

Maple Ridge Creek Village Condominium Association

Board Minutes No. 275

Monday, January 19, 2026 – 1:15 p.m.

CALL MEETING TO ORDER: 1:15 pm

Present—Kelly Terrell, Tom Grossman, Dana Fidler, Norm Golm, Sharon Hiller

INSURANCE REPRESENTATIVE:

Casey Yankee from Maris Brown came to talk with the board about our insurance coverage. She answered our questions and helped us understand what is covered by the Homeowners Association and what is covered by the homeowner in their HO6. She also mentioned various payment options.

OLD BUSINESS:

Approval of minutes from the November 2025 Board Meeting, Motion by Dana, 2nd by Norm, All approved.

Approval of November and December Financial Statements, Motion by Sharon, 2nd by Norm, All approved.

Open list of Work Orders- All open work orders were reviewed and an estimate was received. Another quote will be sought.

Board Calendar review

- Annual Meeting—Dana will contact Van Hoosen Farm to see about getting the Calf Barn again for May 18, 12, or 21. We will keep with the 6:00 registration and 6:30 meeting times.
- RFQ and approval for tree and shrub maintenance. This will be done by Branch.
- RFQ and approval for irrigation system maintenance. This will be done by Instant.
- Review CD renewal rates—4% with Live Oak is currently the highest
- Review funds in checking account—almost 2 months of expenses
- Minimum Insurance Limits—Will remain the same this year.

ITEMS TO MONITOR:

- Update of prepaid assessments—Better than six months ago

BOARD APPROVALS prior to the meeting on email:

Adam Oak's Brittingham Lawn for December plowing and shoveling

Adam Oak's Brittingham Lawn for December salting

Adam Oak's Brittingham Lawn for wrapping new shrubs around irrigation valve box

Adam Oak's Brittingham Lawn for cleaning front gutters by the river birch trees

Adam Oak's Brittingham Lawn for January salting

Adam Oak's Brittingham Lawn for removing two uprooted pine trees

COMMITTEE REPORTS:

Financial – Dana— For 2025, expenses were slightly lower than budget which created a surplus of \$19,000. Underruns in utility expense (mostly water and sewer) offset the higher snow removal cost with underruns in other categories contributing to lower budgeted costs. The Reserve Fund at year end totaled \$804,000 with

investments across five banks. We are starting 2026 in a strong financial position.

Following the new information on insurance, we will look at the potential changes and re-evaluate placing additional money into a money market account.

Web Site – Sharon—The November minutes haven't been posted yet since they were just approved. Pictures could be changed at some point.

Maintenance – Tom—Rich Ruggiero has done a great job with this committee. We will get quotes on the 12 replacement trees we plan to put in so they can get started right away in the spring.

We need to address the trip hazards on the sidewalks.

For the river birch trees, we will change out the nozzles on a few places where the roots are taking over the grass so they put out more water.

Our path had the cracks sealed. We will get a bid on seal coating for spring.

L&B – Norm— During the inspection, they will look for bushes in distress. DEB replacements will most likely be done in the fall.

Social – Sharon—The Christmas Dinner was attended by 72 people. The committee did a great job hosting it. A new committee has formed.

We had two tables at the monthly dinner at Detroit Grill.

The men's coffee and the women's coffee are still meeting.

Welcome – Deborah via email—No visits were made since our last meeting.

Policy Review—Deborah was working on this project. (Via email following the meeting—She reviewed them in July and reported everything was up to date.)

NEW BUSINESS:

- Discussion on having an external inspection process prior to new sale closings. We will explore ways of getting the information sooner so this can be done.
- Meeting with Sandy Kondos regarding holiday dinner and landscape committee—Tom and Sharon met with Sandy. She has agreed to be the chairperson for next year's event. She reserved daFrancesco's on December 8 at 5:30, a little earlier than in the past. The committee is Ruth Richards, Alice Shaeffer, Mary Beth Wolocko, Penny Sakis, and Greg Richards. She will not be leading the landscape committee.
- Meeting of presidents and treasurers of Maple Ridge Creek Village, Cross Creek, and Copper Creek. They are working with many of the same contractors. Discussed trees, sidewalks, roofs, power washing, water lines, animal issues, and finances. They will meet again in February.

ADJOURNMENT OF GENERAL SESSION: Motion to adjourn by Sharon, 2nd by Dana at 3:39 pm. All approved.

NEXT MEETING: February 16, 2026 at 1:15 pm