



# Trotters Pointe

Homeowners Association  
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## 2024 Year-End Newsletter

December 28, 2024

Greetings Neighbors,

As 2024 comes to a close, the Trotters Pointe Board of Directors wanted to wish everyone Happy Holidays and also relay some important information and reminders.

### **From BRIDEN Management to Self-Management**

The HOA has faced a few challenges this past year, the biggest of which was Dennis Nagy of BRIDEN Management terminating their contract. On the positive side, Dennis' contract termination email went so far as to give the Board his vote of confidence (see the 5/11/2024 Board Meeting Minutes for the email thread with the below statement):

“Jim has a good handle on everything and I am confident this will be a smooth transition.”

Like everyone, the Board was blindsided with the termination and immediately met with Dennis the following day. We were met with solid resistance all around including our request to transfer Comerica Bank account ownership to the HOA, thereby forcing the HOA to immediately open a new set of Comerica Bank accounts in order that the HOA can continue to meet its obligations without service interruptions being that the Spring & Summer months were upon us and account for the busiest activity.

The Board's immediate focus was to create a transition plan & schedule of all activities, obtain contact information for vendors & contractors, copies of contacts & documents, keys/combinations, and other pertinent information before the 30-day notice deadline expired. We sketched out a few items and met with Dennis as we updated the plan & schedule and worked thru the transition's to-do aspects of the plan. For example, the DTE Energy meters needed to be transferred to new accounts in the control of the HOA. The long story short is that the HOA's original DTE accounts had been transferred from PASCO Management to BRIDEN when BRIDEN took over in 2009. BRIDEN then added their other customers to HOA's DTE account's "profile" making it difficult to remove BRIDEN's other accounts in order to return the DTE accounts to the HOA. Creating new DTE accounts resulted in the HOA losing the online availability of statement & payment history. The transition plan is included with the 6/22/2024 Board Meeting Minutes.

Unfortunately, the loss of BRIDEN occurred just as the HOA was rolling out the mid-Year \$100 assessment to reinstate many of the budget items that had been eliminated, with the bi-annual mulching being the most expensive, thereby compounding the Board's workload.

Due to the short deadline, the Board prioritized the transition and went into *self-management* mode, similar to what Carriage Trace has been doing for 20 years, until new management can be obtained.

### **BookKeeping / Accounting**

Although the HOA had hired an accountant in 2023 to convert from spreadsheets bookkeeping to cloud-based Intuit QuickBooks Online (QBO) in order to be able to complete the 2022 FY audit, the HOA discovered afterwards that the accountant had done a poor job overall because he worked in a vacuum without collaborating with BRIDEN. The issues were further compounded because the accountant comingled all the original paper records that BRIDEN had provided, which were the only copies available.

Board members subsequently spent long hours into the night for many weeks learning QBO, sorting thru the QBO data, finding & eliminating unnecessary ledger entries the accountant had created to artificially balance accounts, and reorganized the data properly and corrected the numerous inaccurate data entries (there were many incorrect amounts, as well as missing or duplicated entries, and entries attributed to wrong entities).

### **Audit**

The HOA was finally able to complete & pass the 2022 audit once the financial data was corrected in QBO, which also uncovered some bookkeeping issues. Although the HOA uses Cash Basis accounting principles, it was discovered that bookkeeping practices had not been consistent and was actually a mixture of Cash Basis, Accrual, and other non-standard practices that were being used concurrently at times which had led the HOA to originally fail the audit.

\*\*\* For the 2<sup>nd</sup> year in a row, the Board has commissioned and passed the annual audit (2023) and filed our IRS tax return. Michigan law requires annual audits. Previously, the HOA's most recent audit was in 2008.

### **Reserve Study**

In January 2024, the HOA commissioned the first Reserve Study of the legally required "reserves". A delay was caused due to the Study team missing & conflating Common Elements in their initial draft reports that resulted in unexpected work for the Board. Everything eventually was resolved and the HOA received a final report which has been published on the HOA's website and was distributed at the 2024 Annual Meeting. Since the report did not breakdown costs per individual unit (lot), the Board used the data in the Reserve Study to extrapolate individual unit costs (available in the 3/28/2024 Board Meeting Minutes).

