**The annual meeting of the Marsh Ridge Homeowners Association was held on Tuesday, September 17, 2019.** The meeting was preceded at 5:30 by a pot luck supper. Of the 65 addresses in Marsh Ridge, 40 addresses were represented either in person or by proxy. Forty-five residents were in attendance for the pot luck and/or the meeting. Craig Sinkel opened the 6:30 meeting, introducing board members and asking homeowners present to introduce themselves with their address.

**Committee reports:** Gail Scholl reminded homeowners of the website address [www.marshridgedelano.com](http://www.marshridgedelano.com) and noted that minutes of board meetings; bylaws; insurance information; board member contacts; and rules and regulations are on the website. Minutes and future meetings are uploaded regularly and notice is sent by e-mail that new minutes or special information is available. Copies of minutes can be delivered to homeowners without access to the internet. No new or changed e-mails were given to a board member, but a new phone number was added.

Directories minus phone numbers have been difficult to keep current. 20 copies from last year, which have been updated were available. There have been 8 new residents or deaths since that directory was printed. Let Gail Scholl know if you would like one. Some residents have asked if anyone is interested in helping organize social activities especially during the fall and winter months.

Craig Sinkel detailed Capital Improvements especially cost of replacing all or part of driveways, shrubs replaced at some twin homes, irrigation repair, mailbox repair, etc. An unexpected large expense was removing snow from roofs. Our Capital account is, in September, already overbudget and more invoices are due such as for pavers, which are not completed yet. A handout of the financials was available for all in attendance. Jon Holzer referred to the financial handout that shows many of our expenses occur monthly and are within budget. However, our repair and maintenance and capital budgets are way out of whack and should be increased in the 2019 budget. Marsh Ridge is aging with some twin homes reaching 20 years.

Doug Ludwig referred to another handout on insurance noting that our policy year begins October 1. Our new policy for 2020 came in at a 3% increase. Those needing a certificate of insurance can see instructions on the website or on the handout. Association building coverage is on the handout as well. Howard Glas added to Doug’s comments that coverage is for original specs (as built) and all twin home owners should carry an HO6 policy for personal property and a $10,000 general deductible that covers losses under the master policy deductible. There is a separate deductible of 2% per unit for wind and hail. Howard recommends adding sump pump failure and sewer backup to your HO6.

Zelda Malo reported that a committee audited the Association books and the review was satisfactory. Craig asked for a motion to waive the requirement of an audit by an outside CPA firm, which is approved by our Declaration. Motion passed.

**New Business:** Doug has talked to the school and the City many times about the removal of the silt fence both along the East edge of Bonita Circle and on Rt. 30/School Street. Some mowing was done in both areas but only behind the silt fences. Weeds and grasses are still growing in front of both silt fences and it is very unsightly. Doug requests that homeowners talk to school or the City to get the areas cleaned up and silt fences removed.

Craig outlined maintenance projects not completed yet; some trimming, paver edging, sprinkler repair and additional rock. Both Jenco and Rich Jerde have their list of items to complete this fall.

Jon Holzer detailed the items in our upcoming budget that need to be increased. Jenco’s contract will be new for 2020 and we expect a 3 - 5% increase. The Maintenance budget is very underfunded, as is Capital. (See handout from the meeting). He is proposing a $15.00 per month, $45 per quarter increase in dues for twin homes. This should cover the upcharges for services we know about and allow Capital and Maintenance categories to adequately cover work needing to be done. At present our reserves are healthy, but unexpected as well as normal repair will draw down the reserves. The final budget for 2020 will be set at the board meeting immediately following the annual meeting. A motion was made to pass the proposed dues increase, seconded and passed. The $45 quarterly increase will start with the January 1, 2020 statement.

The term of all 5 board members expires and Craig asked if anyone wished to self nominate for a new two year term. With no response Lloyd Griep motioned that the current board be reinstated. After a second to the motion the board was voted in. Craig asked if any present might offer to follow through on issues that require repair or phone calls to arrange service. This is especially needed after the walk through in spring results in a list of projects to be completed by summer’s end. Jim Roufs offered his help in this regard.

**Other:** A resident asked why we were not adding seal coating in the 2020 budget. Seal coating was done in 2018 and the heavy snow plowing scraped off some of the coating. Jon replied that the usual time-line for this is 3-5 years.

Howard Glas suggested we change our bylaws on election of board members. A five year cycle would allow 1 new board member elected each year. This would keep the keep the turnover at a reasonable level and allow the terms to be no more than four years. Current board members have served for many more than four years and would stay on the board to mentor new members.

The annual meeting was adjourned and the board met to set the budget for 2020. Three areas will be considerably increased: Landscaping to $4775/mo, Maintenance to $12,000/year, and Capital to $25,000/year. This budget begins in January 2020.

Our insurance is signed and paid and will be in effect as of October 1, 2019. One twin home has been sold and will close October 15. A resident died last week and that twin home may be on the market before winter.

**The next regular Board meeting will be Thursday, January 16, 2020 at 7:00 at 641 Marsh Drive. Visitors are welcome.**