

## Finance & Legal Committee Minutes

**February 7, 2026 (Saturday)**

**10:30 am on TS Zoom Room**

**MEMBERS:** Julie, Laura, Lesli, Nigel, Robyn, Rusty, Stan, Wendy

**PRESENT:** Jack, Julie, Kathy, Laura, Lesli, Nigel, Robyn, Rusty, Stan

### AGENDA

Item	Presenter	Type	Time
1. Housekeeping (Check in)		Discussion	5 mins
2. <i>Approve</i> last regularly scheduled Meeting's Minutes <ul style="list-style-type: none"> <li>• <a href="#">2025-01-10 Finance &amp; Legal Minutes</a></li> </ul>	All	Decision	1 mins
3. Status EV Charger Project Status <ul style="list-style-type: none"> <li>a. Change in funding &amp; number of stations</li> </ul>	Jack	Status / Update	2 mins
4. EV charging in garages - <ul style="list-style-type: none"> <li>a. Approve on a case by case basis?</li> <li>b. Charge an initial amount for "trickle charging"</li> <li>c. Pros and cons</li> </ul>	All	Discussion	5 mins
5. F&L representation at Steering <ul style="list-style-type: none"> <li>a. Lesli to report out if anything</li> </ul>	Lesli	Update	1 mins
6. Status of upcoming contract to complete remaining roofs (Bob Varner, Roof One)	Julie	Status / Update	2 mins
7. Water Usage & Management Presentation to Community at Plenary	All	Discussion / Update	5 mins
8. Garage Assessment Status for Original garage owners update	Laura / Robyn / Julie	Update / Discussion	10 mins
9. Draft: Garage Ownership Policy & Procedure <ul style="list-style-type: none"> <li>a. Laura to update on feedback from State Farm (Dale)</li> </ul>	Robyn / Laura	Review / Discussion	10 mins
10. Review Draft of a Procedure for Enforcing Agreements, Bylaws, etc.	Lesli	Discussion	10 mins

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<p>a. When Dale spoke with me last time he suggested we add something like this to our bylaws. I'll give more context at the meeting:  <i>Any co-owner bringing forth an unsuccessful lawsuit against the assoc and board directors will be responsible for all legal costs incurred by the association.</i></p>			
<p>11. Contract for Facilitation - Status</p>	<p>Lesli / Laura</p>	<p>Status Update</p>	<p>1 mins</p>
<p>12. Document retention schedule</p>	<p>Lesli</p>	<p>Status / Update</p>	<p>2 mins</p>
<p>13. Solar Policy &amp; Current Solar Requests for F&amp;L Review</p>	<p>All</p>	<p>Status / Update</p>	<p>5 mins</p>
<p>14. Phase 2 Units Special Assessment Increase          a. Needs champion to bring to community to consider waiving          b. More complex to determine payoffs/new amount with increased interest rate</p>	<p>Laura / Lesli</p>	<p>Status / Update</p>	<p>1 mins</p>
<p>15. MAFs - Any Arrears to Report?          a. New MAF amounts for 2026</p>	<p>Julie / Lesli</p>	<p>Update / Status</p>	<p>1 min</p>
<p>16. Bank Balances (See table in minutes)</p>	<p>Laura</p>	<p>Standing -Information</p>	<p>1 min</p>
<p>17. Any Other Business          a. Meals program use of a Paypal card?</p>	<p>All</p>	<p>Standing</p>	<p>3 mins</p>

### Minutes

- The [2026-01-10 F&L Minutes](#) were approved with one modification.

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### **EV Chargers**

- The State paused the program and made a change to a reimbursement grant, which meant that we'd have to front the money and wait to be reimbursed for receipts for the money from Michigan Department of Environment, Great Lakes, and Energy (EGLE).
- The DTE rebate of \$20,000 is still available to us and this money we do not have to cover upfront.
- Jack contacted the contractor to determine how many chargers we could get for the \$20,000 (which is the same source of money for the 4 chargers that Sunward had installed). Jack is working with a different contractor who can also ensure we'd get 4 charging stations for the DTE funding of \$20,000. They will be providing us a proposal. We will need to review and sign with the new contractor. The contractor will be sending out an electrician to confirm wiring/paneling is sufficient.
- This is the contractor that Sunward used.

