



November 10, 2025 Board Meeting Minutes

Board Attendance



- ✓ Craig Lee, Board President
- ✓ Joe D'Avanzo Board, Vice President
- ✓ Phil Dennis, Board Treasurer
- ✓ Sharon Garbarz, Board Secretary
- ✓ Stacey Sherrille, Compass
- ✓ Michael Taig, Compass
- ✓ Mark Nelson Board, Member at Large



Meeting called to order: 9:07am and closed at 12:29 pm.


Upcoming Meetings:

- No December meeting (Tentative)
- Wed January 14th 1pm. Zoom for Mark.

Major Agenda Topics:

Major Topic	Discussion/Updates/Decisions	Action Items
Oct 8 Annual Meeting Follow up 	<ul style="list-style-type: none"> • Phil Dennis and Sharon Garbarz were re-elected to office for another 2-year term in the Oct 8th Annual Meeting. • Post annual meeting Board decision to retain Phil as Treasurer and Sharon as Secretary • Rules/Reg updates must be updated in 1Q to include changes to trash day and rules, dock paint, security signs in windows, other standard colors • Board Decision: Board rejected the proposal to add a 6th position to the BOD in response to request by Cynthia Miller in the Annual meeting. The Board believed that having an even number on the board could lead to ties when voting on proposals and did not believe it added additional value. • Board instructed Compass to be more specific in violation comments to ensure that homeowner knows exactly what is out of compliance and what needs to be done. • Compass should reserve date for 2026 Annual Meeting / book room: <ul style="list-style-type: none"> ○ Nov 14 submission due: HOA Contact form ○ Dec 8 – Submit HOA meeting room reservation to Clerk's Office ○ Date recommendation: Week of 9/14 (Mon-Wed) • Board and Compass needs to pursue electronic voting for 2026 Bylaw changes and Board elections 	<ul style="list-style-type: none"> • Compass to set up 2026 annual meeting for September, 2026. • Compass and Sharon to test out electronic voting plan • Board to identify changes required to reg/rules/matrix updates – what is needed. • Sharon to add reminder to display security signs in window, not outside.
2025 Financials 	<ul style="list-style-type: none"> • September financials were covered with the Board and were in line with the budget • Status of Financial system transition: <ul style="list-style-type: none"> ○ Initial ACH issues resolved during meeting and payment run will occur same day. ○ Oct. financials will be sourced from AppFolio, Nov. from Vantica • PPM credit double charge was applied to a recent invoice (Closed) • Phil completed analysis of DTE usage on all 11 accounts. He is considering ways to use DTE's interruptible service to potentially save 	<ul style="list-style-type: none"> • Phil to look for ways to potential to use the DTE program on interruptible service to potentially save costs. • Sharon to upload audit. • Phil to send in tax