### **Mowing**

The woes continued with the lawns mowing. In late June, the lawn maintenance company gave a six (6) day contract termination notice with one of the reasons being that it had never agreed to split payment across 2 payments, which is what BRIDEN had done unilaterally. Later, another reason was given that BRIDEN had stated to them that there would not be mulching in 2024. It's unknown what impact, if any, that mulching had on lawn mowing services since the only areas mulched were the existing mulch beds.

Once again, the HOA had to scramble to prepare requirements & specifications and find an alternative that could immediately take over mowing & landscaping maintenance. The resulting subsequent contract with Faith Lawn is far more specific & exhaustive and at a lower cost than what the HOA had had with Scott & Son and covered: Lawn mowing, path/sidewalk/boardwalk vegetation cutbacks, holiday lights and winter snow removal. One thing to note is that it's taken a lot of time & effort to oversee & nudge Faith along to fulfill the contract terms. Related info is available in the 6/30/2024 Board Meeting Minutes.

### **APM Management**

The HOA's woes didn't end once APM started in September. The Board had obtained proposals from many management companies and put together a list of questions & concerns to better understand the impact on Trotters Pointe & Co-owners. Ultimately the Board settled on APM after making substantial additions to their proposed contract. Please refer to the 6/22/2024 and 8/22/2024 Board Meeting Minutes for additional details.

However, the transition to APM never took off. After multiple offers to schedule transition handoff meetings were ignored by APM, amongst many other issues, the Board determined that continuing with APM was only wasting precious HOA funds since APM never stepped up for the HOA to get out of self-managed mode. Please refer to the 10/1/2024 Board Meeting Minutes for additional details.

Fortunately, the bulk of the HOA's work is maintenance of the Common Areas and was put in the exhaustive July 2024 contract with Faith Lawn. The HOA did not wait until the last minute and even **arranged over the summer** for sprinkler & fountain winterizations. All supporting documentation, contracts, letters, maps, etc. are available on the HOA website.

### **Looking Forward to 2025**

Hopefully, everyone can appreciate the time & effort that the Board has had to put in behind the scenes to ensure there was no service interruption, transition management responsibilities, and put together extensive & exhaustive contracts as well as follow-up after the vendors to ensure they meet the contract terms in a timely basis.

#### **At no time were Co-owners adversely impacted by any of the challenges & changes.**

Looking towards the financials, recall that the HOA restated both the 2022 and 2023 budgets at the 2024 Annual Meeting due to discrepancies that were uncovered as part of the migration to QBO. The HOA now has a more exhaustive Budget report and includes pertinent QBO reports that support the Budget report (all of which is available on the HOA's website).

### **2024 Assessment Increase**

The HOA has continued sprucing up Trotters Pointe in 2024 like we'd started in 2023. Unfortunately, assessments needed to be increased by \$100 after **22 years at \$300** in order to restore many services that had been eliminated. While many Co-owners may not have liked the increase, it was a lot better than *doubling* it like the Board had done in 2002 when assessments were increased from \$150 to \$300 and stayed at \$300 until 2024. Truth be told, it was quite a difficult decision and assessments are still not where they need to be since Trotters Pointe has aged substantially with many dilapidated areas are in desperate need of attention. The 2002 newsletter that talks about the that previous increase is available on the HOA website.

## **2025 Assessment & Payment**

For 2025, the Board has scaled back a lot of the projects that were being considered and approved a conservative operating budget that increases assessments to a modest \$450. The Budget is attached for reference per Bylaws Article II, Section 2(a).

