



TWIN SUN LAKES HOA

2024 Annual Meeting Minutes

The **2024 Twin Sun Lakes HOA Annual Meeting** was held on Wednesday, August 14, 2024 at the Richardson Center [1485 E Oakley Park Drive, Commerce Township, MI 48390]. Attendance was documented via a sign-in sheet. The meeting was facilitated by Kelly Kelly, Board President, and Shelly Koloff, Board Secretary/Event Chairperson. A copy of the presentation is provided at the end of these minutes.

I. **Welcome**

- A. Members of the TSL HOA Board were introduced to the attendees.
- B. Attendees asked to sign in.

II. **About Twin Sun Lakes**

- A. “Fun Fact” shared with the attendees: TSL Demographics – How long have you lived here?
 - i. In the last year, TSL has welcomed 9 new homeowners; change that to the last 5 years that number jumps to 20. However, 33 members of our community are original owners.

III. **Financial Update**

- A. Overall, expenses for 2024 remain about the same as they were in 2023. Anticipated year-end expense total to be \$39,800.00.
 - i. The Board will be sending vendors RFQs for 2025 services in hopes of reducing annual expenses and allowing the board to continue building it's surplus to cover both anticipated and unexpected projects.
- B. 2024 Annual Dues
 - i. Invoices for 2024 annual dues were distributed in February 2024 with a due date of March 11, 2024.
 - ii. Currently 76 properties are paid in full.
 - iii. Three (3) properties are currently delinquent in paying 2024 dues. Two of these properties have been sent to collections; the third is paying in installments.
 - iv. One property continues to be multiple years delinquent. As such a lien has been filed on that property.
- C. 2025 Annual Dues
 - i. Invoices will be mailed on Friday, January 31st.
 - ii. Payments will be due by Monday, March 10th.

- a) Late fees will be assessed for any payments not received by the due date. Late fees are 10% (\$50).

IV. Projects

A. Playground

- i. The play structure in the TSL common area needs to be replaced. Although structurally sound, the coating is breaking away exposing the metal beneath which is beginning to rust. Additionally, some of the plastic elements have cracked.
- ii. Repairs – due to the age of the structure, per the manufacturer, these elements cannot be repaired/replaced.
- iii. Replacement – After much research, two options were found to be comparable to current structure and the least expensive options. Replacement options would be provided by Kids Gotta Play located in New Hudson Michigan. Style options are “Cooper’s Neck” (\$20,476) and “Peak District” (\$18,260). Prices reflect purchase only. Waiting for full quote from vendor.
 - a) Cost: Concern raised over cost and how to pay. Although the HOA bank account does have a surplus, this would deplete it. Board contacted bank to inquire about a loan. Unfortunately they do not provide loans to non-profit organizations. Researched various grants. HOA does not qualify for any of them. HOA member proposed an assessment. Board expressed it had hoped to avoid that given that dues were just raised 2 years ago. Option is to split the cost between special assessment and HOA/Board. Board will need to determine split (50/50, 60/40, etc.) if we move forward. Will require a vote. Board to meet to determine assessment amount and timing.
 - (1) Update: Quote received from vendor. Cost for removal and hauling away of current structure, purchase and installation of new structure would be Peak District @ \$30,185.60 or Cooper’s Neck @ \$33,884.56.
 - b) Additional Expense: Landscaping around the structure will need to be redone. Hiring out the removal, addition of new weed barrier and replacement of mulch could cost about \$6,000.
 - (1) Attendee Question: Could we just get a group of volunteers together to take care of this? Answer: Yes, the Board would appreciate a group of volunteers to help with this and minimize the expense. Once purchase and timing are confirmed, the board will solicit volunteers.

B. TSL Street Repair/Replacement

- i. The Board has received some inquiries regarding condition of the subdivision’s streets. We are seeing some minor wear-and-tear in the form of cracks across the blacktop and crumbling in various spots of the channel/gutter. The Board has no immediate plan to begin the process, but reviewed what that process would be per the Road Commission of Oakland County Special Assessment District (RCOC SAD) program. Copies of the program brochure and process document are attached below.

