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February Newsletter & January 31st Meeting Minutes!

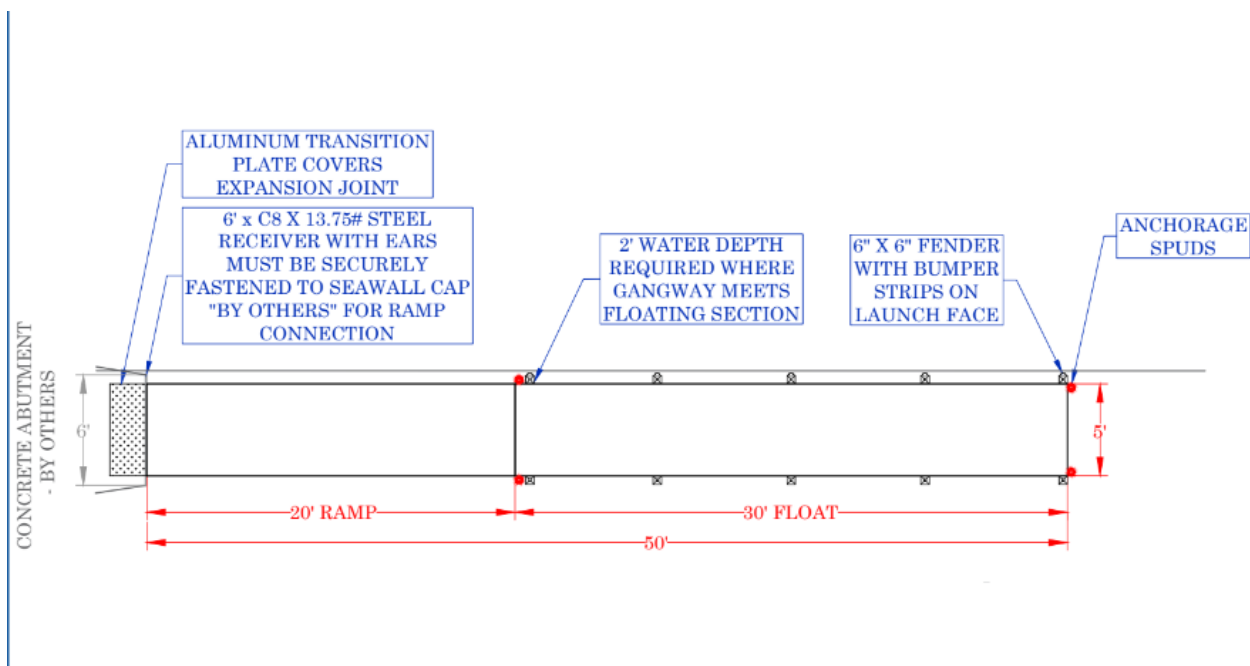
This year is an exciting one for the Point of Sand Point Association, as we have some big projects your Board of Trustees are working hard on accomplishing. We will not only be installing a brand-new custom-made dock and repaving our roads, but also dredging the South Channel. Below we share some updates on all items, as well as the current finance report from our treasurer.

Dock Update:

Our new dock is being built by Flotation Docking Systems, Inc out of Cedarville, MI and is currently in Fabrication. While we have not nailed down our installation date, we assure you this will be prior to Memorial Day! Soon you will see JLH Construction working on the new anchoring wall for this dock. Also happy to announce that we will re-angle the entrance of the boat ramp slightly in order to allow easier access in and out with your watercrafts. The dock entrance pavement could not be added to the road bond but we worked out a way to pay for it out of general funds. The old dock will be available soon, as we plan to auction this item, with the proceeds going to our general fund. Please be aware that the dock entrance will be closed shortly for excavation and prep. Access to the lake through there will be closed until its paved. Please do not disturb the prep work. Dock is expected to be installed in April.

Thanks so much to Dean Krummholz, Robert Schoof, and Dennis Richey for your past and current help with all things dock! Below are some pictures again of what this will look like, as we cannot wait!

Dock Schematic:



Dock Example:



Roads Update:

On February 5th, our bond was approved by Caseville, and thus we are Proceeding with our long-discussed Roads project! The final cost is approximately \$610,000, and this includes all of the city fees and the administrative costs for managing the loan over its lifetime. What we voted on was a cost of 595,000 dollars but that didn't include city management cost over the lifetime of the loan, Interest and legal fees involved as at that time they weren't known. This was stated at the annual meeting last year before we sent out the road vote. An estimate was given as to what we knew at the time. The cost per property will be \$5,090 and the city will soon be sending notices out to each resident. The payment options will be to either pay up front to total cost, or have it go on your winter tax bill. The loan is 6% over a 10-year period, for those choosing the tax route. The project will take approximately 8 days and we are coordinating the dock area and the dock all at the same time. The plan is to be done for Memorial Day, and hopefully in the first two weeks of May.

As mentioned above, our community has been working on this for quite some time, so I want to thank Robert Bender for his initial work, and then Dennis Richey for bringing this home for us. If anyone has any questions or concerns feel free to reach out to him. 586 659 9542.

Dredging Update:

Per our conversations at the past annual meeting, the Board and I have been working extremely hard to find a way (and the Funds) to properly dredge the South Channel. I am beyond happy to announce that after rounds of negotiations with our neighbor and counterparts in Pointe West (sharers of our channels), that in fact we will be dredging the South Channel this year, all the way back to the bridge! The services will be provided by Savin Lake Services, who most recently work for us by dredging our North Channel back in 2022. Again, based on state regulations all dredging will occur the first two weeks of November. We are hopeful that not only will the South Channel residents regain navigability through that channel, but also the increases north-south water flow allows for less channel weeds. Below are some pictures of what we can expect to be completed.

