

Crosscreeks Owners Association 2026 Annual Meeting
Thursday, March 26, 2026, @ 6:00 PM
Bedford Public Library Quilt Room, 8575 Jackman Road, Temperance, MI 48182

UPDATED AGENDA

1. CALL TO ORDER

2. APPROVAL OF AGENDA

3. CONSENT AGENDA (2025 Minutes, Financials, and Drain Commission Easement Notice)

4. PUBLIC COMMENT (Agenda items only; 5-minute limit)

5. UNFINISHED BUSINESS

6. NEW BUSINESS

A. FINANCIALS: Review 2026 Budget and update on uncollected dues (\$1,449.48 recovered).

B. INSURANCE: Report on 2025 liability claims (\$1,905) and potential premium impacts.

C. SPECIAL MEETING: May 7, 2026, to vote on Special Assessment and 2027 Dues increase.

D. HOMEOWNERS' ENERGY POLICY ACT (HEPA): Effective April 1, 2026. New state law permits solar/energy upgrades subject to Association aesthetic guidelines.

E. COMMON AREA & MAINTENANCE INITIATIVES:

a. BRIDGE STATUS: Minor Huntcliffe bridge repairs approved; other maintenance on hold until 2027/28 dredging.

b. SUSTAINABILITY PROPOSAL: Discussion of a low-maintenance "Butterfly Garden" in the field.

i. *TOWNSHIP GUIDANCE:* Per Bedford Planning, a garden is permissible if it remains "easily removable" in the event of neighbor complaints.

ii. *COMPLIANCE:* Must adhere to existing Deed Restrictions and obtain EGLE clearance due to flood plain and Indian Creek proximity.

c. VOLUNTEER & NEIGHBOR SUPPORT:

i. Discussion on Spring Clean-Up volunteers vs. outsourcing costs.

ii. *ADJACENT MAINTENANCE:* Homeowners with property bordering common areas are requested to assist with basic upkeep (mowing/trimming) of the common area during their normal yard maintenance.

d. YARD WASTE COMPLIANCE:

i. *PROHIBITED DISPOSAL:* Residents must stop discarding grass clippings, leaves, and branches in common areas or the creeks.

ii. *ENFORCEMENT:* This is a violation of HOA rules and a civil infraction under [Michigan Law](#) and [Monroe County Health Code](#), punishable by fines ranging from \$800 to \$5,000.

e. COMMON AREA ACCESS & ETIQUETTE:

i. **AUTHORIZED ACCESS:** Homeowners are reminded to use only designated public entry points to reach the common areas and bridges.

ii. **PRIVATE PROPERTY BOUNDARIES:** Residents must not walk through or cross over private yards to access Association property without the explicit permission of the respective homeowner.

iii. **RESPECTFUL USE:** Please ensure all guests and family members are aware of these boundaries to maintain neighbor privacy and prevent trespassing.

F. BOARD ELECTIONS: Nominations currently at zero; call for volunteers.

G. WEBSITE: Features of crosscreekshoa.org.

7. GENERAL PUBLIC COMMENT (Non-agenda items; 2-minute limit)

8. BOARD MEMBER COMMENTS

9. ADJOURNMENT (Target: 7:45 PM)

CROSSCREEKS OWNERS ASSOCIATION
ANNUAL MEETING MINUTES
8575 Jackman Rd., Temperance, MI
April 30, 2025 – 6:00 PM

PRESENT: President Becky Pidek, Vice President Scott Majoros, Treasurer Cheryl Griffin, Directors Dan Amos and Ashley Scrivner.

ABSENT: Director Brian Marciniak.

The Annual Meeting of the Crosscreeks Owners Association Members was called to order by Becky Pidek at 6:04 PM. A quorum was established with 20 members present and 12 proxy votes submitted.

APPROVAL OF AGENDA: A motion was made by Scott Majoros, seconded by Dan Amos, to approve the agenda as presented. The motion carried.

CONSENT AGENDA: The Consent Agenda included the following items for approval and to be placed on file: Minutes from the annual meeting of the members of Crosscreeks Owners Association held on April 23, 2024; Motion was made by Scott Majoros, seconded by Dan Amos to approve the consent agenda as published. The motion carried.

NEW BUSINESS –

- BUDGETS FOR 2024 AND 2025 – 2024 Final Budget, reconciled and finalized balance sheet for the 2024 year, and proposed budget for the 2025 year presented for inspection and approval.
- NEW ACCOUNTING SYSTEM – An updated accounting system has identified \$1,291.37 in unpaid annual dues from 2020-2024. All Board members approved sending invoices, along with a letter explaining these unpaid dues to the affected homeowners. This issue impacts approximately 10 Homeowners within the HOA.
- NEW TAX ID (EIN) – The HOA needed to apply for a new tax ID (EIN) number before we could update the Board members on the Huntington Bank account in 2024. Previous HOA Boards had been using an ineligible EIN, which led to the online dues collected in 2024 being taxed.
- UPDATE TO ONLINE PAYMENTS – The Clover account, which is Huntington's online merchant service provider, was finalized and closed in October 2024. This account had previously been charging the HOA a monthly fee of \$39.95 for noncompliance with security requirements. Over the three years that the service was available, only eight annual dues transactions were processed.

Homeowners can now conveniently pay their HOA dues online through the dues page on the CCOA website. We have implemented Stripe, a secure payment processing system, to facilitate these online payments. Homeowners will incur a minimal fee of \$2.50 as part of their online dues payment, ensuring that there is no cost to the HOA. Since the introduction of Stripe for the 2025 annual dues, nine payments have already been processed using this online system.

