

## **MINUTES** for MRHOA Board Meeting held **Wednesday, August 6 2025** at 577 Marsh Dr

- Present: Jon H, Bruce L, Zelda M, John B, Liz F. Two homeowners were also present.
- Draft Minutes of June 10 2025 Board meeting approved (5,0).  
(Amendments or material corrections, if any, to prior minutes are noted in current minutes.)
- Next Board Meeting: September 10, 2025 6:30 pm at 577 Marsh Dr

### ■ **Finance & Administration:**

- Reviewed July 31<sup>st</sup>, 7 month YTD financial statements, receivables, and T-bills (still at 4%+).  
Noted: a large number of units pay dues for entire quarter upfront; only a small few pay late.
- Occasional expense items were reviewed and/or approved (5,0): Qtr 1/Qtr 2 printing and mailing expenses (314.85); July gutter cleaning (1,153.21); irrigation startup repairs (552.00); ash tree inoculation (4,984.55); one sidewalk repair (2,950.00).
- HOA is monitoring activity on a collection action; awaiting update from attorney.
- CPA 2024 Review: The 2024 Review repeated the 2023 error suggesting correct tax return form was not filed by MRHOA. The 2023 Review was corrected by the CPA firm, and the bill was paid. 2024 has not been corrected; firm has not responded to our emails; but it also has not requested payment.
- Discussed preliminary notice from Hartford on twinhome property insurance premium for policy year beginning October 1, 2025. Renewal premium is \$76,820 It is a 27.6% increase over last year's premium of \$60,216.

Also, the non-wind/hail property deductible is increasing from \$10,000 to \$25,000.

Based on this new premium, a preliminary cash flow estimate was prepared through Dec 31, 2025 so the Board could start weighing HOA cash expenditures for the remainder of 2025 and into 2026.

Name of insurance carrier and broker used by another Delano association was brought up and will be contacted for comparison.

- Board discussed establishing HOA "policies"

Rules define what homeowners can and cannot do. Policies define how the HOA operates and what it prioritizes. Policies clarify the approaches used by the HOA in fulfilling its duties.

The legal language of the Declaration is often ill-defined. For example, Article XIII states ...

"the Association shall provide exterior maintenance for each Twinhome Unit which is subject to assessment hereunder, as follows: painting, repair, replacement, cleaning and care of roofs, soffits, fascia, gutters, downspouts and exterior building surfaces, care and replacement of trees, shrubs, grass, walks, and other exterior improvements."

However, it also states ...

"All such painting, repair and maintenance shall be done as and when, and to the extent that, the Board deems it necessary or desirable."

In Article II it states ...

"Unless stated otherwise in this Declaration, an Owner shall be responsible for maintenance of the Unit and the Dwelling thereon."

Written policies can answer the questions, clarify the discrepancies, and temper the individual expectations that often arise when there are no written policies.

**■ Grounds, Repair & Maintenance**

- Homeowners who volunteered to paint the mailboxes and spruce up the stands will be starting the project in near future.
- Board discussed Jenco tentative bid for restoration of landscaping and rock areas where trees or shrubs were removed last year. It is likely that bid as submitted is low considering the quantity of dirt that will be needed to sufficiently bring rock areas back up to needed level around stoops and sidewalks. No work schedule set at this time.
- Survey of twinhome driveways and sidewalks has been completed. Meeting with DMJ set for Monday Aug 11 to start plans and bids for asphalt work. Both driveway and sidewalk work will prioritize fixing safety hazards such as step riser corrections and uneven surfaces. Priority consideration will also be given to work that can still be completed this year.
- Greg Shaughnessy of Maple Crest Landscapes did a walk-about to look at boulder retaining wall issues; water drainage in the gully; and wet areas on Marsh Dr properties.
- Stalled work on yard repairs behind two Marsh Dr units was discussed. Similar to other HOA yards, water problems are often due to improper grading, ground settling, or discharge from sump pumps or downspouts not getting sufficiently directed away from the building.
- At least two bids are being actively pursued for replacement of the irrigation “doghouses”
- Handyman worklist: will review and update MRF log; add sidewalk gap/crack filling; and whatever else needs doing – and get one or more vendors lined up. Only recently were verbal notifications made about shutter repairs.
- Paver edgers, dead shrub removals, lawn repairs, cutting back roughage on rear lot lines, and much more are on ceaseless to do list.
- Installation of stoop handrails are the responsibility of the homeowner but subject to HOA approval. MRHOA has contacted a local handyman service that regularly installs such handrails and is working with them to offer homeowners pre-approved handrail styles and installation services that will be paid for by the homeowner.

**■ Miscellaneous**

- A submittal to the Architectural Committee for an owner installed concrete driveway apron was discussed at great length and left open pending submittal of detailed construction specifications and obligatory contractor information.
- Bids will be obtained from two or more HOA management companies. Failure to recruit Owners willing to serve on the MRHOA Board of Directors, plus carry out actual tasks, may force the association to seriously consider hiring an outside service to manage the day to day work of running and maintaining an aging neighborhood.
- A September all-member meeting was suggested at the May meeting. A “Special Meeting” need not meet all the stringent requirements necessary for the Annual Meeting and could be arranged before the weather gets bad. (See Bylaws, Article III Meeting of Members – Section 2 Special Meetings)
- **Board of Directors Election** By-mail ballots have been the most effective method for MRHOA to achieve the quorum necessary for Director elections.

However, the failure to recruit Board of Directors volunteers turns any election ballot into an exercise in futility.