

Centennial Condominium Homeowners Association

Board of Directors Meeting Minutes

August 6, 2026 – 5:00 p.m.

Call to Order

The meeting was called to order at 5:01 p.m. at the Centennial Clubhouse.

Board Members Present:

- Meredith Waldron
- Rachel Cubic
- Kyle Mucha
- Sean Branstetter
- Joe Richards
- Trudy Gwilt (arrived at 5:21 p.m.)

Absent:

- Bill Hartgraves

Management Present:

- Lindsay Flynn
- Diane Bornhorst

Board Governance Discussion

Management led a discussion regarding Board governance, including Board structure, guidelines, and fostering positive working relationships among Board members. The Board discussed the importance of maintaining consistent communication practices and agreed that communications regarding Association matters should come through Management when representing the Association to avoid the perception that individual Board members are speaking on behalf of the entire Board.

Management will provide a draft Board governance and communication policy for review at the next meeting.

Secretary's Report:

The Board reviewed the meeting minutes from June 22, 2026, including proposed revisions to the fireworks section. The Board reviewed the level of discussion detail to include in meeting minutes for each item and reached a consensus to continue using the current practice for minutes preparation.

Motion: Rachel Cubic moved to approve the 6/22/26 meeting minutes

Second: Meredith Waldron

Vote: Approved, with Joe Richards opposed.

Board Secretary, Rachel Cubic, also presented a summary of all email approvals completed between Board meetings.

Board Approvals By Email Since June 22, 2026

1. Brightview Credit/Cost Reduction Request: Voted Yay: Kyle, Rachel, Trudy, Sean, Joe, Meredith, Bill
2. Removal of storm damaged umbrellas: Voted Yay: Sean, Bill, Rachel, Kyle, Meredith, Trudy No response: Joe

Treasurer's Report:

Financial Statements

The Board reviewed the June and July 2026 financial statements.

A discussion was held regarding lawn services performed by BrightView. The Board expressed concerns that the work completed did not meet established expectations. Previously, BrightView offered a discount on future tree work in lieu of a credit adjustment; however, the board does not feel this is adequate and would like Management to pursue a credit adjustment. Management will also obtain quotes for new lawn and snow removal services

Motion: Sean Branstetter moved to approve the June and July 2026 financial reports.

Second: Kyle Mucha

Vote: Approved.

Delinquency Report

Management reported:

- Four delinquent owner accounts remain in Small Claims Court.
- Three additional Small Claims filings are pending.
- Liens have been filed against three additional owners who are more than one year delinquent.

Old Business:

Maintenance Projects

1. Pool Phone Service:

Management reported that Surf Internet is unable to provide the required landline service necessary for the pool phone. The Association will need to cancel the current service arrangement. Management will investigate alternative service providers.

2. Capital Improvement Planning:

The Board reviewed community survey results and discussed the future use of the splash pad area. Survey responses did not favor a sport court as originally proposed.

The Board expressed concerns regarding previous concept plans and directed Management to:

- Explore more cost-effective alternatives.
- Obtain information and pricing for a smaller sport court option.
- Communicate survey results to homeowners and advise that alternative uses are being evaluated.

3. Playground Asphalt Repairs

Tustin's proposal in the amount of \$1,790 for asphalt repairs to the playground walking path remains scheduled for completion during August.

4. Island Bed Mulch Installation

The Board reviewed mulch proposals for the island beds (Grovenberg, Ives Mill and Ellery)

Motion: Kyle Mucha moved to approve the Mulders proposal in the amount of \$2,337.86.

Second: Meredith Waldron

Vote: Approved.

5. Crash Bars

The Board reviewed the proposal from S.A. Morman Company for crash bar replacements at a cost of approximately \$3,830.

Motion: Sean Branstetter moved to approve the proposal.

Second: Rachel Cubic

Vote: Approved.

6. Social Committee Update:

Rachel Cubic provided an update on current social committee projects. Management noted that the clubhouse is rented for the same day as proposed Touch A Truck event, the board directed Management to coordinate timing of their event so that Touch A Truck does not interfere, timing of Touch A Truck to be determined based on the currently scheduled co-owner event. Other events under consideration include: community food drive benefiting Generous Hands and Community Halloween event to be held on October 24, the Board directed management to hold Clubhouse rentals for October 24 to accommodate this event.

7. Security and Police Matters

Management reported that the breaking and entering case previously reported remains under investigation.

8. Boat Storage Change

The board discussed the current rule for boat storage and agreed the rule should be updated to include that an owner must inform the management company on day one of

storing their boat in their driveway so management is aware of the beginning date of the storage.

9. Security Cameras

The Board reviewed camera installation proposals:

- Playground area: \$1,430
- Pool area: \$1,536

Motion: Kyle Mucha moved to approve the camera installation proposals.