BP
3/26/26

- TAX FILING – The tax form 1120-H was completed and submitted for the 2024 calendar year, requesting a repayment of \$31 that was withheld from the Clover account. Although the HOA is a nonprofit corporation in the State of Michigan, it is not recognized as a 501(c)(3) nonprofit for federal purposes. As a result, the HOA is required to file federal taxes annually.
- ATTORNEY UPDATES – We have been collaborating with Jessica Pienta, a local attorney specializing in homeowners' associations (HOAs), to address recent federal and state laws that may impact our HOA. We have set aside a small portion of the budget for further consultations with her if necessary.
- HOA LIABILITY CLAIM – An HOA liability insurance claim has been filed for a homeowner whose property sustained damage when a tree owned by the HOA fell onto their fence. The claim amounts to only a couple hundred dollars. In light of this situation, the Board has decided to waive the homeowner's annual dues for 202 until the outcome of the claim is determined.
- TREE STUDY – Becky Pidek recommended contacting a local tree arborist, possibly from MCCC or the State of Michigan, to obtain an arborist study or a more in-depth tree management plan for the trees in our HOA Common Area. This report will assist the HOA in addressing tree issues, estimating potential costs, and establishing a timeline for necessary actions. We have been struggling to get tree companies to follow up with us, so this report would provide us with a solid starting point. Depending on the findings of the arborist, we may need to consider a special assessment. Unfortunately, our HOA is currently not in a financial position to cover the costs of tree removal or trimming with the existing dues.
- SPRING CLEAN-UP DAYS – We have scheduled four Saturdays for homeowners to come out and help clean the Common Area. If you are unable to join us on these days, please feel free to head out to visit any part of the Common Area whenever you have a couple of hours to spare and lend a hand. We greatly appreciate any help from homeowners!
 - Days are as follows: Saturday, May 17, 2025 from 12 PM - 3 PM
 - Saturday, May 31, 2025 from 12 PM - 3 PM
 - Saturday, June 14, 2025 from 12 PM - 3 PM
 - Saturday, June 28, 2024 from 12 PM - 3 PM
- BRIDGE MAINTENANCE – All three bridges in the Common Area that connect to the streets in our HOA are in poor condition. While the metal bases appear to be solid, the wooden components need to be replaced. We are looking for anyone in the HOA who may be able to assist with rebuilding the bridges or who has contacts that can help us. Please reach out to Becky Pidek or Scott Majoros if you can assist. These bridges are becoming a safety hazard and may need to be closed without proper attention this year.
- CREEK DREDGING UPDATE – The Monroe County Drain Commission received a petition at the end of 2023 to dredge Indian Creek. However, they are unable to provide a timeline for this project because they received over 20 petitions submitted that year. The commissioner mentioned that they would also assess Salter Creek to determine if any obstacles are impeding the flow, and they may consider

BP
3/26/26

dredging it simultaneously if necessary. This project will affect all homeowners along the creek bed in our HOA, as any related assessments will be added to our property taxes, as has happened in the past.

A special meeting will be held before the approval of the dredging. All homeowners along the creek bed will receive notification of this meeting at least two weeks in advance. This will be the opportunity to raise questions and express concerns.

- COVENTRY DRIVE COMMON AREA WALKWAY UPDATE – A question was raised about the possibility of trimming back or removing the bushes along the HOA right of way that leads to the Common Area on Coventry Drive. The overgrowth has made it difficult to access and maintain the Common Area. Becky Pidek has already spoken with the homeowner regarding these bushes. They were originally planted by the HOA in 1998 at the request of the previous homeowner to mark the boundary between the HOA walkway/right of way and the homeowner's yard, helping to keep people off their property. However, the current homeowner prefers that the bushes be removed completely, as they make yard maintenance challenging. We have given the homeowner permission to remove the bushes if they wish. If they choose not to remove them, the HOA may take care of it during the Spring Clean Up.

- BRIDGEWAY COVERED BRIDGE UPDATE – Questions were raised regarding the covered bridge on Bridgeway Drive. This road and bridge are part of Covered Bridge Estates; however, residents of Coventry Drive in Crosscreeks are directly affected by the closure. Since Coventry Drive is the only active HOA, Becky has been in contact with both the drain commission and the road commission engineer to explore available options. The Drain Commission does not receive direct funding for repairs or replacements. All work is funded through special assessments on homeowners. The Road Commission engineer explained that all proposed road work in the county is carried out through contracts. Since this is a township subdivision, it would require a special assessment and a maintenance plan agreement with the township for the upkeep of the bridge if the work proceeds. Currently, reopening the road poses a safety hazard due to the weight of the covered bridge above and the cracked culvert below.

- VOTING AND APPOINTMENT OF BOARD MEMBERS – Voting for Board members was conducted by secret ballot. We had 12 proxies, with 3 abstaining from voting, 6 authorizing the Board to vote on their behalf, and 3 designating Becky Pidek, the current president, to vote for them.

Votes were collected and tallied, resulting in a total of 31 qualifying ballots. The results are as follows:

Becky Pidek - President, term ending April 30, 2026 (or the next annual members meeting, whichever comes first).

Scott Majoros - Vice President, term ending April 30, 2026 (or the next annual members meeting, whichever comes first).

Ashley Scrivner - Secretary, term ending April 30, 2026 (or the next annual members meeting, whichever comes first)

BP
3/26/26

Cheryl Griffin - Treasurer, term ending April 30, 2026 (or the next annual members meeting, whichever comes first)

Dan Amos, Brian Marciniak, and Ashley Scrivner - Board of Directors.

Watch for the nomination form for next year's Board, which will be sent out in February 2026.

- COMMON AREA MOWING – Three mowing proposals for the Common Area field and the area behind Coventry Drive were presented at the meeting for consideration.

