MRCV Villager

SPRING 2026

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: Tom Grossman
Vice President: Norm Golm
Secretary: Sharon Hiller
Treasurer: Dana Fidler
Member-at-Large: Cherie Powell
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.

Maple Ridge Creek Village Annual Meeting

Here is an early notification of our Annual Meeting:
Monday, May 18 at 6:30 PM
Van Hoosen Farms Calf Barn

Our Annual Meeting is an important event, so please put it on your calendar.

- The Board will report on the business of the Association during the past year.
- Our treasurer will review the finances of the Association.
- You will elect members of the Board.

We encourage you to attend and vote in person, but if you cannot be with us, you can sign a proxy, giving your vote to another member who will represent you. Full election rules are available in your owners binder and on the MRCV website. AMI will be sending an Annual Meeting notice in April, and this will include a blank resume sheet for those who are interested in running for the Board. A second mailing will include completed resumes of candidates for open Board positions.

New Board Member

On the left side of this first page of the newsletter you will see the name of a new Board Member. The Board is pleased to announce that Cherie Powell has agreed to join us for the duration of a term that expires in May of 2027. Prior to her move to the Rochester area Cherie enjoyed a 36-year career as a microbiologist with UpJohn/Pfizer. She has been an active volunteer on both the Landscape and Christmas Dinner committees, and we are fortunate that she has agreed to join the MRCV Board. Many of you know Cherie's husband, Mark, as the one-person garbage can "committee" on Boulder Court.

Committee Activity

Rich Ruggerio has volunteered to continue as Maintenance Committee Chair and will soon be organizing the annual community-wide spring inspection. Remember that this effort is **not** primarily intended to target "violations" but rather to identify a wide range of maintenance issues that require attention. The Board will then review the committee reports and determine a course of action. In most cases approved work will be completed by outside contractors or by committee volunteers. Some tasks, however, will be the responsibility of individual co-owners. In those cases, a notice will be sent from AMI. That "violation" word will be used, but please do not be offended- just recognize that you need to address a specific issue.

Our irrigation system will also be activated this spring, and committee volunteers will continue to monitor system components, as well as the watering schedule itself. The focus is to keep our expansive turf area healthy, while at the same time minimizing the excessive or inefficient use of water.

The Landscape Committee will again be chaired by Helen Jositas. This group will be conducting a spring inspection of plantings in all those areas that are maintained by the Association. Their first priority will be to identify plantings that are dead or declining, but they will also report areas where existing bushes have become unattractive or too large for the available planting area. Helen will send her committee recommendations to the Board, and removal/ replacement decisions will be made based on approved budget. Our preference will be to schedule work in the spring, but if the ground becomes too warm for safe planting, replacements could be delayed until later in the year.

Remember that plantings around decks and the back of our units are not maintained by the Association but are the responsibility of co-owners. If you or a previous owner of your unit added bushes or trees on these areas, **they are yours to either maintain or remove**. See Policy MRC003A for a detailed description of those areas.

Maple Ridge Creek Village is a unique community in having a dedicated group of committee volunteers who help to keep this community a "destination of choice" within the Rochester area, and their efforts also result in significant operating cost containment. Please contact Rich or Helen if you have an interest in joining their committees. Your background or experience does not matter. They would be happy to hear from you.

Tree Inventory

In the Fall of 2025, after receiving permits from the City of Rochester, we removed over 30 trees throughout the Maple Ridge Creek Village community. Some trees were diseased, while the size and location of others represented an unacceptable liability or risk. Some, but not all, of these plantings will be replaced in the Spring.

Policy Additions and Changes

The Board has adopted a new policy which requires that any portion of co-owner **window treatments** that are visible from the exterior of the unit must be a neutral color such as white or off-white. This is the area that you would typically consider as the reverse or back of your window treatment. The full Policy MRC042 can be seen on the MRCV website www.amicondos.com/mapleridge.

