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

November 10, 2010

The Board of the Marsh Ridge Homeowners Association met at 7:00 on November 10th, 2010. All Board members were present in addition to Tom Micke who has prepared financial reports and the proposed budget for 2011.

The minutes of the September 14th and September 23rd 2010 meetings were approved as written. Tom Micke presented financial reports for September and October 2010 and the year to date expense report. Discussion involved Capital Improvement funds which included \$70,716.42 for five roofs completed this fall. This is slightly below the estimated amount for roofs done in 2010. The financial reports were approved.

Committee Reports

The budget for 2011 was submitted and will be discussed and voted on in the action agenda. No more lawn mowing or leaf removal is to be done this fall. One dead tree will be replaced, weather permitting, and tubes for sump pumps that discharge underground will be opened for the winter. Fall fertilizer was completed in October.

Our 2011 Association insurance policy is in effect and paid. And five buildings have new roofs completed this fall.

Old Business

The rear yards of 555 and 549 Marsh Drive have been leveled to the proper elevation in order to be removed from the flood plain. FEMA has been sent the request for processing and our information is that it will be approved within 60-90 days. A maintenance item, especially repair of the mail box stands, is not complete, but should be done yet this fall.

New Business

The Board reviewed the proposed budget that was presented at the annual meeting. This budget includes income from assessment fees for roof replacement plus slight increases in expenses for insurance, lawn care, snow removal and trash removal. The budget was approved as well as the increase in monthly dues of \$5.00 for twin homes and \$2.00 for single family homes. Also reviewed was the insurance claim for severe wind damage to the roof of 599 Marsh Drive. The adjuster approved the claim for roof replacement on this unit and we hope to have it done this fall to forestall any interior water damage over the winter.

The Board approved an Architectural Request for bulb planting in the walls on the East side of Bonita Circle. In response to a letter from Randy's Sanitation regarding pick up of discarded Christmas trees, the Board decided to opt out. All Marsh Ridge addresses would be charged a fee for tree pick up if we approved this service.

The next Board meeting will be Tuesday, January 18th 2011 at 7:00 at 472 Aspen Circle.