

Torwood Homeowners Association



Greetings to all of the homeowners who are a part of the Torwood Subdivision! The purpose of this annual newsletter is to make you aware of the upcoming Torwood Homeowners Association (THA) Annual Meeting and to bring you up to date on happenings in the neighborhood. The Annual Newsletter is meant to inform you about neighborhood accomplishments, issues of concern to every homeowner, decisions that have been made by the Board of Directors during the past year and events and activities that will occur in the future.

Your Board continues to invest their time and efforts toward ensuring Torwood is a “Great Place to Live” and the desired place to raise a family! It has been a pleasure to serve you this year. Current THA Board members are:

President	Paul Borger	gernunit@comcast.net
Vice President	John Zemba	zembaj@comcast.net
Secretary	Heather Singh	hlhsingh@yahoo.com
Treasurer	Steve Ingram	ingrams1@msu.edu
Member-at-Large	Tom Krisher	krishers4@aol.com

If you have any questions or concerns, please do not hesitate to contact the Board via email at Torwood_THA@yahoo.com or one of the Board Members listed above. As a reminder, the Torwood Website (www.torwood.org) is available for your use, and through it, just about anything and everything you could ever want to know about our neighborhood is in one location.

The Annual Dues Statement for 2012 is attached to this newsletter as well as a Request for Updated Contact Information. Please take a moment to complete and return these forms by the due dates listed.

Additionally, the Board encourages you to review the enclosed “Important Information and Reminders about Torwood By-Laws and Homeowner Responsibilities.” Over the recent years, we have learned that many “re-sale” properties are not receiving the “Homeowner’s Booklet” that is issued at closing to a newly constructed home. This partial list will help guide homeowners in regards to landscaping requirements, physical property requirements, maintenance, and more. A complete copy of the By-Laws is available on the Torwood website.

Your Board of Directors commits a significant amount of time, energy, enthusiasm and commitment to making Torwood a “Great Place to Live”. We hope that you appreciate these efforts and you will continue to support the Board and our neighborhood.

Most Sincerely,

Board of Directors
Torwood Homeowners Association

Letter From the Association President:

Dear Neighbors,

It has been my pleasure to serve the homeowners of Torwood as your Homeowners Association President for the last two years! We all know how challenging the last several years have been, but I think there are many strong signs that the worst is over, and we can expect to see solid improvements in the near and mid term times ahead of us.

The Ann Arbor Board of Realtors is reporting increased sales levels and increased sale prices over this time last year, and a significant reduction in inventory . . . All very encouraging signs for the future!

Our HOA is operating from a very solid financial foundation, being able to avoid both cost increases on our operating costs as well as our annual dues which have held steady for the last several years, all while significantly improving our entrance plantings and allowing for planning of additional improvements to the neighborhood in the near future. Our largest expected expense over the next few years will be extensive rehabilitation to the two retention ponds, yet we are pleased to inform the homeowners that capital reserves are well underway to minimize most or all additional financial impact to association members.

We are very excited and pleased with new building activity in Torwood, and the successful completion of the remaining lots. There is more on this subject further in the newsletter.

I also wish to encourage interested homeowners to consider running for the 2 open positions on the Board, and encourage nominations before our annual meeting on Tuesday, October 25th. Also, when you receive your ballot, please vote!

Finally, I wish to thank my fellow Board Members; Vice President, John Zemba; Secretary, Heather Singh; Treasurer, Steve Ingram; and Member-At-Large, Tom Krisher. I also wish to thank our Landscape Committee Chair, Chris Chapin, and his team, Mike Weber and Wade Tornquist, as well as the Architecture Committee Chair, John Zemba, along with committee members, Sonja Caprarese and Chris Chapin. Their efforts and contributions are greatly appreciated by the Board and the owners!

Thank you again for being a part of our great community and I look forward to contributing to the continuation of Torwood's success and recognition as one of the finest neighborhoods in the City of Saline and the surrounding area!