**Next Steps:** Jack will return with a proposal.

### **EV Charging in Garages**

- Charge garage owners for "trickle charging" their EVs in their garages.
- Not fair for the whole community to pay for their electric use as only 40% of co-owners have garages.
- Discussed how to determine how much electricity they use to charge on a monthly basis.
- In the older, original phase one garage banks, they all share a breaker box, so potentially if enough garage owners charged at the same time they could trip a breaker for other garage owners.
- There is a question about the breaker/wiring in the new garages. Julie and Jack will look at it together and report back.
- Gwyneth has asked for a concession due to ADA and her need to keep her EV charged..
- F&L agreed to invoice her for her usage and she along with F&L felt comfortable with a monthly \$10 charge. Laura agreed to set up the monthly invoice.
- F&L needs to draft a garage EV charging procedure for the community that outlines the charge/cost invoicing and also indicates that if charging were to exceed the capacity of the existing panel, the Association is not required to upgrade the electrical panel to accommodate.
- Gwyneth has agreed to meter her use.
- The ability to trickle charge in garages will be opened up to all garage owners.

**Next Steps:** Contract team will prepare a short agreement to be signed by garage owners who want to trickle charge. Upon signing, Laura will add a charge to their MAF invoice.

### **Playground Equipment**

- Outdoor Projects has asked if a professional installer is required to install playground equipment.
- Devin and Johnathan want to build the outdoor playground climbing structure and it will cost 10 fold less to have them build it.

## **Finance & Legal Committee Minutes**

**February 7, 2026 (Saturday)**

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- Grounds discussed this in December. They recommended that an elevated outdoor play structure needs to be constructed by a reputable company with a safety rating. This was left out of the Grounds minutes. Stan has contacted Grounds stating that the December minutes to be revised to reflect the discussion.
- The question for F&L specifically was to answer the question: Is there a legal requirement for the HOA to have a licensed contractor build and install the play structure and what is our insurance liability. F&L was not asked to determine the comfort level of the community or if we *should* allow members to construct it or not.
- Related to liability, the association has had numerous discussions with State Farm. We are and have been since we had the original play structure (and including our current play equipment) liable for these structures regardless of the manufacturer or installer (licensed or otherwise). We currently have and historically have had equipment onsite that is not commercial grade or professionally installed and have incurred that liability for 20 years. That is why we have liability insurance.
- F&L noted that a previous resident child fell and broke her wrist while using the previous play structure. We noted that we are liable if equipment is not maintained and becomes in disrepair. If we were to be sued there would be a need by the injured party to show negligence on our part and most likely that would be that we had prior knowledge that equipment was failing or needed some repair or replacement and allowed children to continue to use the equipment.
- As to legality, F&L knows of no requirement specific to an HOA that would subject us to a fine for either building a play structure or failing to install a specific grade (with a quality rating) of play equipment. There are requirements for public parks and recreational areas but we are not considered a public playground or park.
- Stan agreed to go to the county offices to see if any permitting is required to install or build our play equipment.

**Next Steps: Stan will go into the County building department and ask.**

### **Roofing**

- We do have enough in the reserve to do the remaining roofs, approx \$200,000 this year. The last 3 roofs cost approx 160K. Julie and Laura will look at our Reserve balances to get a better idea of when best to schedule the roof work to ensure we have collected enough money..

**Next Steps: Julie through Maintenance will request a bid and inquire about any solar installation roof requirements with Roof One. F&L should have this bid by the next March meeting.**

### **Water**

- The workgroup of interested individuals hasn't met.
- Jack wants to join the workgroup.
- Laura will initiate a meeting soon.

## **Finance & Legal Committee Minutes**

**February 7, 2026 (Saturday)**

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Next Steps: Laura will call a meeting of the workgroup to brainstorm on how to best create a presentation to bring to plenary.

### **Garage Assessments & Policy**

- The original phase one garage folks met. There was a request to push out the garage roof replacements for 5 years.
- Using a recent quote for replacing the garage roofs the garage owners were able to adjust how much to collect and agreed to lower the Phase I Garage monthly assessment from \$104/mo to \$53.91/mo.
- All invoices in QuickBooks, starting in January was updated to thee \$53.91/mo by Laura C. This required revising the January invoice, which credited back to garage owners the difference..
- There was an agreement of Phase I garage owners that lowering the assessment and pushing out the maintenance schedule means that shortfalls may result in a special assessment. The General Reserve will not cover shortfalls nor be borrowed against.
- This is being covered in the [draft policy for Garage Ownership](#) that Robyn has drafted. F&L is still working on this draft and several F&L members will review before the next meeting.
- Dale Robert of State Farm, came up with \$750/year in insurance costs for garages in our current Garage MAF.
- Nigel brought up concerns about the sale of garages and the disclosures that are or are not occurring. It was determined the Garage Ownership Policy should address that.
- The idea covering electrical and insurance costs are not in this year's garage MAF, but will be considered for 2027.