Second: Sean Branstetter

Vote: Approved, with Joe Richards opposed.

10. Southeast Retention Pond:

Management reported that no active muskrat activity has been identified by Southwest Michigan Wildlife Control though previous activity during the wetter season cannot be ruled out at this time as the area is now dry. Excavation contractors are being consulted to provide recommendations for long-term corrective measures. The Board discussed budgeting for trapping services in Spring 2027 if necessary.

New Business:

1. Pool Shade Options

Management reported that shade structure proposals for the pool area are being obtained for future consideration.

2. Playground Inspection

The Board reviewed a proposal for a playground safety inspection by Playground Guardian in the amount of \$750. The Board discussed scheduling the inspection and may consider including the expense in the 2027 budget.

3. Tree Trimming and Removal

Management reported that proposals are being obtained for removal of damaged and broken trees. Lindsay presented the board with quotes for trees that were damaged from Juan's Tree Service and Parsons. A third quote from Precision Tree Service was still in process. The board wants to go with the lowest bid that is received.

4. Modification Requests

- **1527 Ives Mill – Fence Installation**

The Board reviewed the request for fence installation.

Motion: Kyle Mucha moved to approve the request but owner required to hand dig on the south side

Second: Meredith Waldron

Vote: Approved.

The owner is responsible for locating utility lines and obtaining any required approvals prior to installation.

- **1108 Gardner Pond – Landscaping, Door and Shutter Paint Color, Shed Installation, Wall Lanterns and Fence Installation**

The Board reviewed the modification requests.

Motion: Kyle Mucha moved to approve the requests.

Second: Rachel Cubic

Vote: Approved.

5. Insurance Renewal

The Board reviewed the insurance renewal comparison provided by Coldbrook Insurance. Although an alternative proposal was received, the premium was higher than the Association's current coverage.

Motion: Kyle Mucha moved to renew coverage with the Association's current insurance carrier.

Second: Rachel Cubic

Vote: Approved.

Co-Owner Concerns Discussed:

The Board discussed concerns raised by homeowners, including:

- Trees hanging over sidewalks - The board discussed that tree maintenance is the responsibility of the co-owner whose lot the tree is located on. A discussion was had about previously made plans to have all trees along the sidewalk trimmed at association expense which was objected to by co-owners at that time.
- Vehicles parked over sidewalks - The board acknowledges and agrees that this is a long-standing community concern but that it does not fall under board authority to enforce. Those with concerns regarding cars blocking sidewalks should contact Vicksburg Police Department Non-Emergency at (269) 649-1144.
- Pool Guest Policies and Supervision Requirements for Minors - The Board clarified that all pool users under the age of 15 must be accompanied by an adult (age 18+)
- Boat Parking Regulations and Enforcement - Co-owners need to notify management when their boat is going to be at their unit and for how long.
- Requests for additional communication regarding unleashed and aggressive dogs within the community – Lindsay will include in the upcoming newsletter and remind owners about pet rules and responsibilities.

Adjournment

There being no further business, the meeting was adjourned at 7:30 p.m.

Next Meeting

The next Board of Directors Meeting is scheduled for October 5, 2026, at 6:00 p.m. at 1530 Harper Grove Lane, Vicksburg, Michigan.

Minutes prepared and presented by Diane Bornhorst on behalf of the Board

Minutes Approved 8-28-26

Centennial Homeowners Association - 2026 Income Expenses (Projected in red)