- a) Process from Step 1 to the start of construction could take up to 2 years.
- b) Payment for road repairs is provided via tax assessment over 10-year period.

V. TSL Bylaws

- A. Readdressed the need for update of the TSL Bylaws and reviewed the high level process/timeline originally presented at 2022 Annual meeting. Committee formed but dissipated before completing phase I. Board to resolicit volunteers for initial review. If no volunteers, Committee Review phase will be bypassed and Board will draft changes.
 - i. Copies of the current bylaws and restrictions are available on the HOA website (www.TwinSunLakesHOA.com)
 - ii. Those interested in volunteering can contact the Board via email, FB Messenger or website chat.

VI. TSL HOA Board Vacancies

- A. Discussed current state of desired state of the HOA Board.
- B. Board has set goal to increase its membership to 5 people (minimum per Bylaws). Current open positions include:
 - i. Treasurer (Required position)
 - ii. Secretary (Required position; currently filled by Shelly Koloff who would like to focus solely on the Event Chairperson position)
 - iii. Maintenance Committee Chairperson
- C. Shared what the time commitment would entail (minimal) and an overview of the job descriptions for each position.

VII. Events & Activities

- A. Fall Chili Cookoff (September 25th) – The next event is the Fall Chili Cookoff. It was decided that this would not be a strolling event and would instead be hosted in the common area. Volunteers are needed to assist the Event Chairperson with the planning.
- B. Holiday Charity Drive (Begin November 11th?) – The Board would like to host a holiday charity drive. We are looking for recommendations for a charity (i.e. Hospitality House, adopt a family, etc.). Should this be an event or just a collection? Send your recommendations to TwinSunLakesHOA@gmail.com.
- C. Movies Under the Stars – Saturday evenings in the fall (when it is dark at about 8pm). We will notify everyone when we begin.

Please remember to visit the TSL website for regular updates and a schedule of events.



2024 ANNUAL HOA MEETING

TWIN SUN LAKES
HOMEOWNER'S ASSOCIATION



Board Members

- Kelly Kelly - President
- Shelly Koloff – Secretary/Event Chair

Homeowners

- Sign-In Sheet

Welcome!

Please sign be sure to sign in!

ABOUT TWIN SUN LAKES



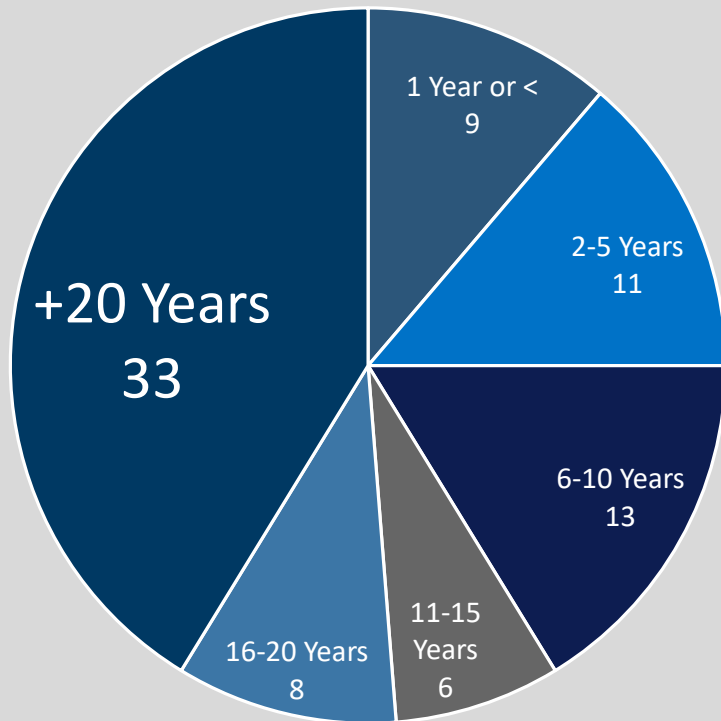
TSL Demographics

How long have you lived here?