Respectfully,

Paul Borger
President
Torwood Homeowners Association

2011 THA Annual Meeting:

The Torwood Homeowners Association Annual Meeting has been scheduled to take place on October 25th, 2011. The meeting will be at 7:00 PM in Christler Hall at the First United Methodist Church of Saline located at 1200 N. Ann Arbor St., Saline, MI 48176 (on the corner of N. Ann Arbor St. and Woodland Dr. E.)

Your attendance is encouraged, not only to hear what your Board has accomplished this year, but also for your voice to be heard on issues you would like the Board to address.

Any current homeowner may be nominated for a Board position. If you would like to nominate a current homeowner please do so by sending an email to Torwood_THA@yahoo.com or by completing the attached Proxy Voting Form.

The agenda for the October 25th THA meeting will be the following:

- ◆ Introductions
- ◆ Reading of the 2010 THA meeting minutes
- ◆ Committee Updates
 - Architecture
 - Landscape
- ◆ Treasurer's Report
 - 2011 Year to Date
 - 2011 Estimated Finish
 - 2012 Proposed Budget
 - Annual Dues for 2012
- ◆ Annual Garage Sale – interest in organizing, planning, and participation
- ◆ Elections - Two Board members are up for re-election
- ◆ Open Q&A

Special Recognition:

- Pavel and Alla Tkachenko for helping to water and preserve the spruce along Austin Road
- All of the members who assisted with the Annual Spring Clean Up
- Kathy Mahalick for planning and organizing Torwood's Annual Garage Sale
- Committee Chairs:
 - John Zemba – Architecture
 - Chris Chapin – Landscape
- Committee Members:
 - Architecture: Sonja Caprarese and Chris Chapin
 - Landscape: Mike Weber and Wade Tornquist

Committee Updates:

Architecture Committee

Mission: The Architecture Committee's mission is to assist the Board of Directors of the THA by addressing ongoing architecture control requests submitted to the THA Board, ensuring the requests meet the guidelines of the Torwood By-Laws. The purpose of the Architecture Committee is to preserve and promote the attractiveness of the Torwood community by enforcing the architecture By-Laws. This will be accomplished by, but not limited to, the following actions:

Actions:

- Take a leadership role regarding Architecture reviews and issues on behalf of, and/or at the direction of, the Board of Directors.
- Review of homeowner requests made to the board as required, keeping homeowners advised of architecture issues in a timely and consistent manner.
- Hold at a minimum quarterly meetings to address architectural actions or issues and act on those issues in a timely fashion. Time sensitive actions will be addressed by the committee meeting as needed to adequately address the timeline by the requestor or issue presented.
- Make recommendations and suggestions to the Board of Directors as required.

How to apply for an Architecture review:

- ✓ Retrieve an Architecture review form from the neighborhood website: www.torwood.org
- ✓ click on "Committees" button
- ✓ click on "THA Project Review Application" link and the form will open
- ✓ Print and complete the form.
- ✓ Submit the application form and supporting documentation for review by either Email:
Torwood_THA@yahoo.com
- ✓ or US mail to: Torwood Homeowners Association
PO Box 622
Saline, MI 48176
- ✓ Allow for 1-2 weeks for typical approval turn-around.

Landscape Committee

Mission: The Landscape Committee's mission is to assist the Board of Directors of the THA by researching, proposing to the THA Board, and implementing ways to continuously beautify Torwood and provide areas for relaxation and play. This will be accomplished by, but not limited to, the following actions:

Actions:

- Take a leadership role regarding landscape issues on behalf of, and/or at the direction of, the Board of Directors including: annual mulching, planting (trees, flowering plants etc.) and maintenance programs, renovation projects, on-going landscape evaluation, landscape maintenance specifications.
- Review of homeowner requests made to the board as required, keeping homeowners advised of landscape issues in a timely and consistent manner.
- Submit annual landscape budget to the board. This includes the common area mowing, fertilizing/weed control spraying, snow removal services and landscaping updates being proposed.
- Hold at a minimum quarterly meetings to address landscape issues and act on those issues in a timely fashion.
- Physically review the property on a monthly basis to identify problems and recommend corrective action.
- Physically review the Common Areas on a quarterly basis for sediment accumulation, floatables and debris, and erosion, per the By-laws Storm Water Management System Maintenance Plan Tasks and Schedule.
- Physically review the property on a quarterly basis and do, at minimum, the picking up of trash and/or debris that has collected in the common areas and retention ponds (drains).
- Supervise and manage the projects of any contractors who are providing services contracted by the THA Board of Directors.
- Make recommendations and suggestions to the Board of Directors as required.

