STONEWATER HOMEOWNER'S ASSOCIATION

BOARD OF DIRECTORS MEETING

November 17, 2026 via Zoom Webinar

1) CALL TO ORDER: 6:31 p.m.

ROLL CALL: Directors: Kurt Westermann, Joanna McGuckin, Belal Majed, Karen Haran, Anindya Roy

GMC: J.C. Palmer, Kate Oliver

Homeowners:

1. Ashok Garg, 18502 Clairmont Cir W
2. Ayman Suleiman, 17692 Parkshore
3. Dr. Zaher Srour, 48240 Binghamton
4. Chris Peterson, 18350 Clairmont Cir E
5. Smaran Bhandary, 48218 Heather Ct
6. Jay Shah, 48253 Binghamton Ct
7. Jonathon Buckley, 18227 Parkshore
8. Piyush Dave, 18635 Clairmont Cir E
9. Karishma & Nirav Patel, 18489 Clairmont Cir W
10. Lyudmila Mishra, 18956 Stonewater Blvd
11. Meera Harbola, 17712 Parkshore
12. Merrilee Nay, 18573 Steep Hollow Ct
13. Mohamed Meghil, 17944 Ridgeview Dr
14. Mohan Yandamuri, 18516 Clairmont Cir W
15. Parathaneni, Subba Rao, Manorwood
16. Simi Sharma, 17748 Parkshore
17. Anil & Rekha Pali Varre, 48224 Heather Ct
18. Rani Thuluri, 48106 Four Seasons Blvd
19. Narasimha & Krishna Chava, 18490 Clairmont Cir W
20. Siddarth Shah 18613 Clairmont Cir W
21. Sreeni Kondragunta,18355 Fiddler's Ct.
22. Manpreet Brara, 48240 Manorwood Dr
23. Phil Collareno, 17850 Mission Pt

2) INTERIM ACTIONS OF BOARD:

- None

3) COMMUNITY FORUM

- **JC Palmer** - Introduction
- **Lyudmila Mishra** – resident since 2010 and past board member. Thanks to BOA & MGMC for care & energy. We recognize that Stonewater is a large community with over 440 homes, and managing a neighborhood of this size is no easy task. Having served before, I can attest to the fact that there are many different homeowner expectations and concerns to balance, and we genuinely appreciate the time, energy, and care that both the Board and management put into our neighborhood. We are speaking tonight on behalf of a group of Stonewater homeowners to share some constructive suggestions on how homeowner concerns, violation notices, fines, and disputes are communicated and handled. To be clear, we are not asking for special treatment, exceptions, or relaxed rules. We all value a well-maintained neighborhood and want to protect our property values. Our goal is simply a process that is fair, consistent, transparent, and focused on resolving issues early—reducing frustration for residents and lowering administrative and legal costs for the Association. To help achieve that, we respectfully ask the Board to consider 4 practical improvements:

1. Clear and Accessible Communication

- Establish a standard response time—such as five business days—for management to reply to homeowner emails, calls, and extension requests.
- Send violation notices by both email (as already permitted under Rule 5.01(b)) and physical mail, with confirmed receipt before any fines are issued.
- Offer regular scheduled virtual office hours with the property manager via Zoom, continue with the monthly board meetings and include the meeting agenda with every Board meeting invite.
- Offer ad-hoc drop-in office hours and implement a simple online scheduling tool (similar to Calendly) with available time slots so homeowners can book a quick call with management or a Board representative when an issue requires more than back-and-forth emails.

2. A Fair and Reasonable Fine Process

- Provide a warning and a reasonable window to correct long-standing conditions before issuing fines. For major or costly repairs, allow homeowners to enter into an agreed written action plan and timeline rather than facing escalating fines.
- Introduce a reset period for repeat violations. Currently, Rule 5.03 tracks repeat violations for as long as a resident owns their lot, meaning a minor seasonal issue resolved years ago can trigger an immediate escalated fine. Under the current $0, $100, $250, $500 progression, if a homeowner resolves a violation and remains violation-free for the following full year, the clock should reset to $0 in the third year. Fines should encourage compliance, not penalize neighbors acting in good faith.
- Credit payments based on the date they are received rather than the date they are processed, and work to resolve minor account balances directly with homeowners before involving legal counsel.