5 Years or Less – 25.00%

6-20 Years – 33.75%

>20 Years – 41.25%



FINANCIAL UPDATE

HOA INCOME & EXPENSES



2024 Expenses

Expense	2023 YE Total	2024 YTD	Outstanding Expenses
Entertainment	0.00	\$2,496.67	\$250.00
General Office	\$2,460.37	\$279.10	\$50.00
Annual Licensing Renewal		20.00	
Postage		\$259.10	
Legal Services	\$1,500.00	0.00	0.00
Collections (Delinquent Dues)		0.00	
Bylaws/CCRs Update		0.00	
Insurance	\$3,282.00	\$3,282.00	0.00
Landscaping	\$21,923.00	\$14,741.25	\$8,525.00
Mowing & General Maintenance		\$10,601.25	
Fertilization		\$770.00	
Irrigation		\$394.00	
Winter Services (Plowing)		\$3,370.00	
Utilities	\$2,019.11	\$1,259.90	\$759.00
Electric		\$1,259.90	
Water Maintenance	\$8,444.88	\$7,827.20	\$0.00
Pond		\$2,827.20	
Annual Lake Treatment		\$5,000.00	
TOTAL	\$39,629.36	\$30,280.12	\$9,584.00
Anticipated Year-End Total Expenses			\$39,864.12

ANNUAL DUES



- **2024 Annual Dues:**
 - Invoices distributed February 2024.
 - Payment Due Date was March 11, 2024 (>30 days).
- **Current Status**
 - Properties Paid in Full – 76
 - Current Year Delinquent – 3
 - Properties Sent to Collections – 2
 - Properties Paying in Installments – 1
 - More than 1 Year Delinquent – 1
 - Lien has been filed on the property.
- **2025 Annual dues**
 - Invoices will be mailed Friday, January 31st.
 - Payments will be due by Monday, March 10th (>30 Days)
 - 10% late fee will be applied to any account where payment is not received by the deadline.

