MAPLE RIDGE CREEK VILLAGER

A WELCOMING COMMUNITY AND A GREAT PLACE TO CALL HOME



MAPLE RIDGE CREEK VILLAGE CONDOMINIUM ASSOCIATION

COMMUNICATIONS

ALL communication, including questions and requests for maintenance and exterior modifications must be sent to:

Association Management, Inc. (AMI) 47200 Van Dyke; Shelby Twp., MI 48317-3376

MRCV Manager: Kelly Terrell kterrell@amicondos.com

Lynn Burns workorders@amicondos.com
Phone: 586-739-6001 ... FAX: 586-739-6006

Modification Request Forms MUST be submitted to AMI for Board approval <u>before</u> changes are made to the exterior

of your unit. Forms can be found at: www.amicondos.com/assoc/maple-ridge-creek/

Board of Directors

President: John Smyntek Vice President: Donna DeGennaro Secretary: Greg Richards

Treasurer: Mic Shaeffer

Member-at-Large: MaryBeth Wolocko

Board meetings are usually held on the third Monday of the month in a small conference room at AMI. You are invited to share information and ways to improve communications. If you wish to address the Board, please notify Kelly Terrell at least the week before. The first 30 minutes are reserved for up to five co-owners (5 minutes each).



NEWS AND INFORMATION FROM THE BOARD OF DIRECTORS

THE BIG UPDATE

Let's start the new year off with a few words of gratitude to our co-owner volunteers!

So in no particular order, thanks to,,,

- Paula Granowicz, who retired from AMI and her role as MRCV manager in late December. (Kelly Terrell is her replacement; Lynn Burns assists on work orders. See their contact info on the cover page.)
- Sandy Kondos, for sprucing up and maintaining the plant life at the Washington Road entry with help from Maureen Petrucci.
- **Denny Slater,** for his long service as concrete committee chair. Denny has announced his retirement from association duties.
- Marilyn McGahey, who "refreshed" all the mailbox Christmas bows for the holidays just past, Marilyn and husband Mike
 along with Mary Ann and Bob Avery put the decorations up and took them down. Also thanks to Ruth Tharp for several
 years of holiday decoration storage and to Molly Morrison for assuming that role.
- Jim Aitken, Ken Von Berg, Roger LaForest, Don Viles, Mel Magreta, Tom Grossman, Greg Richards and Roland Maki for helping with the spring maintenance walkaround, the annual concrete survey and various small maintenance tasks around the MRCV grounds during the year.
- **Bev Aitken** and **Melinda Hill**, for their work in compiling the annual Landscape & Beautification recommendations each spring for the upcoming year.
- Molly Morrison and Dana Buschur for spearheading the summertime Tavern on the Green events on Maple Creek Court.
- Mary Olstyn for leading the organizing for the annual Christmas dinner at Da Francesco back in December. (A reminder: Mary is looking for her replacement for the 2023 gathering!)
- **Ann Dinan** for helping rescue the monthly MRCV dinners by recommending the Detroit Grill House after our former hosts at another restaurant eschewed our business at two of their locations.

HELP US OUT WITH REPLANTINGS

As many of you know, many landscape and beautification projects last year were delayed by logistical problems. Of particular concern was the issue of 2021 plantings that failed to take root and died. If your unit had this problem, please send an email note to Kelly Terrell at AMI (address on the cover) with the details (include your address and description of where the plants are and whether the dead plants have been removed) by February 14 so we can prioritize these and deal with replanting ASAP.

ON SERVICE LINE WARRANTIES

First a disclaimer: None of the following constitutes board approval of, or a legal advisory on, service line warranties. The following discussion is presented for informational purposes only, in an attempt to answer several co-owner requests about a City of Rochester circular in 2022 selling service line warranties.

The board consulted legal counsel and our insurers about the service line feeds (those which run from the water or sewer main to the home – not the mains, just the service lines that branch off to the homes). We discovered they are not covered by Association insurance. The lines are still general common elements and general common elements generally are covered. Nevertheless, the risk of insurable damage to any of these lines is pretty negligible unless someone is doing excavation work and hits one. Those lines just don't often fail, thanks to modern PVC piping. And the city offer might have been aimed at much older and perhaps obsolete sewage and water lines in older parts of the city.

