**The Annual Meeting of the Marsh Ridge Homeowners Association was held**

**on Thursday, September 10, 2020.** With safety concerns due to the Covid-19 virus, the meeting was held outside in the cul de sac on Marsh Drive. Social distancing and masks were recommended. Of the 65 addresses in Marsh Ridge, 49 were represented either in person or by proxy. About 50 homeowners brought their chairs (and warm clothes) to the meeting.

President Craig Sinkel introduced the Association Board members and the three members of the Architectural Control Committee. Following that two new residents were introduced – Sheila Screeden, Marsh Drive, and Karen Sarine, Bonita Circle.

**Committee Reports:** Gail Scholl detailed information on our website “marshridgedelano.com”. Minutes of all board meetings, contact information for board members, and dates of upcoming meetings are easily found. A large section contains the by-laws, declaration – (conditions and restrictions), insurance information, and Association maintenance and services.

If a homeowner does not have access to the internet, a copy of minutes will be mailed or delivered. The directory has become outdated due to the large number of changes in residents. A volunteer has offered to help with a current listing of homeowners. This will not include phone numbers, due to privacy concerns and many unwanted calls. No changes or new phone numbers or e-mails were received at the meeting.

Craig gave a report on maintenance and capital improvements timetables and costs this year. Jenco hopes to complete at least two paver edging replacements before fall trimming and replacement of bushes starts; sidewalks needing service will be addressed soon; the sprinkler system controllers are installed and damaged heads will be replaced. Weather and vendor’s other obligations have slowed these three main projects. Adjustments to our capital budget for 2021 will reflect these large expenses. Sidewalk repair is bid at $7900, sprinkler expenses so far are billed at $6475, and edging replacement and other landscaping is now at $10,800. Bushes removed will be replaced with choices made by Jenco with the Board’s approval.

Jon Holzer, treasurer, gave the financial report. The Association insurance for 2021 had an increase of 3.4%; Jenco’s contract was renewed for two years with a 4% increase; and our capital budget at $10,500 is already overspent and looks to be almost $25,000. Our current reserve amount of $243,000 is very good but driveway seal coating and/or repair are scheduled next year. The possibility of some siding replacement within the next few years requires the Board budget carefully to assure a healthy reserve. Major replacements, such as drives and siding may require an assessment over a period of years as was done with roof replacement a number of years ago.

An insurance update was given by Doug Ludwig with further comments by Howard Glas, a former Board member. The increase in our policy for current specs was 3.4%. The insurance covers twin homes and common spaces and insures an address as built. Any upgrades should be added to personal property in the HO-6 policy of each twin home owner. They should also include the master policy deductible of $10,000 for each address. Howard added that flooding, such as sump pump break down or sewer backup is not covered. This coverage can be added for a nominal charge. Doug further suggested to turn off the water supply to the home when any long or winter getaways are taken. In addition to reviewing the insurance renewal, Craig thanked Howard for repainting the entrance sign this summer.

Zelda Malo reported that a committee audited the Association finances and the review was satisfactory. Craig asked for a motion to waive the requirement of an audit by an outside CPA firm which is approved by our Declaration. Motion passed.

Doug reported that the school district has removed the silt fence from the hill at the end of Tower Drive. It has been reseeded, a drain added and other bushes and branches cleared out. They will make sure the drain does not become clogged.

In planning a budget for 2021, Jon said that the maintenance and capital budgets would have to be increased. We still have incomplete figures on some projects scheduled this year. Marsh Ridge is almost 20 years old since the first units were built and our reserves cannot help cover all expenses for large repairs such as we have had this year. The Board has decided on an increase in dues for all residents - $7.00 per month for twin homes and $3.00 for single family homes beginning the first quarter billing in January 2021. The draft budget will be set and voted on at a November meeting when more projects have been completed and billed.

There is no election for Board members this year, but most current members have served for a number of elections. Craig suggested that volunteers who may want to serve on the Board spend the coming year to learn more about the responsibilities of each member and also shadow a given member. A volunteer has offered to work on the directory of homeowners and new residents.

Zelda will take over some of Doug’s duties relating to sales and closings of homes.

A few questions arose relating to Association insurance and maintenance projects.

A copy of the certificate of insurance form was available. Agents for individual homeowners may require this to advise on the HO-6 policy particulars.

**A Board meeting to finalize outstanding issues and approve the 2021 budget will be on November 12, 2020 at 6:30 at 641 Marsh Drive.**