For contrast, our neighbors at Saddle Creek, a much younger sub, continue to pay an \$800/year assessment. Although some may say that SC pays more because they have a swimming pool, the truth is that the pool only accounts for \$100/unit. Also, Saddle Creek HOA fees pay for trash collection (\$238/unit), and street snow plowing of \$80/unit. The City of South Lyon collects Trotters Pointe trash and plows our streets.

Note: The Trotters Pointe HOA pays for snow removal of the 11-Mile sidewalk/boardwalk, entrances sidewalks, and park path. The HOA does not pay for street snow plowing or maintenance.

With the loss of BRIDEN & APM, the HOA can only accept payments by check, money order, ACH transfer and **Zelle** (credit & debit cards aren't accepted). Please do not send cash in the mail.

Payments can also be made via Zelle send money!! [TrottersPointeDUES@Gmail.com](mailto:TrottersPointeDUES@Gmail.com)



## **Late Fees**

Also in 2024, the Board offered three (3) amnesty programs (ended 5/31, 9/30 & 10/31, respectively) to waive/cancel late fees for past due assessments. Some Co-owners saved themselves as much as \$250 in late fees and for the first time in probably a long time, there's no assessments past due from prior years.

Under BRIDEN Management, the HOA was illegally retaining late fees from Co-owners that paid them while at the same time cancelling late fees for Co-owners that paid late but didn't include the late fee(s). *The HOA is required by law to apply a consistent late fee policy & procedure.*

Going forward, the Board may not offer to waive/cancel late fees again. According to Cash Basis accounting principles, the date a payment is received by the HOA is the date the payment is recorded as received.

*Postmarks and dates written on checks are not* considered and late fees will be assessed if payment is not received by the due date. **The HOA must receive payment for the 2025 assessment no later than February 28, 2025 to avoid a late fee.** Payments received are applied starting with the oldest outstanding assessment, fine or fee.

Please note that the attached 2025 Annual Assessment form, along with HOA-related legal documents, are available on the Trotter's Pointe HOA website. We encourage all Co-owners to register on the website for an account which will unlock additional webpages & functionality. We also encourage Co-owners to join our *Trotters Pointe Homeowners Association Facebook group* where Co-owners can connect with each other. Please observe the HOA's Facebook rules posted on the group page.

The Trotters Pointe HOA website is available at: <http://trotterspointe.net>

Additionally, Co-owners are requested to always keep the HOA updated with their *current email address, phone # and mailing address* and direct all complaints, including Bylaws and Rules & Regulations violations, to the HOA at the email address below (emails to the address below get forwarded to Board members):

**[TrottersPointe@Gmail.com](mailto:TrottersPointe@Gmail.com)**

Note that per Bylaws Article IX, Section 3, the **Annual Meeting** is to be held on the 3<sup>rd</sup> Tuesday in March:

Section 3. Annual Meetings. Annual meetings of members of the Association shall be held on the third Tuesday of March each succeeding year after the year in which the First Annual Meeting is held, at such time and place as shall be determined by the Board of Directors; provided, however, that the second annual meeting shall not be held sooner than 8 months after the date of the First Annual Meeting. At such meetings there shall be elected by ballot of the Co-owners a Board of Directors in accordance with the requirements of Article XI of these Bylaws. The Co-owners may also transact at annual meetings such other business of the Association as may properly come before them.

Therefore, *the 2025 Annual Meeting will be held on Tuesday, March 18, 2025.* The HOA will send out a meeting notice reminder and as required by the HOA Bylaws Article IX, Section 5.

Finally, the HOA continues to receive many complaints throughout the year, but especially more so over the warmer summer months. Most of the complaints are regarding Bylaws and Rules & Regulations violations, while others are simply lack of courtesy & common sense.

