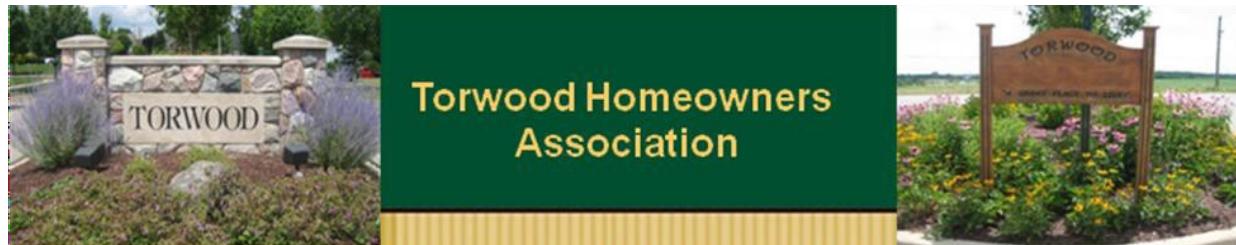


Torwood Homeowners Association



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 a desirable place to raise a family! It has been a pleasure to serve you this year. Current THA Board members are:

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

If you have any questions or concerns, please do not hesitate to contact the Board via email at Torwood_HOA@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 2013** is attached to this newsletter as well as the **Proxy Voting Form**, a **2013 Trails Project Ballot**, and 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 past several 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 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 first time this past year! It has been a very busy and exciting year for the Board, which has only deepened my fondness and appreciation for our neighborhood.

2012 brought with it the completion of Torwood and the influx of many new neighbors. Personally, I was thrilled to see the final segment of sidewalk poured that meant all residents were at long last literally and symbolically connected. After 2 years of final building, Torwood was free from the sounds and debris of construction and the subdivision felt like the tranquil and naturally beautiful neighborhood it was always meant to be.

Additionally, I had the opportunity to work with many of our wonderful residents as we participated in the Annual Spring Clean Up, the Annual Neighborhood Garage Sale, the soon-to-be-traditional Second Chance Garage Sale, and the First Annual Neighborhood Picnic.

One of the Board's projects this year included the creation of an email list to provide interested residents with information about events and opportunities taking place within our subdivision and the greater Saline community. The Torwood Community Notices email list was created in response to homeowners interest in an effective and efficient way to reach out to our members as well as a desire to keep official Board business separate from social information.

The Board was also active in the clear demarcation and landscaping of the deeded access points into the wooded common area. When the final houses were being completed, the Board worked hard to landscape the access points to be certain all residents retained access to the precious natural areas that are an integral part of our unique subdivision.

The main project of 2012, and arguably the largest project the Board has ever undertaken, has undoubtedly been the work we have been involved with planning for the maintenance of the 2 neighborhood detention ponds that are vital for the processing and dissemination of storm water run off. The Board spent countless hours researching detention ponds and interviewing engineering and contracting firms in an attempt to perform the work necessary in the most efficient and cost effective manner for all residents. Although this has been a large and costly project, the Board is hopeful that the detention ponds will perform without incident for the next decade or more, giving the Association plenty of time to save and prepare for the next maintenance period.

I also wish to encourage interested homeowners to become active in the Association and consider running for the 3 open positions on the Board. I hope you will take some time out of your busy schedules to attend the annual meeting and take advantage of the opportunity to come together to ask questions, offer solutions, and vote for the next Board. If you cannot be there in person, please take a moment to fill out and send in your Proxy Voting Form.

I want to extend a sincere thank you to my fellow Board Members; Vice President, Paul Borger; Secretary, Tom Krisher; Treasurer, Steve Ingram; and Member-At-Large, John Zemba. Torwood would not be the great place to live that it is without all of your tireless hard work and dedication. I also wish to thank our Landscape Committee Chair, Wade Tornquist, and his fellow committee member, Mike Weber, as well as the Architecture Committee Chair, John Zemba, along with his fellow committee member, Sonja Caprarese. Their efforts and contributions are greatly appreciated by the Board and all members of Torwood!