In addition, existing Policy MRC001 has been modified to allow **storm door** replacements containing a retractable self-storing screen. This applies to both the front door entry and enclosed porch areas. The replacement must be full view with tempered safety glass containing no designs. The color must match the trim on the unit, and the hardware must be polished brass. No installation can take place without an approved Modification Request. Please visit the complete policy at www. amicondos.com/mapleridge.

Deck Maintenance and Replacement

Wood Decks

Winter weather takes a toll on wooden decks, and they do require periodic maintenance for both appearance and structural integrity. This responsibility exists even if you do not use your deck on a regular basis.

If you elect to clean and refresh your deck this spring remember that MRCV policy requires a transparent, semi- transparent or solid stain that creates a medium-brown Cedar tone finish. All other colors are not allowed. If you have a question or concern about the correct color, please contact AMI for direction. Products such as Behr Deckover, Olympic Rescue It or Rust-Oleum Deck Restore are not permitted.

Replacement of only deck and porch landing floors, or partial railing/ stair replacement does not require a City Permit. Total new decks, railings, steps or supporting substructure **will** require a Permit.

Remember that a total wood deck replacement must match the original as closely as possible and that the footprint of the new deck must be identical to the original.

In addition to a City Permit, co-owners must submit and receive an approved Modification Request before any work is started.

Please review Policy MRC008A for more complete information.

Wipes In Your Pipes

The City of Rochester recently published an article which detailed how convenience wipes for cleaning and disinfecting, although frequently labeled as “flushable”, do not break down in the City sewer system. The recommendation was that we should not flush any wipes, hygiene products, dental floss or similar items down the toilet. Dispose of them in your household receptacles, and inform any contracted cleaning service at your unit to do the same. Over the past several years we have had a few of these plumbing “incidents” within Maple Ridge Creek Village, so this article is worth remembering.

Composite Decks

If a co-owner elects to replace a current wood deck with composite material, the color of the deck, stairs and landing must be in a medium brown range and subject to Board approval. A sample of the deck color must be submitted as part of the Modification Request. Posts, spindles and caps must be part of a metal system, with a constant black, brown or bronze. The footprint of the deck must be identical to the original.

A City of Rochester Permit will be required, and a Modification Request must be submitted and approved before work can begin. Composite deck conversions can involve several “moving parts”, so expect that Board approval might take more than a few days.

Please review policy MRC008B before making any decisions regarding a composite deck conversion, and contact AMI if you have questions or concerns.

Social Calendar

Weekly Men’s Breakfast-
Wednesdays 9:00 AM at Kerby’s Koney, 25 Mile and Dequindre

Weekly Ladies Coffee-
Thursdays 9:30 AM at Panera, Livernois South of Walton Blvd.

Weekly “Tavern on the Green”- Thursdays 4:00 PM at the Maple Creek Court Island when the weather is above 50 degrees spring through fall.

Monthly Dinner-
2nd Tuesday of every month at 5:00 pm (except December) at The Detroit Grill House, 55161 Shelby Road, North of 25 Mile

Summer Picnic-
4th Saturday in August (August 22, 2026) at 12:00 Noon on the Maple Creek Court Island

Christmas Season Dinner-
Tuesday, December 8, 2026 at 5:30 pm at Da Francesco’s Restaurant, 49521 Van Dyke, Shelby Township, between 23 and 22 Mile Road

A WELCOMING COMMUNITY AND A GREAT PLACE TO CALL HOME

Prepaid Condominium Fees

As communicated by AMI, condo fees are due the 1st of the month and considered LATE if payment is received after the 10th. If a co-owner payment is received at the end of the month prior to the due date, it is considered PREPAID. Monthly the Board receives a report of Prepaid Condo Fees from AMI. Although there is no problem with paying condo fees early, about 20-25 co-owners pay early, there are a handful of payments that do not represent a normal monthly fee. These typically represent an overpayment of condo fees by the co-owner due largely to end of the year changes in fee rates. I have been working with AMI to contact co-owners who appear to be in this situation and determine if an overpayment has been made so funds can be returned.

The best way to determine if you have an overpayment is to view your account status on the AMI website (VANTACA). Log onto the following website: amicondos.com. Under QuickLinks (on the right of the page), click on Owner Online Portal. You will need to enter your ID & Password in order to access your individual account status. If you have any questions, please contact AMI for assistance. I recommend reviewing your account status periodically.

