

Marsh Ridge Homeowners Association Newsletter

Board members:
Doug Ludwig, 763/972-2839
Zelda Malo, 763/972-3710
Lowell Mikkelson, 763/972-9082
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2009 ANNUAL MEETING MINUTES

The annual meeting of the Marsh Ridge Homeowners' Association was conducted on Thursday, September 17, 2009. The meeting was preceded by a pot-luck supper. Forty-eight homes were represented, either by proxy or in attendance. At 7:00 pm President Doug Ludwig introduced other Board members who were distributing the agenda, member directory and financial report. Doug reported that one twin home, 575 Bonita, was for sale by owner but all 65 addresses were currently occupied.

COMMITTEE REPORTS

Lowell Mikkelson, Treasurer, presented the financial reports through August 31, 2009. The largest expenditures are for insurance, lawn care and sprinkler water, and electricity. Greg Keller offered to communicate with the City to ask for a discount for water usage. Lowell also presented the projected 2010 budget, noting that the lower insurance premium would help balance the budget. He also noted that 30% of twin home dues are directed to the reserve fund for capital improvements. The 2010 budget will be adopted at the November board meeting.

Craig Sinkel introduced Howard Glass who had reviewed our insurance proposals. In Howard's comments he first recommended our agent's proposal and suggested that twin home owners insure their furnishings and other interior items for a minimum of \$25,000-\$30,000, as Association insurance covers only the exterior. Normal Loss Assessment coverage under a Twin Homeowners H0-6 Policy is only \$1,000.00, homeowners should contact their agent to make sure their policy covers a minimum of \$2,500.00 for Loss Assessment.

Doug Ludwig noted capital improvements consisted of one replaced driveway. However, because of soil conditions in our area, and lack of sufficient base under drives, this will be an ongoing expense. He then introduced the Architectural Control Committee members and stressed those additions and changes to all homes must be submitted to this committee for approval before any work is begun. Forms are available at our website: www.Marshridgedelano.com and from any Board member.

All homeowners should have a copy of Marsh Ridge rules and regulations. All HOA documents, including rules, are also available on line at our website noted above. Doug noted rules regarding pets, winter parking, and trash can storage. Cans should not be put on the street until 6:00 pm on the night before scheduled pickup and should be removed from the street and stored in the garage as soon as possible after pickup, but not later than 6:00 pm of the day of pickup, as required by MRHOA Rules and Regulations.

Snow guidelines state that the City must plow the full width of the street before our contractor begins to plow. They have 12 hours after the snow stops to complete plowing and shoveling and, if vehicles are parked in a driveway, they do not have to plow there.

NEW BUSINESS

Twin home roofs were inspected in spring for hail damage, but an insurance claim was denied because of insufficient damage. However, our shingles were supplied by CertainTeed, which has had product failure. Howard Glass talked about the class action suit against the company. If the settlement is in favor of plaintiffs, they may get only 15-20% of the original cost refunded, with no tear-off or replacement labor. The suit probably won't be settled for 3-4 years and MRHA is not currently a part of this class action suit.

The Board has decided to appoint three committees: Roof Committee, Audit Committee, and Ash Tree Committee. After study and review, all committees will prepare a recommendation for the Board by July 2010. Each committee will be headed by a Board member. Doug asked for 3-5 residents to volunteer for each committee. Volunteers will be appointed at the next Board meeting.

OTHER

Liz Fautsch reported on a flood plain issue that impacts homeowners on the west side of Marsh Drive. If a unit is sold, or refinanced, the homeowner is being required, by some lenders, to buy flood insurance. The flood plain map is out of date and is in the process of being updated, but it may not be finalized until 2011. In the interim, the City of Delano has agreed to file necessary documents to negate the need for flood insurance. All Marsh Ridge homes are built ABOVE the flood plain.

Residents Carolyn and Del Hirsch presented a short summary of their 25 hour training as part of a Wright County CERT team. Del urged residents to set a schedule to test and change batteries in smoke and DO detectors, and buy fire extinguishers for home use. He also showed how to keep them from clogging and becoming useless. Another good idea is to have a month's supply of prescription medication in case you must be out of your home due to some emergency.

All Board seats were up for election at this meeting and all current Board members agreed to serve, if elected, another two year term. No additional nominations were made and a motion was made and carried to re-elect the current board.

Gail Scholl took names of volunteers for the three new committees following adjournment.