



The Village Chatter

DECEMBER 2019/JANUARY 2020

THE VILLAGES OF OSCODA

A Beautiful Place to Live and Visit



Board of Director's Corner

The Board of Directors have approved the Budget for 2020. Your copy of the new budget can be found on the last page of this newsletter. The 2020 monthly fee has been raised from \$58.00 to **\$60.00 per month**. This will take effect January 1, 2020. The last time the dues were increased was three years ago on January 1, 2017. However, modern times have caught up with us, which includes the escalating cost for supplies and services. We are looking at a 3% increase in all of our expenses for 2020.

Some of the Association's expenses were reduced such as property taxes and sewer repairs, which were lower in 2019 than anticipated. As a reminder, future expenses can only be estimated based on the history of past expenses. Some of the expenses are expected to remain about the same for 2020. Other expenses are expected to increase or be added due to such factors as the increased cost for web and internet expenses, legal costs for the attorney's continued assistance with the updates needed in our Master Deed & Bylaws, and office supplies to cover the additional costs to print and distribute another voting packet for co-owners to vote on again in 2020.

For those who have made arrangements with your own banking facility for auto withdrawal of your monthly assessment, **please remember to notify them of the change that is effective January 1st**. For those homeowners that have signed up for auto-pay through our office, **you will not need to take any action**. The office will make the adjustment for you. Just remember to deduct the new \$60.00 per month rate in your check register beginning in January, 2020

If you have any questions about the new budget, please call the office to set up an appointment to meet with the Board Treasurer.....JoAn Nink, Treasurer

Newsletter Editors:

Tammy Velten
Jennifer Wilson



Board of Directors

Mike Munson - President
Sherry Proulx - Vice President
JoAn Nink - Treasurer
Christian Gualdoni - Secretary
Beverly Knickerbocker - Trustee
Dennis Dunn - Asst. Secretary



12th Annual Christmas Pot-Luck

The Villages of Oscoda will be having our **12th Annual Christmas Pot-Luck Party** on **Saturday, December 14, 2019** from **Noon - 3 p.m.** at the Clubhouse. There will be some fun activities, and lots of laughter and cheer, so make sure you mark your calendars! The HOA will be supplying the main course, service settings and beverages. All you need to do is bring a dish of your favorite recipe to pass. Make sure you tell your neighbors and invite them along! There will be musical entertainment by Ted Wasiliewski. There will also be a 50/50 Raffle and a Prize Raffle, so don't forget to bring some dough (...or bucks) for a chance to win. Lots of prize giveaways, and more!

Get decked-out this year for our **"Ugly Christmas Sweater Contest"** and win big!!!

See you all at the clubhouse on December 14th at Noon!!!



Bylaw Committee Corner

Sooner or later every Homeowner's Association is faced with the question whether to amend its governing documents.

There are many reasons for amending the governing documents. Some reasons include:

- 1) The provisions do not comply with current state or federal law; (*The MI Non-profit Corporation Act underwent major revisions in 2008 & 2015*)
- 2) Some provisions are ambiguous or difficult to enforce;
- 3) The nature of the community has changed, and the documents are out of sync; and
- 4) The Association wants to eliminate developer provisions that are no longer relevant.

Effects of Outdated Governing Documents:

- * Future Directors can be misled as to their duties and responsibilities by relying on outdated provisions.
- * The legal documents may not accurately set forth the legal requirements for preparation and distribution of financial reports.
- * The legal documents may provide certain time limits for notices of meetings that may no longer be legally correct because of statutory changes.
- * Members may be misled into believing the documents accurately describe members' rights, legal procedures, etc.
- * Documents may fail to take advantage of updated rules regarding meetings, participation by members, telephone meetings, emails or other electronic transmission, etc.

Why Should HOA Documents Be Amended?

- ⇒ To eliminate obsolete provisions.
- ⇒ To eliminate provisions no longer observed or enforced.
- ⇒ To eliminate provisions that conflict with current laws.
- ⇒ To eliminate developer privileges no longer being used or have long expired.
- ⇒ To improve poorly drafted documents by clarifying ambiguous provisions.

⇒ To tailor documents to fit the living experience of owner/members.

