

MRC Villager

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 before changes are made to the exterior of your unit. Forms can be found at our website: www.amicondos.com/mapleridge

Board of Directors

President: MaryBeth Wolocko

Vice President: Melinda Hill

Secretary: Donna DeGennaro

Treasurer: Dana Fidler

Member-at-Large: Gary Shallop

Board meetings are usually held on the third Monday of the month at AMI.

The first 30 minutes are reserved for up to five co-owners (5 minutes each) to share concerns, information and ways to improve our community. Please notify Kelly Terrell at least the week before the meeting if you wish to address the Board.



Board Note ...

So here we are, saying goodbye to another year at MRCV.

Once again we would like to thank all the residents that volunteered for so many activities in our community.

From producing and making deliveries of Newsletters and the Directory, to organizing activities and helping to maintain our community. Couldn't do it without each and every one of you!

The summer was filled with Tavern on the Green, the Annual Concert on Maple Creek Ct, a return of the Annual Picnic and now our special year-end Holiday Dinner at DaFrancesca's on December 10.

We would like to extend a warm "Welcome" to the several new residents 2024 has bought to MRCV. Hope we will be seeing your faces around the neighborhood, at some of the monthly activities, and look forward to getting to know you! Volunteering for some of our community tasks is always a great way to get to know your neighbors. Check out the list of items on the "It Takes a Village" page, you might find something that interests you.

2024 has been a busy and challenging year for the Board. Over 65 Modifications Requests were reviewed, a 70% increase over last year. You were busy as well. Numerous annual maintenance projects were completed, including the DEB and landscape updates to improve address and coach lamp visibility, tree trimming, drive repair with cement, lifting and sealant work, some building power washing, and the second year of the Tree Removal and Replacement project.

In addition to these items, there has been an increase in various individual maintenance requests due to the aging of our property. Unfortunately, all this work continues to come with increased costs. Fortunately, the Board has been extremely diligent in its efforts to find more economical means to continue to service the community.

The Board encourages you to check the MRCV website with more frequency. We're been making every effort to improve the site to be a user-friendly way for you to find the most current information to help your life at MRCV be an enjoyable experience.

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MCRV website: www.amicondos.com/mapleridge





A REMINDER ON THE RULES

If contemplating any improvements inside or outside your unit, start by checking the MRCV Bylaws and Policies located on our web page www.amicondos.com/mapleridge. They will generally tell you what approvals and paperwork you may need. The City of Rochester has code requirements as well as permit requirements for electrical, plumbing and other alterations. Ignorance of the law or condo rules is not an excuse for a violation. So if you have a question, please contact our AMI Manager Kelly Terrell at kterrell@amicondos.com

Winter Has Arrived!

Another year has flown by. We hope it was filled with happiness and good health. The following are a few reminders to help keep things running smoothly through the winter months.

- **Trash Containers:** When you take out your weekly trash for pickup, please place trash containers on the lawn next to the driveway, or on the very edge of the driveway. The intent is to keep driveways and streets clear for snow removal that may occur on trash day. **Containers should not be placed in the street.**
- **Snow Removal:** Maple Ridge Creek Village Bylaws and Policies do not require that cars be removed from your driveway during snow removal season. However, cars parked on driveways present a real challenge for snow removal crews. Crews are not required to complete plowing of a driveway if they feel there is a risk of damage to a parked car or surrounding property. They also will not return to complete the job when cars gone. If you must leave a car in the driveway, please park it as close to one side of the drive and as close to the garage door as possible.
- **Salt Application:** We all know how corrosive salt can be. Unfortunately, dispersal of salt is not a precise procedure, and you may find some salt accumulating along the edge of your garage door. If you are able, it's a good idea to sweep any excess salt away from the door to help reduce corrosion of your door.
Your walkway/front door steps may only be salted under serious ice conditions. You're advised to use caution in these areas. We suggest keeping de-icing salt handy for your own desired use. Don't hesitate to ask a neighbor to assist if you need help purchasing salt or salting.
- **The Walking Path:** While the walking path is usable in the winter, keep in mind that it is not salted, nor a perfectly smooth surface. There are many irregularities as well as low spots that may accumulate ice. Enjoy, but please use caution when using the pathway.
- **Insurance Information:** Please submit a copy of your unit's 2025 insurance "Declaration Page," either by mail or email to AMI at kterrell@amicondos.com Your insurance coverage must be done in accordance with our Bylaws, Article IV, Section 1A. Remember the following represent minimum requirements for 2025 building/dwelling coverage: Ranch Style units \$227,000, Cape Style \$255,000.

