

# 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 15, 2016.** The meeting was preceded by a 6:00 pot luck supper and social. Forty-two homeowners attended the 7:00 meeting. This number represented 24 twin home addresses and 5 single family homes.

All Board members were present and were introduced by President Craig Sinkel. A replacement member, Jim Roufs, has been named to the Architectural Control Committee. Craig then remarked on sales of homes in Marsh Ridge. One twin home closed today, a single family home was sold and is now back on the market, and a third twin home will be ready for sale soon. The new homeowners were not present at the annual meeting.

**Committee Reports:** Gail Scholl, secretary of the Board, talked about the website for Marsh Ridge ([www.marshridgedelano.com](http://www.marshridgedelano.com)) and the information available there. All Board meeting minutes are available within 5 days of the meeting; previous minutes are archived; Board members' addresses, e-mails and phone numbers are listed; Marsh Ridge bylaws, rules and regulations, covenants and forms are on the website; insurance coverage information is listed and a method for each homeowner to print a Certificate of Insurance.

When minutes are posted, an e-mail is sent to all homeowners of their availability. If a homeowner has not given an e-mail address to the Board or if their address has changed, please send that information to any Board member. Printed copies of the minutes are sent out to those without Internet access. The large group e-mail list is only for Board use. We also ask that you update phone numbers on the copies of the directory on the tables. We have many who have changed to cell phones only and/or changed their home phone number.

Craig detailed Capital Improvements that were completed this summer. Six driveway aprons were replaced for \$3500; sprinklers had a major number of heads replaced along with other system maintenance, \$7013; tree removal due to storms and edging on three twin home addresses was replaced with pavers for a total of \$5214; (this will be a yearly project till all damaged plastic edging is replaced); wood chips around trees, \$1600; painting where needed, \$365. Howard Glas is the Board contact for our lawn contractor, Jenco. They do total seasonal lawn care which includes shrub shaping in mid-June and fall trimming. If a homeowner does not want their shrubs trimmed this fall it is their responsibility to alert the Jenco

lawn care workers when they are in Marsh Ridge mowing, or mark the shrubs that should not be trimmed. A group e-mail alert will be sent to twin homeowners when the shrub trimming is to be done.

Copies of the August 31 financial statement were available to all present. Treasurer Jon Holzer detailed the Income and Expense sections plus the growth so far this year of the Reserve Fund. Our bylaws require that we keep a healthy reserve fund.

The Insurance for the Association is renewed yearly on October 1. Howard spoke about the master policy for the 25 twin home structures. It covers the buildings and all permanently attached items. However, these items are the basic as built items e.g. ceiling finishes, walls, etc. Any improvements or betterments by original or subsequent owners must be covered by an HO6 policy which should include loss assessment coverage of \$10,000. Other deductibles in the policy this year are \$10,000 for wind and hail damage and ice dam damage. Howard recommends a sewer backup and sump pump failure endorsement. Our master policy does not cover flood insurance. Charcoal grilles on decks are not allowed and if siding is damaged due to their use, it is not covered under this policy. Call any Board member with questions.

**New Business:** The 2017 annual budget proposal was reviewed with members by Jon Holzer. The draft budget shows an almost \$1100 shortfall as some operating expenses were increased over 2016. However, the dues for all homeowners do not increase in 2017. The Reserve Fund increases significantly and is available if unexpected maintenance expenses arise. Jon asked for a show of hands to approve the draft budget and it was approved. The Board will accept/approve the budget at the Board meeting following the members meeting tonight.

Zelda Malo gave the report of the Audit Committee. Some issues were addressed and changes made and the committee approved the audit of the Association books. Craig then asked for a vote that the requirement for a CPA Firm audit the books be waived. Members present approved the waiver.

Craig announced that the Board is in the process of interviewing a person outside the Association to manage the books. If hired, he/she will work with Tom Micke and officially begin this position by January 2017. Jon and Howard have been investigating costs to turn all management of the Association to an outside company. Costs are estimated at \$45-\$65 per month/per homeowner. Howard urged members to consider volunteering for Board positions. The present Board could all choose not to run for re-election next year when terms expire. Howard suggested at least one new member come on the Board each year for continuity.

Craig asked for questions or comments from those present. Doug Ludwig thanked the Board for their service and urged that complaints and comments be voiced in a civil manner. At this time, the annual meeting adjourned.

**The next Board meeting will follow the annual meeting and members were invited to stay.**