⇒ To provide for changes in technology (i.e. satellite dishes, drones, electric car charging stations, solar panels, etc.).

⇒ To make documents more "user friendly" such as better organized format, adding a table of contents and descriptive paragraph headings, etc.

⇒ To eliminate or correct mistakes and errors.

Bylaw Committee's Focus on Updating Our Governing Documents

First, they focused on updating the documents to reflect changes in the law. For example, Michigan Condo Law (MCL 559.157) requires an audit if the budget is more than \$20,000 but now allows the Association to opt out. The new documents track this language.

Second, they focused on ensuring the documents reflect changes in society since our governing documents were first adopted. For example, restrictions pertaining to drones, electric car charging stations and solar panel installations are new, with these items being a more significant issue than 20 years ago.

Third, they attempted to update the documents while retaining the same sense of place as the original documents. In other words, for the most part, the average co-owner would see little change in their day to day life. The document amendments are intended to bring the documents themselves in line with the way the community operates but in an updated manner.

Fourth, there was an effort to increase the efficiency by which the Association can operate. For example, through a 20% quorum, electronic voting, the possibility of electronic notice, or remote participation in meetings, these are aspects of the documents that were updated to help increase the efficiency of the operation of the Association.

Fifth, removing provisions addressing the developer and all rights intended to protect the developer. The amended documents as drafted are intended to reflect the interest of the community, the Association, and the co-owners, and not the interest of the original developer.



Winter Safety Tips

1. Remember to take smaller, unhurried steps even when walking on ground that “appears” to be ice free...surprises can turn ugly.



2. Winter weather can arrive without calling first (not very mannerly) & change the amount of time it takes us to get to work, school and appointments. Getting up earlier than usual and checking the road conditions will help you determine if you need to leave early to avoid rushing.

3. Bundle up before going outside & make sure to cover up extremities to help avoid frostbite. Use a scarf to cover your nose & mouth to protect your lungs and make it easier to breath.



4. The cold temperatures can be dangerous for pets as well as us humans. After walking your dog or cat, check the pads of their feet to ensure they haven't cut them on the ice. Wipe off salt and other deicer's - this will keep them from dragging it throughout the house and from licking it off. Removing snow from their feet and legs will allow them to warm up faster & help keep frost bite at bay.

Shoveling Safety Tips

1. Dress warmly
2. Take breaks every 15 minutes
3. Drinking coffee may increase your heart rate, instead drink hot chocolate
4. Drink plenty of water
5. Lift with your legs
6. Pick up smaller loads
7. If the snow is deep, remove the top 2-3" at a time
8. If you lead a sedentary life-style or are at risk for a heart



attack, it may be wise to pay a neighbor kid to take care of that snow... you can watch from the window..... while drinking hot chocolate.

IMPORTANT DATES TO REMEMBER

PLEASE read the new proposed Bylaws and try to attend any or all of the following *Question and Answer Sessions*. They will be held at the Clubhouse from 2:30pm-3:30pm on the following dates:

- ⇒ February 15th
- ⇒ March 21st,
- ⇒ April 4th and 18th
- ⇒ May 9th and 23rd
- ⇒ June 13th and 27th
- ⇒ July 11th

The Bylaw Committee meetings will be held at the Clubhouse from 10:30-11:30a.m. on the following dates:

- ⇒ Dec. 2nd and 16th,
- ⇒ Jan. 6th and 20th,
- ⇒ Feb. 3rd and 17th,
- ⇒ March 9th & 23rd

All are welcomed & encouraged to attend.



NEW EMAIL ADDRESS FOR BYLAW QUESTIONS



In an effort to allow the homeowners to communicate their concerns and comments on the proposed Amended Bylaws, we have established a unique and specific email address that will be

used by the Bylaw Committee to listen to and work on homeowners' concerns regarding the New Bylaws. Type up your questions or concerns/comments and send it to:

bylawupdates@voohoa.net

All emails received will be reviewed by the ByLaw committee.



