

Tottenham Homeowners Association Board

Meeting Minutes – November 9, 2023

Order of Business. The order of business at all meetings of the members shall be as follows:

(a) roll call to determine the voting power represented at the meeting.

Meeting called to order at 7:00 PM. Present from the board were Dennis Hussey, Terri Mulholland, Alexis Gavin, and Sarah Taylor. Also represented were five homeowners.

(b) proof of notice of meeting or waiver of notice.

(c) reading of minutes of preceding meeting.

Minutes from the October meeting were reviewed and approved.

(d) reports of officers starting with Budget, Dues payment status and penalty assessment.

Status of Financials and Budget:

- We need to consider how much to have in reserve for unexpected expenses such as the storm cleanup that is still ongoing. We officially got a rejection letter from the insurance company for any reimbursement related to storm damage.
- While financials are in good shape currently, there will likely be some additional infrastructure costs coming in the near term.
- Assuming that our road is 1.1 miles, estimates are coming in at around \$250-300K to resurface the road. The current rate of collection for the roads & infrastructure assessment will not raise that amount of money in the next six years.
 - Another option may be to investigate diverting some amount of surplus money from our general budget into the roads & infrastructure fund on a yearly basis (assuming the surplus is there).
- The goal was a balanced budget for next year, but based on the anticipated costs associated with infrastructure, we are likely to spend more than we bring in next year.
- If the board is planning to increase any rates associated with these anticipated upcoming expenditures, it was suggested that homeowners be notified in advance.

(e) unfinished business; and

- Campbell Court Detention Pond Clean-up
 - We've received a quote for the clean up of the detention ponds on Campbell Court for this year (the lowest quote was \$8,000).
 - There is a line item in the budget for next year to maintain the detention ponds and that line item is expected to be in the budget going forward.
 - There is an outstanding question about our accountability based on agreements that were made between the developer and the Township when the sub-division was first built.
 - These are questions that we'll be asking of a lawyer in the January board meeting.
 - The board agreed to move forward with the clean up of the ponds on Campbell Ct.
- Electronic Data Storage – Update
 - The application to get a free non-profit account with Google Workspace was not successful – Sarah and Alexis will look into setting up a Google Docs file storage structure linked to the current HOA Gmail email address.
- HOA Rules to Live By: A written policy related to fees, late payments, etc. has been drafted. After review by Hirzel Law, it will be submitted to the board for final approval. This will help ensure a consistent approach to collections.
 - The suggestion was made that any updated payment policy be distributed to homeowners with the invoices next year.
- Legal Review of Articles of Incorporation, Master Deed and Bylaws - Hirzel Law has been asked to give us a cost for this review.

- It has been recommended that all of our documentation be reviewed with potential updates to be identified based on current laws. The fee for that service is estimated to be roughly \$9,000. This would include Master Deed, bylaws, outstanding agreement between the builders and the city, etc.
- There seem to be several areas where the documentation can be improved and modernized (collections policy, home maintenance requirements, by-laws, etc.).
- The board requested a statement of work be provided from the law firm to understand the breakdown of what the fees cover and what the resulting work product is.
- The recommendation is that the board move forward with starting the process to initiate the document review (contingent on the statement of work we receive).
- Decision on speed limit signs and a No Outlet sign at the front of the neighborhood.
 - For a minimal cost, the board decided to add additional speed limit signs around the neighborhood.
 - A neighbor has brought up the topic of speed bumps, but the board agreed to investigate other options before that option is investigated.
 - Dennis will contact Canton to see what it would take to get a speed monitor from the police in the neighborhood for a period of time.
- Christmas Lights: Decision
 - The recommendation was made to forego the Christmas lights at the front entrance this year due to the quoted cost of \$1,600.
 - Dennis will call the company to see if we can get the lights back that were purchased last year.
 - If we can get the lights back in time, homeowners present suggested that someone from the neighborhood could potentially hang the lights instead.
- Rejection Letter from Insurance Company
 - Right now, insurance essentially covers damage to the front entrance.
 - There is additional investigation to be done to see if there are other kinds of insurance that we could obtain
- Canton Ordinance – the process is not designed to be fast; we can call them for concerns, but results have been spotty.
 - We’ve contacted Canton regarding sidewalk requirements, but they haven’t come to inspect with us – just gave the direction that we follow their guidelines.

(f) new business.

- Sidewalk Maintenance
 - Dennis will contact Canton regarding the sidewalk maintenance around the water pipes that need to be fixed (as part of the township responsibility).
 - If the township fixes their parts of the sidewalk, that will inform what we need to fix and level.
- 2024 Budget
 - A draft budget has been prepared, recommendation that the budget is shared with homeowners once it is finalized.
 - Likely distributed with the newsletter, the first electronic newsletter is planned to go out late Nov, early Dec this year.
- How much should we keep in reserve for emergencies?
 - For the purposes of a reserve the board is considering putting \$25K in a short-term CD to get some additional interest growth on the money in the accounts.
- 2024 Meeting Rooms/Schedule
 - Rooms for next year can be booked starting November 15.
 - The larger room will need to be booked closer to the annual meeting date.
- Questions for Lawyer for January Meeting
 - Dennis is compiling questions for the lawyer and is asking for any questions to be submitted to him by 11/17 so that he can submit them to Melissa in advance of the January meeting.
- Damage to Entrance Sprinkler System
 - As part of the construction on Lilley Rd, there was damage to the sprinkler system. Canton was notified and said they’d get back to us on options/reimbursement for repair.

Meeting adjourned 8:34 PM.