3. Transparent Hearings and Common-Sense Dispute Resolution

- Provide a brief written decision outlining the reasoning after every violation hearing.
- Offer an option for mediation or peer review by uninvolved homeowners before fines escalate further.
- Publish a list of active litigations (with sensitive information redacted), time to resolve the issue, along with the fees paid to attorneys per case. When possible the total cost of litigation born by each party may also be produced.
- Drop existing litigation against neighbors and adopt a fair, balanced, and common-sense approach to resolving open accounts—ensuring, for example, that a $100 late fee never snowballs into a $4,000 penalty weighed down by legal fees and collection charges.

4. Next Steps

- We respectfully ask that these proposals be placed on the agenda for the next Board meeting

- We respectfully ask that we either drop or halt all active litigations until the time we have developed a more collaborative and community based approach towards solving the issues.
- We respectfully ask the Board provide a written response to the community within 30 days of the next board meeting about the outcomes of the proposal.
- We respectfully ask the Board provide a written response letter with the current active litigations and the outcomes of each litigation.
- We also request that there is a way to register a set of volunteers who can help with formalizing the next steps.

    - Lyudmila to send email to Kurt with the document she just went over.
    - Homeowner group: Lyudmila Mishra, Piyush Dave, Karishma Patel, Krishna Chava, Ashok Garg, Meera Harbola, Siddharth Shah, Ram Thuluri, Anil Varre, Rekha Palli, Zaher Srour,MD

- *The Board will provide an update at the next meeting. Note: Stonewater has 424 Lots.*

- **Merrilee Nay** – How do I go about getting all homeowners email addresses? *Kurt explained homeowners contact information is confidential. Kurt suggested going around door to door and ask homeowners to provide their email address.* Frustration about not getting answers or communications. Why do our info concerns go unnoticed? *Kurt said that MGMC gets a lot of phone calls and hundreds of emails a day.* How can board expect a response in 10 days when homeowners don't? Why are the annual assessment fees so high and increased over 50%? Legal fees? *Kurt said the Association can't comment on any situations where attorneys are involved.* She is also willing to volunteer to help, and requested a Board hearing.
- **Anil Rishi Varre** - Requested a Board hearing.
- **Jonathon Buckley** - Requested a Board hearing.
- **Dr. Zaher Srour** - seconding Lyudmila & Merrilee's concerns. Wants volunteering opportunities published. *(Refer to Bylaws, Article VIII, Committees.)* Litigation getting out of hand. Thinks board is bypassing the community with the 10% increase in annual fee (*See CC&R Article V, D. Annual Assessments)*. What percent does MGMC get out of fines or delays? *None. MGMC is paid a fixed monthly management fee, plus printing and mailing costs.* Community should be willing to share their contact info if they so choose. One or two days a year should be in person meetings. Time wasted for first 15 minutes on introductions. *The Board Secretary will work with the management company on this issue. (The Association must identify and record all homeowners attending a meeting, whether by Zoom or in person.)*
- **Karishma & Nirav Patel** – Requested a Board hearing.
- **Ayman Suleiman** – How often are we negotiating service contracts? Are we looking for different sources? How are they chosen? *The major services contracts were competitively bid 4-6 years ago, to 3-6 contractors. Contracts which expired since then were requoted and renewal rates were negotiated. The Association is still getting competitive rates and the current contractors have been providing good quality services.*

4) CONFIRMATION OF AGENDA ITEMS

- Motion to Approve by Kurt ; Second – Belal; All in Favor – All

5) PRESIDENT'S REPORT (President Westermann):

- **Priority Maintenance Projects (see PowerPoint Presentation)**
    - Fall Cleanup
    - Holiday Decorations
    - Heather & Mystic Lake Area - Storm Sewer Inspection & Maintenance
    - Storm Sewer System Repairs

6) PROPERTY MANAGER'S REPORT (JC Palmer):

- **Homeowner Property Inspections**
    - November Inspections
        - ❖ Follow-up re-inspections will be conducted on all open violations.