Dredging Schematic:



Not to scale – North Channel dredging to extend to navigable Waters.

Treasurer Update:

Balancing the books is never an easy task, but our treasurer makes it look that way. We are in good financial standing at the current time, albeit we do expect our expenses to continue to increase and thus due expect the likelihood of increased annual dues in years to come. Below is our current financial printout. Thank you Christine Wroblewski for everything you do, and for keep us afloat out here on the lake :-)

PSPA Finances 2/2024:

August 31, 2023 - Present date (1/31/24)			
Beginning Balance		\$83,768.46	
Income		\$89,353.84	(119 lots paid +1 late fee at 103.84)
Interest		\$1,301.32	Aug/Sept/Oct/Nov/Dec/Jan
		\$174,423.62	
Expense 8/31/2023 - Present date (1/31/24)		\$41,626.00	
		132,797.62	12,297.62
Expenses	2023 - 2024 Estimated Budget	9/1/2023 - Present Costs/Spend	Comments
Channel Maintenance - Dredging	\$96,900.00	\$30,455.00	Channel markers, buoys, caution tape, ramps - Deposit for 2024 Dredging
Dock Expenses	\$25,330.00		
Income Tax Preparation	\$750.00	\$675.00	May 2023 Tax Preparation
Liability Insurance	\$2,450.00	\$2,569.00	Director & Liability Insurance Premiums
Meetings & Publications	\$1,000.00		
Miscellaneous	\$2,000.00	\$94.50	By-Laws Submission - B. Bender & copies - PO Box
Parks Maintenance	\$5,000.00	\$1,470.00	Lawn maintenance - Fall Cleanup
Road Expense		\$900.00	Road Survey
Snow Plowing	\$2,500.00	\$2,310.00	
Thurmb Bank Expenses	\$2,200.00	\$500.00	Quarterly Account Fee 9/30/23
Weed Control	\$11,235.00		Under contract 3 payment - 2024 - after that we will have to renew
Crescent Beach Storage	\$500.00		
Eagles Hall for Annual Meeting	\$450.00		
Taxes	\$20.00	\$20.00	State of Michigan pd. By C. Wroblewski
HOA Attorney Fees	\$2,500.00	\$2,632.50	
Total	\$153,035.00	\$41,626.00	
2024-2025 Estimated Expenses	Estimated Cost for 2024/25	Comments	
Channel Maintenance - Dredging			
Dock Expenses			
Income Tax Preparation			
Liability Insurance			
Meetings & Publications			
Miscellaneous			
Parks Maintenance			
Road Expense			
Snow Plowing			
Thurmb Bank Expenses			
Weed Control			
Crescent Beach Storage			
Eagles Hall for Annual Meeting			
Taxes			
HOA Attorney Fees			
	\$0.00		



POINT OF SAND POINT HOME OWNER'S ASSOCIATION BOARD MEETING

January 31, 2024 8 PM Virtual Meeting

Meeting Minutes

Call to Order - 8:00 PM

Board Members present: Bryan Bender, President; Margie Bartmess, Vice President; Christine Wroblewski, Treasurer; Roger Beard, Trustee; Dennis Richey, Trustee; Robert Lechota, Trustee; Mary Lawson, Secretary

Agenda Item #1 Road & Dock Approach Update – Dennis Richey

- First meeting held – second meeting 2/5. City at 2/5 meeting will green light bond. City will send out letter to each community on estimate to pay in full in 30 days (March 5th) or it will go on taxes. 10-year bond. Project will take 8 days. Goal before Memorial Day.
- John Carlson and wife raised questions about dock and that association did not vote on it. City stated dock is separate and cannot be added to bond. Paving company can write quote for 5 tons for \$500 to pave. Board approved.
- To do modification excavation needs to be done to stabilize the base. JHL will remove asphalt, crushed concrete, and excavate in straight pathway quote is \$3000. Combined \$3500. When John wrote the original quote there was no estimate for permits from Eagle and Huron County which will cost an additional \$1200. Gate will be moved 5 feet to utilize existing gate. May have additional cost for cement. Dock prep needs to be done prior to paving. Board approved.
- Motion by Bryan to approve Dock Launch for permits, paving prep and paving for a total of \$4700. Second by Mary. 7 in favor – Passed.

Agenda Item #2 Miscellaneous

- What are we storing in the storage unit? It's outside and we need to remove it. There are pictures that exist. \$275 a year.
- Grass seed needed for south park. No update on who caused it.
- Entrance to north park is not good. Is this part of the road paving project?
- Put old dock up for bid? That will be the plan.
- Gari Hotton by-law edits. Check in with her and her committee.

- Buoys stored by dock. Who installs? Dennis will be looking into putting them out this spring by those willing to help.

Agenda Item #3 Two ACC Votes

- TROPEA Build Motion to approve Dennis, second by Christine. All approved. Passed. Landscape street side plan requested. Questioned why no clear cutting was addressed here by the ACC, but they have done so with other applicants.
- PEYERK Build Motion to approve Dennis, Second by Bryan. All approved. Passed.

Agenda Item #4 Recent ACC correspondence to the board regarding recent differing opinions.

- The ACC has recently been questioning the board's ability and right to disagree with their recommendations, and the process in which they approved a resident's application.
- Reiterated that all decisions have been made in accordance with our by-laws and council of the association's attorney.

Bryan Bender made motion to close meeting, all agreed, Bryan thanked everyone for the continued service and effort. Stated the meeting went good, and how he loved how this board is working great together.