- Because damage to any of those lines is an Association responsibility, a co-owner likely does not need this coverage. Indeed, if one bought it and an "emergency" happened and they use this coverage and heavy equipment shows up to start digging, the co-owner was supposed to get prior written approval in advance ---just as any other request to modify a common element.
- Using that reasoning and the fact that co-owners have no obligation to pay for repairs to these lines at all (unless the co-owner damaged them somehow) makes coverage superfluous. But again, nothing written above is an official opinion; just a discussion of the dilemma at hand.

RADON BARGAIN

- From Rochester Media: Radon testing kits are half-off at Oakland County Health Division offices during the month of January to mark National Radon Action Month. For only \$5, residents can test their homes for the colorless, odorless, and tasteless gas which is the second-leading cause of lung cancer in the United States, according to the Environmental Protection Agency. The Health Division recommends testing homes for radon gas during the winter months since windows and doors typically remain closed, allowing radon gas to collect inside and be more easily detected. The Michigan Department of Environment, Great Lakes, and Energy (EGLE) encourages radon testing every two years as homes settle and new cracks form in the foundation that may cause radon levels to change.
- Radon test kits for homes are available for purchase at Health Division offices in Pontiac and Southfield: North Oakland Health Center, 1200 Telegraph, Building 34E, Pontiac; South Oakland Health Center, 27725 Greenfield Road, Southfield. Hours are Monday Friday, 8:30 a.m. 5:00 p.m. After January, the cost of a radon test kit will return to \$10.The only way to know if your home has high radon levels is to test.

COYOTE WATCH

There have been increasing reports of coyotes in the MRCV community; their nighttime wails are also becoming more frequent. Early morning or evening walkers and their pets should exercise caution to avoid these predatory creatures.

FOR MRCV NEWCOMERS...

Rochester (unlike Rochester Hills) does not charge for garbage pickups. But refuse collector GFL (Green for Life) does SELL trash receptacles that help facilitate garbage pickup. The condo association does not pay for receptacles; co-owners buy their own. Most everything the company and various sized receptacles can be found at gflenv.com.

USE OF OUTSIDE CONTRACTORS

- When using contractors for work **inside** of a unit, MRCV residents have many choices- the only requirement generally is that contractors doing work which involves such things as plumbing, electricity---**note we have a rigorous new policy for electric car charging stations, MRC No. 39** --- and heating/cooling must be licensed and insured and usually requires a City of Rochester permit. Some interior work, such as installation of a high efficiency furnace, also requires an approved Modification Request because venting often goes through exterior walls. When a Modification request is needed, the name of the contractor must be supplied.
- Co-owners are not allowed to individually contract for work that represents an Association maintenance responsibility, and any expenses paid by individual co-owners will not be reimbursed by the Association. In addition, co-owners may be charged for shoddy or improper work by a non-Association contractor that requires a remedy.

IN THE WORKS

The Board is working on is a total review and revamping of our circa- year 2000 bylaws to make sure they reflect current Michigan condo laws. Included in that will be a limit on rental units and/or non-resident purchasers to maintain the value and quality of the community. Details to come in future communications.