- **MGMC Priority Projects**
    - Fire Lane Signage - On June 10, 2024 the Board requested MGMC to send Wayne County a request to install approximately 20 fire lane signs/year in the three phases (Phase 1 - Manorwood-Clairmont East-Stonewater Blvd North; Phase 2 - Stonewater Blvd South-Clairmont West-Parkshore Drive-Sheffield; Phase 3 – All other streets and cul-de-sacs).
        - ❖ See map of current signage and plan for 2026.
        - ❖ New signs that are missing will be installed in the Fall.
    - Replacement of Park Entrance Signs
        - ❖ A map of the sign type and locations is being prepared to budget for their future replacement/repair.
- **New Action Items**
    - President Westermann appointed Karen Haran to the Architectural Control Committee, effective today. He thanked Karen for generously volunteering her time and energy to the Association's Architectural Control Committee and serving as the Board's Secretary.

7) TREASURER'S REPORT (President Westermann):

- September Financial Report – A journal entry is required to finalize the September financial report to reclassify some expenses to their correct account. As of September, the Association's incurred expenses are within budget.
- 2027 Annual Assessment – The management company mailed the following documents to every homeowner on November 5, 2026: Stonewater's 2027 Budget Summary and Financial Plan, 2027 Annual Assessment Invoice, and for third consecutive year, an Association Newsletter with reminders to homeowners about the importance of seeking prior Architectural Control Committee (ACC) approval and completing the ACC approval process. If you have not received this mailing, please contact the management company immediately.

8) COMMITTEE UPDATES:

Architectural Control Committee (ACC) - Director Joanna McGuckin

See PowerPoint presentation.

9) UNFINISHED BUSINESS:

- None

10) NEW BUSINESS:

- None

11) NEXT MEETING:

- December 15, 2026 @ 6:30 p.m. Zoom webinar meeting.

12) ADJOURNMENT:

There being no further business, President Westermann adjourned the meeting at 7:46 p.m.

