



CORNERSTONE VILLAGE

Welcome Packet



JANUARY 1, 2025
48508 VILLAGE DRIVE
Macomb Michigan 48044

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GENERAL INFORMATION & WEBSITE

BYLAWS, DECLARATION OF COVENANTS, EASEMENTS AND RESTRICTIONS

Residents are encouraged to review the cornerstone village governing documents for important information regarding the cornerstone village community. Homeowners may obtain a copy of governing documents through the cornerstone village website.

Homeowners may contact JBC at (586) 254-3000 or www.JbcPropertyManagement.Com to request an electronic copy of these documents.

FISCAL YEAR

The cornerstone village fiscal year commences on September 1 and concludes on August 31. Annual budgets & assessments are mailed to every home in August.

ASSESSMENT PAYMENT

Association assessments are collected on an annually in September. Assessments are used to maintain the common elements in our community, including the entrances, community pool, bike paths, & snow removal.

Homeowners are expected to pay their association assessment on September 1st.

Homeowner assessment payments are made to JBC management. Payment options include online payments at www.JbcPropertyManagement.Com or in person at:

JBC Management offices are located at 13486 Canal Road, Sterling Heights Michigan 48313. Single payments, recurring payments and ACH debit are just some of the options available to homeowners. If you have specific payment questions you can contact JBC management at 586-254-3000.

Do not ignore HOA fines, fees or assessments.

Legal fees & management fees associated with the collection of delinquent accounts quickly escalate. Delinquent accounts are sent to the attorney's office for further collection activity including property liens and may escalate further up to and including foreclosure of your home. Every effort should be made to pay your assessment on September 1st.

THE BOARD OF DIRECTORS

The cornerstone village Board of Directors consists of five volunteer residents. The board members oversee the business within the subdivision along with the management company & make decisions on behalf of the community, such as which contractors to secure for maintenance, actions regarding collection of delinquent accounts, enforcement of restrictions, modification approvals, maintenance, and operation of the swimming pool and financial management of the community. The positions of the board members are two years and are staggered for continuity should board members change.

The Board of Directors hold regular monthly meetings on the fourth Tuesday of each month at 7 PM in the clubhouse. If homeowners wish to bring forward a concern to discuss directly with the board, they must contact JBC management in advance so they can be added to the agenda. Homeowner issues are addressed at the beginning of each meeting. Homeowners are welcome to attend the meetings but will be asked to leave when the board must discuss sensitive and specific confidential homeowner issues, such as delinquencies and violations.

Correspondence to the board members is coordinated through JBC management. However, if homeowners wish to contact the board directly, they may do so via email at BOD@cornerstonevillage.org. JBC does not disclose board members identity, personal email addresses or phone numbers to homeowners to respect their privacy, as the board members are homeowners who volunteer their time and energy for the management of the community.

ANNUAL HOMEOWNER MEETING

The cornerstone village annual homeowner meeting and Board of Directors elections occur annually in the month of April. The meeting is held at the clubhouse at 48508 Village Drive. The cornerstone village governing documents require a 35% quorum for holding the annual meeting and completing the election. Every eligible homeowner should try to attend the annual meeting in person or by proxy and vote in the election. If the quorum requirement is not met a second or successive meeting may be called at a significant expense to the association. Homeowners are asked to submit their proxy form in the drop box located at the front of the clubhouse or in person to assist the association in meeting the quorum requirement. New board member participation is not only welcome but highly encouraged.

ASSOCIATION WEBSITE

The cornerstone village association website can be found at www.cornerstonevillage.org where information is available for all residents.

COMMUNITY NEWSLETTER

The Board of Directors will periodically publish a community newsletter on the website.

GARAGE SALES

The association coordinates a community garage sale twice a year. The sales are typically held in the spring, and again in the fall. Sales run Thursday through Saturday 8am to 4pm for all homeowners wishing to participate. Homeowners may participate in the sale as many or a few days as they desire. Every effort will be made to advertise the sale in advance of the sale. Homeowners are not permitted to install garage sale signs in their yard or at the subdivision entrances outside of these two events.