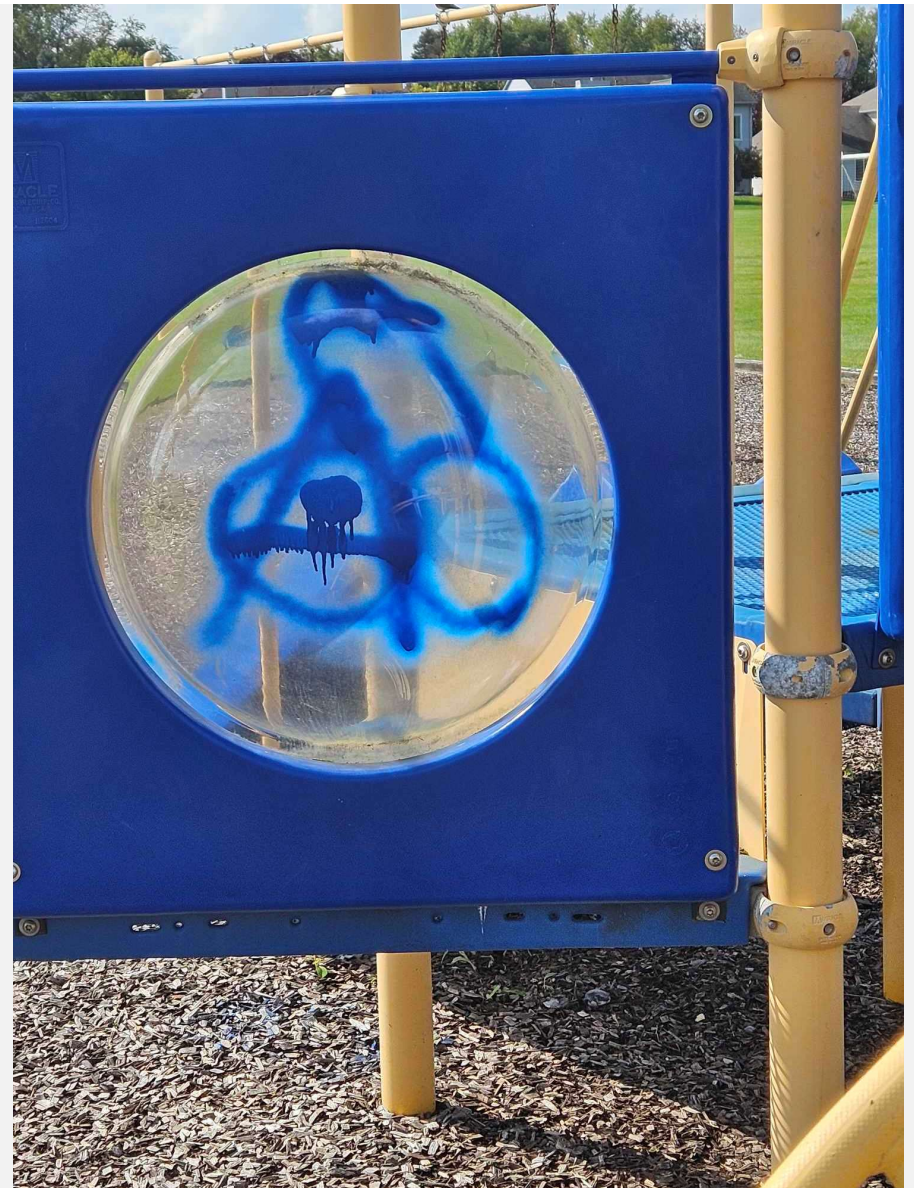
PROJECTS

REPAIRS AND IMPROVEMENTS



Playground





Playground



Cooper's Neck \$20,476



Peak District \$18,260

Street Repairs/Replacement



Road Commission for Oakland County – SAD Program

What are the SAD process steps?*

1. Expression of interest by residents -- may request informational meeting with RCOC.
2. If there is sufficient interest, RCOC prepares preliminary construction plans and cost estimate.
3. If residents want to proceed, RCOC prepares petitions for circulation on desired streets -- residents must circulate petitions.
4. RCOC Board determines if the petitions are valid or invalid.
5. If petitions are valid, RCOC schedules a "hearing on objections" to allow residents to express support or objections.
6. RCOC solicits bids, determines each property's cost & notifies property owners of this.
7. RCOC conducts a hearing on objections to the cost (also known as the "apportionment") and finalizes the apportionments.
8. Project proceeds to construction.

*Note: This is a simplification of the process for illustrative purposes.

Appealing an apportionment

What can a property owner do if they don't agree with RCOC's cost apportionment for an SAD project? They can appeal to the Michigan Tax Tribunal. To do this, they must first protest the assessment at the RCOC Hearing on Objections to Apportionment (either in writing or in person). Then, they must file a written appeal with the Tax Tribunal within 30 days of the confirmation of the special assessment roll.

This can be done by contacting the Tax Tribunal at:

Michigan Tax Tribunal, PO Box 30232
Lansing, MI 48909 or 517-373-4400

Or, visit the Tax Tribunal online at:
www.michigan.gov/taxtrib

WHAT IS AN S.A.D.?

A special assessment

ROAD COMMISSION
for OAKLAND COUNTY

31001 Lahser Road · Beverly Hills · MI 48025

Board of Road Commissioners

Ronald J. Fowkes

Andrea LaLonde

Nancy Quarles

Dennis G. Kolar, PE
Managing Director

Gary Piotrowicz, PE, PTOE
Deputy Managing Director
County Highway Engineer

RCOC Mission Statement

RCOC strives to provide the public with leadership in:

- Safe and convenient roads
- Sound financial management
- Responsive and dependable service

Have a question for the Road Commission?

