Meeting Minutes - October 14, 2025

(a) The meeting was called to order at 7:01 PM. Present from the Board were Brian Watters, Mike O'Callaghan, Sarah Taylor, Michelle Murad, Renee Bergmooser and Terri Mulholland.
Also present were Bylaws Review Committee members Marise Hussey and Dennis Hussey.

(b) Call for approval of the previous HOA meeting minutes. Approved by all.

(c) Reports of officers:

Budget/Financials- To date we have spent 74 percent of our allotted 2025 operating budget.

HOA dues collection status. All dues have been paid with the exception of two Homeowners who are on Payment plans. Neither one is in compliance with their agreed upon schedule. Terri sent a final request for payment with a notice that the account will be sent to collections if full payment is not received by 10/31/25. Any legal fees attached to this process will be paid for by the homeowner.

Reserves investment status- Expenditures over budgeted amounts are minimal and there is cushion in the budget to cover them. Anticipate a balanced budget at the end of the year.

Current Cash Accounts
Huntington checking account is used for depositing dues collections and operating expenditures. Collections for reserves are moved out of the checking account and into segregated accounts for clarity and security. In early October, we segregated $10k of infrastructure funds by moving to a CD. Reopened the savings account and moved $46k into the account. Will retain a $10k balance in the checking account. This transaction was done for the purpose of reducing check fraud risk.

Huntington Money Market- this account is for segregated road reserve funds.

Live Oak Savings Account- this account is segregated for emergency operating funds.

2026 Budget presentation-
Terri presented a proposed budget for 2026. It is anticipated that we will have close to the same costs in 2026 as we encountered this year. Legal fees will increase because of the necessary updates to our by-laws. Some costs such as sidewalk repairs will lessen in 2026.

Motion to approve the budget by Mike O’Callaghan, seconded by Brian Watters. The proposed budget for 2026 was unanimously approved.

(d) reports of committees:

Beautification - Renee reported that the sod in the front entrance appears to be doing well. The area is much improved and will be less costly to maintain.

Infrastructure-
The Board is very pleased with the work done on the sidewalks. The tripping hazards in the subdivision have been greatly reduced. Canton Township still has responsibility for some of the cement flags (painted red) but appear to be ignoring us once again. Brian continues to try to get the work completed.
The detention ponds are much improved. They will be cleaned out of brush and debris in the coming weeks by Northstar.

(e) Unfinished business

We have a snow removal contract from Northstar.
The entire season we will be charged a flat rate of $3,230. They will be salting the entrance and intersection at a price of $180 per drop. Per the contract, in the event of a snow storm over 6-inches, Tottenham HOA will be charged a flat rate of $300 per push. Multiple storm occurrences that do not meet the daily 2-inch trigger in the contract, but would require snow removal because of the accumulation can be requested by the HOA to the contractor at a rate of $300 per push.
Vote to accept Northstar’s contract was motioned by Mike and seconded by Terri. Unanimous approval.

Review of the roads to make sure we are putting enough in reserves. The question was asked: how often should we have our roads inspected? Do we need to have someone come out and take a better look at the roads and tell us how close we are to the end of life? Does the cost of that estimate justify having the information? Maybe look at the second quarter of 2026 to have this survey done.

Discussion about the need to increase the fidelity bond to make sure that we are covered in the event we have any fraud on the part of board members. It would cost a little over $600 per year for half of a million dollars of “employee dishonesty” coverage through our current insurance company. We will revisit this topic.

Discussion was had about the fees that will be charged by Hirzel for the overview of the new HOA bylaws. This is a necessary expense because we must update the HOA bylaws in order to be compliant with the State of Michigan.

Vacant positions on the Board. Terri will be relocating shortly after her term has expired. One resident who is a retired finance manager has shown interest in the position of Treasurer. He is going to meet with Terri and see what she does in Quickbooks to manage the Tottenham business. More info to come.

