

DODD MARSH HIGHLANDER NEWSLETTER

July 2023

Board of Directors

President Buddy Sapp
Vice President Pete Nelson
Treasurer Marshall Wilson
Secretary Becky Brown
Director. Diane Kellogg
Property Manager Ed Burek
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Architectural Committee:

Bruce Brown, Marshall Wilson and Dennis Busch
Buddy Sapp--Liaison

Landscape Committee:

Tom Dorn, Bob & Cindy Stone, Nancy Klein & Sue Downs
Ed Burek--Liaison

Web Site: Gary Heinen

Newsletter: Becky Brown

Dodd Marsh Homeowners' Coffee

The Dodd Marsh monthly homeowners' coffee socials meet at the first Monday of each month at Perkins in Lakeville at 9:00 a.m.

Ladies' Coffee

The ladies meet on Wednesdays at 2:00 p.m. The locations vary depending on the weather. Email Kathy Wilson at kathywilson1007@gmail.com to be added to the email list so you can be informed where they will meet.

Men's Coffee

The men meet on Thursdays at 2:00 p.m. at Caribou on Kenwood Trail (by Culver's) in Lakeville.

Ladies' Book Club

The book club meets the second Thursday at 1:00 p.m. at the Heritage library in Lakeville September-May.

To get a list of the chosen book titles, email Kathy Wilson at kathywilson1007@gmail.com.

National Night Out

We will be participating again in National Night on Tuesday, August 1 at 6:30 p.m. at Diane Kellogg's home (19099 Inca Avenue). We will once again be making ice cream sundaes. We also collect nonperishable food items to be donated to the local food shelf and bring your own lawn chair.

Costs for 2023

Our homes are now 20+ years old which means an increase in maintenance and repairs. Here is a list of projects/maintenance for this year. Some have been completed and others are scheduled:

- Extra snow removal costs
- Spray trees for Japanese Beetle
- Spray spruce trees for adelgids
- 2 sidewalks replaced because of settling
- A step up to stoop was added to 6 homes because the depth was over maximum allowed by code
- Sprinkler issues/maintenance/repair
- Installed secure/maintenance-free mailboxes (occasional cleaning & waxing by volunteers)
- Bush trimming
- Tree trimming
- Removal of dead, diseased and damaged trees
- Soffits, fascia and gutter repair, as needed
- Ground settled in back of a home which caused water damage in the basement
- Higher than normal water billing

In 2020, we replaced all our wood deck boards with maintenance-free decking. This was a major expense but has saved us repair expenses every summer. In 2020, our roofs were replaced because of storm damage. We had to pay our deductible.

The Board will be discussing a needed increase in dues starting January 1 in order to rebuild our reserve.

Master Insurance Policy Questions

A few questions have been raised by homeowners regarding our master policy and we asked our agent, David Roeber from Stein Agency, to address them:

Is our HOA considered commercial or residential?

"We cannot put this under a residential policy. This has to stick with being a commercial policy as it is an association. No carrier would be able to rate this as a residential policy."

Do we have "walls in or walls out" coverage?

"The policy itself from the carriers do not determine if the coverage is walls in or walls out. The carrier is just looking at the overall dollar amount that we have the buildings listed at. The agreed value listed with the carrier is the amount they would cover in a total disaster situation."

Are grills or fireplaces allowed on decks? *"This is a recommendation from every carrier now that grills and fireplaces are not allowed to be stored on decks or used within 10 feet of the building. It is a situation that when they come to do the recommendations for the association, and see that grills are on the decks, that they will put that as a requirement to remove per the recommendations. If nothing is done, the carrier would then Non-Renew the policy moving forward. This is not something that by paying more money that they will just agree to allow people to have them. The reasoning is that claims have occurred due to this risk in the state, country. The carriers are looking at ways to minimize the claims on habitational risks, and since this is a simple fix in their eyes this is something you will see with almost every single standard carrier. Again, the issue isn't a matter of paying more for being allowed to have these, the issue is preventing claims."*

As a reminder, our policy states that grills need to be used at a minimum of 10' from the garage structure.

HO6 Homeowner Insurance

In order to save \$5718 on the master policy insurance, the Board voted to raise our deductible to \$25,000 per incident. Each homeowner needs to check their HO6 insurance policy to make sure they carry at least a \$25,000 loss assessment clause in case there is major damage. Ask Ed if you have questions.

Outside Light Fixtures

The Board recognizes the need to replace light fixtures in the front of homes. The desire is to have underneath bulb replacement, have a plate that would cover the current size plate, have a motion sensor and dusk-to-dawn specifications. Since mail security is the primary concern at this time, the Board will decide on a light replacement timeframe in the future.

New Homeowners

We want to welcome our new homeowners in the last year to Dodd Marsh:

Grace Batta - 19016
Robert & Susan Harper - 19040
Rob & Tina Hazelton - 19080
Eric Holey & Roxanne Litchfield - 19123
Gary & Sandy Volkman - 19102

To access our website, go to:

www.doddmarshhighlands.com

User name: doddmarsh

Password: highland01

The Board minutes and newsletters are posted to the website along with other useful information and Architectural Request Change forms.

The Board meets the third Tuesday of every month except there are no meetings February, April, October and December.

If you want to attend for Homeowners' Input, call Ed to verify location.