Thank you to all homeowners for choosing to be a part of our great community! 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 areas!

Respectfully,

Heather Singh, President
Torwood Homeowners Association

2012 THA Annual Meeting:

The Torwood Homeowners Association Annual Meeting has been scheduled to take place on Tuesday, October 16th, 2012. The meeting will begin 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 as well as plans for the future, 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_HOA@yahoo.com or by completing the attached Proxy Voting Form.

The agenda for the October 16th THA meeting will be the following:

- ◆ Introductions
- ◆ Reading of the 2011 THA meeting minutes
- ◆ Committee Updates
 - Architecture
 - Landscape
- ◆ Treasurer's Report
 - 2012 Year to Date
 - 2012 Estimated Finish
 - 2013 Proposed Budget
 - Annual Dues for 2013
- ◆ Voting - Three Board positions are up for re-election and there will be an up or down vote on a 2013 Trails Project
- ◆ 2013 Proposed Projects
 - Continuation of annual events – Spring Clean Up, Garage Sale, Neighborhood Picnic
 - Creation of and securing access for a Torwood Services Directory (ex: babysitting, pet-sitting, yard work, snow removal)
 - Addressing property line and encroachment concerns
 - Preservation, management, and maintenance of common wooded areas
 - Begin process to investigate and address the most cost-effective, efficient, and ecologically sensitive way to comply with the Association's responsibility "for maintaining the preservation zones in a proper manner as may be required to maintain access to them through nature trails and to preserve existing topography, vegetation, wildlife habitat, and the ecological character and nature of the preservation zones" (as outlined in Article VI "Restrictions", Sections 16 "Wetland Preserves" and 18 "Preservation zones". (Dependent upon outcome of vote.)
- ◆ Open Q&A

Special Recognition:

- The Mueller-Williams family and the Holla-Rao family for helping to water and stabilize the landscaping on the common area hill behind their homes
- All of the members who assisted with the Annual Spring Clean Up
- Kathy Mahalick for planning and organizing Torwood's Annual Garage Sale in June
- Victoria and Louis Moore for helping plan and organize the Neighborhood Picnic
- Committee Chairs:
 - John Zemba – Architecture
 - Wade Tornquist – Landscape
- Committee Members:
 - Architecture: Sonja Caprarese
 - Landscape: Mike Weber

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 time line by the requester or issue presented.
- Make recommendations and suggestions to the Board of Directors as required.

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 landscaping 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 an Architecture and /or Landscape Project Review:

- ✓ Retrieve a Project Review Application 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_HOA@yahoo.com
or US mail via: Torwood Homeowners Association
PO Box 622
Saline, MI 48176
- ✓ Allow for 5 to 14 days for typical approval turn-around.

Torwood Building Activity Update from Paul Borger:

July 2012 marked the completion of Torwood when the last new home was closed on by the buyer ! ! ! This is quite a significant event in light of the economic conditions our region and our nation have been experiencing.

When the original developer left, there were 25 open lots. In July 2010, Livonia Builders bought 24 of them and began construction in August 2010. The other lot was sold by the bank to a builder just in advance of the bulk sale to Livonia Builders. In almost exactly two years, Livonia built and sold all of their lots ! ! ! That unquestionably made Torwood the hottest sub in the Saline area ! ! ! When you drive around, you won't see another sub that had the vibrant activity that Torwood experienced !

New homes aren't the only story here in Torwood. Although resales started slowly and prices declined painfully during 2010 and 2011, 2012 has seen a very brisk and successful resale performance ! So far this year, there have been about 12 resales, but more notable is the fact that at least five (5) of them had acceptable purchase offers within 72 hrs of listing ! ! ! And one of them received an offer at \$5000 over asking ! ! ! At the present time, there are only three houses available for resale, and one of them may have an offer pending.

As for resale prices, as best we can determine from our real estate sources (NOT Zillow and similar, but actual agents and title companies that will share data) home prices are steadily on the rise, with several being over \$125 / sq ft. We expect this trend to continue, albeit at a slow but steady rate of increase over the next year or so, as the availability of inventory in Torwood is extremely limited, and the inventory is also quite limited in the surrounding Saline area for homes in our price and quality range.