Call or write:

Department of Customer Services
2420 Pontiac Lake Road
Waterford, MI 48328
(877) 858-4804

TDD: (248) 858-8005

OR, visit RCOC online at
www.rcocweb.org

Updated 3/21

RCOC'S SPECIAL ASSESSMENT PROGRAM



- What is it?
- How does it work?
- How do I participate?

ROAD COMMISSION
for OAKLAND COUNTY

GENERAL REQUIREMENTS

In order for your street to be considered for a special assessment district paving project, it must meet the following requirements.

- It must be a public, county road.
- It must be outside corporate city or village limits (the Road Commission does not have jurisdiction over residential streets in cities and villages).
- At least 75 percent of the property along the road must be subdivided into parcels of 300 feet or less in width, or there can be no fewer than one building for every 300 feet of road frontage.
- Owners of properties representing more than 51 percent of the lineal footage along each road within the special assessment district must support the SAD project.

Once property owners show sufficient interest exists to pave or repave the street(s), plans and estimates of cost will be prepared by RCOC. All property owners are notified, both in writing and through a public meeting, of the planned improvements, estimated costs and tentative assessments. This information is provided prior to any formal commitment by property owners.

Property owners interested in obtaining further information about the SAD process should call the Road Commission at (248) 645-2000, ext. 2270.



ROAD COMMISSION
for OAKLAND COUNTY

Road Commission for Oakland County (RCOC)

Contact RCOC:
877-858-4804
www.rcocweb.org

RCOC Special Assessment District (SAD) Paving Process

You live in a subdivision in a township: How do you get your street resurfaced?

Here are the steps to initiate an SAD for your street or neighborhood.



#2

Property owners collect signatures on interest form.



#3

RCOC prepares & presents preliminary construction plans & cost estimates.



#4

Property owners circulate initiatory petitions.



#5

Petitions reviewed; if sufficient, valid petitions, move forward.



#7

RCOC conducts hearing on objections.



#8

Opposing property owners may circulate reconsideration petition to stop process.



#9

If valid reconsideration petition submitted, Board will consider hearing on reconsideration.



#10

RCOC receives construction bids & finalizes costs & apportionment; sets hearing on objections to apportionment.



#12

RCOC Board conducts hearing on objections to apportionment & confirms or modifies apportionment.



#13

RCOC Board votes to proceed.



#14

Construction takes place.



#15

New subdivision street; property owners pay off assessment over 10 years (includes 15-year warranty).

RCOC Special Assessment District (SAD) Process



PETITION TO EXPRESS INTEREST AND GET QUOTE

#1

Request info from RCOC.



#2

Collect signatures from property owners.



GET QUOTE

#3

RCOC presents preliminary construction plans & cost estimates



PETITION TO SAY GO OR NO GO.

#4

Circulate initiatory petitions to property owners.



PETITION REVIEW BY RCOC

#5

Petitions reviewed; if valid, moves forward.



#6

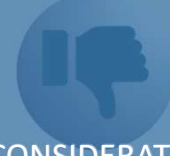
RCOC Board reviews; if approved, sets hearings and establishes SAD.



HEARINGS (IF NEEDED) FOR RECONSIDERATION

#7

Conducts hearings on objections.



#8

Opposing property owners may circulate reconsideration petition to stop process.



#9

If valid petition submitted, Board will consider hearing on reconsideration.



CONTRACTOR BIDS AND APPORTIONMENT

#10

RCOC received construction bids & finalizes costs & apportionment; sets hearing on objections to appointment.



ADDITIONAL OPPORTUNITY FOR HEARINGS (ON APPORTIONMENT)

#11

Property Owners notified of anticipated apportionment.



#12

RCOC Board conducts hearing on objections to apportionment & confirms or modifies apportionment.



#13

RCOC Board votes to proceed.



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Construction takes place.



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New subdivision street; property owners pay off assessment over 10 years (includes 15 year warranty).

