

The PARK BENCH

Parkwood Estates Subdivision

Winter 2021 Issue

Smokler-Truesdell Homeowners Association

P.O. Box 87066, Canton, MI 48187-0066



HOLIDAY DISPLAY AWARD

The annual Christmas Lighting Contest Parkwood Estates will now be known as the **Holiday Display Award**. This change was made for several reasons; to be more inclusive with other celebrations done this time of year; to include those decorations that are not only those that are lit up at night, but those that we see during the day; and to be considered an "award," rather than a "contest."

Judging will be by your board members between December 16th and 23rd. All residents in good standing (dues paid up) are eligible, except board members. There will be three awards given out and will be announced on the [website](#), the [Parkwood Estates Facebook page](#), and in the Spring Newsletter. We look forward to seeing how beautiful and decorated the neighborhood will be this year.

Congratulations to last year's winners:

1600 Manton • 1620 Manton • 42745 Saltz



SANTA IS COMING TO PARKWOOD ESTATES!

Saturday December 18th • 1:00 to 3:00PM

Watch for details of the route on the Parkwood Estates [Facebook page](#) or [website](#).

Good Neighbor Recognition

William Stanford nominated **Cheryl Van Vliet** and **Hal Hultman**, of Walnut Ridge Circle, for this edition's Good Neighbor Recognition.

"Cheryl runs a yearly toy drive for foster kids. Her efforts this year produced about 1200 toys for foster kids throughout the state of Michigan who otherwise would not get gifts for Christmas. She



advertises the drive, stores the toys (to the point where her home is filled with them, and she and Hal lose use of their basement, garage and living room for about a month). She arranges pickup, (semi-truck) and helps deliver the gifts. She has done this year after year, and seeks no credit or thanks. She simply does this out of the kindness of her heart and to help needy kids have a nice Christmas. Cheryl and Hal really do all they can to make it a merry Christmas for kids who otherwise wouldn't have one."

NEW BOARD MEMBER NEEDED!

The annual meeting was held on November 9th, and **Mike Cappuccitti** and **Roxanne Henke** were reelected to the board. However, there is one more three-year term that is still open. Please consider filling that position. The only requirement is to be able to attend Zoom meetings once a month, on the 2nd Tuesday of the month. The positions of the board will be voted on at the December meeting. Please contact Roxanne Henke by phone or text at **734-751-8206** or email roxdefox@eid55.com or message via Facebook messenger.

Snow Removal

It's that time of year again...snow season is upon us!

Snow Removal

Concerns and questions with snow removal should be directed to our association Management Company, Briden Management. Please email Dennis Nagy at BridenManagement@aol.com or if it's an emergency call

248-921-3909. Please try to contact him while plows are still in the area so that he can address your concern. The Association Facebook page is the not forum to look for answers regarding snow removal, please refrain from using this and direct your questions to the person that has the answers.

Cul-De-Sacs – Parking in any Cul-De-Sac is prohibited. All Cul-De-Sacs are Fire Lanes and always need unabated access for emergency vehicles, this includes during snow removal operations. Any vehicles that are parked in a Fire Lane will be referred to the Canton Twp Ordinance Dept.

Snow Removal Procedures

Typically snow plowing services are performed after an accumulation of one and a half (1.5) inches or more from any single snowfall during a twenty-four (24) hour period. Plowing begins within a reasonable amount of time after snow the snow fall has ended. The Contractor is to begin service within 2 hours of a snowfall reaching 6", even if the snowfall has not stopped,



this will be considered a "Snow Emergency". The Contractor will make at least 2 passes to "open up" streets for residents and emergency vehicles to navigate the sub-division and then fully clear the sub after storm has passed.

All vehicles need to be removed from the street in order for effective and efficient snow plowing procedures. If vehicles are not removed from the street, the snow plowing service assumes no responsibility or liability for vehicles having snow plowed around them.

It is understood that snow plowing will result in the snow forming a pile of snow along driveway entrances. The Contractor does not remove any snow from individual properties.

The snow plowing service generally marks outlines of the property in advance of snow falls. The markers are the property of the snow plowing service and will be retrieved when snow removal season ends.