How to apply for a Landscape review:

- ✓ Retrieve an Landscape review form from the neighborhood website: www.torwood.org
- ✓ click on "Committees" button
- ✓ click on "THA Project Review Application" link and the form will open
- ✓ Print and complete the form.
- ✓ Submit the application form and supporting documentation for review by either Email:
Torwood_THA@yahoo.com
- ✓ or US mail to: Torwood Homeowners Association
PO Box 622
Saline, MI 48176
- ✓ Allow for 5 to 14 days for typical approval turn-around.

Torwood Building Activity Update:

- After almost four years of essentially zero new construction, Livonia Builders purchased the remaining 24 undeveloped lots within Torwood in July 2010, and immediately began building and selling new homes. Your Torwood HOA Board of Directors engaged Livonia Builders from the beginning, and has established a very productive and cooperative working relationship with their organization.
- Livonia Builders quickly established a successful business model in Torwood and realized an impressive rate of building and sales in a short time frame and in a very fragile and challenging market. Fifteen months later, Livonia Builders has completed, has underway, or has submitted plans on 20 lots!! This leaves only 4 lots not planned or proposed for development.
- Although the initial homes may not have met some existing homeowners' expectations, more from their beginning price point than any other factor, EVERY home built has met or exceeded the architectural guidelines outlined in the By-Laws. Every proposed home is reviewed by the BOD and by the City of Saline Building & Engineering Dept.
- As Torwood building activity progressed through 2010 and 2011, Livonia Builders was able to maximize square footage and dollars for a significant number of lots, with several new homes comprising over 2600 sq ft. and final prices reaching over \$360,000.
- Further, the HOA monitors real estate transactions in our area, and Torwood's new home construction sales metrics are near equal to, and in many cases exceed, those of comparable characteristics in the greater Saline community. On the downside, unfortunately, the resales of existing homes have been challenging, mostly due to the competition from new builds and the competitive impacts from "short sales" and foreclosures, both in Torwood and the surrounding area. It is our hope once building activity within Torwood is complete and because of all of the unique characteristics Torwood is able to offer prospective buyers, we will see an increase in demand and sales prices for existing homes over the next few years. The Board appreciates everyone's patience and cooperation during this final period of construction activity and looks forward to improving and solidifying Torwood's reputation as a Great Place to Live!

Treasurer's Report: Updates of THA financials and 2012 budget will be available at the annual meeting.

Reminders about Torwood By-Laws and Homeowner Responsibilities:

The following information is only intended as an “Informational and Reminder,” list, and is being provided in response to the most common violations or issues we have observed in Torwood. This is not intended to be a complete listing of Torwood By-Laws, Rights and Responsibilities, or to be considered a legally binding document. For further information, please refer to your “PURCHASER INFORMATION BOOKLET FOR TORWOOD” that was provided to each homeowner at closing. A free copy can be downloaded from the www.torwood.org website if you prefer. Thank you.