*It's important to understand that we're all required to abide & adhere to the HOA **Bylaws** and **Rules & Regulations**, as well as the **Master Deed**, the Michigan Condominium Act, the Michigan Non-Profit Corporation Act, and local city & county ordinances.*

All the above documents can be found on the Trotters Pointe website by navigating to the *Documents > Regulations* page:

<http://trotterspointe.net/index.php/documents/49-regulations>

\* Per Bylaws Article VI, Section 4, EXTERIOR ALTERATIONS MUST HAVE **PRIOR** BOARD APPROVAL \*

Please visit the Trotters Pointe webpage *About Trotters Pointe > Project Approval* for exterior modification requirements and to obtain the ACC **TPHA Exterior Alteration** form. Instructions are listed within the form.

Below are the **Trotters Pointe Top** violations (*not exhaustive or all inclusive*) and common sense suggestions that deserve everyone's attention and correction. Failure to rectify violations could result in individualized follow-up notices and fines.

- 1) **Project Approvals** – Replacing your windows? Roof? Shutters? Changing paint colors? Painting your siding or brick? You *must* obtain approval from the HOA beforehand.
  - **Reminder:** windows must have muntin bars (grids) on ALL sides of the house. Although prairie style windows include muntins, there are no prairie style homes in Trotters Pointe and therefore will not be approved. This is not optional and maintains the architecturally uniform & pleasing appearance for which Trotters Pointe is reputed. A violation can result in fines & litigation to install the correct windows. Bylaws Article VI, Section 2:  
“The purpose of this Section is to assure the continued maintenance of the Condominium as a beautiful and harmonious residential development”
- 2) **Don't be a Poopy Neighbor** – it's unfortunate, but it seems a reminder is needed for some neighbors to clean up after their pets, *including that which falls in our own yards and commons*. The smell and impact on the lawn from disintegrating matter is enjoyed by no one. **PUAYP: Pick Up After Your Pet.**
  - **Pet Leashes & Roaming:** Pets must be leashed when being walked (City ordinance). Pets should not be left to continuously roam the neighborhood streets due to inadequate containment within yards. Many of us have seen the Facebook posts of dogs running loose.
- 3) **Trash Containers** – Trash bins (and recyclables) should be placed at the road no earlier than 6:00 pm / 18:00 the evening before our scheduled trash day (Monday). Please be considerate of neighbors and *do not regularly place bins at the street early for everyone to view all weekend long*. Conversely, trash bins *must be returned to the inside of garages on the same evening as collection day*. Trash bins are never to be stored outside in driveways or anywhere along the exterior perimeter of homes. Repeated violations could result in hefty fines.
- 4) **Grass Lawns** – Note that City ordinance requires grass to be no higher than 8-inches. From a practical perspective, this means lawns should be mowed weekly. Failure to follow this requirement could result in HOA fines and repeated offenders could be referred to South Lyon code enforcement.
- 5) **Weeds-be-Gone** – pulling and picking weeds may be time consuming, but it costs nothing and if done early enough thereby keeping flower beds distinguishable from lawn and shrubs. Please take the time to pull, pluck, spray, mulch, lay barrier or otherwise prevent and react to these unsightly intruders. Excessive weeds could result in an HOA fine and violate SL city ordinance.
- 6) **Tree & Bush Trimming** – If porch steps, garage doors, sidewalks or other points of access are virtually unusable because of overgrown shrubs, it's time for a trim.
  - **Boulevard Trees:** many neighbors walking the neighborhood are finding themselves ducking or dodging low hanging tree branches over sidewalks. Although trees between the sidewalk & curb are owned by the City of South Lyon, it is the responsibility of Co-owners to trim and maintain *boulevard trees, not the HOA*.
  - **11-Mile Sidewalk Overgrowth:** as a courtesy to fellow neighbors & the community, please keep Trotters Pointe looking aesthetically attractive & well maintained by trimming & keeping shrubs, trees, flowers, grasses and weeds overgrowth from blocking the sidewalk.
  - **Health & Safety Note:** Overgrown shrubs reduce sightlines and encourage crime while enabling wild critters to take up domicile too close for comfort to homes.