The voting results were as follows:

9 votes, plus 9 proxies (for a total of 18 votes), in favor of extending our current contract with Isabella Puccetti.

4 votes in favor of extending an offer to Ralph Dylkowski.

0 votes in favor of extending an offer to Albert Hilt.

A contract for Isabella Puccetti was approved for \$2,500 to provide mowing services from May 2025 through April 2026.

ADJOURNMENT – The meeting was adjourned at 7:43 PM.



Becky Pidek, President, Crosscreeks Owners Association



Ashley Scrivner, Secretary, Crosscreeks Owners Association

Finalized 5/6/2025

BP
3/26/26



MONROE COUNTY DRAIN COMMISSIONER COUNTY AGENCY

1005 South Raisinville Road • Monroe, Michigan 48161-9754
Telephone: (734) 240-3101 • Fax: (734) 240-3112 • Toll Free: (888) 354-5500 ext. 3101
Website: www.co.monroc.mi.us



December 8, 2025

CROSSCREEKS OWNERS ASSOC
1600 HUNTCLIFF CT
TEMPERANCE MI 48182

RE: Recording Historical Easements with the Register of Deeds
for the **Salter Drain**
Parcel Number **02 203 081 00**, Exhibit 32

Dear Parcel Owner:

Prior to 1956, the Michigan Drain Code provided that drain easements were validly recorded at the Office of the Drain Commissioner. Accordingly, prior to 1956, many easements were obtained by the Drain Commissioner's Office that were not filed with the Register of Deeds. As a result, many owners were not aware that a drain and a drain easement exist on their property when they purchased or acquired their property. This has been problematic in situations where, for example, property owners have unknowingly built structures, planted trees, or have placed items within drain easements.

To avoid further issues, my office has recently started recording drainage easements granted prior to 1956 at the Register of Deeds Office to better inform property owners and prospective purchasers of property of the existence of drains and drain easements in Monroe County. This notice is to inform you that historical easements are on file with the Drain Office that may cover a portion of your property where a county drain currently exists and will appear in a title search.

Please understand that this action does not change anything about your property ownership. Whether or not the historical easement is recorded, there is still an easement across the property where the drain is located that was created years ago when it was constructed. Activities that interfere with the drain, or maintenance of the drain, are not permitted. Please note, however, that regardless of whether a historical easement is recorded with the Register of Deeds or not, it is still considered a legally valid easement.

Should you have any questions, please do not hesitate to contact the members of my staff: Julie Langton at 240-3108, or Shelly Wenzel at 240-3111. **Again, this letter is for informational purposes only.** It is just to let you know that the easement / right-of-way has been recorded with the Register of Deeds office.

