

# **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 18, 2011**

The Board of the Marsh Ridge Homeowners Association met at 7:00 PM on January 18, 2011. Board president Doug Ludwig was absent and Tom Micke joined the Board to present end of year financial reports.

Those present reviewed the minutes of November 10, 2010 and special meeting of December 13, 2010. They were approved as written. Financial reports for November and December 2010 plus the year to date expenses were passed out and reviewed in detail. Tom Micke pointed out our major expenditure was in Capital for the roof replacement on five twin homes. The budget plus the special assessment can manage this expense over the five years of planned roof replacement. However, our snow removal budget is almost expended due to an early and very snowy season and the necessity to remove and dump snow from the cul de sacs on Bonita and Marsh Drive. The City mandated that snow piles be removed to improve access for emergency vehicles. A long discussion followed with the result that the Board will talk to our snow removal company and the City to determine responsibility for snow on City streets. The financial reports were approved following this discussion.

### **Committee Reports**

There were few reports in this area. However, due to the heavy snow cover Statewide, homeowners are urged to consider flood insurance for expected high water this spring. This does not affect many in Marsh Ridge, but based on high water in 2010, some may want to determine their risk. The Roof committee will work with the roofing company in spring to determine which roofs will be replaced in 2011.

### **Old Business**

Two addresses on Marsh Drive have received confirmation from FEMA that they have been removed from the flood plain. Additional soil was added in the back of these properties, surveys were completed and a change request resubmitted to FEMA. One homeowner can now cancel flood insurance. Insurance money for repair of serious wind damage to 599 Marsh Drive has been received and held in the capital fund. Repairs were made, but it was too late in the year to

replace the roof. Replacement must be completed by March 25, 2011. This twin home will added to five slated for new roofs in 2011.

### **New Business**

Plow damage to eight paper boxes on Marsh Drive will not be repaired until spring. Boxes have been ordered for replacement in warmer weather. The twin home at 653 Marsh Dr. has been sold, and the roof assessment paid in full at closing. The Board had discussed rising the rate paid to our financial management person to equal the new dues for 2011 but had not voted on it. The Board corrected this oversight at this meeting.

The next Board meeting will be on March 1, 2011 7:00 PM at 641 Marsh Drive.