MRCV Treasurer Report – March 2026

We began a new fiscal year at MRCV. As previously communicated, the overall budget for 2026 totals $528, 300 with the condo fee remaining the same at $355 per month. Various contract increases this year have been offset with reduction in insurance cost following a review of our policies with our insurance broker and prioritizing maintenance projects. As of January, expenses are generally on track, however, snow removal and salting cost will likely be over budget as a result of our snowy January & February. However, will work to keep our overall cost level within budget as the year proceeds.

The CPA is in the process of reviewing the 2025 financial records of MRCV. We did end the year with a small surplus vs budget. The Reserve Fund at December 31, had a balance of $812,000. During our May Annual meeting at Van Hoosen Farm, I will review the 2025 financials and give an update of 2026 budget performance through April.

Looking forward to getting back outside and walking the community path! See you out there!

Dana Fidler, Treasurer

Social Activities

Spring is just around the corner! Many co-owners are looking forward to the Thursday afternoon "Tavern on the Green" starting as the weather reaches above 50 degrees. Bring a lawn chair and your beverage of choice to the grassy island on Maple Creek Court from 4:00-6:00 pm to converse with neighbors. You can walk or drive over from other streets. It is a good time to get acquainted with the wonderful people in Maple Ridge Creek Village.

Please consider joining your neighbors on the **second Tuesdays at 5:00 at Detroit Grill**. We have been filling two tables and would love to expand to a third. The waitresses have been really good to us and the fellowship around the tables is great.

All **women** are invited to meet for **coffee** at 9:30 am at Panara Bread on Livernois south of Walton Blvd. each Thursday morning. All **men** are invited to Kerby's Koney Island at Dequindre and 25 Mile Road on Wednesdays at 9:00 am for **breakfast**.

Our MRCV **Summer Picnic** is on the fourth Saturday of August. This year, the date is August 22 from 12:00-3:00 pm on the grassy island on Maple Creek Court.

Thank you to Sandy Kondos who stepped up to chair the Christmas Dinner committee and to all who joined the committee. The **Christmas Dinner** will be at Da Francesco's again on December 8 starting at 5:30 pm, which is a little earlier than we have started in the past. Hope you will come!

Make Sure You Are Covered with Insurance

The Maple Ridge Creek Village Association carries a master insurance policy that applies to all Common Element areas, but each one of us also has a responsibility to provide insurance coverage for the interior of their units including "...fixtures, equipment, personal property located within the unit or elsewhere in the condominium, as well as all improvements to the unit and Limited Common Elements." Our governing documents define this co-owner responsibility to include drywall, windows, exterior doors and decks. Construction costs continue to escalate, and our minimum required coverage is now $235,000 for ranches and $280,000 for capes. Remember that these are the minimums, not the recommended level for any specific unit. If improvements or upgrades have been completed at your unit (e.g. basement or bonus room) you should consider enhancing your coverage. You don't want to be "under-insured", and you may find that the cost of additional insurance is reasonable. We recommend that you share the insurance portion of the MRCV by-laws with your insurance agent and remember to send AMI a copy of the declaration page from your H-6 condominium policy each time you renew.

Dryer Vent Cleaning- An Important Reminder

In the Newsletter last June, we reminded co-owners to periodically check and clean lint that may accumulate in the outdoor plastic "cages" that are part of many dryer vents. These can easily get blocked with lint, and the result not only decreases dryer effectiveness, but also increases the risk of fire.

In addition, all units within Maple Ridge Creek Village have a significant "run" of dryer vent pipe along the basement ceiling. The buildup of lint within this pipe not only affects dryer performance but also represents significant risk for home fires. The U.S. Consumer Product Safety Commission reported that a lack of attention to this maintenance requirement causes over 15,000 fires annually. This is not an endorsement, but some co-owners at both Maple Ridge Creek Village and our neighbors at Cross Creek have had a positive experience with Fresh Air dryer vent cleaning. (www.freshairdryerventcleaners.com or click Fresh Air Dryer Vent Cleaners or call 833-663-4737).

