

Cove Creek Estates Association  
**Meeting Minutes – March 24, 2026**

Present Lots: 2, 5, 6, 7, 9, 10, 11, 12, 13, 14, 15, 18, 19, 20, 22, 24

Absent Lots: 1, 3, 4, 8, 16, 17, 21, 23

### **Welcome New Neighbors**

- Lot 8 – Pat 😊

### **Neighborhood Reminders**

- Website: <https://covecreek.neighborhood.online>
  - By Laws, Master Deed, Meeting Minutes, Check Registers, “Black Binder,” etc.
- Trash cans should be out of sight from the front of your home and removed as soon as possible after trash pickup.
- Please remember to submit plans for outdoor home improvements including patio, fence, shed, etc.
- Please pick up after your pet, even along Beech Daly Road.
- As the weather gets nicer, more neighbors are walking and biking in the street. Please be mindful of our **speed limit**.
  - Ed B has the speed limit sign that was taken down during construction of lot 23. He will add it back. We will purchase a “children playing” sign to add to the pole
  - We discussed adding speed bumps but decided against it.
- All sidewalks are now complete, please do not block sidewalks from pedestrian traffic.
  - This is a city ordinance

### **2025 Meeting Follow Ups:**

- Cameras – Did not work out and were returned for a full refund; we voted, by show of hands, not to purchase new cameras.
- The approach off Beech Daly has been replaced by the City
- Sidewalk repair along Beech Daly has been repaired
- Fence Repairs – Ground Control has been contacted to make the repairs
- Snow Removal – We will be entertaining quotes from potential new companies

### **Snow Removal**

- We’ve already blown our 2026 snow budget. We budgeted \$1500 and have spent \$2503. Let’s hope we don’t have any more snow in 2026
- Parking on the street while the snowplow is in the neighborhood could result in a \$50 penalty. Please be responsible. We cannot always communicate with everyone in a timely manner.
- It is the responsibility of the homeowner to keep their sidewalks shoveled when it snows.
- By show of hands, we voted to contact the homeowner, once by letter, once by visit. If the issue remains, a \$50 fine will be imposed. Bylaws will be updated to reflect this.

## **Spring Clean Up**

- Pear Tree (along Goddard Road) Update
  - By show of hands, we voted to have the six trees removed. They are at their life expectancy and are also an invasive species outlawed in some states. We will not be replacing them at this time.
  - We received several quotes to trim/remove the trees and will be going with a 20-year arborist for \$2400 to remove the trees and grind the stumps.
  - Trees will be removed 3/31/26
- Do we need a spring cleanup for 2026
  - The new landscaping company will do a spring cleanup including pruning plants, etc.
  - We asked Hader (new owner of Roger's home) if he'd like help to remove mulch from his property; we are waiting for his response.
  - We may be sending out a survey as to what to do if we do not have a spring cleanup this year. Options could include using the money for tree removal, having a fall cleanup, saving for 2027.

## **Lawn Service**

- A post was made on FaceBook's Downriver and Friends page looking for quotes. We received 16 quotes.
- Larry personally met with 6 potential new landscaping companies and walked them around explaining expectations. We signed a contract with Emelian Dollar Landscaping, saving about \$2500 from Ground Control. Ricky Emelian is eager to start spring cleanup. Please let us know if you have any questions or comments once he starts lawn maintenance.

## **Road Update**

- Our road was re-sealed in 2025, no updates planned for this year
- Ground Control's snowplow removed some of our crack sealing; overall, we did not have a good experience with them. Unfortunately, we did not have any other companies with quotes that were better. We will be looking for a new company for snowplowing this fall. If you know of a company, please forward them our email address [cove\\_creek@yahoo.com](mailto:cove_creek@yahoo.com)

## **Pond Update**

- 2026 Chemicals have been ordered from a new company, saving us some money.
- We do not anticipate any new expenses – a new fountain purchased last year

## **Miscellaneous**

- Find our Facebook page, Cove Creek Estates, for non-urgent neighborhood news including, but not limited to welcoming new neighbors, lost and found items, suspicious activity, garage sales (Taylor's free Citywide Garage Sales are May 22-31 and Aug 14-23), etc.
- Flags

- By show of hands, we voted to limit flags to a maximum of 3'x5'; one per household; the flag must be attached to your home using a flagpole. Before attaching a flag pole to your home, please contact a Board member for approval of its placement.

## Financials

- For those making payments on their dues, the next payment of \$425 is due on 5/1/26
- The Board Member Dues, taken from previous meeting minutes
  - Voted in 2020: Pres & VP dues to be reduced by 25%; Treasurer, 50%.
    - 2020 dues were \$700.
  - Voted in 2021-2023: Al & Larry, the neighbors (but also the Pres & VP) pay \$0 dues because they take care of ponds and landscaping; Treasurer, 50%. All Board members pay spring cleanup fee
    - Pond expenses have decreased significantly due to their efforts!
    - 2021 dues were \$700,
    - 2022 dues were \$750 plus \$100 spring cleanup
    - 2023 dues were \$700 + \$50 spring cleanup
  - Voted in 2024-25: Treasurer pays \$0 in dues
    - 2024 dues were \$750 + \$100 spring cleanup
    - 2025 dues were \$900 + \$100 spring cleanup
  - 2026: Al, Larry and Lia had a discussion and decided to each pay \$400 in dues + \$100 spring cleanup, to make up the difference from \$700 in years past
    - 2026 dues are \$1100 + \$100 spring cleanup
    - A phone call was received by a neighbor after the meeting suggesting the Board pay \$0 in HOA fees every year. The Board will discuss and find the best way to vote on this, possibly via survey or possibly by waiting until our 2027 meeting.
- We moved \$40K to a 3.5% CD August 2024. \$32K from savings and \$8K from Reserves
  - The CD was mature at \$41,398.62 in August 2025
  - We moved \$40,000 to a new 6-month CD in September 2026
    - Matured 3/12/26 and made \$769.06 in interest
  - Unfortunately, Lia did not budget correctly before moving the \$40,000 into the CD and we didn't have enough cash on hand to pay the rest of the bills. Lia gave our association 2 personal loans, \$1600 on 10/14 and \$700 on 10/31. The loans were paid back this month.
- To save money, we will NOT be renewing our PO Box, this will save us \$196 this year. Any mail will be directed to Lia's house.
- Account Balances:
  - Checking: \$14607.26
  - Savings: \$2005.04
  - Road: \$2500.05
  - Reserves: \$5769.91
  - CD: \$35,000
- Per our by-laws, we are required to put a percentage of dues into savings. A question concerning "capping" our savings was discussed.

