asked for discussion or questions on this increase. Several present spoke in favor of the increase. By a voice vote a 10% raise was approved. The increase will be effective January, 2022.

Doug updated homeowners on the renewal of the Association's Insurance. Approving a new company has saved over \$1000 on insurance which renews on

October 1. The proposal was accepted by the Board and covers twin homes for as built condition and common areas in Marsh Ridge. All twin homeowners still need an HO-6 policy for personal property and loss assessment. Sewer backup and sump pump failure coverage is also recommended. Doug and Jon also urged homeowners to turn off the water to the house when on vacation even for a weekend. Unplug water softeners and even water heaters if the absence is of long duration especially in winter. A handout from our insurance broker was passed out. It details coverages and a process to obtain a certificate of insurance. This process will be updated on our website.

An internal audit was completed recently and those present voted aye to waive the requirement for an outside audit of the Association books by a CPA firm.

Craig and John have requested volunteers who would be willing to serve on the Board. Joe Konicek and John Beltrand will serve beginning in January to replace Doug Ludwig and Craig Sinkel. Those present elected these two to join the Board. Craig and Doug were given a hearty round of applause for their dedicated service .

Jeannie Pilarski has organized Neighborhood Watch in Marsh Ridge. She requested those who wanted to be involved to add their phone number on a list of residents who participate in this security organization.

A number of questions and comments were received: one on the road repair scheduled by the City during October. We do not know the date, but signs will be installed by the City and the pavement will be replaced in a two-step process.

Tree roots emerging above the grass will not be covered or trees removed. It is a result of the irrigation of the lawns around the twin homes.

A Board meeting on November 18 will accept the budget for year 2022. The two new Board members will be invited to this meeting to review the functions of the Association Board.

The final Board meeting of 2021 will be December 16, time and place to be determined.