Sincerely,

Tim Csurgo
Monroe County Deputy Drain Commissioner

TJC: sw

Enclosure

BP
3/26/26

CCOA Balance Sheet for 2025			< DEBITS >										
DATE	TRANSACTION	CHECK #	CHECK ACCT FEES	MAINTENANCE (Trees, Grass, Etc.)	INSURANCE	OFFICE SUPPLIES	ATTORNEY FEES	LIEN FEES	TOTAL DEBITS	(CREDITS)	BALANCE	Reconciled	
1/1/25	Beginning Balance										\$ 1,013.38		
3/31/25	HOA Annual Dues								\$ -	\$ 296.27	\$ 1,309.65	<input checked="" type="checkbox"/>	
4/2/25	HOA Annual Dues								\$ -	\$ 62.87	\$ 1,372.52	<input checked="" type="checkbox"/>	
4/6/25	Bedford Lan Care (Fallen Tree Removal)	1109		\$ 50.00					\$ 50.00		\$ 1,322.52	<input checked="" type="checkbox"/>	
4/7/25	HOA Annual Dues								\$ -	\$ 1,503.16	\$ 2,825.68	<input checked="" type="checkbox"/>	
4/9/25	HOA Annual Dues								\$ -	\$ 62.87	\$ 2,888.55	<input checked="" type="checkbox"/>	
4/15/25	HOA Annual Dues								\$ -	\$ 62.87	\$ 2,951.42	<input checked="" type="checkbox"/>	
4/16/25	HOA Annual Dues								\$ -	\$ 125.74	\$ 3,077.16	<input checked="" type="checkbox"/>	
4/21/25	HOA Annual Dues								\$ -	\$ 62.87	\$ 3,140.03	<input checked="" type="checkbox"/>	
4/22/25	HOA Annual Dues								\$ -	\$ 502.20	\$ 3,642.23	<input checked="" type="checkbox"/>	
4/25/25	Isabella Puccetti	1110		\$ 375.00					\$ 375.00		\$ 3,267.23	<input checked="" type="checkbox"/>	
4/30/25	HOA Annual Dues								\$ -	\$ 198.30	\$ 3,465.53	<input checked="" type="checkbox"/>	
5/2/25	HOA Annual Dues								\$ -	\$ 62.87	\$ 3,528.40	<input checked="" type="checkbox"/>	
5/7/25	HOA Annual Dues								\$ -	\$ 62.87	\$ 3,591.27	<input checked="" type="checkbox"/>	
5/7/25	HOA Annual Dues								\$ -	\$ 359.42	\$ 3,950.69	<input checked="" type="checkbox"/>	
5/20/25	HOA Annual Dues								\$ -	\$ 123.28	\$ 4,073.97	<input checked="" type="checkbox"/>	
5/21/25	HOA Annual Dues								\$ -	\$ 83.11	\$ 4,157.08	<input checked="" type="checkbox"/>	
5/23/25	Isabella Puccetti	1111		\$ 375.00					\$ 375.00		\$ 3,782.08	<input checked="" type="checkbox"/>	
6/2/25	HOA Annual Dues								\$ -	\$ 192.82	\$ 3,974.90	<input checked="" type="checkbox"/>	
6/6/25	HOA Annual Dues								\$ -	\$ 621.21	\$ 4,596.11	<input checked="" type="checkbox"/>	
6/6/25	HOA Annual Dues								\$ -	\$ 116.51	\$ 4,712.62	<input checked="" type="checkbox"/>	
6/11/25	HOA Annual Dues								\$ -	\$ 126.63	\$ 4,839.25	<input checked="" type="checkbox"/>	
6/18/25	HOA Annual Dues								\$ -	\$ 322.67	\$ 5,161.92	<input checked="" type="checkbox"/>	
6/23/25	Isabella Puccetti	1112		\$ 375.00					\$ 375.00		\$ 4,786.92	<input checked="" type="checkbox"/>	
7/27/25	Bedford Lawn Care (Fallen Tree Removal)	1113		\$ 400.00					\$ 400.00		\$ 4,386.92	<input checked="" type="checkbox"/>	
7/27/25	Bedford Lawn Care (Tree Removal - Huntcliffe/Chapelview)	1114		\$ 1,035.00					\$ 1,035.00		\$ 3,351.92	<input checked="" type="checkbox"/>	
7/28/25	Isabella Puccetti	1115		\$ 375.00					\$ 375.00		\$ 2,976.92	<input checked="" type="checkbox"/>	
8/8/25	State Farm	1116			\$ 516.00				\$ 516.00		\$ 2,460.92	<input checked="" type="checkbox"/>	
8/26/25	Isabella Puccetti	1117		\$ 375.00					\$ 375.00		\$ 2,085.92	<input checked="" type="checkbox"/>	
9/4/25	Harland Clarke - Checks					\$ 67.18			\$ 67.18		\$ 2,018.74	<input checked="" type="checkbox"/>	
9/10/25	HOA Annual Dues								\$ -	\$ 57.72	\$ 2,076.46	<input checked="" type="checkbox"/>	
9/23/25	Isabella Puccetti	1140		\$ 375.00					\$ 375.00		\$ 1,701.46	<input checked="" type="checkbox"/>	
10/14/25	Cash Withdrawal (Treesmiths for chipping of bushes along Coventry Dr walkway)			\$ 200.00					\$ 200.00		\$ 1,501.46	<input checked="" type="checkbox"/>	
10/24/25	Isabella Puccetti	1141		\$ 125.00					\$ 125.00		\$ 1,376.46	<input checked="" type="checkbox"/>	
11/10/25	CAD Collective (Stump Removal Coventry Dr walkway)	1142		\$ 260.60					\$ 260.60		\$ 1,115.86	<input checked="" type="checkbox"/>	
12/18/25	Cash Withdrawal (Treesmiths for chipping of bushes along Coventry Dr walkway-Reimburse Becky)			\$ 50.00					\$ 50.00		\$ 1,065.86	<input checked="" type="checkbox"/>	
12/18/25	2026 HOA Annual Dues								\$ -	\$ 140.44	\$ 1,206.30	<input checked="" type="checkbox"/>	
	*not included in 2025 HOA Dues Collected Budget											<input checked="" type="checkbox"/>	
			\$0.00	\$4,370.60	\$516.00	\$67.18	\$0.00	\$0.00	\$ 4,953.78	\$5,146.70	\$1,206.30	<input checked="" type="checkbox"/>	

Acting Treasurer: Cheryl Griffin

BP
3/26/26

2025 DUES COLLECTED

Bank Deposits	Deposit Amount	# Current Year Dues	2025	PRIOR	FEEES / OTHER	NOTES
9/20/2024	\$62.56	1	\$62.56			
3/31/2025	\$296.27	1	\$62.56	\$232.53	\$1.18	
4/2/2025	\$62.87	1	\$62.56		\$0.31	
4/7/2025	\$1,503.16	24	\$1,501.44	\$1.72		
4/9/2025	\$62.87	1	\$62.56		\$0.31	
4/15/2025	\$62.87	1	\$62.56		\$0.31	
4/16/2025	\$125.74	2	\$125.12		\$0.62	
4/21/2025	\$62.87	1	\$62.56		\$0.31	
4/22/2025	\$502.20	8	\$500.48	\$1.72		
4/30/2025	\$198.30	2	\$125.12	\$73.18		
5/2/2025	\$62.87	1	\$62.56		\$0.31	
5/7/2025	\$62.87	1	\$62.56		\$0.31	
5/7/2025	\$359.42	2	\$125.12	\$234.30		
5/20/2025	\$123.28	1	\$62.56	\$60.72		
5/21/2025	\$83.11	1	\$62.56	\$20.55		
6/2/2025	\$192.82	0	\$0.00	\$130.17	\$62.65	
6/6/2025	\$621.21	3	\$187.68	\$407.96	\$25.57	
6/6/2025	\$116.51	1	\$62.56	\$53.95		
6/11/2025	\$126.63	1	\$62.56	\$60.74	\$3.33	
6/18/2025	\$322.67	3	\$187.68	\$114.69	\$20.30	
9/10/25	\$57.72	0	\$0.00	\$57.25	\$0.47	
	\$5,068.82	56	\$3,503.36	\$1,449.48	\$115.98	

Outstanding Past Dues Collected	OUTSTANDING
2024	\$609.40
2023	\$121.38
2022	\$286.28
2021	\$242.85
2020	\$205.90
	\$1,465.81

Dues By Year	
2025	\$62.56
2024	\$60.74
2023	\$58.97
2022	\$57.25
2021	\$55.57
2020	\$53.95

