CROSSCREEKS OWNERS ASSOCIATION ANNUAL MEETING MINUTES

8575 Jackman Rd., Temperance, MI April 30, 2025 – 6:00 PM

PRESENT: President Becky Pidek, Vice President Scott Majoros, Treasurer Cheryl Griffin, Directors Dan Amos and Ashley Scrivner.

ABSENT: Director Brian Marciniak.

The Annual Meeting of the Crosscreeks Owners Association Members was called to order by Becky Pidek at 6:04 PM. A quorum was established with 20 members present and 12 proxy votes submitted.

APPROVAL OF AGENDA: A motion was made by Scott Majoros, seconded by Dan Amos, to approve the agenda as presented. The motion carried.

CONSENT AGENDA: The Consent Agenda included the following items for approval and to be placed on file: Minutes from the annual meeting of the members of Crosscreeks Owners Association held on April 23, 2024; Motion was made by Scott Majoros, seconded by Dan Amos to approve the consent agenda as published. The motion carried.

NEW BUSINESS -

- ➤ BUDGETS FOR 2024 AND 2025 2024 Final Budget, reconciled and finalized balance sheet for the 2024 year, and proposed budget for the 2025 year presented for inspection and approval.
- ➤ NEW ACCOUNTING SYSTEM An updated accounting system has identified \$1,291.37 in unpaid annual dues from 2020-2024. All Board members approved sending invoices, along with a letter explaining these unpaid dues to the affected homeowners. This issue impacts approximately 10 Homeowners within the HOA.
- ➤ NEW TAX ID (EIN) The HOA needed to apply for a new tax ID (EIN) number before we could update the Board members on the Huntington Bank account in 2024. Previous HOA Boards had been using an ineligible EIN, which led to the online dues collected in 2024 being taxed.
- ➤ UPDATE TO ONLINE PAYMENTS The Clover account, which is Huntington's online merchant service provider, was finalized and closed in October 2024. This account had previously been charging the HOA a monthly fee of \$39.95 for noncompliance with security requirements. Over the three years that the service was available, only eight annual dues transactions were processed.

Homeowners can now conveniently pay their HOA dues online through the dues page on the CCOA website. We have implemented Stripe, a secure payment processing system, to facilitate these online payments. Homeowners will incur a minimal fee of \$2.50 as part of their online dues payment, ensuring that there is no cost to the HOA. Since the introduction of Stripe for the 2025 annual dues, nine payments have already been processed using this online system.

- TAX FILING The tax form 1120-H was completed and submitted for the 2024 calendar year, requesting a repayment of \$31 that was withheld from the Clover account. Although the HOA is a nonprofit corporation in the State of Michigan, it is not recognized as a 501(c)(3) nonprofit for federal purposes. As a result, the HOA is required to file federal taxes annually.
- ➤ ATTORNEY UPDATES We have been collaborating with Jessica Pienta, a local attorney specializing in homeowners' associations (HOAs), to address recent federal and state laws that may impact our HOA. We have set aside a small portion of the budget for further consultations with her if necessary.
- ➤ HOA LIABILITY CLAIM An HOA liability insurance claim has been filed for a homeowner whose property sustained damage when a tree owned by the HOA fell onto their fence. The claim amounts to only a couple hundred dollars. In light of this situation, the Board has decided to waive the homeowner's annual dues for 202 until the outcome of the claim is determined.
- TREE STUDY Becky Pidek recommended contacting a local tree arborist, possibly from MCCC or the State of Michigan, to obtain an arborist study or a more in-depth tree management plan for the trees in our HOA Common Area. This report will assist the HOA in addressing tree issues, estimating potential costs, and establishing a timeline for necessary actions. We have been struggling to get tree companies to follow up with us, so this report would provide us with a solid starting point. Depending on the findings of the arborist, we may need to consider a special assessment. Unfortunately, our HOA is currently not in a financial position to cover the costs of tree removal or trimming with the existing dues.
- > SPRING CLEAN-UP DAYS We have scheduled four Saturdays for homeowners to come out and help clean the Common Area. If you are unable to join us on these days, please feel free to head out to visit any part of the Common Area whenever you have a couple of hours to spare and lend a hand. We greatly appreciate any help from homeowners!

