

# 01/19/2026

Monday, January 19, 2026

6:30 PM

1. Call to Order
  1. Time: 6:34pm
  2. Attendance:
    1. Board - BG/JH/NP/DZ Absent - None
    2. Urban Monarch - JM
    3. Public -
      1. 719-207-5788 Warren VanKampen
      2. 616-635-8710 David Barnes
2. Approval of Minutes from Previous Meetings
  1. Motion to approve: NP
  2. Second: BG
  3. In favor: All in favor (no oppose)
3. Public Comments
  1. None
4. New Business
  1. 2025 Annual Neighborhood Meeting (MILLER)
    1. Audit Vote Results (as of 01/09)
      1. Full Audit - 2 / Review - 6 / Opt Out - 67
      2. Need 116 votes to close out.
      3. Jamie to send email with voting link asking residents to vote.
    2. Board Member Voting
      1. Nichole Pasch election results. (59 votes)
  2. Election of Officers 2026 (all self-nominated)
    1. President - Brett Gorby (All in favor / no oppose)
    2. Vice President - Nicole Pasch (All in favor / no oppose)
    3. Treasurer - John Hopps (All in favor / no oppose)
    4. Secretary - David Zemens (All in favor / no oppose)
  3. Appointment of Committee Members
    1. Architecture - Brett Gorby (chair) (using CINC system)
      1. Send message to Jason Waugh & Dave Majeski.
    2. Utilities - Brett Gorby (chair) / Nichole Pasch
    3. Bylaw Enforcement - David Zemens (chair)
    4. Capital Improvement Planning - John Hopps (chair)
    5. Board Planning and Recruitment of Sub-Committees
      1. Chair listed is responsible for monthly updates to Board Members during Board Meetings.
  4. Saddle Ridge 2025/26 Budgets - Utility and Association (KEGLY/HOPPS)
    1. Budgets completed and sent to residents via email and mail.
  5. Broken Gate
    1. Access gate in emergency entrance is broken.
    2. Look at using the other section from gate near road.
  6. Cross Connection Inspection
    1. F&V to provide list of residents who have not completed this yet.

2. UM to send letter once we get the contacts.
7. Homeowner Contact Audit (MILLER)
  1. Board reviewed letter with QR code to submit contact information.
  2. Board approves Jamie to send out.
8. Reserve Study (MILLER)
  1. Jamie initiated reserve study with MI Reserve Associates.
  2. Cost is \$2,540.
  3. MI Reserve Associates will do on-site evaluation and provide report.
  4. Full assessment of the association for all the common elements that need to be assessed for the study.
  5. Will schedule meeting with Board to make sure everything is captured.
  6. Then have a final meeting with Board to present final study results.
9. Road Replacements Quotes
  1. Put together RFQ with requested road replacements and curb construction.
  2. Jamie to get 3 quotes once RFQ is completed.
10. Pothole Filling
  1. Nicole to submit a work order to have main entrance potholes fixed.
5. Old Business
  1. Saddle Ridge Escrow - LOC (MILLER/GORBY)
    1. We have two options for the LOC:
      1. Renew the escrow account within 30 days of the expiration (April 6, 2026)
      2. Have them request to be released from the escrow requirement if they meet the following criteria:
        - a. The supply must have been in operation under the same owner for a minimum of 5 years
        - b. A sanitary survey has been completed within the past 12 months, which indicates that both water supply facilities and operation are satisfactory
        - c. The supply has complied with compliance monitoring requirements
        - d. The supply has no more than one failure to monitor for total coliform within the past 12 months
        - e. Where applicable, the supply has satisfactorily submitted operation reports
        - f. The supply is not delinquent for EGLE laboratory analysis feeds
        - g. The supply is not delinquent in payment of its annual water supply fee
        - h. The escrow fund has not been used for emergency repairs during the past 5 years
    3. Send email to EGLE requesting release from LOC requirement.
  2. WWTP Decommissioning (GORBY/MILLER)
    1. F&V has inspected building and do not see any issues.
    2. Bathroom has been winterized and main water line shut off.
    3. Huber equipment will remain in the building until it can be sold.
    4. Contact DTE to request gas service be disconnected; not completed yet.