TSL BYLAWS

PROJECT UPDATE



The Process (Reviewed in 2022)

Committee Review

30-45 Days
5 members of HOA
Reviews & makes recommendations
Submits recommendations to HOA Board

HOA Board

15-30 Days
Reviews recommendations
Makes updates as needed
Submits updates to counsel

Counsel

30-60 Days
Incorporates updates
Makes other needed legal updates
Sends updated copies to HOA members

Homeowners

15-30 Days
Review updated bylaws and declarations
Attend informational meeting
Vote

Counsel

If the vote passes...
Send copy to homeowners' first mortgage holder for vote
Register new bylaws and declarations with township/county

TSL HOA BOARD

CURRENT STATE & OPEN POSITIONS





Twin Sun Lakes HOA Board Vacancies

Requirements

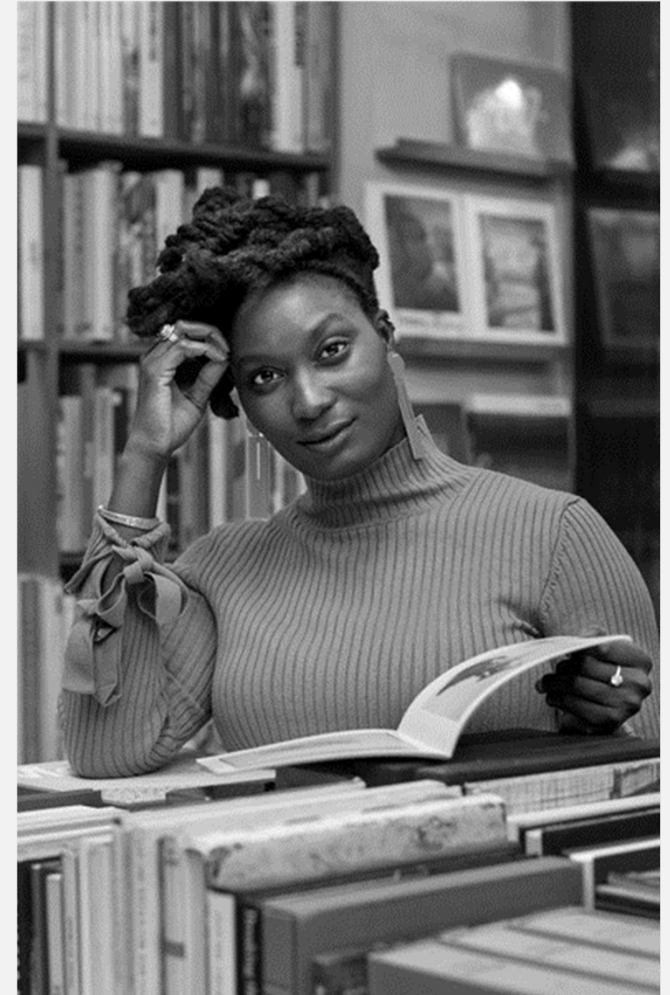
- Per current bylaws, 5 members.
- President, Treasurer, Secretary, Committee Chairs

Current Board

- 2 Members (President, Secretary)

Proposed Solution

- Fill Treasurer Vacancy (REQUIRED)
- Committee Chairperson x2 (OPTIONAL); or
- Update Bylaws to reflect current structure.



TSL HOA Board

Board Member Time Commitment

- Attend quarterly HOA Board Member Meetings.
- Assist with the facilitation of the Annual HOA Meeting.
- Participate and help facilitate HOA Events.

Board Member Job Descriptions

- **President:** Oversees and assists with Board activities across all Board functions, presides over quarterly and annual meetings, understand and enforce the HOA Bylaws and CC&Rs.
- **Treasurer:** Handles the association's money and financial matters (distributes dues invoices & collects/deposits payments, submits payments to vendors, reconciles bank statements, maintains financial records, assists with establish budget)
- **Secretary:** Handles all documentation (annual LLC renewal, meeting minutes, communications).
- **Committee Chairpersons:**
 - **Events Committee Chairperson** – Schedule, organize and execute community events; solicit volunteers to support community activities.
 - **Maintenance Committee Chairperson** – Act as SME and liaison between Board and sub maintenance vendors; Coordinate volunteer activities around sub improvement.

