

2025 Annual HOA Meeting

Bradford of Novi

Board Members

President - Bob Raymond

Director-Operations - Andy Terhune

Secretary/Communications - Manda Puttock

Treasurer - Aldo Pace

Director-Website & Compliance - Sunita Wani

2025 BRADFORD OF NOVI ANNUAL HOA MEETING AGENDA

- **Welcome and Introduction of the 2025 Board - Bob**
- **2025 Directors Reports**
 - President Bob
 - Treasurer – Financial Statements Aldo
 - Landscape - Operation Andy
 - Secretary - Communications/Social Manda
 - Compliance - Website Sunita
- **2026 Board Member Election Results**
- **Open Forum**
- **Adjourn**

PRESIDENTS REPORT

2025 PROJECTS COMPLETED:

- CONTINUED IMPROVEMENT OF 9 MILE ENTRANCE
- MAINTAINED/REPAIRED 2 ENTRANCES, 5 COMMON AREAS, 7 CUL-DE-SACS

2026 GOALS:

- CONTINUED IMPROVEMENTS OF HOA AREAS
 - INCREASE DUES \$450 TO \$480

Bradford of Novi HOA Financial Statement Summary as of October 31, 2025

Description	Actual amounts through October 31, 2025	Estimated Costs -- November to December 2025	Total including estimated Nov to Dec 2025	2025 Budget	Actual vs Budget Under/(Over)
Dues collected at \$400 per lot	59,850.00	6,529.00	59,850.00	58,950.00	900.00
Other collections	320.00		320.00	0.00	320.00
Total cash collected	60,170.00		60,170.00	58,950.00	1,220.00 (7,904.00)
10/29/2025 Expenditures	38,301.00		44,830.00	52,734.00	
Increase in cash as of 10/29/2025 Cash -- January 1 2025	21,869.00		15,340.00	6,216.00	
Cash -- October 29, 2025	13,244.00		13,244.00	13,244.00	
	35,113.00				
Projected cash balance 12/31/2025			28,584.00	19,460.00	9,124.00

Main actual to budget differences:

- 1) Under budget, all lots including penalties paid -- \$1,202
- 2) Under budget on maintenance and repairs of - \$5,397
- 3) Under budget on 9 Mile entrance -- \$1,756

Summary Budget 2026

Income - HOA fees

Estimated 131 homes paying \$480 \$ 62,880

Total Income \$ 62,880

Expenses

Landscape and lawn maintenance \$ 25,018

Other operating expenses \$ 41,000

Total expenses \$ 66,018

Increase in cash \$ (3,138)

Estimated cash at January 1, 2026 \$ 28,434

Estimated cash at December 31, 2026 \$ 25,296

Bradford of Novi HOA Financial Statement and Budget as of October 31, 2025

	2025 Actual income and costs Oct 31, 2025	2025 Add't cost (Nov to Dec)	Total 2025 Estimated Income and Costs	Budget -- 2025	2025 Total over/ (under) budget
Income					
Current year dues collected (133 lots at \$450)	59,850.00		59,850.00	58,950.00	900.00
Dues overpayment	10.00		10.00	0.00	10.00
Paid 2023 delinquent dues	0.00		0.00	0.00	
Paid late fee plus penalties	310.00		310.00	0.00	310.00
Interest Income/refund	0.77		0.77	0.00	0.77
Total Income (cash)	60,170.77		60,170.77	58,950.00	1,220.77
Expenses					
Accounting and Tax filing fees	597.72		597.72	651.00	(53.28)
Annual meeting expenses	-	25.00	25.00	50.00	(25.00)
Christmas decorations (L)	2,535.00	845.00	3,380.00	3,380.00	0.00
Electricity	641.83	150.00	791.83	1,000.00	(208.17)
Bank fees (stop payment)	-		-	50.00	(50.00)
Fertilization (L)	1,575.00	525.00	2,100.00	2,100.00	0.00
Insurance	2,159.00		2,159.00	2,000.00	159.00
Irrigation set up (L)	592.50	197.50	790.00	790.00	0.00
Landscape Maintenance (L)	9,849.00	3,283.00	13,132.00	13,132.00	0.00
Lawn Cutting (L)	4,212.00	1,404.00	5,616.00	5,616.00	0.00
Legal fees	100.00		100.00	500.00	(400.00)
Maintenance / Repairs	1,602.90		1,602.90	7,000.00	(5,397.10)
Other	-		-	100.00	(100.00)
Postage plus PO box rental	207.60		207.60	250.00	(42.40)
Snow removal (L)	690.00		690.00	800.00	(110.00)
Social events	-	100.00	100.00	300.00	(200.00)
Tree cutting - wetlands	2,000.00		2,000.00	1,500.00	500.00
Upgrade 9 Mile entrance - Landscape	1,244.00		1,244.00	3,000.00	(1,756.00)
Upgrade 9 Mile entrance - Electricity	-		-	0.00	0.00
Upgrade Taft entrance - Landscape	1,536.00		1,536.00	0.00	1,536.00
Upgrade cul-de-sacs - add'l mulch	3,213.00		3,213.00	5,000.00	(1,787.00)
Water	5,496.21		5,496.21	5,500.00	(3.79)
Web Site/page development/maintenance	49.52		49.52	15.00	34.52
Yard of the Month (4 awards in 2020)	-		-	0.00	0.00
Total - expenses	38,301.28	6,529.50	44,830.78	52,734.00	(7,903.22)
Increase / (decrease) in cash	21,869.49		15,339.99	6,216.00	
Starting cash balance -- January 1, 2024	13,243.72		13,243.72	13,243.72	
Ending cash balance	35,113.21		28,583.71	19,459.72	
Balance Per Bank	35,113.21				
Difference	0.00				
Balance check book as of 10/26/2025	24,838.25				
Balance Money Market as of 10/26/2025	10,274.96				
	35,113.21				

