Champions Club Condominium Association

PO Box 1046
Grand Blanc, Michigan 48480

Resident Guide

Please save this for future reference and pass it along to the new resident should you sell your unit.

The Champions Club Condominium Association is self-managed. The board of directors carries the day-to-day responsibility of overseeing the business and maintenance of the complex without the help of an outside management company. The costs are covered by monthly fees paid by the co-owners and by additional assessment when necessary.

The board of directors is made up of five co-owners who serve two-year, overlapping terms. The board meets regularly, and members work together in person and via email as issues arise, often daily. Officers—president, secretary, vice president, and treasurer—are elected by the board for one-year. Two directors also serve as grounds chair and buildings chair. Directors can hold more than one position. Board members receive a partial discount on their dues.

The board manages all matters of the association related to legal compliance, finance, insurance, and property management. The board can make decisions without approval of the co-owners, including all financial decisions. except those noted specifically in the bylaws. The board manages the budget; the treasurer processes fee collection and vendor payments.

Directors host an annual co-owner's meeting in the spring, during which directors are elected, the budget is reviewed, and other business is conducted. Minutes are distributed to all residents after the meeting through email and are posted on the association website. Any business except the election of directors may also be conducted by written ballot of the co-owners without a meeting. Only those residents in good standing are allowed to vote, and there is one vote per unit.

The current amount of the maintenance fee is $345 a month. The fee increases by $10 to $355 for 2027. Fees are due the first of every month. Fees that are more than 10 days late will incur a late fee of $35. Checks can be mailed or put in the association drop box generally located at 10313 Champions Circle, or payment can be made through your bank. Cash payments are not accepted.

A condominium project is a legal entity. The bylaws and master deed, along with the board-approved rules that follow in this guide, are the governing documents of the association. Living in a condominium is different from living in your own free-standing home: co-owners share ownership of the common elements and limited common elements, and rules must be followed for everyone's benefit. The Michigan Condominium Act also sets standards and regulations that apply to all condominiums in the state.

The words "co-owners", "residents", and "homeowners" are used interchangeably in this guide.

The bylaws and master deed are available on the condo website. You can also request a printed copy.

Revised November 2026

Residents are expected to abide by the documents, which are enforceable by the board of directors. Co-owners can be fined for failure to follow bylaw and master deed provisions and board-approved rules.

Please consult the master deed, bylaws, maintenance matrix, and rules for complete information.

Buildings

- Window treatments must appear white or off-white from the outside. This includes garage windows, which should also be covered. Window coverings must be in good condition.
- Garage doors are to be closed when not in use.
- Residents are responsible for removing unwanted critters and insects from the interior of their units unless their entered due to a defect in the building.
- Caulking around windows and doors is the responsibility of the resident.
- It is recommended that dryer vents in end units are cleaned regularly.
- Porches, courtyards, and decks (including underneath) are not to be used as storage areas.
- Unsightly conditions will not be tolerated.
- See the maintenance matrix included with this guide for information on resident/association responsibilities regarding buildings. The bylaws and master deed are the final authority.

Communication

- The association communicates via email and on a website at championsclubcondos.com where there is a password-protected co-owner only page.
- You are asked to supply your email address to the board.
- If you do not have online access, you can ask a family member to monitor the website and to receive email for you. In addition, important notices will be attached to your door.
- A directory is distributed to the residents containing names, phone numbers, and email addresses of residents. You may request to have your information remain unpublished; however, residents are required to provide this information along with emergency contact information to the board of directors. Such information will not be released to anyone other than board members and will only be used in the case of an emergency.
- The board is also required by law to keep a list of mortgage holders, and you must supply the name of a designated voting member for each unit.
- If you have any problems or concerns, communicate them to the board in writing, either by letter, email, or a note in the association drop box.
- The mailing address of the condominium association is PO Box 1046, Grand Blanc, MI 48480.

Conflict resolution:

- If you have an issue with a board decision or action, you first should contact the board of directors.
- If a resolution cannot be reached, then you can ask that an appeals committee be convened. This ad hoc committee is designed to help mediate resident/board conflicts that cannot be solved otherwise.

Decks·

- Deck construction or modification requires board approval and may require a township permit.
- Decks must be maintained by the homeowner.
- Only the approved stain product that is listed on the website may be used.
- If the product is not available, the homeowner may request a substitute to be used.
- Composite decking requires board approval.
- If a homeowner does not maintain his deck, the board will have it done, and the homeowner will be charged.