SUBDIVISION SPONSORED COMMUNITY EVENT EVENTS

The cornerstone village association sponsors numerous community events throughout the year. These events include an Easter celebration which includes a visit from the Easter Bunny along with an Easter egg hunt (Parents are encouraged to take photographs and share them with the association for display in the clubhouse). An end of summer BBQ pool party, movie night is held in early September. A Halloween party and costume parade through the community is held in October. A Christmas party including a visit from Santa Claus, Christmas tree lighting and sleigh rides is held in mid-December. All community events are held at the clubhouse or in the adjacent common area around the clubhouse at 48508 Village Dr. These events are free of charge for Cornerstone Village homeowners. Information for subdivision sponsored community events is posted on the Cornerstone Village website.

LAMP POSTS

Black streetlamp posts are located throughout the subdivision, which are owned by DTE. From time to time these lamp posts require routine maintenance. Homeowners may contact DTE directly at 1-800-477-4747 to report lamp posts that are not functioning properly or require repair. Homeowners will need to provide the identification number located on a tag along the bottom of the lamp post and specify the location of the post itself within the subdivision when reporting the post problems to DTE.

GARBAGE PICK UP

Macomb Township holds a contract for environmental services. Trash service will pick up garbage and recyclables in Cornerstone Village each Wednesday morning. Trash cannot be put curbside prior to 6pm on Tuesday evening and trash cans must be removed from the curb by 6pm every Wednesday. If the regular pick-up day falls on a holiday, garbage will be picked up on the next business day after the holiday. Homeowners who have any questions about garbage service should contact Macomb Township directly.

VIOLATIONS, INCIDENTS AND CRIME REPORTING

JBC management reviews the community on a regular basis and reports findings to the Board of Directors for recommended action. JBC receives violation complaints from homeowners as well via the complaint form on the JBC website under *FORMS*.

Homeowners who report a concern are asked to provide the address of the home question and as much detail about the concern as possible, so JBC can follow up on the concern. Homeowners who report a complaint are never identified or revealed with the violating party. This information is held strict confidence between the reporting party the Board of Directors and JBC management.

Homeowners who witness or are a victim of crime within the subdivision should always contact the Macomb County sheriff's department at 586-469-5151 to report the incident. Homeowners are encouraged to lock their homes, cars, and to use porch lights along with motion and security lighting and cameras daily.

MAILBOXES

Homeowners are expected to maintain their mailboxes as an extension of their yard. The cost of mailbox repair is the responsibility of the homeowner. Homeowners will receive violations and fines if mailboxes do not meet community standards. Homeowners may complete their own mailbox repairs referencing the enclosed mailbox specifications. Upon request, JBC may direct homeowners to contractors who are familiar with the mailboxes and cornerstone village and have completed prior work satisfactory in the subdivision. Homeowners are responsible for obtaining quotes and arranging payments to the contractors who are selected to complete the mailbox repair repairs. Mailbox repairs are not coordinated by JBC management nor the Board of Directors.

COMMUNITY POOL

The Cornerstone Village community pool opens for Memorial Day and closes around Labor Day each year. The pool is located behind the clubhouse at 48508 Village Drive. The pool is maintained by the association. The pool is available for use by Cornerstone Village homeowners and their guests limited to four guests per home to enjoy from 9:30 AM to 9 PM during the summer pool season. **Homeowners with an owing balance on their account will not have access to the community pool until the account has a zero balance.** If an emergency occurs at the pool, 911 should be dispatched to the pool if necessary and JBC management should be contacted. There is a working emergency phone at the pool and should be used in the event of a true emergency.

There is a \$25 fee to replace a lost pool card. New cards are issued by JBC management upon receipt of the \$25 payment.

Homeowners are required to review the pool rules before using the pool. Homeowners who use the pool assume the responsibility for the pool rules and are responsible for damages that occur because of misuse by members of their household or their guests. Alcohol, tobacco, glass and food are strictly prohibited at the pool. Children under 15 years old must be accompanied by an adult. There is no lifeguard on duty and swimming is at your own risk.