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	<p>costs on the most expensive cost factor, the pumps.</p> <ul style="list-style-type: none"> • One outstanding breaker fix payment. Compass to resolve. • 2024 audit was completed and should be uploaded. • Mark will review the Consent Decree to determine if there is an opportunity for the Association to recoup legal expenses for the aggressive dog. • Status of Delinquent Accounts as of end of October: 3 delinquent (2 monthly. 1 supplemental). Decision to send a final notice pending collections. 	<p>return (form 1120-H)</p> <ul style="list-style-type: none"> • Compass to resolve one outstanding breaker fix payment. • Sharon to upload the 2024 audit to website. • Mark to review Consent decree re: aggressive dog. • Compass will send a final notice on one delinquent account prior to collections.
2026 Budget 	<p>Board Approved 2026 BHP Annual Operating and Capital Budgets as recommended by HP Finance Committee. NO dues change. Budget in line with that communicated in 2025 Annual Meeting.</p> <ul style="list-style-type: none"> • Trimming of bushes and trees around the wood bridge • Minor repairs to asphalt pathway. Major repairs/replacement of asphalt walkway will be added to the road repair project. • Repair seawall on west canal (\$6K) to improve water flow. • Repair damaged brick and mortar at front porches and garage doors. • New well • Mulch (bi-annual) • Irrigation • Sand removal in canal • Continuous paint maintenance and mailbox repainting • Insurance expenses • Keep monthly grounds cleanup through spring; then consider elimination. 	<ul style="list-style-type: none"> • Compass to follow up on 2026 Insurance contract • Sharon to communicate fall cleanup. • Sharon to communicate that HOA fees will remain at \$550 based on approved budget. • Phil to create an email for budget and HOA payments to be sent in early December.
Patched Walkway Quote 	<ul style="list-style-type: none"> • Board Decision to approve walkway patching for \$5500 in 2026. 	<ul style="list-style-type: none"> • Compass to pursue asphalt repair contract.
10-Year Capital Plan	<ul style="list-style-type: none"> • No updates 	
Insurance Bylaw Change	<ul style="list-style-type: none"> • Board previewed this future change with homeowners in the Annual Meeting. • Status and next steps: <ul style="list-style-type: none"> ○ Mark to review recommended Bylaw amendment from Vollmer. ○ “The list of items in Article V, Section 3(a)-(k) of the Bylaws is not indicative of what Co-owners are obligated to maintain, repair and replace. That is a list of items, which if damaged and covered by the Association’s insurance policy, will be rebuilt by the Association using insurance proceeds from the Association’s policy. Article IV, Section 3 of the Consolidating Master Deed remains the source of general maintenance, repair and replacement responsibilities for Common Elements.” ○ Need for approval by 2/3 of Co-owners and 2/3 of mortgage companies ○ Board may pursue changes in insurance to reflect Bylaw change 	<ul style="list-style-type: none"> • Mark to work with attorney on required changes. • Compass to forward to me its letter to Holly with all of Jeff’s invoices

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	<p>and potentially increase deductible which may decrease claims.</p> <ul style="list-style-type: none"> ○ Benefits: Reduced Association premiums, risk of cancellation because of multiple claims, address escalating insurance company expectations. 	
Compass Updates 	<ul style="list-style-type: none"> ○ Historical data conversion has occurred but is not yet visible. ○ Board access planned this week ○ Need to communicate summarized benefits: Vantica App, free ACH. Look at account ledger, newsletters, community shared documents ● Board discussed annual meeting's comments about homeowner issues with Compass' customer service. The new phone system is expected to improve capturing, routing and logging of calls. It also allows Compass to use AI to document the call and even provide a simple response. Additional staff has been added during the transition. ● Status of 32 deck fix notices (Simple deck fixes due 9/15, extensive changes require a plan by 9/15 and must be fixed by 12/31/2025) <ul style="list-style-type: none"> ○ 4 decks remain: (18301 BHP, 18300 BHP, 18171 BH-E, 18409 BH-E) ○ Fines will be sent at year end for non-compliance ● Status of rotted windows repair compliance: 3 outstanding. <ul style="list-style-type: none"> ○ 32 homeowner maintenance requests in Sept: 5 cancelled, 12 completed, 15 assigned. All imported from old system. 	<ul style="list-style-type: none"> ● Sharon to communicate summary of new software and its benefits/awareness items, including new app to be downloaded.
Waste Management Contract	<ul style="list-style-type: none"> ● All pending requests were delivered 11/7. ● Waste Mgt experiencing schedule issues <ul style="list-style-type: none"> ○ Odd weeks for yard waste on Wed. ○ Odd weeks for recycling on Fridays. 	<ul style="list-style-type: none"> ● Compass to look into waste mgt. alternatives in early 2026.

