

Marsh Ridge Homeowners Association Newsletter

Board members:

Doug Ludwig, 627 Bonita Circle, (763) 972-2839
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Gail Scholl, 542 Marsh Drive, (763) 355-9487
Craig Sinkel, 641 Marsh Drive, (612) 423-2401

The Board of the Marsh Ridge Homeowners Association met on September 8, 2011. All Board members were present. The purpose of the meeting was to set the agenda for the Annual Meeting, review insurance proposals, and prepare a recommendation for the 2012 budget. The minutes of the August 2nd, 2011 meeting and the financial report for August 2011 were approved.

Committee reports: Finance was moved to New Business to discuss a budget for 2012. The Board discussed two insurance proposals. Insurance is due for renewal on October 1st and our agent sent two proposals and another agent submitted a proposal. After review of all the items, the Board chose a policy by Westfield with a \$5000 deductible. The policy covers all our needs but the premium is \$2000 more than last year. This reflects the many insurance payouts for damages throughout Minnesota and the country in the previous year. Twin home owners will have to raise the loss assessment on their HO6 policy to \$5000 to cover this new deductible.

Craig Sinkel reported on the roof warranties that are missing. A duplication of addresses resulted in missing warranties. They will be sent and all warranties for completed roofs will be placed in the safe deposit box at the Crow River Bank.

Lawn repairs from plowing damage are not yet complete. Our contractor will work on completing these spots before our annual meeting. However, sprinkler issues remain a problem. A leak can't be located and low pressure in the system leads to dry spots. The Board looked at a new control system called Rain Bird which should not only save water, but delay sprinkling when it is raining or has rained.

Old Business: A review of the maintenance projects developed at the May walkthrough showed they were complete. Siding and mailbox damage has been repaired; driveway problems have been completed; sidewalk and stoop damages have been repaired and City water valves in driveways have been reset.

New Business: The Board looked at two estimated budget proposals prepared by Tom Micke. The Board must present a balanced budget at the Annual meeting. Last winter season our snow plowing expenditure was considerably above our estimate. And insurance premiums will be higher in 2012. After much discussion, the Board will recommend an increase in monthly dues of \$3.00 for single family homes and \$7.00 for twin homes. \$4.00 of that increase is to cover the increase in insurance premiums.

Two twin homes have been sold and three are or will be on the market.

The annual meeting will be September 15, 2011 at Light of Christ Church. As election of officers will be held, residents are urged to attend or send a proxy so that a quorum is present.

Our next Board meeting will be Thursday November 10, 2011 at 7:00 at 472 Aspen Circle.