THIS EDITION OF THE MAPLE CREEK VILLAGER WILL BE THE FINAL INK-ONPAPER EDITION

- The 21st Century is at the 23 percent mark. The move to digital communications to replace ink-on-paper continues across society. And the Maple Ridge Creek Condominium Association is moving ahead with the times. Paper and printing costs are accelerating (up to \$180 per edition) and pixels are, well, cost-efficient. We should be able to publish every two months online.
- STARTING WITH THE NEXT EDITION, THE NEWSLETTER WILL BE PUBLISHED ONLINE ONLY AND AVAILABLE THROUGH OUR WEBSITE. AMI WILL SEND AN EMAIL BLAST TO ALL MEMBERS NOTIFYING THEM THAT A NEW ISSUE HAS BEEN POSTED. IF YOU ARE STILL ONE OF THE FEW CO-OWNERS WHO LACK ONLINE CAPABILITY, WE URGE YOU TO ASK A NEIGHBOR OR RELATIVE TO DOWNLOAD A COPY FOR YOU OR USE THE FACILITIES OF THE ROCHESTER PUBLIC LIBRARY TO ACCESSS THE NEWS LETTER AND EVERYTHING ELSE ON OUR WEB PAGE. IF YOU HAVEN'T NOTIFIED AMI WITH YOUR EMAIL ADDRESS, PLEASE SEND IT TO KELLY TERRELL at kterrell@amicondos.com.
- THE MRCV WEBSITE HAS BEEN UPDATED AND IMPROVED! The old page had obsolete software. The new page is easier to use. The old web address, mapleridgecreekvillage.com, will automatically transfer you to the new site, amicondos.com/assoc/maple-ridge-creek/. Many thanks to MRCV vice-president Donna DeGennaro and MRCV AMI Manager Kelly Terrell for shepherding this page into reality. If you have questions/suggestions, email them to Kelly at the address above.
- Another reminder of the proper phone number for AMI on our cover page---(586)739-6001. The 800 number is no longer operational.
- COMMUNICATE WELL! We continue to remind co-owners that emergency maintenance requests should be immediately given to AMI via phone call or e-mail. DO NOT CALL BOARD OFFICERS; IT ONLY DELAYS THE RESPONSE. Those situations which do not represent an emergency can be submitted using the MRCV Maintenance Request form on our web site. Your options are to scan the completed form and submit it as an e-mail attachment or to send it to AMI via US Mail. Another option --- AMI has suggested that you may wish to submit your request electronically. Just go to the work order site workorders@amicondos.com and complete your request. This may actually be a faster way to have your request addressed.
- This process is **not** to be used for **modification** requests that require Board approval (anything that can be seen by others from the outside of your unit). **These requests assume that, after Board approval, all costs would be the responsibility of the requesting co-owner.** All requests of this type must be submitted using the printable MRCV Modification Request form from our web site. Note that some modification requests require that a drawing and/or the contractor quote be attached. These requests should be emailed to kterrell@amicondos.com for a faster response time.

MRCV Assigned Exterior Paint Colors

All Colors refer to Sherwin Williams Paint

BRICK COLOR/FRONT DOOR

Brown/Red Brick.....Pewter Green

Light Red/Pink Brick.....Stillwater

Beige/Whitewashed Brick...Pewter Green

SHUTTERS

Brown/Red Brick.....Tricorn Black (a true black)

Lt Red/Pink Brick.....Black Fox (a black with hints of gray and tan in it)

Beige/Whitewashed Brick...Black Fox

****EXCEPTIONS****

Co-owners living in a unit with shutters

These co owners are given the choice of having their front door painted with their assigned color **OR** having them painted to match their assigned shutter colors.

AND A REMINER TO ALL CO-OWNERS, NEW and OLD.....

When contemplating any improvements indoors or outside your unit, start by checking the MRCV policies and the bylaws, now most conveniently on our web page. They will generally tell you what approvals and paperwork you need. Be mindful that the City of Rochester has code requirements for electrical, plumbing and other alternations that you must comply with. Ignorance of the law or condo rules is not an excuse for a violation. IF you have a question, contact our manager at Kelly Terrell (Contact info on the cover.)

SOCIAL ACTIVITIES



Weekly: **Mens breakfast** – Wednesday, 8 AM at Marcus Restaurant, 55690 Van Dyke, Shelby Twp. **Ladies coffee**- Thursday, 9:30 AM at Kerby's Coney Island, Dequindre and 25 Mile, Shelby Twp.

Monthly: MRCV dinner- 2nd Tuesday of each month (except December) at 5 PM *New site: Detroit Grille House, 55161 Shelby Rd. (NW corner of 25 Mile and Shelby)*

Winter: Annual Holiday Dinner TBD.

Summer only: Tavern on the Green Thursday at 4 p.m. on the Maple Creek Court Island.

BOARD MINUTES

MAPLE RIDGE CREEK VILLAGE

Board Meeting Minutes No. 241

Monday, September 12, 2022

Call to order 1:09 pm Adjournment 4:01 pm Place AMI Office

Present: Board- John Smyntek, Donna DeGennaro, Marybeth Wolocko (z),

Greg Richards

AMI- Paula Granowicz, Kelly Terrell z-zoom

Old Business:

- Approved August 2022 board meeting minutes
- Open List of Work Orders Three items were completed and removed from the list.
- o Item number 1 298, unit 43, 1613 Boulder Ct.
- o Item number 1 264, unit 112, 1672 Maple Creek Ct.
- o Item number 1 213, unit 28, 1507 Ford Ct.
- Financial Statement
- August financial statement approved.
- Gutter cleaning to be placed in next year's budget as a separate line item.
- AMI support maintenance system yearly fee of \$565 is going to be added to future budgets as a separate line item.
- Board Calendar Review