Special Projects /Normal Operations by Vendor:

Vendor	Discussion/Updates/Decisions	Action Items
PPM (Landscape Maintenance)	<ul style="list-style-type: none"> ● South entrance island completed ● BH-South island tree added to fill empty space. More work needs to be done in the spring if a hard cutback of hydrangeas does not improve the area. ● Shrub trimming and fall cleanup this week ● Arb replacement issues to be done next year, requiring sprinklers 	<ul style="list-style-type: none"> ● PPM to create 2026 maintenance schedule in spring.
J&B (Painting)	<ul style="list-style-type: none"> ● Remaining of warranty and touchup work still in process. 	
Emergency water meter access/water shutoff (bldg)	<ul style="list-style-type: none"> ● REASON FOR ACTION: Association access to end units that have the water shutoff for other connected units in an emergency ● For absent homeowners, there is a Twp. Form that can be provided to the police department providing an emergency contact. It will be shared with Compass. 	<ul style="list-style-type: none"> ● Compass to complete contracting and a plan for gaining access. ● Sharon to communicate Twp form/process.
Unit Breaker Replace/Repair Building #19/BHP wide safety check	<ul style="list-style-type: none"> ● REASON FOR ACTION: Allow the Fire Dept to safely turn off electricity in an emergency. There is one breaker per unit. ● May newsletter reminded homeowners that the breakers will be tested and may need to be repaired at owner expense. ● 10 breakers are on order ● Compass is planning for all breakers to be tested, starting in new year, once breakers are received. Will start on Bluffs. ● Broken ones will be repaired and assess owners (costs reduced from standard charges) 	<ul style="list-style-type: none"> ● Compass to send notification when testing is due to start

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New Well	<ul style="list-style-type: none"> New well is planned for east side near bridge in spring. 	
Miscellaneous Maintenance	<ul style="list-style-type: none"> Utility box roofs completed. Critical brick and mortar will begin in spring. Sched ASAP. Roofing colors finalized for 2026. 	<ul style="list-style-type: none"> Compass to finalize contracting/schedule for early spring.

Homeowner Specific Issues:

Topic	Discussion/Updates/Decisions	Action Items
Homeowner Water Damage (3/24)	<ul style="list-style-type: none"> Pending final resolution of Association payment of final invoice and resolution of homeowner deductible reimbursement. 	<ul style="list-style-type: none"> Compass to get clarification from Concraft on specifics to support resolution.
18301 BHP Dog Incident	<ul style="list-style-type: none"> See Financial update above 	
White Decks	<ul style="list-style-type: none"> Pending resolution: 2 non-standard, white stained decks to be fixed.. 	<ul style="list-style-type: none"> Compass to followup on status.
Driveway Cement Pitting (Buckle, Nelson)	<ul style="list-style-type: none"> Mark walked through the complex and completed a list of pitted driveways. Board to pursue a response from MacDemo on willingness to address these issues. 	<ul style="list-style-type: none"> Craig to contact MacDemo for response.
18157 BH Drive E Underground Drainage Issue	<ul style="list-style-type: none"> Craig talked to homeowner, learning that modifications were made by prior homeowner. Board Decision: Since this drain pipe was a modification to the unit, the homeowner is responsible for fixes. 	<ul style="list-style-type: none"> Board to update matrix. If you bury drainage pipe, homeowner owns fixes. Compass to send out final answer per Board 11/10 decision.

Committee Updates (As available):

Topic	Discussion/Updates/Decisions	Action Items
Welcome	<ul style="list-style-type: none"> Nothing pending 	
Social	<ul style="list-style-type: none"> December 3rd – Holiday Event at Genetti's. 6pm arrival, 6:30 dinner. 	
Beautification	<ul style="list-style-type: none"> South entrance landscape complete Holiday lights installed. Date for turn-on is TBD in November. Holiday lights contract is place. Compass finalized annual flower contract to include south island. 	
Compliance	<ul style="list-style-type: none"> Insurance related changes will be required in 2026. 	
Lake	<ul style="list-style-type: none"> Phragmites treated in October. 	<ul style="list-style-type: none"> Compass to negotiate 2026 contract .