COMMUNICATE QUICKLY & EASILY

We continue to remind co-owners that any emergency or otherwise, should be immediately given to AMI via phone 586-739-6001 or e-mail kterrell@amicondos.com. DO NOT CALL BOARD OFFICERS; IT ONLY DELAYS THE RESPONSE. Non-emergency situations must be submitted using the MRCV Maintenance Request / Work Order form on our website. Again, calling a board member will only delay a response. **Check the website for all current information, Policies and Forms.**



MRCV EVENTS CALENDAR

Weekly:

- *Mens Breakfast* - Wednesday at 9:00am at Kerby's Koney, 25 Mile & Dequindre, Shelby Twp
- *Womens Coffee* - Thursday at 9:30am at Panera on Livernois south of University, Rochester Hills

Monthly:

- *MRCV Dinner* - 2nd Tuesday of each month (except Dec) at 5:00pm at Detroit Grille House, 55161 Shelby Rd (NW corner of 25 Mile & Shelby)
- *MCRV Senior Singles Activity Group* - Presently On Hold
- *Tavern On The Green* - Thursday at 4:00pm on Maple Creek Court Island (summer season weather permitting)

Where do Santa's reindeer stop for coffee?



Star-bucks!



MCRV Lights Up the Holidays, Enjoy the Show!

MRCV volunteers perform a variety of task that help keep this community a great place to live.

Whether you're a new resident or have been here awhile, you might consider volunteering for one or more of MRCV's community projects. It's a great way to meet your neighbors while spending a little spare time helping Maple Ridge Creek Village.

If you have an interest in volunteering for any of the tasks listed below, email or call a Board Member and we'll add your name.

Irrigation System Refurbish • Entrance Plantings

L&B (landscape beautification) • Occasional Easy Tree Trim

Lamppost Painting • Coach Light Upkeep • MRCV Directory

Driveway & Walkway Inspection • Maintenance Walk Around

Welcome to New Residence • Finance Planning

Holiday Decor • Holiday Party Planning

We thank this year's volunteers for jobs well done!
You are truly appreciated.

New Trees Thank You!

Approximately 40 new trees have been planted over the past two years through our Tree Removal & Replacement program. We and the trees want to thank everyone who helped their growth with weekly watering. They are looking great.



Unfortunately, several, and one fir in particular, were damaged by a big buck who enjoyed rubbing his antlers against the tree and destroying the trunks whole mid-section. The tree will be replaced next spring.

Love Trains?

The Rochester Hills Van Hoosen Farm is holding it's annual model train exhibit from now through January 4. If you love trains, this is worth checking out. A great place to visit for kids of all ages, young or old. Check the website for times & dates: rochesterhills.org/museum





NEWS FROM THE BOARD

Bylaws Update

The 90 days period for the mortgage companies to vote on the MRCV *Amended and Restated Master Deed and Bylaws* has ended. Now that we have their approval the *Amended and Restated Master Deed and Bylaws* will be recorded with the Oakland County Register of Deeds. The amendments take effect upon recording and will be posted to the Maple Ridge Creek website. You will be notified via email of the effective date.

Muntins Must Be in All Windows & Door Walls

Starting January 1, 2025, AMI will enforce our Bylaws and Policy regarding muntins in all windows and door walls on ALL sides of your condo.

Although the majority of residents are in compliance with Policy MRCV 25, there are a few residents, less than 20% of 124 residents in the community, who have removed the muntins (grilles) from windows and/or door walls of their unit. It is clearly stated in your Bylaws (Article VI, Section 3, A. and Policy MRC025) that ALL the windows and door walls must remain the same as the original with muntins installed. This was established at the time the community was developed, and they are part of the classic architectural design of the development. As with many aspects of Maple Ridge Creek Village, consistency in appearance is a priority for helping retain value.

The only exception is for windows in enclosed porches on Ranch style units. Enclosed porch windows are governed by a different set of policy requirements set forth at the time of development. They may have muntins in windows, but they are not required.

Everyone has had the past 4 months to reinstall missing muntins. After January 1, AMI will commence sending violations notices to those not in compliance. This unfortunately can ultimately lead to your being fined. We appreciate everyone's compliance with the Bylaws and Policies set forth in order to keep MRCV a highly desirable place to live.



Finances: Balancing Our Costs & Goals

Our MRCV community is important to all of us and maintaining its charm and prestige is a goal of the Board. Most key property maintenance projects were completed this year and responses to numerous individual maintenance requests were handled – considerably up from 2023. The combination of higher maintenance costs of our aging community along with cost gains for other various services resulted in the Board approving our monthly condo fee of \$355 effective January 1, 2025 – a \$15 or 4.4% increase.