Salt Applications

Salt applications to sub-division intersections are made at the discretion of the Board. We take many things into consideration when deciding when to salt, this includes trying to manage the costs associated with salting. While the safety of all residents and traffic is of upmost importance, budget does play a part in our decision making.

Local Ordinances Regarding Snow and Ice Removal

With the snow season ahead of us, it's important to remember that Canton has local ordinances regarding removal of snow and ice. From a section of the Canton code of ordinances:

"No person shall permit ice or an accumulation of snow to remain on any sidewalk adjacent to a lot or parcel occupied by him, or on a sidewalk adjacent to any unoccupied lot or parcel owned by him for a longer period than 72 hours after the ice or snow has formed or fallen. Also a reminder that when there is a snowfall of 2 inches or more or if a snow emergency has been called by Canton Township that ALL vehicles MUST be off the street."

More local Canton ordinances can be found at

www.canton-mi.org/195/Township-Ordinances



Annual Dues Reminder

Association dues are an obligation of all subdivision homeowners. Dues are used to pay for grass cutting, park & berm maintenance, snow plowing, equipment replacement, insurance, community activities and legal services.

Association by-laws allow for an annual 5% increase in association dues. This year, the Association Board has decided to NOT raise the 2022 assessment. The 2022 assessment therefore remains at \$115.

Dues invoices are mailed December 1st. Invoices include unpaid past dues and penalties if applicable. Homeowners can obtain a copy of misplaced invoices by contacting our Property Manager.

Payment is due January 1st. Dues payments should be mailed to: **Smokler Truesdell Association, P.O. Box 87066, Canton, MI 48187**

Please be sure your lot number appears on your check and that you return the ENTIRE invoice with your payment.

The 2022 dues are payable without penalty until January 31, 2022. Dues received after January 31st are considered late and subject to the late fee. Per association by-laws a \$25 per annum late fee may be charged on all unpaid balances.

A lien may be placed on the homeowner's property or action taken in small claims court for unpaid dues as specified in our Dues Collection Procedure.

ADVERTISE IN THE PARK BENCH

Sponsor Ads for the newsletter range in cost depending on size as follows:

- 1/8 page (business card -1.07" X 1.38")
@ \$35.00 per year
- 1/4 page (2.13" X 2.75")
@ \$70.00 per year
- 1/2 page (4.25" X 5.5")
@ \$105.00 per year
- Full page (8.5" X 11")
@ \$140.00 per year.

Sponsor ads will be published in the newsletter as soon as payment is received by the Treasurer for one (1) year from date of payment. Payments should be made to Smokler-Truesdell and mailed to **PO Box 87066, Canton, MI 48187**.

For more information on Sponsor ads, go to www.parkwoodestates-cantonmi.org/association_sponsors.html

The cost of the ad will include an ad approximately 242 x 136 pixels published on the website.

Classified Ads are available for those individuals who would like to provide a service to the residents such as babysitting, yard work or snow shoveling and are free to any members in good standing of Parkwood Estates and will only be placed on the Website.

For more information on classified ads, go to www.parkwoodestates-cantonmi.org/want_ads_classified.html

Send classified ad copy to the webmaster at: webmaster@microrap.biz

Send your ad copy (Sponsor ads) to: cjmcgorey@hotmail.com

Or mail to:

**Smokler-Truesdell
PO Box 87066
Canton, MI 48187**



Keep Informed!

NEWSLETTERS—Hard copy or email copy (request at www.parkwoodestates-cantonmi.org/subscribe_form.html). Be sure your email and security software allows mail from



INFORMATIONAL EMAILS— Receive email alerts when new items are added to our website. To be added to the list, go to http://www.parkwoodestates-cantonmi.org/subscribe_form.html



WEBSITE— [parkwoodestates-cantonmi.org](http://www.parkwoodestates-cantonmi.org)— has HOA governing documents, maps, minutes of board meetings, calendar of events and other useful information for residents.



FACEBOOK—Search for "Parkwood Estates Subdivision" and ask to join the group

Board Meetings—See calendar on back page.