- It is the homeowner’s responsibility to keep the Purchaser Information Booklet for Torwood as a document of record for the property and it is to be provided to any subsequent homeowner at the time of sale.
- Individual or group Garage Sales are not allowed unless sanctioned by the Torwood Homeowners Association (THA) Board of Directors (BOD).
- Any exterior structural changes to your unit must have prior approval from the THA BOD .
- All exterior paint colors and schemes must have prior approval from the THA BOD.
- Each unit is responsible to submit landscaping plans and obtain prior approval of the THA BOD and/or Landscaping Committee for the addition of new plantings and/or the removal of trees and shrubs. Each homeowner is required to maintain their landscaping in accordance with the By-Laws. Landscaping must occur within 6 months of closing on a newly constructed home.
- All garbage and refuse containers must be kept out of view, preferably in the garage. They are not permitted to be placed on the curb until 6PM of the day prior to scheduled pickup, and must be returned to their storage place by the end of the pickup day.
- No trailers, campers, or similar items are permitted to be placed on any unit or lot for more than 24 hrs prior to and after use.
- All pets must be controlled and waste picked up if walked outside of the homeowner’s property.
- Yard waste and any other materials are not to be dumped in common areas, especially not the retention ponds. Clean up contracted by the THA BOD as a result of dumping in a common area by a resident will be at the total expense of the resident who dumped the materials.
- Disposal of yard waste should be handled in a timely manner.
- Front and rear yards must be kept mowed per city ordinance (nothing over 6 inches).
- Cul-de-sacs are not playgrounds (see Section 13 on page 19 of the By-Laws “Common Element Maintenance”) and need to be respected as common areas since all homeowners contribute funds toward upkeep.
- PLEASE note the Torwood speed limit is 25 mph or less. Because many children are out playing and in deference to the safety of others, it is important to watch your speed.

Nomination & Proxy Voting Form:

If you are unable to attend the Annual THA Meeting on October 25th, 2011, please complete the proxy information form by October 15th, 2011 and mail it to the address noted below. You may also fill out the form on the www.torwood.org website “Proxy Voting” link to send your information electronically. The board member of your choice will vote on your behalf. Only an assigned proxy will be accepted.

Also, should you wish to add a nomination for the board election and are unable to attend, please complete the proxy information form by October 15th, 2011 and mail it to the address noted below or visit the www.torwood.org website “Proxy Voting” bar to send your information electronically. You may also copy the form (below) and email it to a board member.

Any current homeowner may be nominated for a position. A current homeowner is defined as having legal rights to their Torwood home with all dues current. Each current household is entitled to one vote.

Proxy Voting Form

I, _____ residing at _____ hereby assign my vote via

Proxy to the following board member: (Place an X in only one blank.)

- Paul Borger, President Heather Singh, Secretary
- John Zemba, Vice President Tom Krisher, Member-at-Large
- Steve Ingram, Treasurer

You may also nominate a current homeowner for a board member position via Proxy. If you will not be present at the meeting and wish to make a nomination, please list the individual(s) name(s) below.

Mail to:
Torwood Homeowners Association
P.O. Box 622 Saline, MI 48176

Or email to: Torwood_HOA@yahoo.com

Request for Updated Contacted Information:

In an effort to reduce mailing costs and expedite the dissemination of requests and responses to concerns, the THA Board of Directors is asking all homeowners to provide the Board with current contact information. Please fill out the form below and send to the Board in the Self-Addressed Stamped Envelope provided with the newsletter by November 1st, 2012.

Homeowner Name(s): _____ (First & Last)

Torwood Address: _____, Saline, MI. 48176 Lot # _____

Home Phone: _____ Cell Phone: _____

Email Address(es): _____

Thank you,

Torwood Homeowners Association
P.O. Box 622
Saline, Michigan 48176

2012 THA Annual Dues Statement:

Please Complete Both Sections of This Form and Enclose It with Your Remittance

Unit Owner(s) Name(s): _____ Lot Number _____

Street Address: _____ Phone Number _____

Saline, Michigan 48176

E-Mail Address: _____

Amount Due – 2012 Dues \$150.00

Outstanding Balance (if applicable) \$_____ Notes:

Total Due: \$150.00

Please remit your dues by January 1, 2012 to avoid any late fees as documented in the policy below.

Mail to: Torwood Homeowners Association
P.O. Box 622
Saline, Michigan 48176

Note the policy below regarding dues payments (v9-26-08):

- All payments must be made to the Torwood Homeowners Association (THA) Mailing Address within 30 days of the due date unless otherwise noted.
- A reminder for payment will be provided if receipt of payment has not been received after the first 30 days (Jan 31st).
- A warning for payment will be provided and a late fee of 3% will be assigned if receipt of payment has not been received after the first 60 days (Feb 28th).
- Any outstanding balances not met after 90 days (Mar 31st) will be turned over to a collection agency with a service fee of 33% on any outstanding balance for payment not received by the THA, in addition to the balance or late fees on the account.