

# 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

## September 27, 2012

**The Annual Meeting of the Marsh Ridge Homeowners Association** was held on September 27, 2012. Fifty-six people representing 36 addresses in Marsh Ridge were present. At the 7:00 start, Doug Ludwig introduced the Board of the Association, all of whom were present. He also said that three Delano School Board members would be on hand following the meeting to talk about the upcoming levy referendum. This was not part of the meeting but those interested could stay to listen and ask questions. Doug also noted that two twin homes were for sale by owner, one of which is in foreclosure. This entails a 6-month redemption period which began in June.

**Committee Reports:** Lowell Mikkelson then reviewed the financial statement through August 2012. All present had a copy of the statement. Doug said that the Association insurance policy in effect as of October 1<sup>st</sup>, 2012, has no measurable increase in premium. To achieve this premium the Board raised the deductible to \$10,000 and twin home owners should increase the loss assessment amount in their HO-6 policy to \$10,000. He introduced Howard Glass, who had reviewed all proposals from our agent, to explain the coverage's and new deductible. Howard also noted that the master policy covers twin homes "as built" and if any upgrades have been made to the inside, additional coverage should be added in addition to raising the loss assessment coverage to \$10,000. He also suggested homeowners add sump pump failure and sewer backup coverage to their own policy as the master policy has a \$100,000 combined limit.

Howard distributed phone numbers for 8 restoration service firms in the area. He also suggested having a local plumber, electrician, etc on each individual's list.

Craig McCannel was in attendance representing the Architectural Control Committee. Only 3 or 4 applications have been received this year. Zelda Malo, Audit Committee, said that an internal audit of Association books was completed with no inconsistencies found. Gail Scholl of the Ash Tree Committee said that no infestation of Emerald Ash Borer has been noted in or around Delano and this issue will be looked at again next year. The City of Delano has received a grant and has begun planting trees, mostly in park areas, to replace ash trees if disease is found.

Doug and Craig Sinkel shared the Capital Improvements and Roof Committee report. Doug noted that 6 driveways were repaired; some sidewalks or steps were lifted; a new controller has been applied to the sprinkler system; and 17 roofs have been reroofed as of this third year of the roof assessment. Craig noted that it may be necessary to complete 1 roof yet this fall.

Craig then discussed possible future updates or maintenance to the lawns and plantings. Almost 50 plants are in need of replacement at about \$30 per plant; black edging material around rock areas is \$1 per foot; and a bid of \$1500 has been received to put rock and edging under mailbox stands. Washing vinyl siding to remove mold would cost \$50 per hour. He urged homeowners to e-mail any Board member with concerns, or suggestions on updating our landscaping and exteriors. Notes in the "mailbox" on the pump house can be lost and e-mail is more effective. He also referred to the rules each homeowner received upon moving in concerning pet waste, parking especially during winter months, and snow plowing guidelines. All pets must be on a leash and cannot be left outside unless the owner is with the pet.

**New Business:** The 2013 annual budget will be finalized at the November 13, 2012 Board meeting. No dues increase is planned but home owners are urged to e-mail any Board member with input on budget matters. The Board has hired a new sprinkler service company, Aqua Engineering. They will maintain our system at approximately the same cost as our previous contractor.

Our current landscape/snow removal contractor, whose contract expires next year, has sent a proposal to renew at current rates for any number of years we designate. After much discussion and some complaints a motion was made and seconded to extend this contract for 3 years. The vote representing 32 addresses was in favor.

Our bylaws require an audit of the Association books by an outside CPA unless it is waived by vote at the annual meeting. This waiver was voted on and approved.

Hiring a management company to run Association affairs was on the agenda for discussion. The consensus was that five homeowners can manage better than a company in an office somewhere. Howard Glass then suggested that as the current Board has had long service we might change our by laws to allow one Board member to step down each year and be replaced by a volunteer. If this was done no one would serve longer than 5 years. The idea received approval although was not voted on and at the end of the meeting, one home owner offered to volunteer.

The Board will query the City on ordinances relating to rental of one level of a twin home after construction makes that level a separate apartment. Our by laws do not address this issue. Another resident asked if cable boxes and electrical boxes can be repainted or hidden by plantings. The Association will not do this, but an individual can plant around a box as long as the front is left clear.

The meeting was adjourned at 8:30.