During 2024, several of our multi-year contracts ended and vendors opted for single year agreements due to the uncertainty of future costs. Several services gave rise to double digit increases in 2025. And other services resulted in difficulty finding vendors as well as higher rates than previously paid for the same services. For a few services we will continue the search for cost effective vendors in the spring. Managing to the overall budget will be a key focus next year as inflation is still an unknown looking forward.

Despite the challenges, the 2025 budget continues to ensure our community appearance is well maintained and services needed for ongoing preventive and recurring services are in place. Additionally, our Reserve Fund balance is tracking slightly ahead of projection from the 2023 study and our investment approach continues to ensure safe and secure choices.

Trash Pickup

Your trash pickup is now being handled by Priority Waste. Trash pickup is included in your City of Rochester property taxes. They handle the trash contract. If you have issues or questions with your pickup please contact the City of Rochester DPW at (248)-651-5165.

Household Hazardous Waste

We are frequently asked by co-owners how they can get rid of waste materials that will not be picked up by our regular waste removal company. These items are known as Household Hazardous Waste or “HHW,” items like paint, chemicals and electronics. HHW can be taken to SOCCRA in Troy. It requires a City of Rochester voucher which can be purchased at Rochester City Hall. Earlier this year the cost of the voucher was reduced to \$10 (previously was \$38).

The HHW Drop Off Program is by appointment only.

Location: 995 Coolidge Rd, (between 14 Mile and Maple) Troy
Phone: 248-288-5150 **Email:** soccra@soccra.org **Website:** www.soccra.org
Hours: Mon – Fri: 9 am – 5pm • Sat: 7am – 1pm • Sun: Closed



BOARD MINUTES

MAPLE RIDGE CREEK VILLAGE Board Meeting Minutes No. 263

Monday, October 21, 2024

Call to Order: 1:18 PM Place - AMI

Present: Board – Marybeth Wolocko, Melinda Hill, Donna DeGennaro, Dana Fidler, Gary Shallop
AMI – Kelly Terrell

Old Business:

- Approval of minutes: Motion to approve September 16, 2024 Minutes, Motion by Donna, 2nd Melinda - All approved
- Approval of September 2024 Financial Statement: Motion by Melinda, 2nd by Gary - All approved
- Open List of Work Orders: Board Reviewed
 - 1692 Maple Creek - AMI to hire contractor and bill back to owner
 - 1871 Dunham - Closed out
 - 1640 Boulder - Done
 - 1934 Dunham - Dana will fix this one
 - 1510 Ford Ct - Will be done in spring
 - 1672 Maple Creek - Will be done in spring
 - 1689 Maple Creek - Done
- Review Board Calendar:
 - Board Meeting
 - Shutdown of Irrigation System: Will be blown out on October 22 or 23rd
 - Finance Committee Meeting and Budget Draft, See under Committee Report
 - CD Recommend renew the Live Oak CD that matures on 11/17/24 with new 12 month CD
 - Board Determination of minimum insurance required Donna and Gary to inquire potential coverage increase for 2025
 - Co-Owner Directory done and ready for distribution. Will be hand delivered - Motion by Marybeth, 2nd Dana, all approved

Items to Monitor:

- Violation Letters: Reviewed and discussed in Executive Session
- 2024 Tree R & R: Done
- Address & Coach light Visibility -Done for this year
- L & B Plantings: Completed
- November Gutter Cleaning: Adam Oaks has not finished this yet

Board Approvals Prior to Meeting

- None

Committee Reports:

- Financial - Dana - Through September, overall financial performance at small net loss in line with the budget as overrun some categories due to timing offset by higher cost levels. However, various maintenance activities around our property completed in October will drive higher net loss next month as maintenance work catch-up cost of services continues to increase.
 - The tree replacement project completed for this year at a cost of \$22.8K and under the reserve projection.
 - Inquiries to AMI for follow up include:
 - * Transfer Corporate Tax to Reserve Account versus Operating Account in order to match cost and benefits.
 - * Determine rationale why a set of Reserve Account Financials are not maintained
 - * Provide list of CPA firms to perform year end financial review for consideration
 - * Provide information & instructions associated with Vanica application to all board members
 - * Provide feedback on Resale Status Letter as to why certain fees are paid directly to AMI vs MRCV and confirm Reserve balance information is correct
 - * Provide update of work order status when AMI contacts homeowner to document communication cycle.