TSL EVENTS & ACTIVITIES



Events & Activities



Fall Strolling Chili Cook-Off

SATURDAY, SEPTEMBER 21ST

Volunteers needed.

More information to come.



TSL Holiday Charity Drive

BEGINS MONDAY, NOVEMBER 11TH

What charity?

Event or just collection?



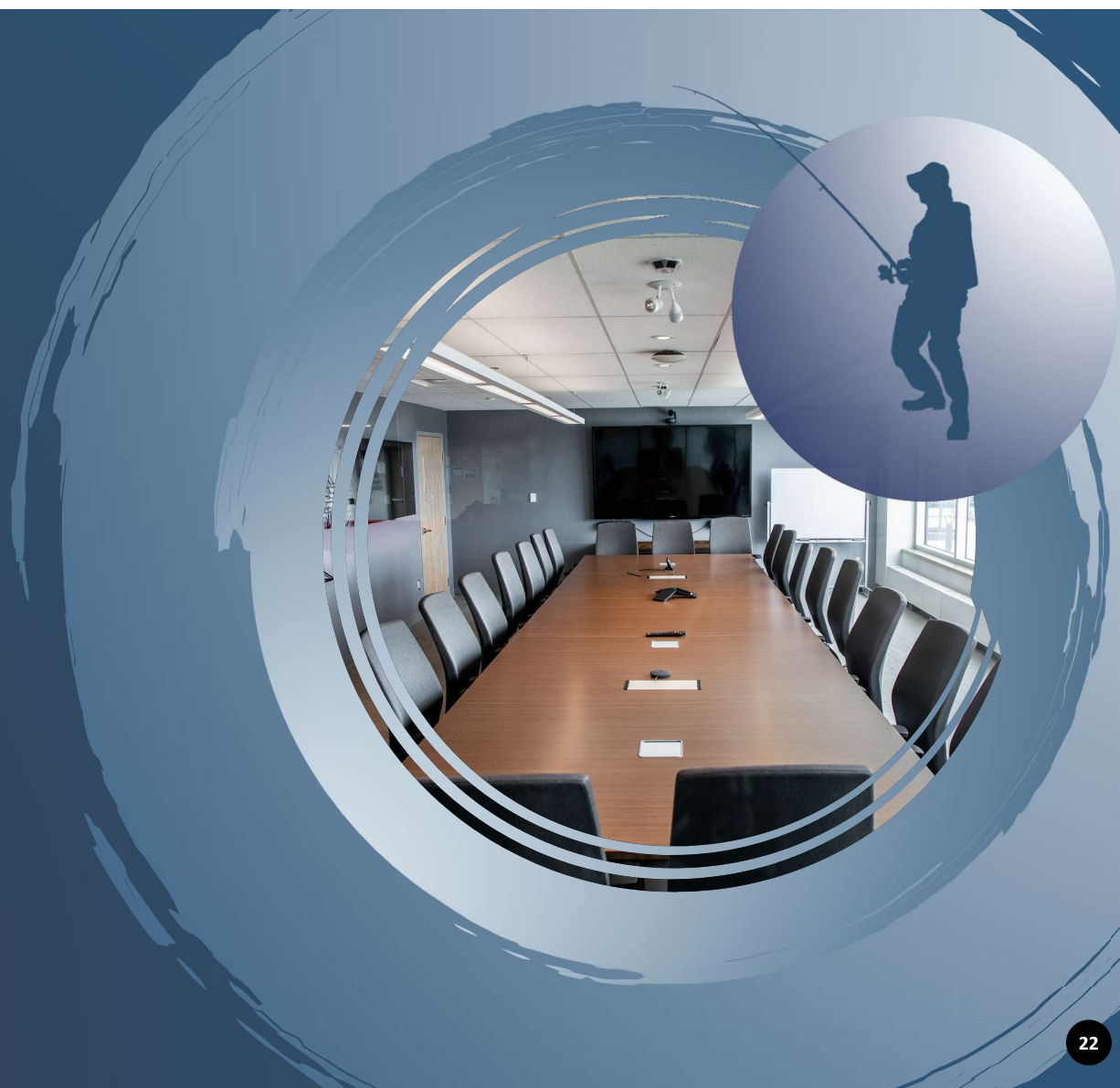
Movies Under the Stars

SATURDAY EVENINGS IN THE FALL

Begin when it is dark around 8pm.

Q&A

ASK THE BOARD





Welcome to TWIN SUN LAKES

ABOUT US



Welcome to Twin Sun Lakes! We are a quaint 80-home community nestled in the southwest corner of Commerce Township. Our family-friendly neighborhood includes a spacious common area and community beach with access to Twin Suns Lake. Our Homeowners Association focuses on making the maximum positive effort for our community and our residents and volunteers provide the momentum that helps us affect change, with the goal of keeping our neighborhood



THANKYOU

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Updated 3/21



- What is it?
- How does it work?
- How do I participate?

ROAD COMMISSION
for OAKLAND COUNTY

WHAT IS AN S.A.D.?

A special assessment district is a designated area where a majority of the property owners agrees to allow a governmental agency to levy a special property tax in exchange for a specific service. In RCOC's case, that service is the paving or repaving of a residential street.



With an SAD, the governmental agency agrees to pay for the cost of the service "up front," and the property owner agrees to pay back his or her share over a period of years in the form of a special property tax.

The law that authorizes property owners to empower road commissions to assess them for road paving or repaving was adopted by the Michigan Legislature in 1931 in the form of Public Act 246.

The RCOC SAD program applies only to the paving or repaving of residential streets under RCOC jurisdiction. Non-paving issues, such as drainage, are handled by other governmental agencies (the Oakland Water Resources Commission handles most drainage problems).

Property owners participating in an RCOC SAD paving project are allowed a 10-year period to pay their assessments, though there are no penalties for early payoff.

WHY AN S.A.D. PROJECT?