Revenue - Beg. Bal.	\$ 20,181.86												YTD	YTD		
	January	February	March	April	May	June	July	August	September	October	November	December	Actual Total	Projected	Budget	Variance
INCOME																
Association dues income	\$ 23,996.46	\$ 9,680.77	\$ 9,111.03	\$ 3,375.00	\$ 37,146.00	\$ 14,734.00	\$ 4,458.00	\$ 49,875.00	\$ -	\$ -	\$ 49,875.00	\$ -	\$ 102,501.26	\$ 202,251.26	\$ 192,375.00	\$ 9,876.26
Rental Fee	\$ 550.00	\$ 325.00	\$ 200.00	\$ 450.00	\$ 100.00	\$ 275.00	\$ 300.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 2,200.00	\$ 3,200.00	\$ 2,400.00	\$ 800.00
Late Fee Income	\$ 540.00	\$ 750.23	\$ 600.00	\$ 160.00	\$ 320.00	\$ 1,865.00	\$ 795.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,030.23	\$ 5,030.23	\$ -	\$ 5,030.23
Pool Key Income	\$ -	\$ -	\$ -	\$ -	\$ 50.00	\$ 125.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 175.00	\$ 175.00		
Violation/Fine Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50.00	\$ 50.00		
Buy-In-Fee Income	\$ 1,000.00	\$ 1,000.00	\$ 2,000.00	\$ -	\$ 1,000.00	\$ 2,000.00	\$ 1,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,000.00	\$ 8,000.00	\$ -	\$ 8,000.00
TOTAL INCOME	\$ 26,086.46	\$ 11,756.00	\$ 11,911.03	\$ 3,985.00	\$ 38,616.00	\$ 18,999.00	\$ 6,603.00	\$ 50,075.00	\$ 200.00	\$ 200.00	\$ 50,075.00	\$ 200.00	\$ 117,956.49	\$ 218,706.49	\$ 194,775.00	\$ 23,931.49
Insurance Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,760.84	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,760.84	\$ 4,760.84	\$ 4,600.00	\$ 160.84
Electricity Expense	\$ 316.70	\$ 1,064.21	\$ 278.40	\$ -	\$ 289.18	\$ 686.93	\$ 1,101.09	\$ 758.33	\$ 758.33	\$ 758.33	\$ 758.33	\$ 758.37	\$ 3,736.51	\$ 7,528.20	\$ 9,100.00	\$ (1,571.80)
Natural Gas	\$ -	\$ 353.29	\$ 306.65	\$ 148.46	\$ 74.62	\$ 413.92	\$ 474.43	\$ 66.66	\$ 66.66	\$ 66.66	\$ 66.66	\$ 66.74	\$ 1,771.37	\$ 2,104.75	\$ 800.00	\$ 1,304.75
Water & Sewer	\$ 620.13	\$ -	\$ -	\$ 620.13	\$ -	\$ -	\$ 1,124.77	\$ -	\$ -	\$ 1,231.25	\$ -	\$ -	\$ 2,365.03	\$ 3,596.28	\$ 4,925.00	\$ (1,328.72)
Internet & Telephone	\$ 234.98	\$ 204.98	\$ 204.98	\$ 204.98	\$ 204.94	\$ 333.97	\$ 333.97	\$ 165.00	\$ 165.00	\$ 165.00	\$ 165.00	\$ 165.00	\$ 1,722.80	\$ 2,547.80	\$ 1,980.00	\$ 567.80
Trash Removal	\$ 90.47	\$ 91.21	\$ 91.21	\$ 97.99	\$ 102.00	\$ 102.00	\$ 101.80	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 95.00	\$ 676.68	\$ 1,151.68	\$ 1,140.00	\$ 11.68
Management Fee	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 3,420.00	\$ 23,940.00	\$ 41,040.00	\$ 41,040.00	\$ -
Legal Expense	\$ (722.97)	\$ 392.04	\$ -	\$ -	\$ -	\$ 429.97	\$ -	\$ -	\$ -	\$ 1,800.00	\$ -	\$ -	\$ 99.04	\$ 1,899.04	\$ 1,800.00	\$ 99.04
Accounting Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 950.00	\$ (950.00)
Bank Charges	\$ 18.52	\$ (9.02)	\$ -	\$ 5.00	\$ -	\$ -	\$ -	\$ 7.50	\$ 7.50	\$ 7.50	\$ 7.50	\$ 7.50	\$ 14.50	\$ 52.00	\$ 90.00	\$ (38.00)
Fees & Permit	\$ -	\$ 5.00	\$ -	\$ -	\$ -	\$ -	\$ 2.75	\$ -	\$ 20.00	\$ -	\$ -	\$ -	\$ 7.75	\$ 27.75	\$ 20.00	\$ 7.75
Postage Expense	\$ 558.60	\$ 11.52	\$ 8.88	\$ 8.83	\$ 885.90	\$ 83.72	\$ 69.35	\$ 33.33	\$ 33.33	\$ 33.33	\$ 33.33	\$ 33.37	\$ 1,626.80	\$ 1,793.49	\$ 400.00	\$ 1,393.49
Common Area Maintenance	\$ 332.50	\$ -	\$ 260.88	\$ 1,552.91	\$ 1,238.72	\$ 1,003.00	\$ 210.00	\$ 416.66	\$ 416.66	\$ 416.66	\$ 416.66	\$ 416.74	\$ 4,598.01	\$ 6,681.39	\$ 5,000.00	\$ 1,681.39
Common Area Improvements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250.00	\$ 250.00	\$ 250.00	\$ 250.00	\$ 250.00	\$ -	\$ 1,250.00	\$ 3,000.00	\$ (1,750.00)
HVAC Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250.00	\$ -	\$ -	\$ 250.00	\$ -	\$ 500.00	\$ 1,000.00	\$ (500.00)