- 7) **House Siding** – Mold, Mildew, Algae or Mystery Goop? It may not be noticeable from the inside, but neighbors certainly see it outside. Many inexpensive solvents and solutions exist for the DIYers, and for others, professional pressure washing is a reasonably priced solution.
- 8) **Speeding** – Did you know that the Michigan residential neighborhood speed limit is 25 MPH? This is for everyone's safety. Please direct speeding complaints along with the license plate to the South Lyon Police Department at (248) 437-1773.
- 9) **Vehicles (Cars)** – Please **be a good neighbor** and make every effort to use the garage or driveway to park cars to reduce **overcrowding of vehicles in the streets**. Too many cars in the streets make the subdivision appear like that of an urban city center and are a safety hazard by creating blind spots for vehicles, pedestrians, and cyclists – and especially children. Please take the time to make an appropriate, usable space for vehicle(s) in the driveway or garage to minimize their time parked in the streets.
  - **Bylaws Reminder:** Vehicles displaying company logos, advertising, or other graphics and/or decals indicating commercial or business-use should not be parked in the street or driveways and must be parked in the garage. Infractions are subject to fines by the HOA.
- 10) **Porch & Storage Units** – For the lucky homeowners with a front porch to take in the beauty of our neighborhood, please use it for what it is intended. Kindly remove lawn wagons, plastic toys, bird baths, feeders, dead flora and fauna, etc. and store them appropriately out of sight of neighbors and passers-by.
  - a. **Health & Safety Note:** Animal feeders and bird baths harbor bacteria and encourage many wild critters to take up domicile too close for comfort to homes. *Bird baths are permitted and welcome in gardens.*
  - b. **Firewood:** Firewood is never to be stored on front porches or stoops, but should instead be kept in the rear of the house. Firewood should not be stacked directly on the ground.
  - c. **Lawn Equipment:** Lawn mowers, wheelbarrows, trailers, etc. should not be “parked” or stored on the lawn or driveway (or porch) at any time following reasonable use.
- 11) **Play Structures** – Trampolines, play houses and similar structures *must* be kept in the back yard and, as much as possible should **not** be visible from the street or too close to property lines.
- 12) **Rentals & Leases** – All rental & lease contracts must be approved by the Board at least 10-days prior to contracting, Bylaws Article VI, Section 2(b)(1). *Short-Term* rentals (AirBNB & VBRO), which are defined in the Bylaws as rentals less than 6 months, are **prohibited** by Trotters Pointe Bylaws Article VI, Section 2(a) and City of South Lyon ordinance.
- 13) **Air Conditioners** – Window air conditioning units are **not** permitted.
- 14) **Fishing & Littering** – Fishing is permitted at the main pond near the playground. The HOA has restricted fishing on the Chestnut side of the pond due to excessive trash, noise, inappropriate behavior and constant disturbance of nearby neighbors & their property. Please remember to dispose of all trash in nearby trash bins to keep the park area clean. Relevant signs have been posted around the park as reminders.
- 15) **NO DUMPING** – Dumping of grass clippings, leaves, branches & other debris in the Common Areas is prohibited per Bylaws Article VI, Section 20(f) and by MI law. Violators will be fined & prosecuted.
- 16) **NO Swimming in Ponds** – Due to risks of being entangled in fishing line, getting hurt from branches that have fallen into the water, getting stuck in the muck, and to protect the HOA, **swimming is not allowed in any of the ponds at any time**. Violators will be fined.

**Rules & Regulations Updates** – Updates to the Rules & Regulations are being considered that are in-line with the Bylaws, state law updates, other governing documents as well as also practical and consistent with current needs of co-owners. Rules & Regulations haven't been updated since 2018, although previously they had been updated every 2 years. Updates are anticipated to be available at the 2025 Annual Meeting.

The Board of Directors thanks you for your effort to be a good neighbor by practicing good housekeeping to maintain our neighborhood, and for your cooperation and allowing us the opportunity to better serve our subdivision. As always, please reach out to the Board with any questions, comments, concerns, complaints, Bylaws, Rules and Regulations or any other HOA related matter.

TPHOA Board of Directors