NOVEMBER
BOARD MEETING UPDATE



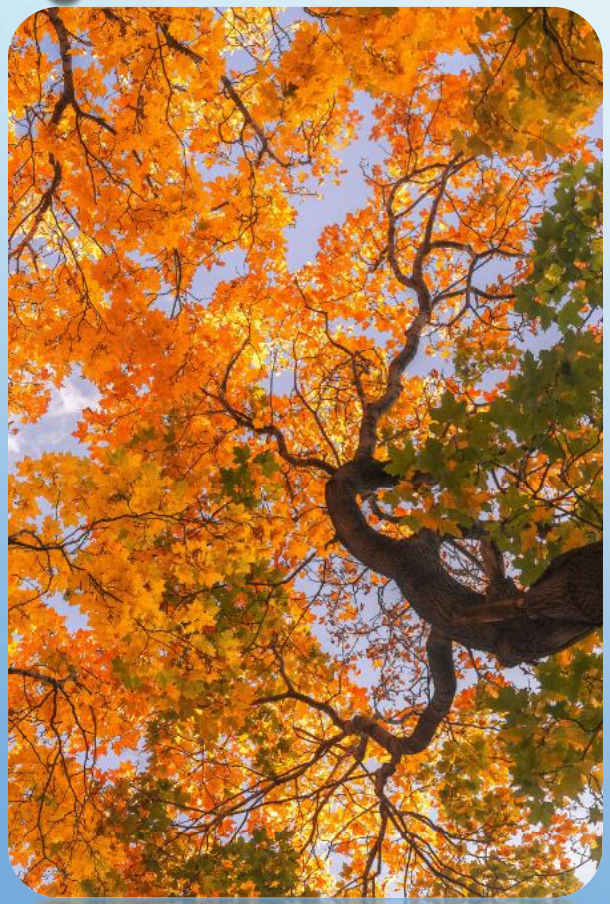
MAINTENANCE PROJECT UPDATES

KURT WESTERMANN

FALL CLEANUP REMINDER

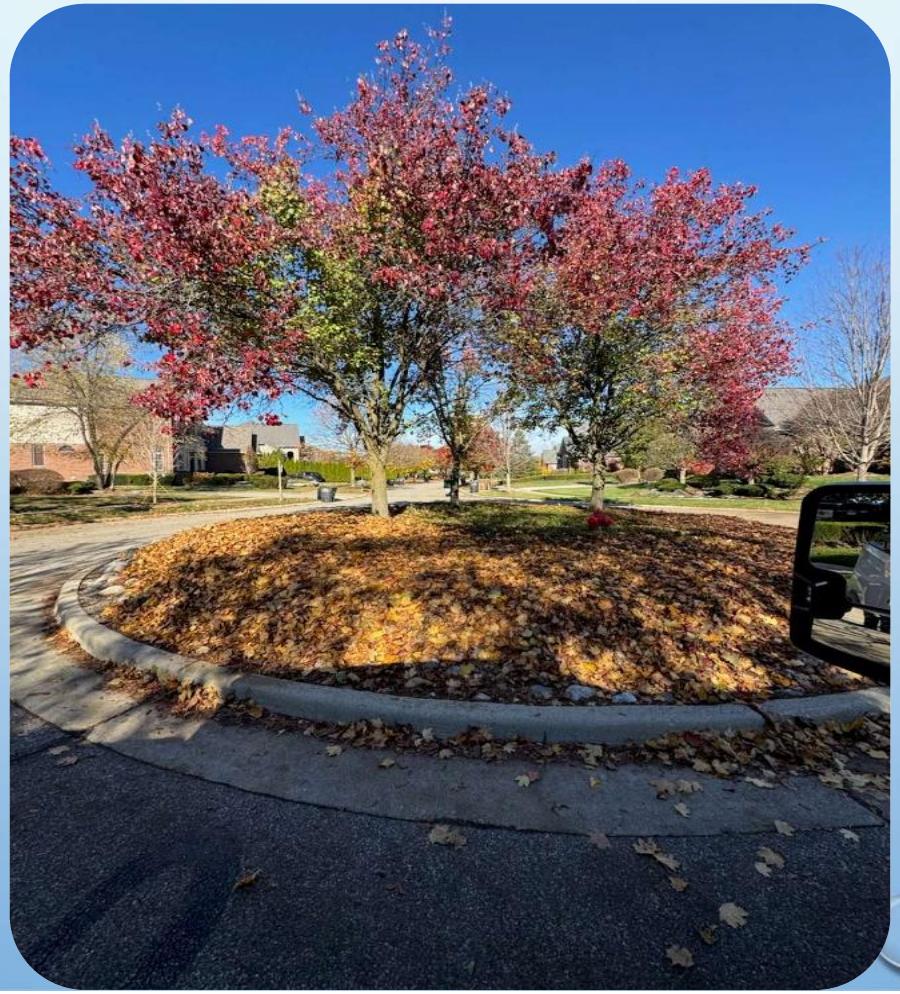


NORTHVILLE TOWNSHIP ORDINANCE 160-2



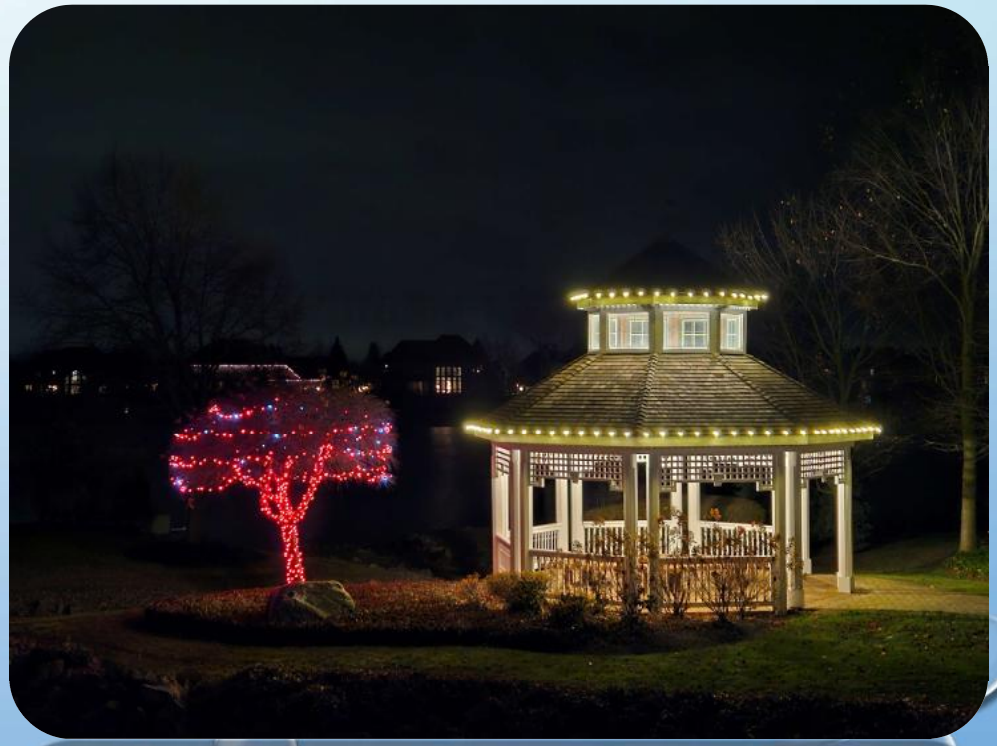
- NO RAKING LEAVES INTO STREET – UNLIKE CITY OF NORTHVILLE
- LEAVES AND YARD WASTE CANNOT BE RAKED OR BLOWN INTO STREET, ONTO BOULEVARD ISLANDS OR A COMMON AREA
- PENALTY IS UP TO A $500 FINE, IMPRISONMENT UP TO 90 DAYS, OR BOTH