BP
3/26/26

**CROSSCREEKS OWNERS ASSOCIATION
ANNUAL BUDGET
Calendar Year 2025**

<u>OPERATING BUDGET</u>	LOTS	ESTIMATED ANNUAL BUDGET	ACTUAL ANNUAL BUDGET
INCOME			
Assessments	58	3,628.48	3,503.36
Past Due Assessments		1,113.08	1,449.48
Miscellaneous Income		0.00	115.98
TOTAL INCOME		4,741.56	5,068.82
EXPENSES			
<i>Administrative Expenses</i>			
Bank Charges		0.00	67.18
Lien / Lien Release Fees		60.00	0.00
Legal Fees		300.00	0.00
Newsletter		0.00	0.00
Office Supplies		0.00	0.00
Postage		0.00	0.00
Tax Preparation Fees		0.00	0.00
Training		0.00	0.00
<i>Total Administrative Expenses</i>		360.00	67.18
<i>Fixed Costs</i>			
Federal Income Taxes		0.00	0.00
Liability Insurance		552.00	516.00
Property Taxes		0.00	0.00
Michigan Annual LARA Renewal		40.00	0.00
<i>Total Fixed Costs</i>		592.00	516.00
<i>Operating Costs</i>			
Common Area Maintenance		3,500.00	4,370.60
<i>Total Operating Costs</i>		3,500.00	4,370.60
<i>Reserve Contribution</i>		0.00	0.00
TOTAL OPERATING EXPENSES AND RESERVE CONTRIBUTION		4,452.00	4,953.78
NET INCOME		289.56	115.04



Prepared by:

Becky Pidek, President

Approved by:

Becky Pidek, President

BP
3/26/26

**CROSSCREEKS OWNERS ASSOCIATION
ANNUAL BUDGET
Calendar Year 2026**

<u>OPERATING BUDGET</u>	LOTS	ESTIMATED ANNUAL BUDGET	ACTUAL ANNUAL BUDGET
INCOME			
Assessments	58	3,737.52	
Past Due Assessments		119.81	
Miscellaneous Income		4.65	
TOTAL INCOME		3,861.98	0.00
EXPENSES			
<i>Administrative Expenses</i>			
Bank Charges		0.00	
Lien / Lien Release Fees		33.00	
Legal Fees		0.00	
Newsletter		0.00	
Office Supplies		0.00	
Postage		0.00	
Tax Preparation Fees		0.00	
Training		0.00	
<i>Total Administrative Expenses</i>		<i>33.00</i>	<i>0.00</i>
<i>Fixed Costs</i>			
Federal Income Taxes		0.00	
Liability Insurance		552.00	
Property Taxes		0.00	
Michigan Annual LARA Renewal		60.00	
<i>Total Fixed Costs</i>		<i>612.00</i>	<i>0.00</i>
<i>Operating Costs</i>			
Common Area Maintenance		3,000.00	
<i>Total Operating Costs</i>		<i>3,000.00</i>	<i>0.00</i>
<i>Reserve Contribution</i>		<i>0.00</i>	
TOTAL OPERATING EXPENSES AND RESERVE CONTRIBUTION		3,645.00	0.00
NET INCOME		216.98	0.00



Prepared by:

Becky Pidek, President

Approved by:

Becky Pidek, President

3/26/26

BP
3/26/26

NOTICE OF SPECIAL MEETING OF MEMBERS

Crosscreeks Owners Association

DATE: Thursday, May 7, 2026

TIME: 6:00 PM

LOCATION: Bedford Public Library, Community Room, 8575 Jackman Road, Temperance, MI 48182

PURPOSE OF MEETING: This meeting is being called pursuant to **Article IV, Section 5** of the Declaration of Covenants, Conditions and Restrictions (CC&Rs) to discuss and vote upon two financial adjustments necessary for the maintenance and welfare of the Properties.

AGENDA ITEMS FOR VOTE

1. Approval of One-Time Special Assessment Pursuant to **Article IV, Section 4**, the Board of Directors is seeking member approval for a special assessment to be determined, pending approval from the Monroe County Drain Commission and The Michigan Department of Environment, Great Lakes, and Energy (EGLE). *Assessment costs and proxies will be mailed and posted prior to the meeting for review.*

- **Purpose:** Remove dangerous and/or dying trees from Common Areas
- **Requirement:** This requires the assent of two-thirds (2/3) of the votes of members voting in person or by proxy.

2. Approval of Annual Assessment Increase for 2027 Pursuant to **Article IV, Section 3(b)**, the Board proposes an increase in the maximum annual assessment to **\$112.00** effective January 1, 2027.

- **Reasoning:** This increase exceeds the 3% annual allowance and therefore requires a vote of two-thirds (2/3) of the members voting in person or by proxy.

IMPORTANT VOTING & QUORUM INFORMATION

As specified in **Article IV, Section 5**, the presence of members or proxies entitled to cast **sixty percent (60%)** of all votes constitutes a quorum.

- **Your Vote Counts:** If you cannot attend, please submit the Proxy Form to Becky Pidek, 7670 Coventry Dr. by **Wednesday, May 6** to ensure we reach the required quorum. **Proxies and assessment costs will be sent out in the next couple of weeks.**
- **Class A Membership:** Per Article III, Section 2, each Lot is entitled to one (1) vote.

Becky Pidek, CCOA President

Date of Notice: 03/26/2026

BP
3/26/26

IMPORTANT NOTICE: New Homeowners' Energy Policy Act (HEPA)

Effective Date of Association Policy: April 1, 2026

The Crosscreeks Owners Association (CCOA) is committed to staying compliant with Michigan state law while maintaining the aesthetic integrity of our community. In response to the **Michigan Homeowners' Energy Policy Act (Public Act 68 of 2024)**, the Board has adopted a formal policy regarding energy-saving improvements.