- As of now, we have \$42K in total savings (Savings, Reserves and CD). The money in our checking account will be used for this year's expenses. The money in the "Road" account will be used next year if/when we re-seal the road.
- At this time, we discussed NOT having a cap as one infrastructure repair (water main break on our road) could potentially use up everything we have saved.
- We also discussed the need for a special assessment should we not have enough money in savings.

- All Income & Expenses

- If you see an area where you think we can save money, please let us know

	2020	2021	2022	2023	2024	2025	2026	AVG last 3 years
<b>Yearly Budget:</b>	15600	18400	16900	14900	19450	20850	25650	
<b>Actual Total Payments:</b>	17864	18309	19519	23735	18394	33380		
<b>Difference:</b>	-2264	91	-2619	-8835	1056	-12530		
<b>Dues Budgeted:</b>	16100	16250	16125	16800	18325	21300	25500	
<b>Yearly Dues (PIF=Pay in Full):</b>	\$700 PIF or \$800	\$700 PIF or \$800	\$750 PIF or \$850	\$700 PIF or \$800	\$750 PIF or \$850	\$900 PIF or \$1050	\$1100 PIF or \$1300	
<b>Clean Up / Earn Back:</b>		0	100	50	100	100	100	
<b>Notes:</b>	50%	Al & Larry pay \$0 but maintain ponds. Tres less 50%. All pay cleanup	Al & Larry pay \$0 but maintain ponds. Tres less 50%. All pay cleanup	Al & Larry pay \$0 but maintain ponds. Tres less 50%. All pay cleanup	Al, Larry & Lia pay \$0 but maintain ponds and island. All pay cleanup.	Al, Larry & Lia pay \$0 but maintain ponds and island. All pay cleanup.	Al, Larry & Lia pay \$400 but maintain ponds and island. All pay cleanup.	
<b>Dues Collected:</b>	15550	16516	15475	15158	18974	23405	24465	
<b>DTE</b>	<b>Budget:</b> 2000	2000	1700	1700	2800	3000	4200	
	<b>Actual:</b> 1473	1947	2295	2688	3017	3930	89	3212
	<b>Difference:</b> 527	53	-595	-988	-217	-930	4111	
<b>Insurance</b>	<b>Budget:</b> 700	700	700	700	750	750	850	
	<b>Actual:</b> 560	560	588	606	669	802	0	692
	<b>Difference:</b> 140	140	112	94	81	-52	850	
<b>Landscape</b>	<b>Budget:</b> 6000	6000	5000	6000	7500	8000	10000	
	<b>Actual:</b> 5291	5012	7175	9553	6761	10712	589	9009
	<b>Difference:</b> 709	988	-2175	-3553	739	-2712	9411	
<b>Misc</b>	<b>Budget:</b> 500	500	400	400	300	300	300	
	<b>Actual:</b> 152	749	385	221	650	195	2311	355
	<b>Difference:</b> 348	-249	15	179	-350	105	-2011	
<b>Pond</b>	<b>Budget:</b> 1200	4000	4000	2000	2000	2000	2300	
	<b>Actual:</b> 2655	4811	3412	2711	1068	4219	0	2666
	<b>Diff:</b> -1455	-811	588	-711	932	-2219	2300	
<b>Road</b>	<b>Budget:</b> 1500	1500	1500	500	2000	2000	2500	
	<b>Actual:</b> 2125	0	0	3850	0	7825	0	3892
	<b>Difference:</b> -625	1500	1500	-3350	2000	-5825	2500	
<b>Snow</b>	<b>Budget:</b> 500	500	400	400	500	1000	1500	
	<b>Actual:</b> 330	300	540	400	790	1745	2503	978
	<b>Difference:</b> 170	200	-140	0	-290	-745	-1003	
<b>Water</b>	<b>Budget:</b> 1200	1200	1200	1200	1600	1800	1500	
	<b>Actual:</b> 1278	1430	1625	1706	1439	1415	72	1520
	<b>Difference:</b> -78	-230	-425	-506	161	385	1428	
<b>Xfer To Sav</b>	<b>Budget:</b> 2000	2000	2000	2000	2000	2000	2500	
	<b>Actual:</b> 4000	3500	3500	2000	4000	2538	4500	2846

**2026 Follow Ups:**

- Order Speed Limit and Children Playing Signs
- Fence Repairs – Ground Control has been contacted to make the repairs
- Update By-Laws for snow on sidewalks and flags
- Check light bulb on the streetlight, it's out
- What does our insurance policy cover? Lia to investigate