**The Board of the Marsh Ridge Homeowners Association met on Thursday, September 14, 2017.**  All Board members were present. The Board approved the agenda and the minutes of the August 13, 2017 meeting. Erin Johnson had e-mailed Board members the August 31 finance statement and the itemized year to date expense report. The Board will discuss and prepare the budget proposal for 2018 from these two reports.

The master insurance policy renewal for October 2017 to October 2018 has been signed and mailed. This policy details all twin home coverages, plus liability insurance for the Association. Our agent sent information about HO6 coverages and deductibles as well as instructions to retrieve a certificate of insurance for 2018 from the website. This information is on the Marsh Ridge website and the 2018 updates will be posted by next month.

Our lawn care provider has trimmed shrubs and bushes in the common areas and at most twin home locations. Their practice is to do this trimming twice during the growing season. If you wish to opt out of this service the responsibility for any outdoor trimming and replacement will be that of the homeowner. Due to frequent rain, the sprinkler system had been turned off. It is now operating fewer times a week until the City requires it to be shut for the season.

**Old Business:** A twin home on Bonita Circle has been sold with closing due in late September. No other properties are for sale at this time.

**New Business:** Some water valves in driveways have risen above the driveway surface. Most have been lowered but if any have been missed, please let a Board member know.

The Board spent some time discussing current financial information in order to prepare an estimated budget for 2018. Jon Holzer noted and all agreed that sprinkler heads and pump repairs in early summer required sprinkling to be increased in order to rejuvenate the lawns. This resulted in an above normal Delano Utilities water bill. Another major expense was new web site development. Capital improvements were over budget also due to two large driveway repairs and sidewalk mudjacking costs. Budget forecasts for specific categories will be adjusted for 2018. However, the 2017 budget is in balance and our reserves are healthy. No increase in Association dues is indicated for the coming year.

At the annual meeting an election of all Board members will be held. Howard Glas is resigning at this meeting and a new director will be elected to replace him. Nominations for this seat will be taken from members at the meeting. Some members have already indicated they want to considered for the Board. Terms are 2 years and a secret ballot will be conducted at the annual meeting. In future, the Board may form a nominating committee of 3 homeowners to recruit candidates for election to the Board.

Craig Sinkel distributed a draft agenda for the annual meeting September 21. Board members reviewed it and then discussed duties of each Board member. Craig requested Board members remain for a brief time after the annual meeting to approve the budget and welcome a new Board member. At that time we will set the next meeting.