

Lake Somerset Property Owners' Association

July Monthly Meeting Minutes

July 9th, 2026

Pledge of Allegiance: Dale Cousino led the Pledge of Allegiance.

Call to Order: President Dale Cousino called the meeting to order at 7:00 PM.

Board Members Present:

- President – Dale Cousino
- Vice President – Cher-ray Bellingar
- Secretary – Nathan Taylor
- Security – Jeff Bennett
- Water Quality – Don Tappan
- Roads – Jason Sumner
- Treasurer – Colleen Gibbs
- Parks – Terry Taylor
- Building Control – Rick Meyer

Board Members Absent:

Approval of Previous Minutes:

A motion was made by Cher-ray and seconded by Dale to approve the prior meeting minutes. The motion passed without opposition.

Officer Reports:

- **President – Dale Cousino:** Nothing to report.
- **Vice President – Cher-ray Bellingar:** Cher-ray followed up on a prior complaint regarding an RV on Northmoor. The owner stated that no one is living in the RV; it is being cleaned because of mold and prepared for storage before an extended trip. The RV remains plugged in to operate air conditioning during cleaning.

Cher-ray also addressed repeated complaints that residents continued feeding wildlife after receiving at least three letters and prior verbal notice. Neighbor-provided photographs and videos reportedly showed renewed feeding activity attracting more than 30 geese and other wildlife.

A motion was made by Cher-ray and seconded by Terry to send a certified letter revoking the resident's lake privileges and voting rights for the current year and the following year, direct removal of the boat and dock as applicable, and advise them of the handbook's seven-day written resolution process. The motion passed without opposition.

- **Treasurer – Colleen Gibbs:** Colleen reported that the financial statements had been reviewed and no unusual items were identified. Spending was below budget, although dues collections were slightly behind.

A motion was made by Rick and seconded by Cher-ray to approve the financial report. The motion passed unchallenged.

A motion was made by Cher-ray and seconded by Rick to approve closing an old savings account and moving the funds to the general checking account. The motion passed without opposition.

A motion was made by Rick and seconded by Cher-ray to approve the continued use of the Somerset Community Room at a new rate of \$25 per meeting, up from \$10. The motion passed without opposition.

- **Security – Jeff Bennett:** Jeff explained that signs were placed near the boat-ramp chain. The chain is used when guards are present for safety and security. Approximately 35 boats have been identified with stickers that were not visible; several were later confirmed to have valid stickers hidden by boat covers. Members whose covers conceal stickers should notify the office so validity can be documented.
- **Building Control – Rick Meyer:** Rick announced a shed and a pool/deck combination were approved. A requested six-foot fence was not approved because it did not comply with current requirements; the applicant is reconsidering that portion of the project.
- **Parks – Terry Taylor:** Terry reported that parks are in generally good condition. Ground-nesting insects were observed near the main Shannon Drive beach. They had not appeared aggressive, but a contractor was scheduled to inspect the site and, if appropriate, apply a natural pesticide. No significant storm damage was reported.
- **Roads – Jason Sumner:** The board described extensive coordination with the Hillsdale County Road Commission and Somerset Township regarding potholes, ponding, drainage, and road grade. The township and road commission funded approximately \$144,000 of gravel and grading work. The work began on short notice after an opening became available in the road commission's schedule.
- **Water Quality – Don Tappan:** Don reported on the success of the herbicide treatment and the effectiveness of mechanical harvesting. He also stated that the department remains on budget for the year.

Old Business:

Proposed Lake-Wide Rehabilitation

A preliminary project estimate of approximately \$1.7 million was discussed. The anticipated scope includes new asphalt on gravel roads and repair, crack sealing, chip sealing, or seal coating on existing paved roads. Severely damaged sections would be removed and repaved. Final scope, pricing, and durability commitments remain subject to a written county bid.

Special Assessment and Bond Process

A petition signed by owners representing at least 51% of lake parcels is required to proceed with the special assessment and bond process. The working financing model is a 10-year special assessment administered by Somerset Township, with a preliminary estimate of about \$150 per parcel per year; the final amount will depend on the bid, parcel count, interest rate, and financing costs. Recent comparable bond pricing was discussed at approximately 3%, but no rate was guaranteed. The township would act as fiduciary, establish the special assessment district, and collect the assessment through property-tax bills.

The association is working with a bond agency and bond attorney to meet statutory requirements. Once a firm county bid, scope, parcel records, and durability information are obtained, counsel will draft the petition. The overall process could take about six months if completed promptly, and paving would most likely occur the following year. If the petition does not reach 51%, the special-assessment process stops. A township-wide millage alternative was described as slower, potentially taking about three years, and its funds may not remain dedicated solely to the lake roads.

New Business: A suggestion was made to research the practicality of selecting one trash company to service the lake in an effort to reduce large-vehicle traffic in the community. The subject was discussed, but no plan of action was instituted.

Audience Participation:

Several road project clarification questions were discussed.

To summarize:

- The assessment would be calculated per tax parcel, not necessarily by association lot.
- The board expressed support for including the two roads commonly referred to as private roads because all affected parcels would share the assessment.
- The county would manage the work, largely through contractors; the township would administer the financing.
- The board will verify whether early payoffs reduce costs for the community or only for the individual parcel owner.
- The board will verify acceptable signing methods for owners who are away, including whether original signatures must be mailed or delivered.

- Potential grants or future governmental contributions would be pursued if available, but none were guaranteed.

Additionally, members raised concerns about speeding on association roads and excessive speed in lake channels. Concerns were also raised about minors operating four-wheelers or side-by-sides without helmets, while using phones, or at excessive speed.

A motion was made by Rick and seconded by Cher-ray to adjourn the meeting; the motion passed without opposition. The meeting was adjourned at 8:15 PM.

Respectfully submitted, Nathan Taylor, Secretary, Lake Somerset Property Owners Association
Board of Directors