

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

January 13, 2010

All Board members were present at the January 13, 2010 meeting of the Marsh Ridge Homeowners Association. Minutes from the November 18, 2009 meeting were read and approved. Lowell Mikkelson presented the November and December 2009 financial reports. The Association ended the year with a very small deficit on a budget of almost \$100,000. Our greatest expenses are lawn care, including water and sprinkler maintenance, and snow removal. The Board approved the financial reports.

Committee Reports

The Finance Committee reported an invoice covering multiple snow plowings in late December including extra work to clear fire hydrants and mailboxes. The master insurance policy for the Association has been amended retroactive to November 2009 to include coverage required by our by-laws. New committees selected at the annual meeting reported on activity. The roof committee will meet in February to begin discussion on roof replacement schedules. The audit committee will meet following the completion of 2009 income taxes. The ash tree committee will wait for spring to begin research and discussion.

New Business

The Board discussed at length the process to file a revision to the National Flood Insurance Program maps. Nineteen addresses in Marsh Ridge with one on Aspen Circle and eighteen on Marsh Drive are included on the 1980's flood plain map. With current mortgage standards, those properties if sold or refinanced would require flood insurance. The Association approved a process to have Wenck Engineers acquire deeds and surveys and file a flood map change with FEMA. The estimated cost for this process is \$3000.

The wood in the sign at the entrance to Marsh Ridge has deteriorated. In the spring the Board will look at repair or renovation of the sign.

The next Board meeting will be on Tuesday, March 16, 2010 at 7:00 at 627 Bonita Circle.