Vote for no HOA payment plans in the future. A resolution is legally binding even if it is not in the bylaws. Tottenham Resolution 2025.10.14.1, which if passed, would deny any requests by residents for HOA dues payment plans in 2026, was introduced by Brian Watters. There are no requirements in our Bylaws nor any Michigan state laws that would require the Association to offer HOA dues payment plans to residents. The burden of tracking, processing, and following up with residents on a payment plan has become an unreasonable task to ask of the Treasurer, and those who were on payment plans were consistently past the deadline they originally agreed to. Mike pointed out that even the largest HOA subdivision in the state of Michigan does NOT offer payment plans. The Board voted unanimously to pass Tottenham Resolution 2025.10.14.1, so all requests by homeowners to be placed on HOA dues payment plans in 2026 will be denied.

Rental properties bylaws compliance status.
We have three rental properties in the neighborhood. According to the Bylaws, owners are required to share the lease agreements with our Board. Two have presented the rental agreements to the Board. We have one house that has still not sent the signed lease copy to the Board, even though they were notified of the requirement a month and a half ago.
Much time has been spent by Brian attempting to get a copy of the lease agreement. Brian wants to send an email to Metro Investments that says they have 15 days to send a copy of the signed lease to ensure that it complies with our bylaws. Any fees associated with this transaction will be charged to the owner of the home. Unanimously approved by the Board to move forward.

Update on Governing Documents Draft Review

This is a time-consuming and tedious process. The Bylaws subcommittee (Marise, Renee and Terri) is reading and evaluating the contents of the Amended and Revised Bylaws submitted by Hirzel to update the provisions to comply with new State laws affecting HOA governance. The subcommittee has been comparing some of the new language with that present in the original Bylaws , identifying questions to be addressed by Hirzel, and bringing selective items to the Board for discussion with the larger group.

Among the items needing additional discussion with the Board are:

Article XVI- fines for violations of the bylaws
Article VI- rentals and procedures for renting homes in the subdivision
Article VI- maintenance of landscaping, trees and exterior appearance
Article V- new insurance requirements
Quorum- 2002 version vs. amended version

Article XVI finished pages 53-55 Fines for violation of the Bylaws

We have latitude for the current Bylaws to go now and approach the homeowners whose homes are not in compliance with the Bylaws.   Of special concern in 2025 is the increase in the number of homeowners not performing adequate maintenance of their grass and planting beds. A notification needs to go out to all homeowners reminding them of their duty to comply with the pertinent Bylaws and alerting them that beginning in Spring of 2026 enforcement of the bylaws will address weed control, regular lawn care and maintenance of planting beds. Homeowners are expected to use the Home Maintenance Guidelines to bring their properties into compliance. Co-owners who do not address deficiencies, using the Guidelines as a checklist, the Board will notify specific homeowners of the Bylaws violations that must be corrected. Again, concern was expressed that neighbors who do not keep their property up affect the property values for the whole neighborhood. The goal of notification of stepped up enforcement in 2026 is to bring more homes into compliance.

The current Bylaws are too vague when it comes to expectations. The main elements are the lawn, the beds and the height of the trees. For example, shutters on houses that are 25 years old typically require maintenance. These elements are described in more detail on the Maintenance Guidelines document recently posted on the Association website.

The purpose of bringing up the Maintenance in the discussion of the Amended and Revised Bylaws is to discuss how best to make sure that the updated Bylaws will help make clearer to homeowners what expectations there are of all the homeowners.

One suggestion is that we could have something somewhat general in the Bylaws, but an additional sheet of rules and regulations that could be changed periodically. The Bylaws are meant to be permanent for a number of years.

Quorum - The issue on quorum is that we have such a poor turnout/homeowner participation at meetings and in elections. What can we do to make sure we can conduct business? Hirzel suggested a quorum figure of 25% of Co-owners be present at meetings of all Associaton members to formally conduct business. The next steps regarding quorum involve asking Hirzel what latitude the Associaton has to set quorum in the various Association meeting settings, especially those that assume wide Co-owner attendance and participation.

The meeting was adjourned at 8:58 pm.