Days are as follows: Saturday, May 17, 2025 from 12 PM - 3 PM

Saturday, May 31, 2025 from 12 PM - 3 PM Saturday, June 14, 2025 from 12 PM - 3 PM

Saturday, June 28, 2024 from 12 PM - 3 PM

- ➤ BRIDGE MAINTENANCE All three bridges in the Common Area that connect to the streets in our HOA are in poor condition. While the metal bases appear to be solid, the wooden components need to be replaced. We are looking for anyone in the HOA who may be able to assist with rebuilding the bridges or who has contacts that can help us. Please reach out to Becky Pidek or Scott Majoros if you can assist. These bridges are becoming a safety hazard and may need to be closed without proper attention this year.
- ➤ CREEK DREDGING UPDATE The Monroe County Drain Commission received a petition at the end of 2023 to dredge Indian Creek. However, they are unable to provide a timeline for this project because they received over 20 petitions submitted that year. The commissioner mentioned that they would also assess Salter Creek to determine if any obstacles are impeding the flow, and they may consider

dredging it simultaneously if necessary. This project will affect all homeowners along the creek bed in our HOA, as any related assessments will be added to our property taxes, as has happened in the past.

A special meeting will be held before the approval of the dredging. All homeowners along the creek bed will receive notification of this meeting at least two weeks in advance. This will be the opportunity to raise questions and express concerns.

- ➤ COVENTRY DRIVE COMMON AREA WALKWAY UPDATE A question was raised about the possibility of trimming back or removing the bushes along the HOA right of way that leads to the Common Area on Coventry Drive. The overgrowth has made it difficult to access and maintain the Common Area. Becky Pidek has already spoken with the homeowner regarding these bushes. They were originally planted by the HOA in 1998 at the request of the previous homeowner to mark the boundary between the HOA walkway/right of way and the homeowner's yard, helping to keep people off their property. However, the current homeowner prefers that the bushes be removed completely, as they make yard maintenance challenging. We have given the homeowner permission to remove the bushes if they wish. If they choose not to remove them, the HOA may take care of it during the Spring Clean Up.
- BRIDGEWAY COVERED BRIDGE UPDATE Questions were raised regarding the covered bridge on Bridgeway Drive. This road and bridge are part of Covered Bridge Estates; however, residents of Coventry Drive in Crosscreeks are directly affected by the closure. Since Coventry Drive is the only active HOA, Becky has been in contact with both the drain commission and the road commission engineer to explore available options. The Drain Commission does not receive direct funding for repairs or replacements. All work is funded through special assessments on homeowners. The Road Commission engineer explained that all proposed road work in the county is carried out through contracts. Since this is a township subdivision, it would require a special assessment and a maintenance plan agreement with the township for the upkeep of the bridge if the work proceeds. Currently, reopening the road poses a safety hazard due to the weight of the covered bridge above and the cracked culvert below.
- > VOTING AND APPOINTMENT OF BOARD MEMBERS Voting for Board members was conducted by secret ballot. We had 12 proxies, with 3 abstaining from voting, 6 authorizing the Board to vote on their behalf, and 3 designating Becky Pidek, the current president, to vote for them.

Votes were collected and tallied, resulting in a total of 31 qualifying ballots. The results are as follows:

Becky Pidek - President, term ending April 30, 2026 (or the next annual members meeting, whichever comes first).

Scott Majoros - Vice President, term ending April 30, 2026 (or the next annual members meeting, whichever comes first).

Ashley Scrivner - Secretary, term ending April 30, 2026 (or the next annual members meeting, whichever comes first)

Cheryl Griffin - Treasurer, term ending April 30, 2026 (or the next annual members meeting, whichever comes first)

Dan Amos, Brian Marciniak, and Ashley Scrivner - Board of Directors.

Watch for the nomination form for next year's Board, which will be sent out in February 2026.

> COMMON AREA MOWING – Three mowing proposals for the Common Area field and the area behind Coventry Drive were presented at the meeting for consideration.

The voting results were as follows:

9 votes, plus 9 proxies (for a total of 18 votes), in favor of extending our current contract with Isabella Puccetti.

4 votes in favor of extending an offer to Ralph Dylkowski.

0 votes in favor of extending an offer to Albert Hilt.

A contract for Isabella Puccetti was approved for \$2,500 to provide mowing services from May 2025 through April 2026.

ADJOURNMENT - The meeting was adjourned at 7:43 PM.

Becky Pidek, President, Crosscreeks Owners Association

Ashley Scrivner, Secretary, Crosscreeks Owners Association

Finalized 5/6/2025