CALENDAR OF EVENTS

Monthly Board Meetings	2nd Tuesday of month, Sept—May, 7:00 pm 2022
Dues are Late	January 31, 2022
2022 Dues Invoices Mailed	December 1, 2021
Santa Visit	December 18, 2021
Holiday Display Award	December 16-23, 2021

BOARD MEMBERS and Key Contacts

President	Roxanne Henke	roxdefox@eid55.com	734-751-8206
Vice President	Ryan Miner	ryanminer1884@gmail.com	734-812-7292
Treasurer	Daan Berks	daanberks@gmail.com	734-548-2171
Secretary	Mike Cappuccitti	mcapphoa18@yahoo	734-981-1857
Parks Chairman	John Kouchoukos	M-Dlawnservice@hotmail.com	313 570-4346
Trustee	Jeffrey Hall	jeff3out3@gmail.com	734-320-1880
Trustee	Joshua Miller	joshua.b.miller@gmail.com	734-620-9546
Trustee	Cliff James	cjames2@comcast.net	734-812-8304
Trustee	Amanda Kouchoukos	kouchoukos@gmail.com	313-570-0908
Property Manager*	Dennis Nagy	BRIDENmanagement@aol.com	248-921-3909

**not a board member or officer of HOA*

Park Captains:

Blue Mountain Park—Ryan Miner

Loveland Park—Joshua Miller

Winter Park—Jeffrey Hall

Newsletter Editor: Chris McGorey

Send suggestions, comments and any other feedback to cjmcgorey@hotmail.com.

BLOCK CAPTAINS

Briarcliff Ct.	Jerry Brink	fixobd2@comcast.net	734-981-8631
Boulden Ct.	Jennifer Hazen	jennifer@hazen.us	734-765-7380
Cherrylawn Ct.	Chris & Diane McGorey	cjmcgorey@hotmail.com	734-844-0032
Collingham Ct.	Judy Kamm	kammhouse3@aol.com	734-981-2661
Copeland East	Brian Smith	bubbles_icu@yahoo.com	734-502-4821
Copeland West	Paul Schantz	icarol1959@hotmail.com	734-758-1216
Manton	Serge Garabedian	garabedi82@gmail.com	734-844-1779
Saltz East	Raeann Neil	raeannneil@yahoo.com	734-844-0725
Saltz West	Linda Tucker	lindamsu@comcast.net	734-981-7883
Redfern West	Linda James	lindaj2@comcast.net	734-516-5060
Terrell Ct / Redfern	Sharon Minning	Sharon.minning@att.net	734-981-0638
Walnut Ridge East	Lori Puckett	puckett@wowway.com	313-910-7611
Walnut Ridge North	Dave & Denise Konwerski	dkon@sbcglobal.net	734-981-1266
Walnut Ridge West	Lori Puckett	puckett@wowway.com	313-910-7611



Merry Christmas
Fellow Parkwood Estates
Friends & Neighbors



From My Family to Yours...
Cheers to Good Health and a Prosperous 2022!



**YOUR NEIGHBOR & YOUR REALTOR,
STACI K. ~42678 SALTZ RD.**

Staci Kowalczyk
Staci@MovingTheMitten.com

#StaciKSells
734-612-3934





*Buyers Ready
to Pay Top \$\$
Parkwood Estates*



EXPERT REALTOR
STACI KOWALCZYK
www.StaciKSells.com

Selling Your Home For Top Dollar!

734.612.3934

MOVING THE MITTEN

- * Top Producer
- * Social Media Specialist
- * Premier Zillow Agent
- * 1% in USA - Master Certified Negotiation Expert*
- * \$50+ million in sales
- * 98% Closing Rate
- * Listing Expert

THE COST OF WAITING TO BUY: 2021 VS. 2022

PURCHASE YEAR	PURCHASE AMOUNT	APPROX. MORTGAGE RATE	ESTIMATED MORTGAGE PAYMENT
2021	\$350,000	2.86%	\$1,899
2022	\$371,945*	3.70%**	\$2,166

DIFFERENCE IN PAYMENT: YOU SAVE \$267

*Factors in average projected home price appreciation for 2022 at 6.27%
**Average projected mortgage rate for 2022

KEEPING CURRENT MATTERS

Freddie Mac, Fannie Mae, MBA

*Let me get you
Top \$\$
for your home
in 2022!*



Staci Kowalczyk
Staci@MovingTheMitten.com

#StaciKSells
734-612-3934





Tim Bruce

Robert Yoder



MORE than Real Estate!

