

Marsh Ridge Homeowners Association Newsletter

Board members:

Craig Sinkel, 641 Marsh Drive, (612) 423-2401
Zelda Malo, 472 Aspen Circle, (763) 972-3710
John Holzer, 716 Marsh Drive, (701) 866-8217
Gail Scholl, 542 Marsh Drive, (763) 355-9487
Howard Glas, 596 Marsh Drive, (612) 816-3787

The annual meeting of the Marsh Ridge Homeowners Association met on September 18, 2014. The meeting, held at Light of Christ Church hall, began with a potluck at 6:00 followed by the meeting at 7:00. Board members welcomed representatives of 42 homes at the meeting. They passed out an agenda, a homeowner directory, the August 31st financial statement, and a flow chart of insurance and maintenance coverage for twin homes and our common areas.

President Craig Sinkel updated homes for sale and recently completed sales. One twin home is sold with a closing in late September.

Committee Reports: Gail Scholl, secretary, introduced three of the four recent homeowners who were in attendance. The new directory lists phone numbers, but e-mail addresses are for Board use only to alert residents to important information and meeting minutes which are posted on our web site www.marshridgedelano.com. The by-laws, rules and regulations and insurance information are also on the web site. She asked anyone who changes or adds an e-mail to alert her so they can receive these announcements. If anyone wants a paper copy of minutes, let Gail know.

The phone numbers of all Board members are on the web site. If a problem arises, call any Board member. During day hours, Gail Scholl and Zelda Malo are usually available.

Liz Fautsch, of the Architectural Control Committee, explained the handout she developed on insurance coverages and maintenance responsibilities. Our properties are ageing and there are many new homeowners, who may not have copies of this information. The result is misunderstanding of who is responsible homeowners or Association. She suggested that new homeowners read the by-laws and check with your agent to see if your HO-6 policy covers any upgrades to original specs and if your loss assessment amount is at least \$10,000.

Craig Sinkel detailed the past season's capital improvements. Sprinklers are turned off due to plentiful rain and will be closed down in October. Various maintenance tasks are almost completed. This includes tightening mailboxes

and shutters, painting, repairing some siding and some driveways and edging, and trimming of shrubs and trees. Three water shut off valves will be done when the contractor schedules us. A broken water pipe required a complete new driveway resulting in our budget for driveway repair being maxed out. We will assess driveways on our walk through next spring.

Jon Holzer, treasurer, went over the August financial statement noting that new line items were added to indicate the insurance claim and expenses for 643 Bonita. A question about our reserve amounts which are in CD's revealed that they are not with a bank, but with Amerprise at a 2%+ return.

Howard Glas, vice president, gave the insurance update. The Association mandated insurance is due October 1 and due to an open claim, 8 companies would not offer a proposal. At a September 11th meeting the Board chose to renew with our current carrier which had a 52% rate increase. This is due to a large claim in a Marsh Ridge twin home and the statewide rate increase due to many wind and hail claims. The loss due to the water pipe break in the twin home was \$120,000. **Howard urged twin home owners to turn off their water if they are out of the home even for a long weekend.** If anyone does not know where their turnoff is, call any Board member and we will help.

Our by-laws state insurance coverage for major loss is to original basic specs. If anyone has upgraded flooring, appliances, countertops or anything else, consider increasing your HO-6 coverage. It is also recommended that homeowners cover sewer/drain backup or sump pump overflow. The Board will be looking at some changes to the basic spec coverage as so many of our twin home owners have upgraded something in the interior in the past 10-14 years. The increase in our insurance will require **a \$25.00 per month increase in twin home dues beginning in January 2015.**

New Business: The Board reviewed and discussed a draft budget for 2015 at our September 11 meeting. In addition to the increase in twin home dues, single homes dues will be decreased by \$10.00 per month. This is to equalize the difference in maintenance and insurance coverages for the single family homes. Single family homeowners carry all their own insurance. The budget will be finalized and voted on by the Board at the November Board meeting which will be November 13, 2014 at 542 Marsh Drive. Homeowner comments prior to the meeting or attendance at the meeting are welcomed.

Craig reviewed the recommendations of the Audit Committee of our financial statements. He introduced Audit Committee members who were present. He asked for a motion to waive the requirement of an audit of the Association books by an outside CPA firm as allowed by our Declarations. There was some discussion and those in attendance voted to keep the audit in house.

The open discussion portion related to some Delano Utilities issues and the fact that many of our flowering apple trees have apple scab that has caused early leaf drop. They will still bloom and leaf out next year.

The meeting adjourned at 8:22 pm. **The next Board meeting will be at 7:00 p.m. November 13, 2014 at 542 Marsh Dr.**