



Plymouth Township, Michigan

## **ANNUAL Meeting**

**7:00 PM - Tuesday May 21<sup>st</sup> 2024**

Masco Corporation Headquarters  
17450 College Parkway, Livonia, MI 48152

### **AGENDA MINUTES**

**1) COMMENCEMENT OF MEETING:** Time **7:01 PM**

**2) DIRECTORS ROLL CALL**

- a) Jeff Horka, President **Present**
- b) Colleen Roney, Vice President **Present**
- c) Kris Whise, Secretary **Present**
- d) Tony Gullitti, Treasurer **Present**
- e) Ali Kanberoglu, Director **Present**

**3) MEMBERS ROLL CALL**

- |  |   |
|--|---|
| Unit 1 <b>Tony Gullitti present</b>                  | Unit 10 <b>Rebecca Silva, present</b>                       |
| Unit 2 <b>Walt &amp; Melissa Mistak, present</b>     | Unit 11 <b>Patty Pozios, present</b>                        |
| Unit 3 <b>Lisa Wiest, absent</b>                     | Unit 12 <b>Kris Whise &amp; Mike Bailey, present</b>        |
| Unit 4 <b>Jeff Horka, present</b>                    | Unit 13 <b>Ali Kanberoglu, present</b>                      |
| Unit 5 <b>David Smith &amp; Nancy Davis, present</b> | Unit 14 <b>Lisa Benkarski PROXY to Kris Whise</b>           |
| Unit 6 <b>Kevin Wagner, present</b>                  | Unit 15 <b>Beth Mueller, absent</b>                         |
| Unit 7 <b>Tara &amp; Ricardo Dueñas, present</b>     | Unit 16 <b>Colleen &amp; Alex Roney, present</b>            |
| Unit 8 <b>Scott Klender, PROXY to Tara Dueñas</b>    | Unit 17 <b>Khadija Chaudhry &amp; Tauha Bhatti, Present</b> |
| Unit 9 <b>Jay Offen, absent</b>                      | Unit 18 <b>Ariana Strzalka, present</b>                     |

Property Manager: **Craig Girard, Present**

**4) PROOF OF NOTICE** **Acknowledged**

- a) 1<sup>st</sup> Notice sent January 30, 2024
- b) 2<sup>nd</sup> Notice sent February 29, 2024 Date Change; May 10, 2024 Date Confirmation

## 5) QUORUM

- a) Needed: 35% of 18 units = 6
- b) In attendance: **15 Units - Quorum Achieved**

## 6) APPROVAL OF MINUTES

- a) Comments:
  - i) No comments were received after last year's meeting minutes distribution
  - ii) Comments today? **No comments were made**
- b) Motion to approve
  - i) Made by: **Mike Bailey**
  - ii) Seconded by: **Patty Pozios**
  - iii) Vote Results: **15 Yay's**                      **0 Nay's**

## 7) REPORT OF OFFICERS

- a) President
  - i) Thanks to our Association volunteers
    - (1) **Ali Kanberoglu, BOD Director for 2 years**
    - (2) **Nancy Smith, landscape improvements**
    - (3) **Walt Mistak, irrigation system management**
    - (4) **Scott Klender, garage light replacements**
  - ii) Local Points of Interest Updates
    - (1) **Tait's Cleaners update – According to Supervisor Heise, site is a contaminated “Brownfield” and will require Phase I and II Environmental Studies before it can be redeveloped – Studies will be costly – property remains for sale – Jeff encouraged the Supervisor to find a way to remove the building as it is an “eyesore” at the entry to the Township and for us.**
    - (2) **Northville Road update – Jeff reiterated a previous request to Supervisor Heise that an illuminated and painted crosswalk be provided which would safe access for the Township residents living on the west side of Northville Road to the east side of Northville Road where sidewalks and Park amenities currently exist**
    - (3) **Wilcox Lake update – Wilcox Lake and Phoenix Lake projects are on schedule to be completed by target dates of mid to late June**
    - (4) **Northville Downs update – Plymouth Township is being sued by Northville Downs developers for \$10 million – Developers are now looking to relocate the race track to the Fowlerville area.**

iii) Other comments:

- (1) Melissa Mistak asked about the resonating vibration sounds coming from a nearby industrial complex – Jeff said he received good cooperation last year on this issue and he would follow up again to try and get the sound stopped.
- (2) Unit 9 has a potential buyer – buyer has questions about status of roof and whether privacy panel could be installed on ground level between walkout patios of units 8 & 9. Buyer will be informed of anticipated 2026 roof replacement schedule and that a request indicating size, construction methods and materials needs to be sent to the BOD for review prior to approval to install privacy panel
- (3) Old Ford Motor building located on the SW corner of Hines Drive and Wilcox Road has been purchased and is currently being renovated.

b) Vice-President

i) Welcome new RBCA members

- (1) Unit 18 New Owners Ariana Strzalka and Alaina Strzalka

c) Treasurer / Property Manager

i) 2023 Income & Expenditures Review

- (1) Property Manager Craig Girard verbally reviewed the Income and Expenditure report he provided from June 1, 2023 thru April of 2024 – one unit is far behind in dues – communication is ongoing with that unit owner – it is currently anticipated end of 2024 combined accounts balance will be in line with 2024 budget and reserve funding plan when all RBCA dues, including those delinquent dues and late fees, are paid

d) Secretary

i) 2023 Audit Results

- (1) Annual audit was performed as required.
- (2) A couple minor entry edits noted on the report but final result “There are no concerns and everything reconciled”
- (3) A motion made by Mike Bailey to accept and approve the RBCA 2023 financial audit

(a) Seconded by Alex Roney

(i) Vote results: 15 Yay's            0 Nay's

ii) Vote to continue with annual non-CPA audit instead of formal CPA audit

- (1) A motion was made by Kris Whise to have the 2024 annual audit prepared by a non-CPA as has been done the in the past

(a) Seconded by Patty Pozios

(i) Vote results: 15 Yay's      0 Nay's

iii) Description of accounts

(1) 53 Bank in 2023: Closed "bill pay" checking, "reserve" savings & CD accounts due to:

- (a) new property manager – easier access at Chase
- (b) better interest rates at CFCU
- (c) better online service / access elsewhere

(2) Chase Bank in 2023:

- (a) Opened "bill pay" checking account
- (b) Opened savings account as "partial" reserve fund account

(3) CFCU in 2023: (*amounts redacted for security*)

- (a) Opened Business Money Market Account – \$\_\_\_\_\_ - Average Interest rate 3.68%
- (b) Opened 9 Month "Boost" Certificate - \$\_\_\_\_\_ – Average interest rate 5.38%
- (c) Opened (5) 9 Month CDs at \$\_\_\_\_\_ – Average interest rate 5.15%
- (d) Opened (1) 9 Month CD at \$\_\_\_\_\_ – Average interest rate 5.15%

iv) Account Balances as of May 1, 2023

(1) Chase Bank Checking account (bill paying account):	\$
(2) Chase Bank Savings account (contributes to Reserve savings):	\$
(3) CFCU Combined CDs (contributes to Reserve savings):	\$
(4) CFCU Money Market Business account	\$
(contributes to Reserve savings)	TOTAL: \$

e) Director – N/A

f) Property Manager

- i) Craig requests "Work Order" and "Unit Modification" forms be submitted by unit owners when repairs are needed or exterior unit modifications are being requested.
- ii) Work Order forms will be emailed to unit owners and are currently available online at: <https://www.riverbendplymouth.com/documents/02f-Form-WorkOrder-Fillable.pdf>
- iii) Unit Modification forms will be added to the RBCA website and emailed out to units.
- iv) Forms are to be sent to Craig at [mcropserv@yahoo.com](mailto:mcropserv@yahoo.com)
  - (1) Craig will review requests for compliance with bylaws and confirm RBCA financial responsibility (if any) and forward to BOD for approval

## 8) COMMITTEE REPORTS

- a) Landscape Committee – Nancy Davis is maintaining Black Eyed Susan and Daisy plants in the planting area near the RBCA entrance. She intends to add annual flowers as well.