- The Board is to create a short list of items on which to focus on for 2023.
- Due to costs, the next newsletter will be the last hard copy. The future newsletters will be published online exclusively.
- Review of MRVC Policies The Board will be reviewing all MRVC current condominium association policies to bring them up to present day standards.
- John is to assign each Board Member approximately eight policies for review and revision.
- Social
- The Christmas Party was announced in a letter delivered to each co-owners mailbox on Monday,
 September 12, 2022. The Party is scheduled for Tuesday, December 6, 2022.
- o Monthly Dinner at the Detroit Grill had good reviews from attending co-owners
- Unit 112, 1672 Maple Creek Ct. is being sold by Tracey Roberts.
- o 1613 Boulder Ct. has been purchased. The new owner is Mark Powell.
- Co-owner Directory Once the directory is completed, Donna is to send a copy to John for editing and proof reading before submittal to the association.
- Maintenance
- Concrete repairs are on schedule and work started the week of September 11, 2022. The concrete crew caused tree debris to be dropped at 1517 Ford Ct. and Paula is to let Luigi Concrete Company know for its removal.
- Water pressure to be at full capacity by the end of the month and the water restriction is still in place. Thus the water sprinklers will be shut off for the rest of the season.
- o 1637 Boulder Ct. is requesting security cameras.
- Arbor Tree Paula is to check with the company to see if there is an open tree trimming contract for this year.
- Sakis Note to be sent to explain followup on French Drain.
- Ballantine Irrigation leak is not a landscaping issue. The problem appears to be a DPW issue and that needs to be explained to the owner.
- Street Signs The street signs owned by the MRCV have come under attack by woodpeckers and need to be repaired. The Board is discussing options.
- Snow contract with Adam Oats to be approved.
- Paula and John to get together and put list together concerning French drains at 1898 Dunham, 1692
 Maple Ridge Ct. and 1825 Dunham.
- L & B Quite a few L & B requests were completed this past Saturday, September 10, 2022 by Adam Oats. Talking to Joel in a phone conversation at the meeting, several more items were promised to be completed within the next several weeks. The bills will be submitted to AMI accordingly.
- New/Old Business -
- Pond Signage With the approval/purchase of the four new signs, they will be installed by the maintenance committee.
- Car Charging Station Policy #MRC 039, car charging stations was adopted and approved and will be
 posted online ASAP.
- Limited Renters The Board has determined that the maximum of five (5) renters are to be allowed in the MRCV Association at one time. This number is to be submitted to our lawyer to be incorporated into our bylaws.
- Washington Road Dust The road was grated and sprayed recently by Oakland County. Several residents called in to make the county aware of the neglect.

Website and Policies – Paula is looking for approximately nine pictures of the MRCV Campus to be
placed on the website. Policies are currently being reviewed by the board and any changes/revisions
will be incorporated into the new AMI option.

The next meeting is scheduled for October 12, at 1 pm; at AMI.

MAPLE RIDGE CREEK VILLAGE

Board Meeting Minutes No. 242

Wednesday, October 12, 2022

Call to order 1:04 pm Adjournment 3:55 pm Place AMI Office

Present: Board- John Smyntek, Donna DeGennaro, MaryBeth Wolocko,

Mic Shaeffer, Greg Richards

AMI- Paula Granowicz, Kelly Terrell

Old Business:

- Approved September 2022 board meeting minutes
- Open List of Work Orders –
- o W/O numbers 651-1, 653-1 and 654-1 French Drains, Adam Oak's will begin working on the French Drains sometime this month.
- Item number 1603-1, Eberlein Needs to write up a maintenance request.
- Adam Oak's making progress on back work orders. We should see a lot of these work orders completed by the end of the month.
- Financial Statement
- September financial statement was approved.
- Board Calendar Review
- The water irrigation was turned off a week ahead of schedule due to the water main break and the water restrictions put in place by the City of Rochester.
- o Financial committee met on October 5th, 2022 to discuss the budget draft for next year and several issues were discussed that need clarification before the annual budget is completed.
- o In the board review of the annual budget some of the examples of clarification were: Reconfirm upcoming snow removal contract; planned salt usage; Misc Income examples etc.
- o The board reviewed the association annual insurance policies and determined that all policies are current for the year term 21 & 22. Renewal date is 12/01/22.
- Minimum individual unit insurance levels has been raised to \$182,000 for Ranch and \$204,000 for Cape Cod. AMI keeps a record of each individual units insurance level.
- Co-owner Directory Currently in proof reading before distribution to the co-owners.
- Website
- Changeover still targeted for December 1, 2022.