Grounds

- The lawns are irrigated by an underground sprinkler system. Report sprinkler malfunctions to the grounds chair.
- Lawns are generally mowed once a week, and other grounds maintenance is arranged by the board.
- Make sure your courtyard is well maintained. You are encouraged to plant low flowers and shrubs in and around your courtyard area.
- Residents are encouraged to put plants and flowers under their deck and along the back of their unit. Addition of shrubs, rocks, or other permanent items need approval.
- Additional landscaping may be done with the approval of the board of directors.
- You can help out by watering the trees and shrubs near your home where sprinklers don't reach, particularly in dry seasons.
- Visitors and residents should take care not to park or drive on the edges of the lawns. Co-owners can be charged for repair of lawns and broken sprinkler heads.
- Driveways are plowed in the winter when the snow accumulation reaches two inches. Sidewalks and porches are also shoveled.
- It's important that you use the ice-melt substance provided by the association to keep steps, sidewalks, and driveways safe.
- Sidewalks, steps and driveways are maintained by the association. Report cracked sidewalks or other problems that may lead to falls or injury

Insurance

- The association carries insurance covering the exterior of the buildings, roofs, and common elements. Article IV of the bylaws contains complete insurance information.
- Co-owners are required to carry insurance that covers those items they are responsible for, as specified Article IV of the master deed.
- You can obtain a copy of the association insurance policy to make sure your individual homeowner's insurance meshes with the association coverage. The complex insurance is handled by the McCredie Insurance Agency. Currently the agent is Scott Breslin and the account manager is Bernadette Hill.
  Proof of insurance for a mortgage or home equity loan can be obtained by calling the agency at 810-600-2378 or 800-333-0983.
- Contact your agent to make sure you are insured appropriately.

Mail delivery

- Mail is delivered and picked up at the mailboxes on Champions Circle.
- When you are away, you can have your mail held. It can be delivered to your mailbox when you get home, or you can pick it up at the Burton Post Office on Center Road (not the Grand Blanc Post Office).
- The association has no authority over the mail boxes. Contact the Burton Post Office for replacement keys or other issues.

Maintenance

- Any maintenance requests should be communicated to the board of directors in writing. You may email the board members or leave a note in the association drop box, generally located at the home of the president.
- Report urgent issues when they occur.
- A maintenance/modification/replacement form is available on the website.
- Each year, there will be a maintenance survey through which you can report maintenance and repair needs.
- Residents are responsible for any damage caused by them or their renters or guests, and they will be charged for any repair.

Modification or replacement

- You must have permission from the board of directors for any modification or replacement to the exterior of your unit, including but not limited to doors, windows, and skylights. See the bylaws (especially Article VI, Section 3) and association rules for further information.
- Satellite dishes and generators are allowed, but rules must be followed and a form must be submitted before they are installed. Guidelines are on the website.
- Modifications made by previous owners are your responsibility.
- No permanent structure may be erected on the common grounds without permission.
- Co-owners are responsible for any damage or costs resulting from any modification or action of their workers.
- A good practice is to consult a board member when planning a modification or replacement project.
- A modification form is available on the website. Please use this form.

Parking

- Parking on Champions Circle during the day is discouraged and is not allowed overnight.
- Commercial vehicles may not be parked anywhere in the complex (see rules for more information)

Pets

- Residents are allowed two pets.
- Pets must be kept on a leash and under the control of the owners at all times.
- Pets may not be tethered on the grounds.
- Grand Blanc Charter Township rules regarding pets apply.
- Residents and visitors must pick up after any pet. Please walk dogs to a variety of places around the grounds so grass is not damaged.
- No savage or dangerous animal may be kept.

Renters

- A maximum of three units in the complex can be rented at one time.
- All rentals must be for a minimum of one year and the rental agreement must be approved by the board of directors.
- An entire unit must be rented.
- See the bylaws for more information.

Residency

- Units are for single family use as defined by Grand Blanc Township. More information is available on the Grand Blanc Township website.
- No business or commercial enterprises except home offices may be operated in the units.
- No inappropriate or unlawful activity may occur, nor may any resident engage in any activity which may be an annoyance or nuisance to other residents, including excessive noise.
- Co-owners shall provide the association with a means of access to their unit, such as the contact information of someone else who has a key.

Safety and security

- Lock doors and windows, and close garage doors at night.
- Lock any vehicle left overnight in your driveway.
- If you go away for an extended period of time, ask the township police to do vacation checks. Call their office at 810-424-2600.
- Weapon and firearm use is prohibited within the condominium complex, including grounds.
- Drones, fireworks, and other dangerous items may not be used anywhere within the complex.