A Welcome Piece of News Service Lines

Over the past two years most of us have received numerous solicitations from Service Line Warranties, a company that provides insurance coverage for the water and sewer lines that run underground from the point of utility connection to your unit. We have been told that these lines typically have a long life expectancy, and in a 2023 Newsletter article we advised co-owners that since these lines run through General Common Element areas, they most likely would not need this coverage. A line failure, however, could represent a significant cost, and several co-owners have expressed continuing concern about possible personal liability.

At the January Board Meeting we met with the agency that provides coverage under our Master Policy and asked for a more definitive answer to this issue. Their response was as follows: "I was able to identify that per the Master Deed and Bylaws, the water distribution system and sanitary sewer system throughout the Condominium, including that contained within unit walls, up to the point of connection with outlets, ~~switches, valves or fixtures within any unit~~ are common elements and would be the master association responsibility. **Unit owners would not need their own separate policy for this, as agreed by the attorney letter**."

Maple Ridge Creek Village Condominium Association

Board Minutes No. 274
Monday, November 17, 2025 – 1:15 p.m.

CALL MEETING TO ORDER: 1:15 pm
Present—Kelly Terrell, Tom Grossman, Dana Fidler, Norm Golm, Deborah Kady, Sharon Hiller

OLD BUSINESS:
Approval of minutes from the October 2025 Board Meeting, Motion by Dana, 2nd by Deborah, All approved.

Approval of October Financial Statement, Motion by Sharon, 2nd by Norm, All approved.

Open list of Work Orders- All open work orders were reviewed and have been assigned to a vendor.

Board Calendar review
- Budget—waiting for approval. Mailing of budget and directory will be mailed to co-owners upon arrival.
- Minimum Unit Insurance—wait until January when we talk with insurance agent
- CD rates will be emailed in December for Everbank.

Path Crack Sealing—Rose did a good job with the sealing, Some areas have little cracks and other areas needed a great deal of fill.

ITEMS TO MONITOR
- Update of prepaid assessments—Getting more in line, still four people ahead of schedule

BOARD APPROVALS prior to the meeting:
None

COMMITTEE REPORTS:
Financial – Dana— Many invoices still need to be submitted for completed work. Hopefully, we will have an underrun for this year. For the CDs due in December in cash reserve, we will circulate an email for approval once we get the rates. We need an understanding of the insurance. An agent will be invited to our January meeting.
Web Site – Sharon—The September minutes haven't been posted yet. Perhaps they can also post the October minutes at the same time.
Maintenance – Tom—We are done with trimming for the year. There is a tree with branches going over the road on Washington. Tom will take a picture for AMI to send to DTE.
L&B – Norm— Concern that we aren't taking off enough on the River Birch trees. Kelly will contact Branch.
Social – Sharon—The Christmas Dinner is December 2 at daFrancesco's. An email blast was sent out today for a last call on RSVPs to be given to Greg Richards.
Welcome – Deborah—The committee visited new people at 1671 Maple Creek Court and 1505 Ford Court. We will need to schedule 1941 Dunham and 1618 Boulder Ct.

NEW BUSINESS:
- 1694 Maple Creek Court—roof leak repaired. Dry wall repair is the responsibility of the co-owner.
- Invoices to pay
  - Instant Maintenance—sprinkler
  - Adam Oaks—tree removal
  - Adam Oaks—additional tree removal

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- 1st Choice—crack in brick 1613 Boulder Court
- 1st Choice—downspout at 1946 Dunham Drive
- Colvin—caulk on front porch
- Animal XTractors—Maple Creek Court

Motion to pay all invoices made by Dana, 2nd by Sharon. All approved.

ADJOURNMENT OF GENERAL SESSION: Motion to adjourn by Sharon, 2nd by Norm at 2:14 pm. All approved.

NEXT MEETING: January 19, 2026 at 1:15 pm

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

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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 Ruggerio 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

February 2026 minutes will be included in the Summer Newsletter.