What You Need to Know:

- **Your Rights:** Under Michigan law, the HOA cannot prohibit homeowners from installing "energy-saving improvements". This includes:
 - Rooftop solar energy systems.
 - Electric vehicle (EV) charging station equipment.
 - Energy-efficient appliances (heat pumps, rain barrels, etc.).
- **The Approval Process:** While these improvements are permitted, **Board approval is still required** before installation begins. Homeowners must submit a written application to the Board.
- **Standard Guidelines:** To ensure installations are safe and visually consistent with the neighborhood, our new policy includes reasonable aesthetic requirements, such as:
 - Solar panels must be low-profile and aligned with the roofline.
 - Associated equipment (wiring/conduit) should be colored to match the home's exterior where possible.
- **Timeline:** The Board will review all applications within **30 days** of submission.

Where to Find the Full Policy:

The complete **Homeowners' Energy Policy Statement** is now available for download on the [HOA website](http://crosscreekshoa.org) at crosscreekshoa.org. We encourage all homeowners to review these guidelines before planning any exterior energy upgrades.

The Crosscreeks Owners Association Board
CrosscreeksHOA@gmail.com

BP
3/26/26

HOMEOWNERS' ENERGY POLICY STATEMENT
OF
CROSSCREEKS OWNERS ASSOCIATION

Effective Date: April 1, 2026

ARTICLE I – PURPOSE AND AUTHORITY

In accordance with the Michigan Homeowners' Energy Policy Act (Public Act 68 of 2024), the Crosscreeks Owners Association (“Association”) adopts this Policy Statement to provide a uniform framework for the installation and maintenance of solar energy systems and energy-saving improvements. In the event of a conflict between this policy and state law, the state law shall prevail.

ARTICLE II – DEFINITIONS

Section 1. *Energy-Saving Improvement or Modification*: Includes clotheslines, air/ground source heat pumps, insulation, rain barrels, reflective roofing, energy-efficient appliances, solar water heaters, electric vehicle (EV) supply equipment, and energy-efficient windows.

Section 2. *Solar Energy System*: A complete assembly (solar collectors and storage mechanisms) used for generating electricity or heating/cooling materials.

Section 3. *Member*: An owner of a home or unit within the Crosscreeks Owners Association.

ARTICLE III – GENERAL PROVISIONS

Section 1. *No Adjacent Approval Required*. The approval of an adjacent home or unit owner is *not* required for a member to install a solar energy system or energy-saving improvement.

Section 2. *Prohibited Actions by the Association*. The Association shall not:

- a. Inquire into a member's energy usage.
- b. Impose conditions that impair the operation of a solar energy system or void industry-standard warranties.
- c. Require post-installation reporting.
- d. Charge an application fee higher than that assessed for other property modifications.

Section 3. *Compliance with Local Law*. All installations must comply with:

- a. *State of Michigan*. Building codes and the Homeowners' Energy Policy Act.
- b. *Monroe County & Bedford Township*. Members must obtain all necessary local permits. Note that per *Bedford Township Ordinances*, specific setbacks or glare-prevention standards for residential systems must be followed to protect public safety.

BP
3/26/26

ARTICLE IV – APPLICATIONS AND APPROVALS

Section 1. *Application Process.* A written application is required for *Solar Energy Systems*. It must include:

- a. Member name and street address.
- b. Name and contact info of the professional installer.
- c. A layout image of the system on the home/unit and a description of the equipment.

Section 2. *Automatic Approval.* The Association must approve or deny a request within *30 days* of receipt. If the Association fails to respond within 30 days, the member may proceed with installation without penalty.

Section 3. *Grounds for Denial.* The Association may only deny an application if:

- a. A court finds the installation violates a law.
- b. The system extends more than *6 inches* above/beyond the roof.
- c. The system does not conform to the roof slope (top edge must be parallel to the roof line).
- d. Visible hardware (frames, wiring, brackets) is not in silver, bronze, or black tones commonly available.
- e. For ground-mounted systems in a fenced yard/patio: the system is taller than the fence line.

Section 4. *Cost and Efficiency Protection.* The Association cannot impose aesthetic standards that reduce the system's estimated annual electricity production by more than *10%* or increase the total installation cost by more than *\$1,000*.

ARTICLE V – MAINTENANCE AND REMOVAL

Section 1. *Member Responsibility.* The member is responsible for the maintenance, repair, and replacement of the system.

Section 2. *Removal.* The Association may require the removal of a system if it is damaged or inoperable, following the same conditions applied to non-solar property features.

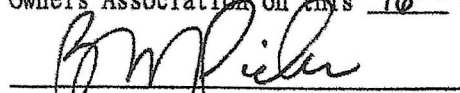
ARTICLE VI – DISTRIBUTION OF POLICY

Section 1. A copy of this policy shall be provided to all members within 30 days of adoption and to all new members upon joining.

Section 2. The policy will be posted on the Association website: <https://crosscreekshoa.org/governing-docs>

ADOPTION AND CERTIFICATION

This Homeowners' Energy Policy Statement was duly adopted by the Board of Directors of the Crosscreeks Owners Association on this 16th day of March, 2026.



Becky Pidek, President



Ashley Scrivner, Secretary

BP
3/26/26

Common area mowing quote 2026 / 2027

2 messages

Ralph D <dylkow@gmail.com>
To: <crosscreekshoa@gmail.com>

Tue, Mar 17 at 9:56 PM

As a long-time Cross Creeks HOA resident I'm very much looking forward to submitting this proposal.

