

# 12/16/2025

Tuesday, December 16, 2025

6:30 PM

1. Call to Order
  1. Time: 6:34
  2. Attendance:
    1. Board - BG/JH/WV/NP/DZ/PR Absent - None
    2. Urban Monarch - JM/JK
    3. Public -
      1. 616-406-6185 Holly Masternak
      2. 616-826-3958 Melissa Popour
      3. 6016-460-0834 Joe Kwiatkowski
2. Approval of Minutes from Previous Meetings
  1. Motion to approve: WV
  2. Second: JH
  3. In favor: All in favor (no oppose)
3. Public Comments
  1. 616-406-6185 Holly Masternak
    1. Concerns with UM about communications, billing and organization.
    2. What is the process to propose changes to our bylaws?
  2. 616-826-3958 Melissa Popour
    1. Concerns about communications regarding improper water bill.
    2. Water bill emails do not say it is from UM, can be confused with spam.
  3. 616-460-0834 Joe Kwiatkowski
    1. Questions about when Plainfield billing will start.
4. New Business
  1. Annual Neighborhood Meeting Planning (KEGLY)
    1. Planned for 12/17/2025 6pm - 8pm. UM sent out virtual meeting invite.
    2. Review updated draft of meeting agenda.
    3. Information has been sent to residents already about running for the Board and Audit information.
      1. Do we need to fix and resend for the statement "5 open positions for 2-year terms"?
      2. Should state "Four 3-year term seats and one 2-year term seat are available to fill."
    4. F&V will support by providing updates on the Water System.
  5. Election of Board Members
    1. Warren and Nicole terms are up. Warren will not run again, Nicole will run again for Board.
    2. Peter Reese will be resigning from current position. 2 years remaining on this position.
  6. Will voting be done virtually during meeting for election and audit vote?
    1. Election of officers can be done during the meeting if we have a quorum. If not, will follow up with mailed paper ballots.
    2. Audit vote will be a virtual vote with link sent before the meeting.

2. Saddle Ridge 2025/26 Budgets - Utility and Association (KEGLY/HOPPS)
  1. Review status of 2025/2026 budgets.
  2. 2026 HOA Site budget is completed and approved.
  3. 2026 Utility budget still needs information from F&V to finalize.
3. 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
4. WWTP Decommissioning (GORBY)
  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.
5. Christmas Lights in Entrance
  1. Electrical work was not able to be completed in time, lights cannot be installed this year.
6. Elementary School Nature Center Access Drive (GORBY/PASCH)
  1. RPS to construct driveway from their lot to gain access to the pavilion with vehicles.
  2. RPS no longer will need the easement off the main entrance road.
  3. New location is not near the fire hydrant.
7. Plainfield Sewer Billing (GORBY/PASCH)
  1. Plainfield Twp has provided initial summary of costs with payment plan over 15 years.
  2. 2025 costs will be rolled into the 15 year loan so no back-charging will happen for past year.
  3. Need to confirm interest calculation between original agreement vs new proposal.

4. Will update Allocation of Cost Worksheet (if necessary) once details are finalized.
  8. ACC Fence Violation (KEGLY/MILLER)
    1. Provide update on latest status.
    2. Board approves action to send letter to resident.
5. Old Business
  1. Billing Notifications (KEGLY)
    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.
    2. Front Entrance Electrical (KEGLY)
      1. Electrical work at entrance scheduled (delayed due to weather).
    3. Insurance Statement of Values (KEGLY)
      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 and gas will be shut off at the WWTP. Notify LMCU once these have been completed.
    4. Defective Meters (KEGLY)
      1. As of last water readings, there are about 13 meters with errors.
      2. Ten meters are available and will be purchased. Blue Bridge Builders will replace meters as needed.
      3. Exploring additional options for more durable meters that will be more accurate on usage.
    5. 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. Working with F&V to draft our suggestions and submit to EGLE
6. By-Law Infractions (ZEMENS)
  1. Clark, 9520 Sunset Ridge Dr.
    1. Mailbox and post does not comply to letter and delivery box standards. Letter sent 06/20.
    2. Still in violation - send one final warning letter, then start fines. Offer resident right to hearing.
  2. Review other OPEN violations in [CINC](#).
7. Architectural Requests (REESE / VAN KAMPEN)
  1. APPROVED REQUESTS - 0
  2. PENDING - 1
    1. Review requests in [CINC](#).
  3. DENIED - 0
  4. CONFIRMATION - 2
    1. Struble, 2824 S Saddle Ridge Ct NE - New fence (pending finish)
      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 (HOPPS)
    1. Will review once month-end financial statements are available.
9. Communications (ZEMENS)
  1. HOA Emails to Address
    1. Resident complaining they cannot get into their mailbox.
      1. Refer them to the instructions on the Saddle Ridge website FAQs to change out locks.
  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 November Board meeting minutes.
    2. Any updates needed for FAQ's?
10. Public Comments
  1. None
11. Set Next Meeting
  1. Date/Time: Jan 19th, 2026 6:30pm - 8:00pm
12. Adjournment
  1. Time: 8:18pm