Sale of your unit

- Pass all printed condominium documents to the new owner.
- Copies of previous modification and replacement approvals for your unit are available on request. Be sure to pass these on to the new owners, who will be responsible for maintaining your modifications.
- Notify the realtor about the website and the information available there, including the governing documents.
- The association charges $250 to complete financial institutions information forms.

Sump pumps

- The association maintains sump pumps and back-up systems in the end units of each building.
- If your unit has a sump pump, please check it regularly, making sure it is in working order and that the cover can be easily removed.
- Your sump pump is equipped with an alarm that sounds when the main pump has malfunctioned. When that happens
    1. Silence the alarm.
    2. Call the plumber whose name and number are on the tag.
    3. Notify the building chair, who will authorize payment. Failure to notify the board could result in you having to bear the expense of repair.
- Please ask someone to check your unit regularly when you will be out of town for a couple of weeks or more.
- The sump pumps are protected by a water back-up system. Increased water bills due to failure to notify the board of sump pump malfunction may be borne by the resident.
- In the event of malfunction of the pump, the association's insurance will only pay to restore the unit to the original condition when it was built. Make sure your personal homeowner's insurance will cover any flooding to your finished basement.
- Change the 9V battery in the alarm every two years as directed on the unit.

Trash collection

- Trash, recyclables, and yard refuse collection is once a week, provided by Grand Blanc Township. The scheduled day is delayed one day following New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, and Christmas Day.
- Recycling guidelines are available on the township website. The township asks that you break down boxes and control loose papers.
- Avoid putting out white bags unless in a bin; critters can get into them easily. Black bags are better.
- Yard refuse must be in paper bags specifically designed for that purpose.
- Do not put your trash out before dusk the night before.
- Be sure to secure your trash and recyclables in case of wind.
- Please put your trash on your driveway, not on the grass.
- Return emptied trash and recycling containers inside the garage before the next day.

Utilities

- Consumers Energy provides natural gas and electric service.
- Cable is available through Comcast and AT&T.
- Satellite dishes and generators are allowed per signed agreement with the association. You are responsible for any costs and damage related to a dish on your unit. When a resident moves their satellite dish must be removed.
- Contact the respective companies for individual problems.
- Water and sewer charges are included in the maintenance fees; you will not receive a separate bill.
- Conserving water in your homes will help keep the maintenance fees down.
- Repair a water problem in your unit immediately or if appropriate, report it to the board.

Homeowners Energy Policy Act
Public Act 68 of 2024, Effective April 2, 2026

This Act establishes standards for how members (co-owners) of a homeowner's association may use energy-saving improvements and solar energy systems within a condominium community.

KEY PROVISIONS

Where Energy-Saving Equipment is Allowed

- On balconies or decks
- In garages

Where Energy-Saving Equipment is NOT Allowed

- Shared roofs
- Building exteriors
- Common areas

Approval Requirements
Co-owners must submit a Maintenance Request Form and receive approval before installing any energy-saving equipment.

Financial Responsibility
Co-owners are responsible for all costs, including:

- Purchase, replacement and installation
- Ongoing maintenance and operation
- Removal of equipment if it is no longer in use, or the unit is sold

Association Rules

The following are the rules established by the board of directors. Co-owners (and their renters and guests) are expected to follow these rules, which are enforceable by the board. Rules can be changed by a majority vote of the co-owners, whereas the bylaws and master deed require an amendment procedure to make any changes. Violations will result in fines.

1. Requests for modification or replacement must be submitted to the board in writing 14 days prior to starting the project to give the board time to act. The Modification and Replacement Policy and the Maintenance, Modification and Replacement Request Form are on the website. Do not start or contract for a project before you receive board approval.

2. Requests for maintenance must be submitted in writing, using the Maintenance, Modification and Replacement Form on the website or other written methods.

3. Courtyards must be maintained in an aesthetically pleasing manner. Plants and shrubs may not grow taller than the brick wall and may not impede on the brick wall of the courtyard or infrastructure. Weeding and trimming is the responsibility of the resident.

4. Residents may plant low shrubs and flowers within their courtyards and flowers outside of their courtyards as long as they are maintained by the co-owner. Shrubs and trees may be planted outside of the courtyard with board permission only.

5. Flowers, trees and shrubs planted by the co-owner, including any damage they cause or maintenance they require, are the responsibility of the co-owner.