\$2,500 for the 2026 / 2027 season includes:

- Up to 12 mows for the entire 6 acre section (big field and Coventry common area)
- Weekly (minimum) inspections of the common areas for hazards such as bridge condition, felled branches, fire pit area, etc.
- Use of utility trailer for disposal or maintenance (with 24 hour notice)
- Any fees associated with organic disposal
- Availability for all HOA cleanup events with all manner of landscaping tools (backpack blower, weed whacker, chainsaws, pole saw, push mower, rakes, garbage cans, etc.)

Hoping the HOA will find value in hiring a community member who cares about these common areas; they were the backdrop of many dog walks, football tosses and bonfires throughout my youth.

Thank you for your consideration,

Ralph
[Quoted text hidden]

Crosscreek Owners <crosscreekshoa@gmail.com>
To: Ralph D <dylkow@gmail.com>

Wed, Mar 18 at 8:43 AM

Hi Ralph,

Got your proposal. I'll get this in front of the board for review. Our meeting is the 26th, so I'll keep you posted!

Thanks,

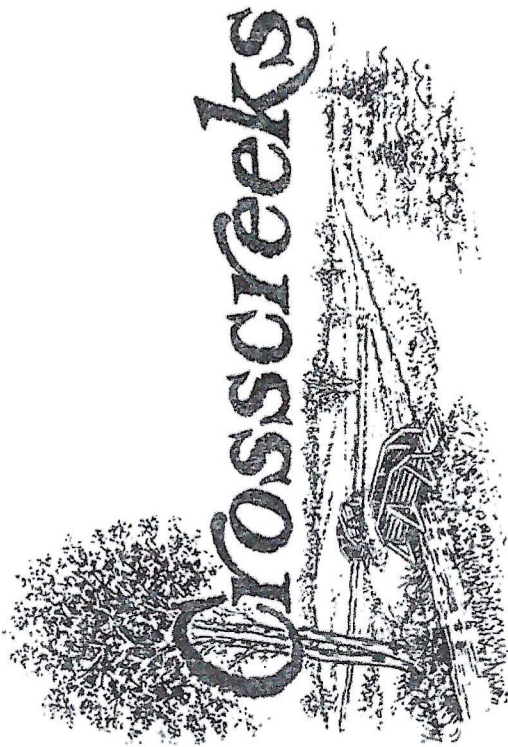
Becky
[Quoted text hidden]

Approved

Will obtain liability insurance & provide a copy to Board. Per Ralph, policy is effective 5/1/26.

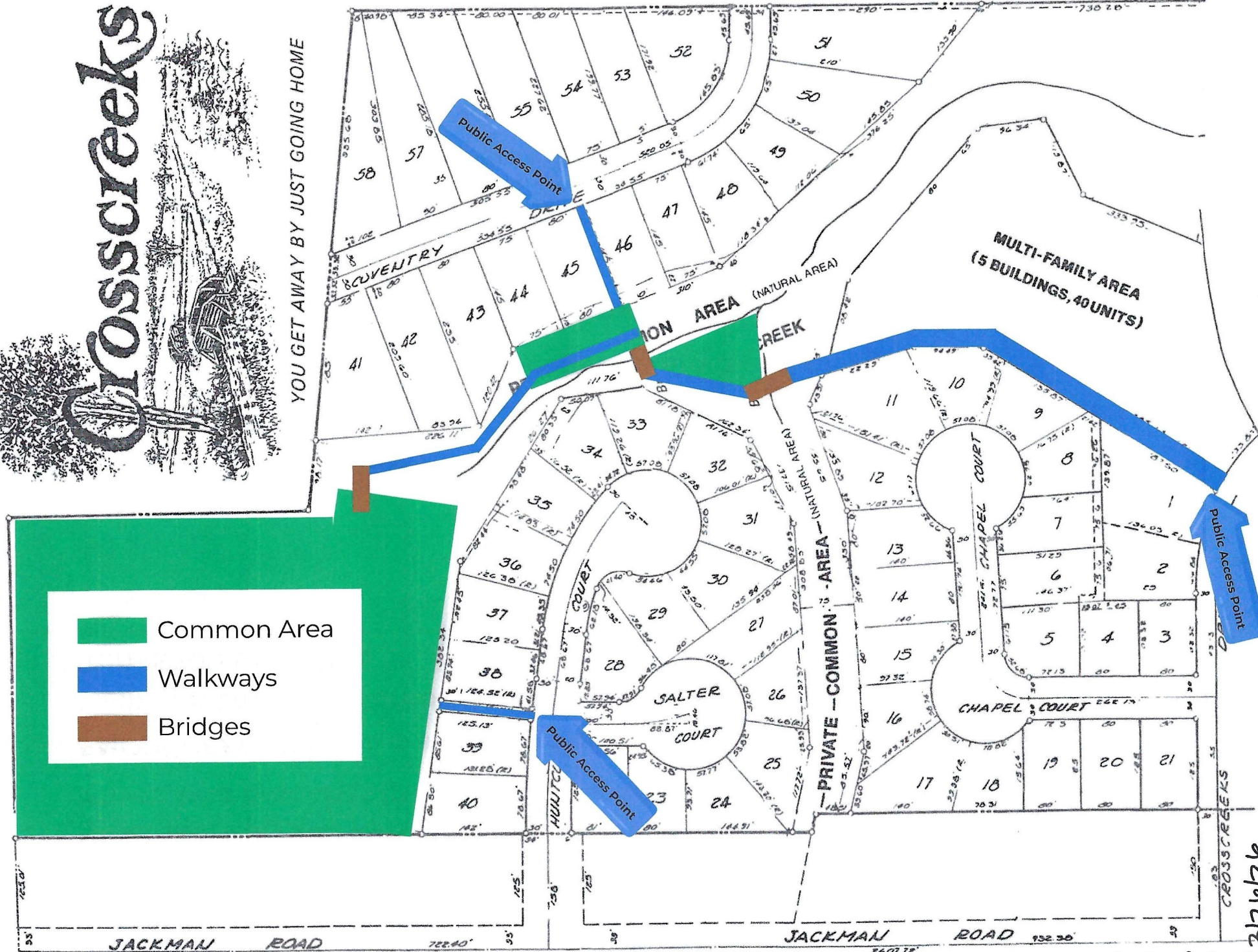
Needs to sign contract & verify Common Area perimeter prior to starting