MISSION POINTE CUL-DE-SAC ISLAND



HOLIDAY DECORATIONS
THANKSGIVING DAY





STORM SEWER SYSTEM INSPECTION & CLEANING
MYSTIC & HEATHER LAKES





MYSTIC LAKE MAKEUP WATER INLET
END WALL CLEANOUT





STORM SEWER SYSTEM UTILITY EASEMENT ENCROACHMENT





STORM SEWER SYSTEM UTILITY EASEMENT ENCROACHMENT





STORM SEWER SYSTEM UTILITY EASEMENT ENCROACHMENT





STORM SEWER SYSTEM UTILITY EASEMENT ENCROACHMENT





STORM SEWER SYSTEM UTILITY EASEMENT ENCROACHMENT LAKE INLET





STORM SEWER PIPE LEAK REPAIR





RAISED STORM SEWER MANHOLE ACCESS COVERS





2027 MAJOR PRIORITY PROJECTS

- ROADWAY LIGHTING, STREET & FIRE LANE SIGN REPLACEMENT – PHASE 1
- CLEAN & RESEAL STONE MONUMENT WALLS
- TREE & SHRUB REPLACEMENT
- REPLACE PARK ENTRANCE SIGNS
- DOG WASTE STATION REPLACEMENTS – PHASE I
- LAKE IRRIGATION PUMP CONTROL PANEL, PUMP/MOTOR REPLACEMENTS
- INSPECT LAKE EQUALIZATION CULVERTS
- MYSTIC/HEATHER LAKE MAKEUP WELL PUMP REPLACEMENT

ACC Monthly Report

The ACC is in the process of winding down the inspections of completed projects and are looking forward to reviewing homeowners plans for the new year. The ACC review activity since the last update includes:

- The ACC has one (1) new submission in the review stage that is missing the Modification Request Form, and eighteen (18) older files pending homeowner updates prior to approval.

- The ACC approved three (3) new requests for windows and a front walkway, denied one (1) new request for permanent holiday/track lighting. There are currently eighteen (18) other approved projects pending completion of the installation.

- The ACC conducted fifteen (15) installation inspections. Thirteen (13) of which were completed as approved and two (2) were not. Homeowners were provided detail explanations of why these projects were denied approval. If the installation resulted in any restrictions violated, guidance was provided to bring the project into compliance.

ACC Update

Approvals, inspections and holiday lighting guidance

The recent Annual Assessment invoice mailing included a flyer to remind homeowners why they must obtain prior ACC approval for their property modifications

Get approval first

Obtain written ACC approval before signing a contract, paying a deposit, purchasing materials or beginning exterior work.

Use the ACC resources

The ACC webpage includes the approval process, application checklists and guidance for evergreen screening and soffit lighting.

Protect your investment

Annual mailings and periodic email reminders help homeowners avoid costly, noncompliant modifications.

Holiday Lighting Reminder

Permanent track-lighting systems marketed as HOA compliant are "expressly prohibited" and cannot be approved by the ACC.

PERMITTED

Temporary string lighting for holiday decoration

Remove temporary lighting promptly after the holiday.

END