6. The courtyard areas and decks are not to be used as storage areas.

7. Exterior garage lights, which are to be maintained by the homeowner, must be operating at all times. Please make sure both bulbs are white and the same type.

8. Non-paintable garage doors are not allowed for future installation.

9. Black wrought iron or aluminum gates and railings are allowed but must conform to others in the complex. A modification form must be submitted prior to construction.

10. Storm doors that are white or match the color of the exterior siding (almond) and are primarily glass/Plexi-glass (full view) may be installed by the homeowner.

11. Satellite dishes and outside antennas may not be installed on building roofs. They are allowed in common areas. Satellites on roofs prior to October 2026 may remain. Generators are allowed, but special forms for these items must be submitted prior to installation, and guidelines must be followed. All satellite dishes, outside antennas and generators must be removed before the sale of your unit.

12. American flags can be displayed. University flags can be displayed only within the courtyards. Only welcome, university, and seasons of the year flags/banners can be displayed in the courtyards.

13. Private garage sales are not allowed in general but may be approved for special circumstances, such as moving. Complex-wide garage sales may be held every other year, if there is sufficient interest.

14. No signs or advertising of any kind can be displayed on the lawns or windows, with the following exceptions:

- "For Sale" signs. Signs advertising the sale of a unit can be placed in windows of that unit.
- Small "For Sale" signs, no larger than 18"x24", can be placed in shrub beds near those units where no windows face the street.
- "Open House" signs when a unit is for sale may be posted only on the day an open house is held, and must be removed when the event is over.
- Security alarm signage may be displayed.

15. No modification of driveways is permitted.

16. Garbage and trash must be stored inside and placed at the curb no earlier than dusk the night before collection, and empty bins must be taken in on collection day. Recyclables must be secured.

17. The maximum number of cars that can be parked regularly in each driveway is 2.

18. Private security systems, including smart doorbells, are allowed. However, they must be approved by the association via a maintenance/modification request form if mounted on the exterior of the buildings. They may only be pointed at the owner's entrances or windows, and must be in full compliance with any federal, state or local law.

19. With permission from the board, residents may have a small trailer for the purpose of remodeling or construction parked in their driveway for no more than two weeks. If more time is needed, an extension must be sought. The trailer must be closed up, neat in appearance, and parked close to their garage door.

20. Residents need to request board approval before arranging any service that they believe is a responsibility of the Association. Otherwise, there is no reimbursement.

21. Residents who are remodeling may rent a dumpster if needed. They must give advance notice to the association. The dumpster must be parked in their driveway, not in the street, and any damage done to the driveway will be the responsibility of the resident. The time limit is 5 days, including the pick-up and delivery days.

22. Portable air conditioning units are allowed in the window of a condo but must be removed by October 1.

23. Front doors may be replaced with a new door, same color, of the owners' choosing. Doors must be approved prior to installation.

24. Bird feeders are prohibited in common areas, decks, and courtyards to mitigate rodents from entering the buildings.

25. Holiday Decorations may not be placed on the lawns, which are common areas. This includes holiday inflatables or ceramic (or other material) objects. No decorations may be placed in the trees, bushes or other landscaping, including holiday lights.

Objects that are projected on to the exterior of the building are prohibited. Noise and music making holiday decorations are prohibited.

Holiday decorations may be placed in courtyards and on porches. Window wreaths and garage coach lights wreaths are allowable. Coach lighting (garage outdoor lights) may be changed to red or green bulbs during the holiday season. Bulbs must be consistent in that the bulbs must both be green or both red.

All decorations must adhere to the timing below:

- Holiday decorations for end of year celebrations may go up as early as Thanksgiving weekend and may stay up for one (1) week after New Year's Day.

- The other two major holidays that may have special decorations up for an extended period are Easter and Halloween. Major holiday decorations may be put up no earlier than four (4) weeks before the date of the holiday and must be taken down no later than one (1) week after the end of the holiday.

- Other holidays that may have special decorations are Valentine's Day, St. Patrick's Day, Thanksgiving, Fourth of July, Memorial Day, Labor Day, etc. These holiday decorations may be put up no earlier than two (2) weeks before the date of the holiday and must be taken down no later than 3 days after the end of the holiday.

Fine Schedule

The board of directors my levy fines for violations of any provision of the condominium documents, including the Bylaws, Master Deed, and Rules. The following is the fine schedule found in Article XVI, B, Section 3 of the Bylaws. Repetition of the same violation can result in multiple fines.

First Violation: No fine

Second Violation: $25.00

Third Violation: $50.00

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Fourth Violation: $100.00