- Review of MRVC Policies Each Board Member was assigned approximately eight policies for review. All Policies have been reviewed, updated to current times and submitted to John for final editing. Once they are finalized the policies will be forwarded to AMI for implementation into the new website. Updated policies due to AMI by October 31, 2022
- o In consideration for removing company names and phone numbers in the MRCV policies a wish list of referable vendors on the website is being discussed.

Committee Report

- Financial
- The Financial committee will be updating the 2018 reserve fund study.
- Lawyer fee of \$9,000 to be added to next years budget for updating by laws.
- A carryover/rollover statement of extra funds at the end of the year was discussed.
- Social
- The Christmas Party is on schedule. A Christmas committee has been formed and regular schedule meetings have been taking place.
- o The monthly Dinner at the Detroit Grill seems to be a success with a good turnout last month.
- A welcome visit was made to new co-owner Powell at 1613 BC and offered to Cibor at 1636 BC but they declined. Eberlein at 1672 BC has been contacted for an upcoming visit.
- o Cookie exchange has been scheduled for sometime in December.
- Maintenance
- o Concrete repairs are completed both on the driveways and the city owned sidewalks.
- Water pressure restrictions for the City of Rochester were fully lifted on the last week of September and the pressure has been restored to full capacity.
- o Pond Signage The signs have been ordered and we are currently waiting for a phone call from Speedy Printing to pick up the signs for installation.
- Street Signs The street signs owned by the MRCV have come under attack by woodpeckers and need to be repaired. Greg to contact Tom Grossman for a point of contact in the other homeowner associations in the area to hear their ideas for a solution.
- L & B
- There has been quite a few questions concerning the replacement of damaged bushes that were remove in the spring. Adam Oaks is working to replace them but it is not guaranteed that all shrubs will be replaced by the end of the year.
- Arbor Tree Board approved installation of trees on proposal #09292022 item 3 at 1672 MC Ct, item
 at 1633 BC Ct and item 7 at 1623 BC Ct. Items 1 & 2 MaryBeth to review with Arbor Tree and items
 Marybeth to review with neighbors. Item 3 to be canceled with Adam Oaks.
- Arbor Tree Board approved tree trimming proposal #09282022 for a cost of \$7,650. Cost of this
 proposal is currently \$3000 over budget but extra monies will come from additional funds budgeted
 for next year.

New/Old Business:

 The future newsletters will be published online exclusively. The board had discussion concerning coowners not having email access and these issues need to be resolved but we are still going forward with the online publishing only.

- Limited Renters The Board has determined that the maximum of five (5) renters are to be allowed in the MRCV Association at one time. This number is to be incorporated into our bylaws next year.
- Ice dam build up 1825 Dunham Work order #1251 was written and AMI to get an estimate.
- Radon Issue at 1672 Maple Ridge Ct. MRCV responsible to reimburse co-owner a maximum of \$850 per policy. Board waiting on co-owner to get an estimate. John to check with lawyer on MRCV responsibilities.
- Service line warranty AMI and John investigating with the insurance company specifically what is covered under current policy concerning repairs from the city line to the co-owners unit.

The next meeting is scheduled for November 21, 2022, at 1 pm; at AMI

MAPLE RIDGE CREEK VILLAGE

Board Meeting Minutes No. 243

Monday, November 21, 2022

Call to order 1:05 pm Adjournment 3:30 pm Place AMI Office

Present: Board- John Smyntek, Donna DeGennaro, MaryBeth Wolocko, Mic Shaeffer, Greg Richards

AMI- * Paula Granowicz, Kelly Terrell

Old Business:

- Approved October 2022 board meeting minutes
- List of current Work Orders –
- o W/O #'s 651-1, 653-1 and 654-1 French Drains have been completed by Adam Oak's and the work orders closed.
- o W/O #'s 1603-1, 1710-1 and 1951-1 siding repair ordered.
- W/O # 1929-1, Petruccci, Board voted to have roof line repaired in order to avoid ice dam build up on the roof.
- Other Landscape issues 1859 Dunham Dr, 1952 Dunham Dr, 1670 MCC along with W/O's 1237, 1235, and 1301 are to be placed on the spring list and addressed by L&B.
- Kelly will reevaluate and publish an updated list of current work orders.
- Financial Statement
- Approved October 2022 financial statement
- Board Calendar Review
- Approval of Monthly dues for the upcoming year. The dues are to remain the same. This remains the same rate for the 3rd year in a row, while our other local associations are increasing \$5 to \$10 next year.
- AMI management cost will be increasing 5% next year.