News You Can Use

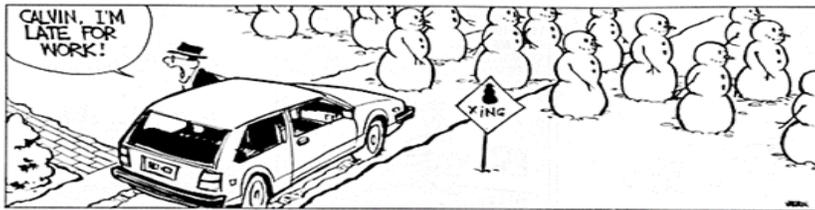
- * The office will be sending out *payment coupons for 2020* in the coming days. If you would like us to send you payment coupons for the 2020 year, please contact the office so we can add you to the list.
- * *Parking on all streets is strictly prohibited between November 1st and April 1st from 8am to 5pm* in order to facilitate County snow removal. This will also help prevent the ice and snow build up from becoming a hazard to other drivers and pedestrians. (See Bylaws Article VII, Section 2(a)).
- * It's always nice to see the décor for the Holidays, but remember to please have lights and decorations down no later than **January 10th**.

VOLUNTEERS NEEDED

To decorate the Clubhouse
 Thursday December 5th at 10:00am.
 We still need help so if you can spare an hour to help get your Clubhouse in the holiday spirit, please give us a call so we know how many volunteers will be coming.



Fun included.



4-PLEX AREA SNOW REMOVAL

Just a reminder that the snow plow only plows when it snows 3 inches or more, and they don't always salt. We recommend keeping some salt inside your garage and/or on your porch to hit those areas that may need salting in between plows, such as after the wind has been busy or we've gotten light snow. Also remember when it warms up, it can melt the mounded snow around the sidewalks, which can then re-freeze and become slippery, *so please be careful*. Walking like a penguin isn't just for Batman villains during these cold, up and down, temperature-crazy months. It may save you from another evil foe...the sidewalk.



RV Lot

Before you lock the RV Gate, make sure you aren't locking anyone in. A homeowner was recently locked inside and couldn't get his hand through the gate to unlock it. He had to flag down a passerby to help him get out. Remember that cell phones don't always work out there.



The Board of Directors, Tammy & Jennie
 would like to wish everyone a safe and joyous season filled with lasting memories!

Merry Christmas and Happy New Year!



*The office will be closed at Noon on
Tuesday December 24th and 31st.*

*The office will be closed on Wednesday
December 25th & January 1st*

For the Christmas and New Years Holidays

**MERRY CHRISTMAS AND
HAPPY NEW YEAR!**

December '19 & January '20 EVENTS

- * Dec 2nd—Bylaw Committee Meeting 10:30
- * Dec 5th—Decorating the Clubhouse
- * Dec 6th—ACC Requests Due-date
- * Dec 10th—Monthly Board Meeting—1:00pm
- * Dec 12th—ACC Meeting 10:00am
- * Dec 14th—Christmas Potluck Party 12-3
- * Dec 16th—Bylaw Committee Meeting 10:30
- * Dec 24th & 31st—Office Closed at Noon
- * Dec 25th & Jan 1st—Office Closed
- * Jan 3rd—ACC Requests Due-date
- * Jan 6th—Bylaw Committee Meeting 10:30
- * Jan 9th—ACC Meeting 10:00am
- * Jan 14th—Monthly Board Meeting—1:00pm
- * Jan 20th—Bylaw Committee Meeting 10:30



Christmas Tree Disposal

Waste Management will pick up your live Christmas tree for disposal after the holidays. ALL decorations, including tinsel must be removed prior to setting out at the curb or the driver will not take it.



Thank You Corner

- ⇒ We want to Thank Gary Richter for sweeping up the broken glass on 8th St. and picking up the multiple glass bottles someone left behind. When homeowners go out of their way to make our community safer and cleaner that deserves to be acknowledged!
- ⇒ We also want to Thank Duane Keck on all his hard work in the RV Lot with getting the white marker posts put back in the ground, that will make maneuvering in there so much easier!

*If you would like to thank a special someone for helping you out,
please send us an email so that we can put it in the next newsletter. A thank you can go a long way!*



THE VILLAGES O
OSCODA, HOA

5631 Georgia Dr.
Oscoda, MI 48750
Phone: 989-739-4915
Fax: 989-739-4720
Email: office@voohoa.net
Website: voohoa.net

Office Hours:

The HOA office hours are:

Mon., Wed., Thurs. and Fri. 8am - 5pm & Tues. 10am - 5pm.