## 9) ELECTION OF OFFICERS

- a) Jeff Horka and Colleen Roney terms 2023-2025
- b) Nominations for term 2024-2026
  - i) Tony Gullitti
  - ii) Kris Whise
  - iii) Nancy Davis
- c) Election – Confirm returning Directors Jeff and Colleen for 2023-2025 term and confirm returning Tony and Kris, and Add new member Nancy Davis for 2024-2026 term.
- d) Vote results – Unanimous approval

## 10) NEW BUSINESS

- a) RBCA Picnic – June 27, 2024 6:30-10:00 PM Noted as described below
  - i) Driveway of 43015, Kris and Mike
  - ii) “sign up” google doc form will be sent out in early June to select a “dish to pass”
- b) Dues options going forward: **DISCUSSION TOPIC ONLY**
  - i) **OPTION 1** – Maintain current dues system of incremental increases with intention of no special assessments
    - (1) PROs:
      - (a) The last “Special Assessment” was in 2007 for storm damage when the Association was very new and had “no” savings
      - (b) New buyers WANT to see a healthy reserve fund so they won’t be “surprised” by a big assessment after moving in (ie. Selling could be more difficult if reserve account is not fully funded)
      - (c) OTHER THAN 2022 when dues were increase by \$65 due to inflation, dues increases were typically \$5 or \$10 a year, sometimes \$0.
      - (d) “mental comfort” in anticipation of no large unexpected Special Assessments will be assessed to your home
      - (e) “at this time” with anticipated banking/CD interest, the reserve study “replacement reserves” increase and 3% inflation in standard line items, it appears 2025 dues will require a nominal \$5 per month per unit increase to continue the “fully funded” plan.
    - (2) CONs:
      - (a) Money paid toward reserve fund, which if owner moves out before improvements completed, could be considered money lost to current unit owner

- (b) Money paid toward reserve fund, would lose interest to current unit owner if it had kept in their personal account until needed.
- ii) OPTION 2 – Change system to keep dues absolutely as low as possible and have special assessments each time an improvement or unexpected cost occurs.
  - (1) PROs:
    - (a) Would keep \$ in unit owners account with interest until needed
    - (b) Would keep money in existing unit owner account if moving out prior to those future improvements / repairs
  - (2) CONs:
    - (a) Owners would NEED to set aside \$ themselves each month with anticipation of future Special Assessments
    - (b) Possible more challenges in collecting funds if anticipated savings not accrued by unit owners (ie potential liens).
    - (c) When selling, will be more difficult to find buyers willing to “risk” special assessment shortly after moving in, if reserve fund is not robust enough to cover anticipated bills.
- iii) ~~Motion:~~ Motion “text” adjacent and below was included in agenda erroneously; topic was meant for discussion purposes only as it had been requested as an agenda item.
  - ~~(1) Motion made by:~~
    - ~~(a) Seconded by:~~
    - ~~(b) Vote Results: \_\_\_\_\_ Yay’s \_\_\_\_\_ Nay’s~~
- iv) General discussion held – overall consensus members prefer potential incremental additions to dues each year rather than not increasing dues incrementally and anticipating future special assessments.
- v) Kevin Wagner brought attention to the Bylaws page 3 which state:
 

*“ARTICLE II ASSESSMENTS Section 2. (c) Reserve Fund. An adequate reserve fund for maintenance, repairs and replacement of those Common Elements that must be replaced on a periodic basis shall be established in the budget and must be funded by regular monthly payments as set forth in Section 3 below rather than by special assessments.”*

THUS the bylaws require adequate monthly contributions to maintain an adequate reserve fund, this entire agenda item is Null and Void. Thank you Kevin

## 11) MEMBER COMMENTS

- a) Mike Bailey indicated he will be having a professional surface applied to his garage floor. The company he has spoken with agreed there could be a discount for multiple service locations. Mike asked if anyone else was interested, to contact him as soon as possible.

## 12) ADJOURNMENT: TIME: 8:20 PM

- a) Motion to adjourn made by Kris Whise
  - i) Seconded by Colleen Roney
  - ii) Vote Results: 15 Yay's 0 Nay's