

Marsh Ridge Homeowners Association Newsletter

Board members:

Doug Ludwig, 627 Bonita Circle, (763) 972-2839
Zelda Malo, 472 Aspen Circle, (763) 972-3710
Lowell Mikkelson, 570 Tower Drive, (763) 972-9082
Gail Scholl, 542 Marsh Drive, (763) 355-9487
Craig Sinkel, 641 Marsh Drive, (612) 423-2401

Annual Meeting September 23, 2010

The Annual Meeting of the Marsh Ridge Homeowners Association was held on September 23, 2010. Representatives of 30 households attended and all Board members were present. After a pot luck supper, Doug Ludwig called the meeting to order. He introduced all Board members, stated that three twin homes are currently for sale, and commented that all members are current on Association dues. Doug then thanked Tom Micke for his work on our financial reports and for preparing an estimated budget for 2011. Copies of the August 31, 2010 financial report and the 2011 estimated budget were distributed to all.

Treasurer Lowell Mikkelson explained the financial report through August and then pointed out projected increases in the estimated 2011 budget. There has been an increase in the cost of snow removal for each driveway and also for trash removal. Insurance increases are moderate, but have gone up over 3%. The Board is recommending a \$5.00 increase in dues for twin homeowners, and a \$2.00 increase for single family homeowners. The Board will finalize the increases at the November 10, 2010, 7:00 PM at 627 Bonita Circle, Board meeting. There were no questions or comments on the proposed increase in dues.

Howard Glass had reviewed our proposed insurance rates for the coming year. He had expected that Minnesota claims could have raised our rates by 15-25%, but our policy only increased by 3 ½%. The Association policy covers twin homes “as built” and also common areas in Marsh Ridge. Twin home owner’s personal policy should include all personal property and any add ons to their home, plus coverage for the \$2500 deductible in the Association policy.

Doug noted Capital Improvements over the past year and said that Craig Sinkel would talk about the roof replacements later. Six driveway aprons were replaced due to sinking; all twin home driveways were seal coated and cracks filled; twenty sidewalks were mud jacked due to sinking or uneven sections. There were some other minor improvements paid for in the capital budget. At this point Doug introduced the Architectural Control Committee which reviews all requests for planting or any exterior work.

Zelda Malo chaired the Audit Committee which met last spring after taxes were paid. All financial records are in compliance except for non-issue of 1099's in the past. This will be reviewed by our lawyer and corrected. Gail Scholl reported on the findings of the Ash Borer Committee. A committee will reconvene in spring to get replacement costs and/or preventative care costs. The problem has not been identified in Wright County at this time, but the committee will monitor conditions in the spring.

Lynn Adams and Don Aluni have repaired and painted the sign at the entrance to Marsh Ridge. They also raised the lights so the sign would be more visible. Doug thanked them for their volunteer work. Association rules were reviewed by Doug because with the coming of fall and winter parking and storage questions arise. City rules state there is no parking on streets at night from November 1 to April 1. This is to facilitate snow removal. Snow is plowed by our contractor only after a 1 ½" snowfall and after the City has plowed streets to their full width. Our contractor does not have to plow any driveway with a vehicle parked on it.

Tom Micke asked that those home owners who use automatic withdrawal to pay their dues make the change with their bank to include the new roof assessment amount.

Chris Brazelton thanked the Board for their work on managing the Association and the members responded with applause.

Craig Sinkel of the Roof Committee reported that the roofs of 2 ½ twin homes were completed with the third roof delayed by rain. Two of the roofs needed repair for rotted roof boards which was done. He introduced Alan Conrad who had samples of some of the defective shingles and samples of the new materials being applied to five twin homes this fall. All old material is removed and new ice and water shield applied. Then 30 lb. felt, metal valley materials, and metal vents for bathroom fans before shingles are applied. The existing plastic fan vents have warped over time. There were also shingle color samples that homeowners can choose from. All were invited to inspect the roofing materials on display.

The meeting adjourned with many staying to look at roof materials and ask questions about them.