

Meeting Minutes - April 1, 2025

Tottenham 2025 Annual Homeowners Meeting

Board members present: 6 of 7

Present: Dennis Hussey, Michael O'Callaghan, Terri Mulholland, Brian Watters, Michelle Murad, and Renee Bergmooser.

A quorum of homeowners was not reached (4 properties were represented).

Call to order: 7:02 pm

2024 Budget to Actual

1. Operating Income

Highlights of the report included the fact that we were over on our assessments collected. The budgeted amount was \$44,850 but we actually collected \$52,786. This was due to an increased amount in prior years collections, the interest income we are receiving, and the fact that the timely pay discount has been eliminated.

2. Administrative Expenses

These expenses include such things as Accounting Software, Insurance Expense, Mailing Supplies, Office Supplies, Printing, Website Expenses and Legal Fees. We were under our budgeted amount of \$13,550 because we have not yet completed the extensive work on the by-laws update. This is a necessary expense as our by-laws have not been updated since Singh completed the subdivision.

3. Operating Expense

These are the expenses that are tied to the maintenance of the subdivision. Things like the grass mowing and fertilizing, lighting and electrical repairs, mailbox repairs, sprinkler system repairs, electric service and water costs. The total operating budget for 2024 was \$21,550 and the actual was \$14,492.

We had large expenses in the past due to tree cleanup from storms. This was not an issue in 2024 so we saved a considerable expense there.

4. Infrastructure Expense

Infrastructure is where we had the largest amount over budget in 2024. And no doubt it will continue to be the case. This category includes things like the detention ponds, roads and sewers, sidewalks and wetlands. The budget was \$20,550 for 2024, we came in over \$27,637. Most of that is attributed to emergency repairs done to the front brick wall. That repair was necessary due to the fact that water was getting into the wall and weakening it. The repairs were \$9,225 vs a bid of \$200,000 to replace it.

Money well spent!

5. Other Income

Because of our aging infrastructure it was necessary to raise additional funds in 2024. Our budgeted amount was \$18,975 and we collected \$23,146. This gain can be attributed to the dues that were paid in 2024 from past years. For the first time ever, we were 100 % collected on dues in 2024 and any past dues from earlier years.

This is because we have initiated a new plan for dues collection and are sticking to it. Anyone who is past due is turned over to our attorneys at Hirzel Law. They handle the collections and also add their legal fees to the resident. This “hands-off” approach for the Board is working beautifully.

OTHER HIGHLIGHTS

Detention Pond Updates

The storm sewer pipes have been examined and look good. Now we need to concentrate on the ponds. There is a maintenance agreement with Canton Township that was signed with Singh Homes that the present Board nor past Boards were aware of. It states that the detention ponds must be maintained. We will be doing a top-side evaluation of the pond system and making repairs as necessary.

Walls are moving slightly but this is mostly an aesthetic problem and not affecting the mechanics of the pond.

Road Concerns

Much discussion was held regarding the state of our roads. They are nearing the end of their life so they are wearing more and it is costing more to keep them in a satisfactory condition. In July of 2024, Spalding DeDecker walked our roads and gave us an opinion of probable costs to replace our roads. That came in at \$399,149.00. Of course, that does not take in inflation costs so the actual could be much higher. They did acknowledge that our roads were well designed, well built and pretty thick.

There was also a conversation about waiting instead of putting money away as we are now doing and just having a special assessment when we are ready to start the project. However, because someone may have just moved in, while many of us residents have lived here since the beginning of the subdivision, that does not seem to be a fair option.

The raised dues are not pleasant for anyone. Those on the Board also have to pay them. However, with our aging infrastructure to continue to “kick the can down the road” was not a feasible option.

Governing Documents

The Board has begun the long process of reviewing the updated documents from Hirzel. There are substantial changes that have been made to the Bylaws in order to comply with all the new statutes, which increases the task of completing the review. After all of the needed and desired changes are made and agreed upon by the Board, the revised Bylaws will be provided to the homeowners. A two-thirds majority of the homeowners have to approve three things for the new documents to be adopted: the articles of incorporation, the master deed and the by-laws.

Sidewalks

We did much repair to the sidewalks in the subdivision in 2024. Thanks to the hard work of Brian Watters and Michelle Murad who walked the entire subdivision and marked the slabs that were raised up or damaged. After investigation into our options, they found a more affordable choice than replacing the slabs that were raised up and were able to just grind down the high points on most of those. Canton Township has said that in the summer of 2025 they will replace the slabs they are responsible for. There was also a report done on homeowners who have damaged sidewalks and will need to repair them. It was suggested that the results of that survey be posted on the website so that homeowners can begin to prepare for the cost and repairs.

Summary of Cash Accounts

Bovitz Certified Public Accounts firm did an independent accountant's review of our financial statements and also performed our tax return. This is supposed to be done every year, but 2024 was the first time in the history of our HOA that it was performed. The accountant's conclusion was that our financial statements were in accordance with accounting principles.

Transparency

One of the major goals of the present Board is to keep all residents apprised of what is happening in the neighborhood. Every month the meeting financials are posted to the website for review. We have begun using Quickbooks for our reports so that those files will be accessible to anyone else who becomes treasurer in the future. We recognize that there is much apathy and are trying to find ways to address that fact. We have attempted to get all residents email addresses as that is one primary means of communication. We also use the front entrance sign to announce any meetings.

Election Time

There are four director positions available for the next election. An invitation to join the Board was emailed out with just one person responding. It is critical that we get more people involved in the process. The procedure is that you nominate yourself to become a director, and the Board decides on the position that you fill. Ballots will be going out in April.

Summary

This is a volunteer Board. There is no pay involved nor special perks. All the work you see being performed like flower planting, weeding, installation of lights, watering of grass, meeting attendance and everything done to keep things moving forward is performed at no cost to the homeowners. Every resident who lives here should have an interest, a stake, in what decisions are made. We welcome new blood and new ideas and, quite frankly, younger bodies to help us carry the load. Whether you can volunteer just a couple of hours a month or many more, please reach out to us. If our hopes are to build a better and more attractive place for us all to live, we need the engagement of volunteers more than ever!

Terri moved to adjourn and Michael seconded. Meeting concluded at 8:18 pm