Plumbing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,689.31	\$ 695.00	\$ -	\$ 250.00	\$ -	\$ -	\$ 250.00	\$ 5,384.31	\$ 5,884.31	\$ 1,000.00	\$ 4,884.31
Cleaning & Supplies	\$ 245.00	\$ 375.00	\$ 599.42	\$ 435.98	\$ 316.80	\$ 1,038.86	\$ 655.00	\$ 641.66	\$ 641.66	\$ 641.66	\$ 641.66	\$ 641.74	\$ 3,666.06	\$ 6,874.44	\$ 7,700.00	\$ (825.56)
Fire Protection	\$ -	\$ 139.00	\$ -	\$ -	\$ -	\$ 196.80	\$ 540.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 875.80	\$ 875.80	\$ 1,400.00	\$ (524.20)
Security	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.37	\$ -	\$ 416.69	\$ 1,000.00	\$ (583.31)
Pest Control	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 95.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 95.00	\$ 95.00	\$ 500.00	\$ (405.00)
Snow Removal	\$ 9,300.00	\$ 7,000.00	\$ 2,400.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,400.00	\$ 3,400.00	\$ 18,700.00	\$ 25,500.00	\$ 17,000.00	\$ 8,500.00
Lawn Care	\$ 5,819.00	\$ -	\$ -	\$ 6,110.00	\$ 6,110.00	\$ 6,873.00	\$ 6,110.00	\$ 6,110.00	\$ 6,110.00	\$ 6,110.00	\$ -	\$ -	\$ 31,022.00	\$ 49,352.00	\$ 48,880.00	\$ 472.00
Tree Trimming Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,247.00	\$ -	\$ -	\$ -	\$ -	\$ 2,500.00	\$ -	\$ 4,247.00	\$ 6,747.00	\$ 2,500.00	\$ 4,247.00
Signage Expense	\$ -	\$ -	\$ -	\$ 177.02	\$ 68.00	\$ 109.20	\$ (36.00)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 318.22	\$ 318.22		
Pond	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250.00	\$ -	\$ -	\$ -	\$ 250.00	\$ 1,000.00	\$ (750.00)
Income Tax Expense	\$ -	\$ -	\$ -	\$ 311.12	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 311.12	\$ 311.12		
Irrigation	\$ -	\$ -	\$ -	\$ 2,554.29	\$ -	\$ 3,391.43	\$ -	\$ -	\$ -	\$ -	\$ 1,750.00	\$ -	\$ 5,945.72	\$ 7,695.72	\$ 3,500.00	\$ 4,195.72
Pool	\$ -	\$ 199.00	\$ -	\$ -	\$ -	\$ 10,362.00	\$ 110.00	\$ -	\$ -	\$ 10,000.00	\$ -	\$ -	\$ 10,671.00	\$ 20,671.00	\$ 24,150.00	\$ (3,479.00)
Web Page Expense	\$ 59.88	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 59.88	\$ 59.88	\$ 300.00	\$ (240.12)
Total Exp. before Reserve	\$ 20,292.81	\$ 13,246.23	\$ 7,570.42	\$ 15,646.71	\$ 12,710.16	\$ 42,236.95	\$ 14,912.16	\$ 12,047.47	\$ 12,567.47	\$ 25,328.72	\$ 13,587.47	\$ 9,837.83	\$ 126,615.44	\$ 199,984.40	\$ 184,775.00	\$ 15,209.40
Reserve Expenditure	\$ -	\$ -	\$ -	\$ -	\$ 11,414.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,414.00	\$ 11,414.00		
Total Exp. Incl. reserve	\$ 20,292.81	\$ 13,246.23	\$ 7,570.42	\$ 15,646.71	\$ 24,124.16	\$ 42,236.95	\$ 14,912.16	\$ 12,047.47	\$ 12,567.47	\$ 25,328.72	\$ 13,587.47	\$ 9,837.83	\$ 138,029.44	\$ 211,398.40		
Transfer from reserve	\$ -	\$ -	\$ -	\$ -	\$ 11,414.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,414.00	\$ 11,414.00		
Bank Charges on savings	\$ -	\$ -	\$ -	\$ 5.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5.00	\$ 5.00		
Transfer to reserve	\$ 1,623.16	\$ 1,623.16	\$ 675.36	\$ 1,623.16	\$ 556.90	\$ 556.90	\$ 556.90	\$ 556.90	\$ 556.90	\$ 556.90	\$ 556.90	\$ 556.86	\$ 7,215.54	\$ 10,000.00	\$ 10,000.00	
LOAN from Reserve	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,000.00	\$ 5,000.00		
Transfer BIF to reserve	\$ 1,000.00	\$ 1,000.00	\$ 2,000.00	\$ -	\$ 1,000.00	\$ 2,000.00	\$ 1,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,000.00	\$ 8,000.00		
Checking Acct. Balance	\$ 23,352.35	\$ 19,238.96	\$ 20,904.21	\$ 7,624.34	\$ 31,973.28	\$ 6,178.43	\$ 1,312.37	\$ 38,783.00	\$ 25,858.63	\$ 173.01	\$ 36,103.64	\$ 25,908.95				

Centennial Homeowners Association - 2026 Income Expenses (Projected in red)

[illegible]