

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

The Annual Meeting of Marsh Ridge Homeowners Association was held September 15, 2011. Following a pot luck supper, Doug Ludwig called the meeting to order at 7:00 PM. He introduced the Board members and then two new residents, Elton and Gloria Schuette on Bonita Circle and Don and Cheryl Collins on Marsh Drive. He also noted that Gail Palmer has sold her twin home and will be moving soon. Copies of the agenda, August 2011 financial report, proposed 2012 budget, and a new member directory were distributed to all present. Copies are available to those unable to attend – contact a Board member.

Committee Reports: Lowell Mikkelson presented the income and expense report, year to date and the proposed budget which will include a \$3.00 increase for single family homeowners and \$7.00 increase for twin homeowners. An item on the expense report that triggered a dues increase was the large snow removal cost, and the proposed budget shows a higher insurance premium. The budget will be voted on by the Board at their November 10th, 2011 meeting. Meeting will be held at 472 Aspen Circle, beginning at 7:00 PM. Comments on the budget can be directed to any Board member.

Our insurance renewal, due October 1st, will have a \$5000 deductible. Our agent offered two proposals and to lower costs the Board chose the option with the larger deductible. Craig Sinkel said all proposals submitted were reviewed by Howard Glass, who is an insurance agent. Howard said most association policies have the higher deductible. Craig stressed that twin homeowners **should get by October 1st** higher loss assessment coverage in their HO6 policy to cover this increased deductible. Included in the information handed out was information on obtaining a certificate of insurance from our agent if needed.

Craig then reviewed progress on roof replacement. Five were completed in late 2010 and seven this year. One replacement was a result of wind damage and the Association received an insurance settlement for it. Only three roofs will be done next year, in order to keep our capital expenses in line with income from the assessment. Storm damage or severe deterioration could adjust that number. The shingle company supplies a 20 year warranty for complete replacement and these warranties will be kept in the Association's safe deposit box at the Crow River Bank. No settlement has been received at this time as a result of the class action suit against the company that supplied the existing shingles.

The Architectural Committee has not had much activity lately but homeowners are required to submit a request for any exterior work or plantings. The Audit Committee is requesting a waiver from the requirement in our bylaws that a CPA audit our finances. A member committee has done an audit and no problems were noted. The members present moved, seconded and voted yes on the waiver. The Ash Tree Committee recommended a year ago to wait until infestations had been noted within 15 miles of Delano before any action was implemented.

Doug outlined some rules that affect homeowners, particularly City winter parking rules and guidelines on snow removal. Parking is not allowed on City streets after November 1 and plowing of driveways does not start until the streets are plowed full width by the City.

New Business: The sprinkler system is 10 years old and it has been a bad summer. Sand and salt from the streets has damaged heads as well as plowing and mowing. There are many leaks from the feeder lines due to ground frost and a leak in the main line behind Marsh Drive has been very difficult to locate. A sprinkler expert is going to run dye through that line while running those sprinklers to try to locate the leak. It is causing a loss of pressure in some areas and pooling water in low spots. Additional sprinkler heads cannot be added to our present system. Also included at the meeting is information on a control system called Rain Bird. It provides more precise sprinkler coverage and should save enough water to recover cost within 3 years. Each pump house would have a controller programmed for that section and the cost of three controllers would be about \$3000. The Board will check with the manufacturer to find a location that has installed this system and get a report before deciding to install it here.

The entire Board is up for election at this meeting. No other nominations have been received prior to the meeting. All current Board members have volunteered to serve if elected to new two year terms. No nominations were heard from the members in attendance and all Board members were reelected by voice vote.

This newsletter and all previous newsletters are available on our website.
www.marshridgedelano.com