^{*} This is Paula's last meeting with the MRCV board. She is retiring from her role with MRCV. We wish her lots of luck and are thankful for the job she has done for us these past years.

- The annual budget for 2023 was approved and a letter to the co-owners is to be sent out for their review.
- The board approved the association annual insurance policies including proper Director & Officers (D&O) liability limit coverage.
- Minimum individual unit insurance levels for 2023 will be raised to \$195,000 for Ranch and \$219,000 for Cape Cod effective June 30th 2023. This is an increase of 7.5 % from the previous year. Co-owners will be notified by letter sometime in the early spring.
- o Co-owner Directory Has been approved and will be distributed to the co-owners shortly.
- Website
- o Changeover is still on track for December 1, 2022.
- There is to be some clean up of files before the package is sent to the designer.
- Once the new site is up and running, there will be no link to the old website and eventually the old website will be shut down and removed.

Committee Report

- Financial
- o The Financial committee will be updating the 2018 reserve fund study.
- Lawyer fee of \$9,000 to be added to next years budget for updating by laws.
- A carryover/rollover statement of extra funds at the end of the year was discussed.
- o A prepaid salt contract for \$6,350 with Adam Oaks has been obtained for the 22/23 winter season.
- Social
- o The Holiday Party is to take place on Tuesday December 6th, 2022 at 6:00 pm at DaFrancesco's Ristorante & Bar.
- Maintenance
- o Pond Signage The signs were picked up at Speedy Printing. The old signs were removed and replaced with the new signs, 4 signs total.
- Street Signs Repairing the signs, 4 total has been placed on hold and new signs are being investigated. Quotes from two companies, Signs & More (Troy MI) and Big Bore Signs (Dexter MI) are to be requested.
- L&B
- Shrubs that were planted in the fall of 2021 were damaged thru the winter months and removed by Adam Oaks this past spring. They were to be replaced this past fall but were not, so John is going to write a note in the newsletter requesting the co-owners that were affected to notify Kelly at AMI and get on a list so Adam Oaks can replace them in the spring of 2023.
- o Arbor Tree removal at 1892 Dunham Dr The board is still sorting out the work order W/O-1317. Currently it is being reviewed and any update will be forwarded to co-owner. While reviewing Policy #3B tree planting and #3C tree removal, key language was discussed at the meeting. That language being: Policy 3B, when having a tree planted the distance from the building must be at least half the width of the spread of the tree at maturity plus 5 feet and once planted, the tree becomes the property of the Association. Policy #3C states, A tree shall be defined as needing removal when it is under stress from disease, pests significant damage from natural causes or it has grown to a height

or size which presents a risk to people or buildings. According to the tree policies, this tree does not meet both policy requirements and is in violation.

New/Old Business:

- RFQ's have been sent out for the upcoming 2023 summer season and they are: Sprinkler system
 maintenance (Instant Maintenance, Inc.) and yearly fertilization (Country Club Lawn LLC). The board
 will review at a later date.
- Limited Renters The Board has determined that the maximum of five (5) renters are to be allowed in the MRCV Association at one time. It is imperative that the board move quickly on this subject therefore, the bylaws review is on schedule to be discussed with our lawyer early in 2023. US mail flyers from companies wanting to buy houses at a lower price and then turn them around, (flip them) for a higher price is also a matter that needs to be discussed with legal.
- Radon Issue at 1672 Maple Ridge Ct. John checked with legal on MRCV responsibility and they are: Sump pump seals are owner responsibilities, Testing needs to be done by reputable companies as home owner testing with local hardware store test kits are not very reliable. The Board has determined to leave the reimbursement payment of \$850 per policy the same. Currently the board is waiting on co-owner to respond back.

The next meeting is scheduled for February 20, 2023, at 1 pm at AMI