It has been a difficult past 5-6 years for the residents who have owned their homes longer, but the data strongly suggests that Torwood is recovering well - we are a highly preferred location for those wishing to move to Saline, and the outlook is very positive ! ! !

We also want to recognize and extend our appreciation to Livonia Builders, and the principals Danny and Mike, for their outstanding cooperation and consideration of the By-Laws as they built. It truly was a very positive experience for Torwood ! ! !

And a very sincere thank you to all homeowners during the construction build-out of Torwood, for your patience, cooperation, and understanding while we were actively building, finally completing Torwood, and making it the preferred home destination in the Saline area ! ! !

Detention Pond Maintenance Update from Tom Krisher:

For more than a dozen years, Torwood's two retention ponds have been taking in storm water runoff from yards, streets and home construction. Year after year, sediment from building on 154 lots has flowed into the ponds, changing their elevations and diverting the water flow so much that the ponds no longer function as designed.

In short, it's time for badly needed maintenance.

Maintenance on the ponds was supposed to have been done by Torwood's developer, Bob Therman before turning the responsibility of the subdivision over to the Association. But his company went into bankruptcy protection and failed to maintain the ponds. Now the community has to do the work sooner than expected. To that end, the Homeowners Association Board of Directors has hired Washtenaw Engineering Co., a civil engineering firm from Ann Arbor, to survey the ponds, stake them and help us hire a contractor to dig them out.

The board has been saving money for this project for years. Engineering alone will cost \$4,700, and we have rough estimates of about \$12,000 per pond to do the excavation. We won't know the exact cost until we get competitive bids from contractors this fall. We have about \$18,000 in the bank to dedicate to the project but have reluctantly voted to do a one-year, \$50 special assessment to raise another \$7,700. The balance will come from the 2013 regular dues.

The board has decided against a request from St. Andrew's Church to slow the water flow from the Pembroke Drive pond. Washtenaw Engineering has determined that it could increase the risk of standing water and flooding.

Before construction starts, we must also decide what to do with the soil that is dug out of the ponds. Trucking it to a landfill

is expensive and could double our construction costs. In most cases, the engineer tells us, it is spread along the banks and seeded.

When all the work is done, water should flow out of the ponds or leech into the soil in a matter of hours after a rainfall. And to avoid such large expenditures in the future, we plan to stick to a maintenance schedule to keep the ponds flowing for years to come.

Treasurer's Report: Updates of THA financials and 2013 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. Trash receptacles should not be placed on the curb until the evening 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 their 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 16th, 2012, you may designate a board member to place a vote for you. Please complete the proxy information form by October 9th, 2012 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 nominate yourself or another homeowner for the board election and are unable to attend, please complete the proxy information form by October 6th, 2012 and mail it to the address noted below or visit the www.torwood.org website "Proxy Voting" link 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.)

- Heather Singh, President Tom Krisher, Secretary
 Paul Borger, Vice President John Zemba, 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

2013 Trails Project Ballot

This ballot is a vote to determine if the Board of Directors should begin the process of developing trails in the common wooded areas of the Torwood subdivision during 2013 for the purpose of preserving and protecting sensitive ecological areas from risk of erosion or other damage as well as respecting the property boundaries of adjacent homeowners.

I, _____, residing at _____ vote

_____ in favor of

OR

_____ against

the Torwood Homeowners Association Board of Directors pursuing the development of trails in the common wooded areas in 2013.

2013 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: _____ Saline, MI 48176

Amount Due – 2013 Dues \$150.00

Special Assessment for Detention Pond Maintenance \$50.00

Outstanding Balance (if applicable) \$ _____ Notes:

Total Due: \$200.00

Due Date: January 1st, 2013. Please remit your dues by February 28th, 2013 to avoid any late fees as documented in the policy below.*

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

*Please note the following policy 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.
- *****

Request for Updated Contact 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 January 31st, 2013.

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

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

Home Phone: _____ Cell Phone(s): _____

Email Address(es): _____

Thank you,

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