**THE OFFICE WILL BE CLOSED ON
SATURDAY & SUNDAY**

Please remember there is always a drop box for your convenience!

The office will be closed at noon on December 24th & 31st

The office will be closed on December 25th & January 1st

for the Christmas & New Year Holidays



Clubhouse Activities

- ◆ Euchre - Mondays at 12:30pm
- ◆ Taking Off Pounds Sensibly (T.O.P.S)- Wed. at 9am
- ◆ Pinochle - Fridays at 12:30pm
- ◆ BUNCO - 4th Friday of every month - 1:00pm
- ◆ BUNCO - 3rd Tuesday of every month - 1:00pm
- ◆ Chair Yoga - Every Wednesday at 5:30



Classifieds



Pet Care: Riverside Pet Lodge is a new state of the art boarding kennel nestled in the woods beside the Pine River just north of Oscoda. We offer boarding, daycare and grooming services in a loving atmosphere. Our building has heated floors, indoor/outdoor runs and two play yards. Daily woodland walks also available. Send your pets to “camp” while you are out of town! Stop in and see us or give us a call. Riverside Pet Lodge, 2910 Kings Corner Rd., Oscoda, MI 48750; 989-739-5039; www.riversidepetlodge.com; “Like” us on Facebook!

Handyman Services: My name is Darryl Hollenbeck resident of the Villages and I am a Certified Handyman with the national Association of Certified Handyman Professionals. I provide thorough, knowledgeable home improvement and repair services for your home or business. But what makes this the areas premier handyman service? The answer: Experience and credentials: 40 years trade experience Former Real Estate Broker Certified Michigan Home Inspector, Insured, Reliable, Trustworthy. www.handymandarryl.com (989) 906-0148

Real Estate Services:

Sunrise Realty - Sharon Wasielewski, Agent & Resident. Cell# 704-408-0192 - 12 year Village resident and is in Oscoda year around and is ready to help you buy or sell!

Real Estate One - Roxanne Costea, Associate & Resident...23 Years experience. 406 S State St. Oscoda, MI 989-739-9129.

Sunrise Realty, Inc. - Penny Lee, Agent & 19 year Resident. Sold many homes in the Villages . Please let me help you! 989- 305-0437

If you would like a list of contractors in this area, stop by the office and grab your copy! Are you a resident in the Villages that would like to place your ad in The Village Chatter? Contact the office for more info.

Villages of Oscoda HOA

2020 Budget (Approved 11/12/19)

\$ TOTAL

Revenue

Common Charges (\$60 per month per unit)	545,760
Late Charges	6,000
Interest Earnings	50
Snow Removal Income (4 plex area only, 156 units)	23,400
RV Lot Maintenance Fees	7,000
Misc. Excess Revenue	2,000

Total Revenue

584,210

Expenses

Contributions	0
Training, Certification	50
Advertising	100
Subscriptions and Memberships (2 accounts-Chamber, Press)	100
Office Supplies	5,000
Office Equipment (includes Office Misc)	2,000
License & Permits	20
Property Management Software and Updates	1,500
Insurance (O & D, Comm.umbrella, Liability, Building)	6,000
Postage	5,000
Clubhouse / Office Utilities	10,000
CPA/Audit - only need review this year	10,500
Legal - by-laws updates	7,000
Copier - Maintenance contract	2,000
Taxes (property)	3,500
Vanco	1,500
Rubbish Removal -	92,000
Mowing	252,200
Fertilizer / Weedkiller	20,000
Common Areas (3 accounts- Maintenance, Supplies and Building Maint.)	15,000
Computer Technical Expenses (Includes Internet Expenses)	3,500
Sewer Repairs	7,280
Depreciation	9,200
Personnel (4 accounts -Wages, mileage, payroll taxes, Health Ins.)	82,760
Bad Debt	8,000

Total Common Expenses

544,210

Snow Removal (4 plex area only)	24,000
RV Lot	3,000

Total Other Expenses

27,000

Contingency Fund	3,000
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Total Expenses

574,210

Total Reserve for Replacement Contributions

10,000

Total Expense Budget

584,210

Net Income / (Loss)

0