RCOC is responsible for a 2,700-mile county road system, which is the second largest road system in Michigan, second only to the state highway system. This road system is burdened with tremendous amounts of traffic due to all the new development in the county over the last several decades.

The Road Commission receives the bulk of its funding from the state-collected gas tax (it receives no direct revenue from property taxes). Michigan's gas tax rate has been well below the national average for decades, and Michigan has been in the bottom nine states nationally in per capita road funding since the early 1960s (in 2010, Michigan ranked dead last in per capita spending).

As a result, road funding is not adequate to meet all construction needs. In an effort to manage the available dollars,

RCOC'S SPECIAL ASSESSMENT PROGRAM

The Road Commission for Oakland County (RCOC) special assessment district (SAD) paving program allows property owners along residential county roads an opportunity to pave or repave their streets. This program has allowed thousands of county residents to enjoy smooth roads in their neighborhoods.



Before



After

RCOC has developed a rating system based on safety factors and traffic volume to determine priorities for funding road construction projects. Residential streets, with low traffic volumes and accident rates, understandably, do not qualify for a portion of the limited construction funds. Consequently, the SAD program is RCOC's only viable means to pave residential streets under its jurisdiction.

HOW TO START THE S.A.D. PROCESS

The RCOC Board of Road Commissioners has adopted a preliminary procedure to help property owners understand the special assessment process prior to formal initiation of a project. This procedure includes RCOC staff meeting with interested residents to explain the nature of the road improvements, legal process, project cost and how property assessments are determined.

GENERAL REQUIREMENTS

In order for your street to be considered for a special assessment district paving project, it must meet the following requirements.

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Road Commission for Oakland County (RCOC)

The RCOC Special Assessment District (SAD) Paving Process



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