Next Steps: The policy will be reviewed again in March.

### **Enforcement Policy**

- [Draft Policy](#)
- Dale Robert shared language from another HOA about nuisance lawsuits. He referenced a recent HOA he was aware of that was continuously being handed lawsuits brought by one co-owner that fell in the category of "nuisance lawsuits" but nonetheless resulted in ongoing legal costs to the association. It was agreed the language was good and appropriate for the Bylaws rewrite, but not for the Enforcement Policy. The language will be shared with Legal Docs TF.
- Nuisance lawsuit language: *Any co-owner bringing forth an unsuccessful lawsuit against the assoc and board directors will be responsible for all legal costs incurred by the association.*
- This will be reviewed again in March.

Next Steps: The policy will be reviewed again in March.

### **Facilitation Training Contract**

- While Lesli had given a go ahead to the contract, Steering put a hold on the training and Jill needed to step down from championing it at this time for personal reasons..

## **Finance & Legal Committee Minutes**

**February 7, 2026 (Saturday)**

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- Rick made a new proposal addressing concerns received and Steering approved it at the February meeting.
- Rick asked for a champion to bring the project to fruition. Gwyneth stepped up, but due to her new status, a second TS resident is being sought to partner with her on it.
- Lesli is expecting a change to the scope, but not to the contract T&Cs.

**Next Steps: Waiting for a new contract to be submitted.**

### **Retention Schedule**

- Questions about compliance to a policy have arisen. F&L agreed we did not want to create a policy we won't adhere to.
- Businesses use these schedules to avoid lawsuits.
- We might pare down our schedule to just assure that important documents are identified for long-term storage and identify appropriate locations.

**Next Steps: Draft from Lesli.**

### **Solar Requests**

- Marta still has a request for solar installation on her unit. She has shared a reason for not following the roof layout map, which had to do with Ann Arbor setback requirements. We noted that TS is not held to Ann Arbor regulations, but rather State regulations for which we found no such requirements.
- The State tax rebate cannot be assured up front, so it was determined that the community would not be comfortable with the uncertainty and therefore was not worth the effort to rewrite our policy.
- Folks are considering another effort to organize a group solar installation effort later this year.
- Greg has encouraged Marta to wait for that opportunity.

**Next Steps: Review Marta's new submittals.**

### **Phase II Special Assessment Increase**

- Laura will provide Lesli read-only access to QuickBooks.
- Nigel will provide Lesli support in navigating the program.
- Since Phase II owners started paying on their special assessments, it is necessary to determine the balance of each unit separately to apply any new interest rate.

**Next Steps: Compile dates when each unit started paying special assessment.**

### **MAF Arrears**

- There are no arrears at this time.
- Annual transition still in process.
- Garage MAFs have all been updated in QuickBooks but this impacts the garage owner's amounts so some will need to update their banking information.
- Applying late fees starting March for any amount still in arrears.

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BANK BALANCES (Updated [2.09.2026](#))

List of Bank Accounts & Bank Balances (Current)	Additional Notes
Capital Reserve: \$153,295  Note that this balance reflects completion and payment for the painting of all residential buildings.	(Total annual 2026 contribution in MAFs is \$80,600 with a monthly transfer of \$6,525 from our operating account to our Capital Reserve account.)
Operating account: \$43,842,541	This bank balance fluctuates up and down as MAF income is deposited and expenses paid out throughout the year.
TS Savings: \$42,038	There's a scheduled transfer quarterly of \$3,850 from the Operating account). This account also has: <ul style="list-style-type: none"> <li>• Monies collected towards bylaws revision \$1,180 remaining</li> <li>• Monies for Maintenance reserve or operating \$6,000</li> </ul>
TS CH Donations Account: \$675.85	Needs approval from the CHC for use of these funds
University Bank Account: \$4,359	Needs approval from the CHC for use of these funds-
Meals Checking Account \$3,922	

### NEXT MEETING

***Saturday, March 7, 10:30 am on the Zoom Room***

#### Stack:

1. Electronic payment of MAF's and tracking through Gather.
2. Project manager guide for large projects.
3. Consider water meter installation for individual units (rental fairness factor) (water leaks).
4. Explore 'Ombudsman' concept.
5. Preventative plumbing leak measures, pans under sinks and reinstalling toilets (originally installed toilets).
6. Investing reserve fund monies strategy.

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