BP
3/26/26



YOU GET AWAY BY JUST GOING HOME

COVERED BRIDGE ESTATES



- Common Area
- Walkways
- Bridges

YARD WASTE COMPLIANCE NOTICE:

PROHIBITED DISPOSAL: Residents must stop discarding grass clippings, leaves, and branches in common areas of the creeks.

ENFORCEMENT: This is a violation of HOA rules and a civil infraction under Michigan Law and Monroe County Health Code, punishable by fines ranging from \$800 to \$5,000.

COMMON AREA ACCESS & ETIQUETTE:

AUTHORIZED ACCESS: Homeowners are reminded to use only designated public entry points to reach the common areas and bridges.

PRIVATE PROPERTY BOUNDARIES: Residents must not walk through or cross over private yards to access Association property without the explicit permission of the respective homeowner.

RESPECTFUL USE: Please ensure all guests and family members are aware of these boundaries to maintain neighbor privacy and prevent trespassing.

BP
3/26/26

QUICK FACTS: Protecting Our Creek & Drain

A Guide for Homeowners on Yard Care and Water Quality

1. The "15-Foot" Fertilizer Rule

Under Michigan Law ([MCL 324.8512b](#)), there are strict setbacks for applying fertilizer near any surface water (creeks, drains, or lakes):

- **Standard Setback:** No fertilizer within **15 feet** of the water's edge.
- **With Equipment:** If using a spreader with a deflector shield/guard, the limit is **3 feet**.
- **With a Buffer:** If you have a natural vegetative buffer (tall grass/native plants), the limit is **10 feet**.

2. The Phosphorus Ban

Since 2012, it is **illegal** to use phosphorus-containing lawn fertilizers in Michigan ([PA 299 of 2010](#)).

- **Check the Label:** Look for "0" as the middle number (e.g., 22-0-15).
- **Exceptions:** Phosphorus is only allowed for **newly seeded/sodded lawns** or if a professional **soil test** proves a deficiency.

3. Organic Debris (Leaves & Clippings)

Dumping yard waste into a creek or drain is a pollutant that harms local ecosystems.

- **Oxygen Depletion:** Decaying leaves and grass in water consume oxygen, leading to fish kills.
- **Clogged Drains:** Debris causes blockages in county drains, leading to localized flooding.
- **Pro-Tip:** [EGLE recommends](#) mulching leaves into your lawn or composting them at least 50 feet away from the water.

4. Working IN the Water

If you want to treat weeds or algae **inside** the creek or drain:

- **Permit Required:** You must obtain an [Aquatic Nuisance Control \(ANC\) Permit](#) from EGLE if standing water is present.
- **No Unauthorized Chemicals:** Applying store-bought "weed killer" directly to a flowing creek is a violation of state water protection laws.

Who to Contact

- **Monroe County Drain Commissioner's Office**
 - **Deputy Chief Drain Commissioner:** Tim Csurgo
 - **Phone:** 734-240-3101
 - **Website:** [Monroe County Drain Commissioner](#)
- **EGLE Aquatic Nuisance Control (ANC)**
 - **Phone:** 517-284-5593
 - **Email:** EGLE-WRD-ANC@Michigan.gov
- **Environmental Assistance Center:** 800-662-9278

BP
3/26/26



2026 OFFICIAL ELECTION BALLOT

Fiscal year: 2026

Deadline of submission: March 25, 2026 (BY MAIL) / March 26, 2026 (IN PERSON)

Please put a checkmark in the box of the candidate/s you are voting for. CHOOSING MORE THAN 1 CANDIDATE for each position will void your vote. Thank you!

OFFICERS:

- PRESIDENT: Becky Pidek
- VICE PRESIDENT: Scott Majoros
- SECRETARY: Ashley Scrivner
- TREASURER: Cheryl Griffin

WRITE IN VOTES:

- PRESIDENT: _____
- VICE PRESIDENT: _____
- SECRETARY: _____
- TREASURER: _____

BOARD OF DIRECTORS:

- Dan Amos, 7666 Salter Ct
- Brian Marciniak, 1660 Huntcliffe Ct

WRITE IN VOTES:

- HeatherPrusakiewicz,1648 HuntcliffeCt
- _____

Per Article V, Section 2 of Crosscreeks Owners Association By-Laws, election to the Board of Directors/Officers shall be by secret written ballot. As such, homeowners are not obligated to identify themselves on this election ballot to be considered valid.

Per Article III, Section 2 of Crosscreeks Owners Association Covenants, Conditions, Agreements, and Restrictions, homeowners are entitled to one vote for each Lot owned. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to said Lot.

Per Article VII, Section 1b of Crosscreeks Owners Association By-Laws, the Board of Directors/Officers shall have the authority to suspend the voting rights of a member during any period in which such member shall be in default in the payment of any assessment levied by the Association. Such suspension shall remain in effect until all delinquent amounts, including any late fees, interest, and costs of collection, are paid in full.

For Board Use Only

Ballot # N/A
B/P 3/26/26