3. Plainfield Sewer Billing (GORBY/PASCH)

1. Final summary of costs provided by Plainfield Twp with payment plan options of 15-year or 20-year durations.
2. Initial bill for January 2026 will go out prior to March 1st. Billing will most likely run on a 2-month delay schedule.
3. 2025 usage costs have been rolled into the financed amount.
4. 15-year finance option:

2026 Saddle Ridge Costs		Monthly	Quarterly	Annual
1.	Sewer Base	\$13.41	\$40.23	\$160.92
	Sewer Usage	45.65	136.96	547.84
	Financing Cost	118.99	356.97	1,427.88
	<b>Total Sewer Cost</b>	<b>178.05</b>	<b>534.16</b>	<b>1,602.48</b>

5. 20-year finance option:

2026 Homeowner Costs		Monthly	Quarterly	Annual
1.	Sewer Base	13.41	40.23	160.92
	Sewer Usage	45.65	136.96	547.84
	Finance Cost	97.48	292.44	1,169.76
	<b>Total Sewer Cost</b>	<b>156.54</b>	<b>469.63</b>	<b>1,408.89</b>

6. To minimize impact to residents, the 20-year option provides lowest monthly finance cost.
7. Board vote to accept the 20-year finance option:
  1. Motion to approve: BG
  2. Second: DZ
  3. In favor: All in favor (no oppose)
4. Billing Notifications (MILLER)
  1. Send an informative email reminding residents
    1. To ensure they have the toggle selected to receive eStatements in CINC.
    2. To ensure they have the correct email address associated with their CINC account.
    3. To ensure they automated email is not being sent to their junk folder.
    4. Include general information to make sure CINC account is set up correctly.
    5. Reminder that the homeowner app is up and running and can be used to monitor account.
5. Front Entrance Electrical (MILLER)
  1. Electrical work at entrance scheduled (delayed due to weather).
6. Insurance Statement of Values (MILLER)
  1. F&V estimates the water plant value at \$2,325,000
    1. Building construction: \$1,200,000
      - a. Includes architectural, plumbing, and electrical
    2. Process equipment: \$900,000
      - a. Includes pumps, process piping, chemical feed and filters
    3. Ground storage tank: \$225,000
  2. LMCU estimates the WWTP building value at \$203,552.
  3. Insurance values have been updated. We received \$7K credit.

4. Water has been shut off at the road connection.
5. Gas service still needs to be capped off at the road.
6. Notify LMCU once these have been completed.
7. Defective Meters (MILLER)
  1. As of last water readings, there are about 10 meters with errors.
  2. Blue Bridge Builders will replace meters as needed.
  3. Exploring additional options for more durable meters that will be more accurate on usage.
  4. Nicole to investigate what meters and touchpads we are using to see if we can get replacements.
  5. We will continue replacing with existing meters/touchpads until we understand what Rockford and Plainfield are upgrading to.
8. WTP Backwash Plans (GORBY/PASCH)
  1. Administrative Consent Order - WTP Backwash (GORBY/PASCH)
    1. Not later than June 30, 2026, the Saddle Ridge Site Condominium Association shall submit to the WRD, certification by a professional engineer licensed in the state of Michigan, that discharges to surface water as authorized in the NPDES Permit from the Water Treatment Plant have been eliminated and are collected and transported to the NKSA WWTP for treatment and discharge under the NKSA's NPDES permit and that the required Permits were obtained for any related projects, such as Part 41, Part 91, Part 303, or Construction Stormwater Notice of Coverage, if applicable.
    2. Initial estimate for project came in at \$736k.
    3. Email sent to EGLE with several options to address backwash.
    4. Meeting scheduled with EGLE to discuss on Feb 4th.
6. By-Law Infractions (ZEMENS)
  1. Review other OPEN violations in [CINC](#).
    1. Unapproved mailbox installation.
      1. Send final letter and offer resident executive hearing.
  2. Currently Gorby cannot see violations section in CINC. Jamie to send inquiry to CINC to get fixed.
7. Architectural Requests (BOARD)
  1. Review any requests in [CINC](#).
  2. ACC Fence Violation (MILLER)
    1. Provide update on latest status.
      1. No update from resident's attorney at this point.
  3. CONFIRMATION - 2
    1. Struble, 2824 S Saddle Ridge Ct NE - New fence
      1. Need to review and confirm it meets plans.
    2. Wood, 9293 Sunset Ridge Drive NE - Swimming Pool
      1. Need to review and confirm it meets plans.
      2. Also need to replace cracked sidewalk slab.
8. Treasurer (HOPPS)
  1. Delinquent Report - 4 overdue
    1. Review list and determine next steps.
9. Communications (ZEMENS)

1. HOA Emails to Address
  1. None
2. Neighborhood Newsletter
  1. Next Board Meeting details
  2. Update on Plainfield billing status
  3. Reminder about residents clearing & salting the sidewalk in front of their houses during winter months.
  4. People who hire their driveway to be plowed, must store the snow on their own property.
3. Website
  1. Add December Board meeting minutes.
  2. Add information about Plainfield billing and contacts.
  3. Any updates needed for FAQ's?
10. Public Comments
  1. Barnes - asked when we will be able to replace the entrance road due to its condition.
11. Set Next Meeting
  1. Date/Time: Tuesday, Feb 17th @ 6:30pm
12. Adjournment
  1. Time: 7:56pm