Bradford of Novi - Landscape Updates 2025

- **9 Mile Entrance - Landscape Refresh Update (Phase 3)**
- **Begonia Brothers new 3-Year Contract / Year 1 Update**
 - Mowing Frequency
 - Annual Flowers
- **2026 Initiative - Dead Tree Removal & Pruning**

Subdivision commons areas to be maintained

- Taft road Entrance
- 9 Mile road Entrance
- South end Galway Drive (3 areas)
- East end of Worcester Drive (2 areas)
- Carlisle Court
- Erin Circle Court
- Lancaster Court
- Daleview Cul de Sac (Court)
- Norfolk Court
- Paddington Court
- Windermere Court

2025 Communications/Social Events Report

- We were able to celebrate our annual Easter Egg hunt this Spring with an outdoor egg hunt. It sprinkled on us, but the bunnies came out to play anyway! Crafts, cookies and a few games were also provided!
- Our Fall tradition of holding the annual Chili Cook-off along with our Fall Fun themed event of games and prizes that included free pumpkins was canceled due to lack of attendance RSVP's this year. Goodie bags of all of the prizes bought were made and distributed @ Halloween...
- Attendance was very low this year, so for the upcoming traditional events, I will be sending out a participation survey before hand and will have to possibly cancel any events without a higher attendance prediction.... :(

2025 Communications/Social Events Report

- We had the honor of welcoming a few new neighbors this year, so hopefully all of our newcomers felt welcome & we didn't miss anyone!
- I would like to encourage all of our homeowners to make sure we have a frequently checked e-mail for your household on file so we can keep everyone informed of any updates and or possible events into the future! Please email changes to: bradfordofnovihoa@gmail.com
- I also send out seasonal BON Newsletters, so if you are not receiving them, please email me to be added too! Look for info from "BON secretary".
- Don't forget about our Facebook page! **Bradford Residents**

Volunteer/Committee opportunities:

1. Spring: Easter Egg hunt gathering/Neighborhood clean-up
2. Summer: Garage Sale and possible Family Picnic gathering
3. Fall: Fall Fun Event/Chili Cook-off gathering
4. Adult social events (if anyone is interested)

*Involvement= help with planning and executing the events

Helpful Community Info:

<https://peoplesexpress.org/> (Need a ride? Check out this website for minimal fees)

<https://www.cityofnovi.org/> (Looking for community info about recycling days or what not??? Check out the Community tab!)

Top 5 Compliance Issues from 2025 (in no specific order)

- **Garbage cans in public view**
 - Trash Receptacle Trash and other waste shall not be kept on a Lot except in sanitary containers and trash receptacles, and shall not be left on the curb for more than (1) day within the trash pickup day. Containers should be stored in a garage, or at least not visible from the street.
- **Landscaping eyesores: overgrown shrubs & grass/ dying trees & shrubs on property**
 - Landscaping and Tree Trimming The Association has the right to enter a Lot for the purpose of mowing, cutting, weeding, removing unsightly growth if proper notification of issues has been documented. And any cost incurred by such action of the Association shall be chargeable against the Owner and shall constitute a lien against the Lot.
- **Snow removal from sidewalks in a timely fashion (including parked vehicles on the streets preventing proper snow removal)**
 - Snow & Ice Removal Each Lot Owner is responsible for the snow and ice removal of their driveways and sidewalks. Vehicles should be parked off the street to promote proper snow and ice removal on the roads.
- **Pet owners not cleaning up after their pets (bagging and discarding waste)**
 - Animals/Pets Domestic pets of the Owner shall be kept on a leash, or contained by an invisible fence, and not allowed to run loose or left unattended
- **Extended parking of recreational vehicles**
 - Outside Storage of Vehicles Any boats, house trailers, boat trailers, recreational vehicles, camping trailers, or other utility vehicles may not be parked or stored on any Lot for an extended period of time unless stored in a fully enclosed/attached garage

Compliance & Architectural Review Committee (in no specific order)

- **Letters to landscaping eyesores: overgrown shrubs & grass/ dying trees & shrubs on property.**
- **Reviewed and approved plans for driveway expansion.**
- **Will be applying for Novi Neighborhood Entryway Enhancement Matching Grant Program for 9 mile entrance upgrade.**

Website:

<https://bradfordofnovihoa.com>

Facebook Page:

Bradford Residents

2025 Annual HOA vote for President, Treasurer, and Landscaping Director positions for 2026-2027:

President: re-elect Robert Raymond= 62.1%

Candidate, Ryan Cooper=37.9%

Treasurer: re-elect Aldo Pace= 100%(no contest)

Landscaping Director: re-elect Andy Terhune=58.6%

Candidate, Ariel Cooper= 41.4%

Questions?