BOARD MINUTES

Board Meeting Minutes No. 263 continued

- Web site - Donna - Spelling errors have been corrected
- Social - Donna - No updates
- Maintenance - No updates
- L&B - Marybeth - Done for the year
- Welcome - Donna - New Welcome Committee Member - Kathleen Pappageorge, no welcome meetings scheduled

New Business:

- Bylaw Vote - Next Steps - Waiting for Mortgage company reviews
- Maintenance Letters Sent - Done
- Corporate Transparency Act - Motion by Dana, 2nd by Donna to accept to comply with FinCen request
- Review Bids:
 - Adam Oaks lawn bid: Motion to approve by Marybeth, 2nd by Gary, Approved by all
 - Calking Bids: Requested clarification of estimate before decision.
 - Power Washing: Waiting for 3 year contract
 - Tree Care: Still open
 - Insurance: Waiting for proposal
 - Extermination: Seeking other bids
- Responsibility Chart: Board reviewed and waiting for final revision
- Interior Pest Control Responsibility: Will no longer send out exterminator for bugs inside in the spring will discuss bat extermination
- Prepaid Assessments: Reviewed September Prepaid Assessment account and determined that 9 homeowners have a balance that was not divisible by the current condo fee, indicating a possible overpayment. AMI to investigate the timing of overpayments to validate accuracy and contact homeowners to determine proper disposition.
- 2025 Budget Discussion: Finance Committee had initial meeting on 10/15/24 to review preliminary 2025 Budget. A few minor changes were made to certain cost types. Cost of services continue to increase and will flow into 2025. Awaiting finalization of contracts for several services to update budget profile. Final proposed 2025 budget to be submitted to the board at the November meeting.

Adjournment of General Session - Motion by Melinda, 2nd Dana at 4:17 PM

Next Meeting: November 18, 2024 at 1:15 PM

MAPLE RIDGE CREEK VILLAGE Board Meeting Minutes No. 264

Monday, November 18, 2024

Call to order 1:20 PM Place – AMI

Present: Board – Marybeth Wolocko, Melinda Hill, Donna DeGennaro, Dana Fidler, Gary Shallop
AMI – Kelly Terrell

Old Business:

- Motion to approve October 2024 Minutes Motion Gary; 2nd Marybeth - All approved
- Approval of October 2024 Financial Statement: Motion Dana, 2nd Donna - All Approved
- Open List of Work Orders: One complete, the other will be complete 11/22
- Board Calendar Review:
 - Financial End of Year Adjustment: Discussed at October meeting.
 - Delivery MRCV Directory: Completed
 - Review of CD Renewal Rates: Board reviewed and approved moving Live Oaks to Flagstar 13 Month CD.



BOARD MINUTES

Board Meeting Minutes No. 264 continued

Items to Monitor:

- Violation Letters: Discussed in Executive Session
- Adam Oaks December Birch Gutter Cleaning Bid Previously approved - to be done in November
- Muntins in Windows and Door Walls: Reminder letters to be sent to co owners
- Bylaws: On track. Mortgage companies have until Dec 16 to respond

Board Approvals Prior to Meeting

- Three invoices approved.

Committee Reports:

- Finance - Dana - Higher maintenance and repair costs than budgeted with most property upkeep projects completed through October resulting in a manageable net loss YTD. Reserve Funds continue to be invested in laddered CD's Although interest rates are coming down.
- Web site - Donna - Updated Responsibility Chart is now available on the website.
- Social - Donna - Mens breakfast moved to Kerbys Koney at Dequindre and 24 Mile. They will meet on Wednesday at 9 am. An e-blast will be sent out. The Singles Social Group has temporarily suspended meetings.
- Maintenance - Care of weeds under decks will be discussed in the spring
- L & B - Marybeth - None
- Welcome - Donna - Discussed visits and pending visits

New Business:

- Review Bids: Bids for Extermination and Insurance were reviewed and approved. Motion Gary, 2nd Dana, all approved
- Need Bids/Costs for: Tree Spraying, Power Washing - Still waiting for quotes
- 2025 Budget Discussion: Draft 2025 Operating Budget was completed and submitted to the Board from the Finance Committee. Following discussion on preventive maintenance needs and ongoing community upkeep requirements some minor changes to draft were initiated. Final 2025 Operating Budget was approved and submitted to AMI. As a result of increasing vendor pricing for services, a monthly increase of \$15 for 2025 was discussed and approved. Motion by Dana, 2nd Donna, approved
- Suggested Minimum Insurance Numbers: After discussion, it was decided that a minimum insurance for Capes will be \$255,000 and for Ranches \$227,000. Motion to accept by Dana, 2nd Donna, all approved

Adjournment of General Session - Motion by Dana, 2nd by Donna, All approved at 3:33 PM
Next meeting January 20, 2025 at 1:15PM

What did Frosty's girlfriend give him when she was mad at him?

The cold shoulder



Stay Warm
&
Enjoy the Holiday Season!