The pool is supervised by a pool attendant, who is not a lifeguard. This attendant monitors the pool and manages pool access. Any incident can and will be traced back to the homeowner. Pool privileges may be revoked upon discretion of the Board of Directors.

CLUBHOUSE

The Cornerstone Village clubhouse is not available for rent nor use by the residents.

BIKE PATHS

The bike path within the Cornerstone Village community is for the enjoyment of residents and their guests. The paths are used for walking, jogging and biking only. Motorized vehicles of any type are strictly prohibited from the bike path to protect the safety of the residents and to protect the paths itself.

MODIFICATION REQUESTS

Cornerstone Village residents are required to remit a request for review and approval by the Cornerstone Village Board of Directors for all changes and or revisions to the outside of their home or lot. This includes installation of or changes to landscaping, fences, pools, basketball poles, paint, siding, roofing, windows, etc.

Homeowners are required to complete and remit a modification request for review and approval of a project. All required information should be included with the request, including a materials list, landscape, print, specifications, and/or sizes of the material and location of the items with respect to the property lines and house. Homeowners are responsible for pulling all permits, required by the township and obtaining approval by the board **prior to work commencing**. Any work that is performed without having submitted a modification request and acquiring board approval may be deemed unacceptable by the Board of Directors and deconstruction of the modification may be ordered at the homeowner's expense.

Homeowners are encouraged to remit their request electronically to JBC management so they can be promptly distributed to the Cornerstone Village Board of Directors for review and approval. Any written requests, plans, etc. should be emailed directly to JBC management.

The Board of Directors are volunteer homeowners who meet once a month, therefore homeowners are encouraged to submit their approval well in advance of any work that is scheduled to be performed.

FENCING

Only fences of a common material, style and height are permitted in the Cornerstone Village subdivision. Fences are not permitted on any lot that borders a common area unless an inground pool is installed on the lot. All fences must be 4 foot, black, aluminum fencing. Homeowners may use the fence company of their choice if the specifications are followed, the proper permits are acquired, and the modification request has been previously approved by the Cornerstone Village Board of Directors. Fences must be installed along the perimeter or lot line of a lot, in accordance with the Macomb Township permits.

BASKETBALL POLES

Permanent inground basketball polls are permitted within the Cornerstone Village community. Portable poles and garage mounted poles are strictly prohibited within the subdivision. Only black inground poles with clear backboards are permitted within the subdivision. Homeowners wishing to install a basketball pole must remit a modification request to JBC management which includes the make and model of the pole along with a photo if possible.

VIOLATIONS AND FINES

Homeowner should become very familiar with the restrictions in the Cornerstone Village, declaration of covenants, easement, and restrictions. The association will fine homeowners in accordance with article VII.

1. First violation notice – no fine levied.
2. Second violation notice - \$25 fine is levied*.
3. Third violation notice - \$50 fine levied*.
4. Fourth violation notice - \$100 fine levied*.

***The Board of Directors does not waive homeowner violation fines.**

ASSESSMENT & DELINQUENCY PROCESS

Assessment payments are due on 1 September.

A 30-day grace period for the month of September is provided to homeowners.

Late fees and fines will be assessed to the account on October 1.

On November 1 accounts with an owing balance will be turned over to legal for collection.

A lien will be recorded against properties. The fee for the lien preparation and recording will become the responsibility of the homeowner and will be invoiced to the account.

Homeowner accounts owing \$250 or more will be sent to the association attorney for additional collection proceedings. Legal fees, management fees, and further collection of delinquent accounts will be invoiced to the homeowner account. Fees, fines, liens and legal costs will continue to escalate up to and including foreclosure of the property.

Cornerstone Village HOA will exercise the right to hire a service contractor to clean, organize, cut and weed, any property that fails to maintain the community standard as determined by the Board of Directors.

The cost for this service will be the responsibility of the homeowner.