

# 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** was held on Thursday, September 17, 2015 at Light of Christ Church. A potluck supper started at 6:00 and the meeting began at 7:00. Homeowners from 38 addresses were present at the meeting; 10 homeowners submitted proxies; 17 homeowners were not represented.

President Craig Sinkel introduced the Board of Directors and then asked everyone present to introduce themselves and give their address. Three recent new residents were present and introduced themselves.

**Committee Reports:** Board secretary Gail Scholl, addressed the need at the annual meeting to take attendance to verify a quorum is present to conduct business. She asked those present to put any new phone or e-mail information on the sheets at each table. We no longer mail minutes of meetings but inform residents by e-mail that minutes are available on our web site – [www.marshridgedelano.com](http://www.marshridgedelano.com). Paper copies of the minutes are available to those without e-mail if requested. The e-mail list is used only by the Board to inform homeowners about minutes or maintenance work, plowing, etc.

The web site also has by-laws, rules and regulations and insurance information. Names and contact numbers of all Board members are also on the web site along with the date, time and address of the next Board meeting.

**Capital Improvements:** Craig talked about improvements made this summer. Sprinklers sometimes did not work properly and the solution was to clean bird droppings off the sensors at two pump houses. Entrance lights will be repaired soon. They are dark due to replacement of the dead tree at the entrance sign. This season the Board decided to repair all driveway aprons that were damaged or sinking. In addition a double drive had to be replaced. Finally, all twin home drives were seal coated. This improvement was more than our budget allowed, but should help maintain some aging driveways. Our vendor subbed out the seal coating and this company will return to address complaints. Deck post and fascia painting has been completed and black plastic edging was replaced with pavers on some properties. This replacement will continue as budget allows next summer. The last twin home roof will be replaced this season and the assessment for roof replacement is over.

Jon Holzer responded to a request to estimate the cost of locked mailboxes in Marsh Ridge . Locking mailboxes have 8 or 16 boxes and our development would require at least 3-16 box units plus additional. Each 16 box unit could cost \$2500 which includes installation and removal of old boxes. Another request was for snow plowing starting at 1" for some individual homeowners.

Plowing is now begun at 1 ½" and only after the City plows the streets to the curb. The cost of plowing all Marsh Ridge driveways is about \$900 and any individual plowing would be at homeowners expense.

Craig also asked that e-mails to complain or request information be more civil. The Board works together to address all suggestions or complaints and we are at the mercy of our vendor's schedules and weather for outdoor work.

Jon Holzer, treasurer, gave the financial update which is current as of August 31, 2015. All present had a copy of the draft budget for 2016. Jon indicated that our reserve fund for future capital replacements or improvements will require the twin home dues to increase by \$10.00 per month. Capital funds are used for the sprinkler system, driveways, sidewalks, and vinyl siding. The Board will begin to look for other vendors for lawn mowing and plowing to keep costs in line. He invited interested residents attend monthly Board meetings which include budget discussions. Future meetings are always on the web site.

Howard Glas gave an insurance update. We will have a new company and they will make a site visit to check for the presence of charcoal grilles on or under decks. They will not insure us if this is the case. The master policy covers twin homes "as built". If any changes or improvements have been made homeowners should increase their HO6 coverage. It should also include coverage for a \$10,000 per unit deductible. Howard also suggested insurance for sump pump failure and sewer/drain backup in the lower level. There is no flood insurance in the master policy. Because of the difficulty in finding coverage this year due to the large water related claim last year, Howard urged homeowners to turn off their water if they are out of town even for a short time.

**New Business:** Jon Holzer stated that the finalized budget which will include a \$10.00 per month increase for twin home dues will be voted on at the November Board meeting. This meeting will be Thursday, November 5.

Zelda Malo reported on the Audit Committee's meeting and review of the financial reports. A good report was the opinion of the committee. Craig asked for a motion to waive the requirement of an outside CPA audit of our books as allowed by our Declaration. The motion was made, seconded and carried.

Craig noted an opening on the Architectural Control Committee. One resident offered to fill the vacancy. No nominations were received for Board Directors and all present members agreed to serve. A motion was made that present members be elected by acclamation. The motion carried.

**The next regular Board meeting will be Thursday, November 5, 2015 at 7:00 at 641 Marsh Drive.**