

**Cove Creek Estates Association**  
**Meeting Minutes**  
**03/04/14**

Present Lots: 1, 5, 6, 8, 9, 12, 13 via Proxy, 14, 15, 18, 19, 20, 22 via Proxy

Absent Lots: 3, 4, 7, 11, 16, 17, 24

Unoccupied Lots: 2, 10, 21, 23

- Reminders
  - The Cove Creek Website has the following information ([www.sites.google.com/site/covecreekestates](http://www.sites.google.com/site/covecreekestates))
    - Check Register
    - Meeting Agendas & Minutes
    - Master Deed, Master Deed Addendum & Master Deed Survey
    - Taylor Recycling Calendar
  - Please remember to submit plans to the Board for approval of home construction or improvements, such as:
    - Patio, Fence, Shed, Pool
    - Do we want to add a rule for Noise (lawnmowers, snow blowers, music during certain times of day?)
    - If unsure, please contact a Board Member
  - The Social Committee will send card/food/flowers to neighbors for births/deaths/etc.
    - Please notify Diane@ 313-585-3999 or [dnauseda@gmail.com](mailto:dnauseda@gmail.com)
- New Board Members – unanimous, by vote of hands
  - President – Pete Nauseda, until 3/2016
  - Vice President - Diane Nauseda, until 3/2015
  - Treasurer - Lia Maloney, until 3/2015
- Budget as of 2/17/14 – unanimously approved, by vote of hands
  - Checking: \$12,831.78
  - Savings: \$10,413.96
  - Reserves: \$ 8,435.76
  - Three homeowners are making monthly payments
  - Sixteen Homeowners paid in full
  - Three homes with Equity Experts
- Equity Experts Update (February, 2014)
  - 25843 – Equity Experts is in contact with the homeowners.
  - 11420/Flagstar Bank - We are currently at the pre-foreclosure stage on this file. A payoff letter has not yet been requested and the property is still in the name of the Bank. We will continue to mail bi-weekly letters to prompt a response. We have also confirmed via public records that this property is still in the bank's name.

o 25842/Freddie Mac - We are currently at the pre-foreclosure stage on this file. A payoff letter has been provided to the Bank owner and we are awaiting full payment.

• Budget Review – unanimously approved, by vote of hands

	2010	2011	2011	2011	2012	2012	2012	2013	2013	2013	2014
	Actual	Budget	Actual	Difference	Budget	Actual	Difference	Budget	Actual	Difference	Budget
Dues + Spec Assess	\$750	\$550/\$600			\$900			\$800			\$800
INCOME: Dues	\$22,825	\$10,450	\$11,312	\$862	\$17,100	\$20,147	\$3,047	\$15,200	\$15,450	\$250	\$15,200
INCOME: Misc	\$2,324		\$26			\$2,700 (EE)			\$5		
	(from Condos & Sherr)										
DTE:	\$1,919.51	\$2,000	\$1,049	\$951	\$2,000	\$2,335	-\$335	\$1,800	\$2,545	-\$745	\$2,000
INSURANCE:	\$429.08	\$400	\$300	\$100	\$400	\$345	\$55	\$425	\$737	-\$312	\$800
LANDSCAPING:	\$7,126.12	\$3,300	\$2,930	\$370	\$3,875	\$3,873	\$2	\$3,000	\$2,860	\$140	\$3,000
MISC:	\$119.24	\$100	\$44	\$56	\$100	\$196	-\$96	\$200	\$129	\$71	\$200
POND:	\$3,377.78	\$3,000	\$2,042	\$958	\$1,950	\$4,208	-\$2,258	\$3,000	\$37	\$2,963	\$3,000
SAVINGS	\$0.00	\$0	\$2,000	-\$2,000	\$2,000	\$2,000	\$0	\$3,000	\$2,328	\$672	\$3,000
ROAD:	\$0.00	\$0	\$750	-\$750	\$2,000	\$2,308	-\$308	\$2,000	\$0	\$2,000	\$2,000
SNOW REMOVAL:	\$0.00	\$700	\$525	\$175	\$700	\$0	\$700	\$500	\$425	\$75	\$500
WATER:	\$4,638.53	\$3,000	\$940	\$2,060	\$3,000	\$875	\$2,125	\$1,000	\$533	\$467	\$1,000
ELECTRICAL:	\$0.00	\$0	\$0	\$0	\$400	\$0	\$400	\$0	\$0	\$0	\$0
GATE:	\$0.00	\$0	\$0	\$0	\$700	\$0	\$700	\$0	\$0	\$0	\$0
Total Expenses:	\$12,971.73	\$12,500	\$10,580	\$1,920	\$17,125	\$16,140	\$985	\$14,925	\$9,594	\$5,331	\$15,500

- o Spring Clean Up – Us vs. an outside company – Special Assessment
  - The Board will acquire quotes
  - A special assessment was unanimously approved, by vote of hands
- o Pond & Chemicals
  - Tom will coordinate; Pete will supply a schedule of applications and directions
  - A storage container will be purchased to house the chemicals
- o Pond & Fencing
  - Lia to check with our insurance company on our coverage in case of an accidental drowning
    - Per Myron at our Insurance company (George B. Ford Agency, Inc., 248-348-8200)
      - o \$1 Million per incident
      - o \$2 Million Aggregate and
      - o \$1 Million Umbrella
      - o He has never heard of individual homeowners being sued for an accidental drowning in an association’s pond
  - The Board will acquire quotes to fence around both ponds
    - Lia contacted: Westland Fence, Upright Fence, Owens Fence, Anchor Fence, Contractor’s Fence, Casey Fence Co., and Veteran Fencing.
      - o First quote
        - \$11,000 for black vinyl coated chain link
        - \$25,000 for black aluminum
    - Pete check with the City Code, because of our slope rate are we required to provide a fence?
    - John (our resident lawyer) will check on the local laws & liabilities
- o Street
  - We will probably need some road repairs this year; this is in the budget
- o Animal Traps

- No city traps were available last year. We need to control the muskrat population, as they may destroy the ponds.
  - We may need to purchase some live traps
- Landscaping Lights / Light the trees / Rocks vs. Mulch
  - All would be nice, but no money in the budget this year
  - Brenda & JR tried to get quotes on landscaping rocks, but the companies failed to come out. They will keep trying. Rocks will pay for themselves over time, as we will not need to keep purchasing mulch.
- Water
  - A thief stole/broke the backflow valve from our water system. It will need to be replaced. An estimate is \$1000.
  - Kosta had a recent idea to purchase a pump. This will save us money in the long run, as we could use our pond water to irrigate the common areas.
    - Pro: No more water bills
    - Pro: No more meter install/un-install bills
    - Pro: Pond chemicals will not hurt the grass
    - Pro: The pump will pay for itself over time
    - Pro/Con: we may switch back to city water if necessary, but will incur above costs
    - Con: Initial investment
  - The Board will try to get quotes for this endeavor
- Questions/Comments
  - Thank you to all neighbors who help out other neighbors with snow removal this year