**We are averaging
over 108% List to Sell Percentage.**

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EACH listing includes:

- Zillow Premier Agent Marketing & Zillow 3-D Tour
- Highlight Video (drone included)
- Professional Photos (drone included)
- Professional Staging & Consultation
- Pre-Inspection Services
- Home Cleaning
- Floor Plan of your home
- Paid Targeted Social Media
- Exclusive "No Hassle" Listing Guarantee

Call Today for More Details or visit

PARKWOODESTATESUB.COM



***Home Is Where the Heart Is
More than Ever This Year***

Over the past year and a half, we've spent more time than ever at home: working, eating, schooling, exercising, and more. The world around us changed almost overnight, and our homes were redefined. Our needs shifted, and our shelters became a place that protected us on a whole new level.

- 91% of homeowners say they feel secure, stable, or successful owning a home
- 64% of American homeowners say living through a pandemic has made their home more important to them than ever
- 83% of homeowners say their home has kept them safe during the COVID-19 pandemic

Homeowners who feel emotionally attached to their home



As we've learned throughout this health crisis, homeownership can provide the safety and security we crave in a time of uncertainty. That sense of connection and emotional stability genuinely reaches beyond just the financial aspect of owning a home.

Bottom Line

If you're considering buying a home, it's not entirely about the dollars and cents. Don't forget to weigh the non-financial benefits that may truly change your life when you need them most.

See our Reviews!



HEMOCRAFTTEAM.COM/ABOUT

Reasons To Hire a Real Estate Professional

Whether you're buying or selling, there are many perks that come from working with a real estate advisor.



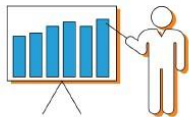
Contracts

We help with all disclosures and contracts necessary in today's heavily regulated environment.



Technology

We know how to use the latest tech to make the process (and your life) easier.



Education

We simply and effectively explain today's market conditions and decipher what they mean for you.



Experience

We're well versed in real estate and know the ins and outs of the entire process for both buyers and sellers.



Negotiations

We act as a buffer in negotiations with all parties throughout the entire transaction.



Pricing

We help you understand the current market value when setting the price for your house or making an offer on a home.

Don't go at it alone. Let's connect so you have advice and an expert to count on each step of the way.

Why It Just Became Much Easier To Buy a Home

Since the pandemic began, Americans have reevaluated the meaning of the word home. That's led some renters to realize the many benefits of homeownership, including the feelings of security and stability and the financial benefits that come with rising home equity. At the same time, many current homeowners have decided their house no longer meets their needs, so they moved into homes with more space inside and out, including a home office for remote work.

However, not every purchaser has been able to fulfill their desire for a new home. Here are two obstacles some homebuyers are facing:

- The ability to save for a down payment
- The ability to qualify for a mortgage at the current lending standards

This past week, both of those challenges have been mitigated to some degree for many purchasers. The FHFA (which handles mortgages by Freddie Mac, Fannie Mae, and the Federal Housing Administration) is raising its loan limit for prospective purchasers in 2022. The term used to describe the maximum loan amount they will entertain is the *Conforming Loan Limit*.

The FHFA has significantly increased its Conforming Loan Limits for 2022... this means that more homes now qualify for a conforming loan with lower down payment requirements and easier lending standards – the two challenges holding many buyers back over the last year.

Bottom Line

Buying your first or your next home may have just gotten much easier (less stringent qualifying standards) and less expensive (possibly lower mortgage rate). Let's connect to discuss how these changes may impact you.

Read more and see real time market data and all current active, pending, and sold homes available in Parkwood Estates Sub at:

PARKWOODESTATESUB.COM



16" Peppermint
Yard Sign
Included with
Donation!



Are you looking to support local families this year?

Giving back is always a top priority to us.

This season we're continuing to give back to our community by partnering with The Salvation Army

Help us support local families throughout the year by purchasing a Peppermint to show your support. 100% of proceeds go directly to local families in need.

Purchase a peppermint or donate online at:



HomeCraftTeam.com/Cares



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