



DUNBARTON PINES



Homeowner Association Newsletter May 2021

President's Message

Fred Schlemmer

Spring is on its way – and with it a hope for a return to normalcy, no matter how measured the pace. We hope all have weathered the Covid storm and share with us optimism for the future!

As we emerge from Covid, however, we are experiencing increases in our vendor costs for this year, and anticipate additional increases next year (in 2022), primarily due to inflation. Unfortunately, our budget does not provide for increases in operational costs. We advised last year that we operated close to breakeven. We postponed improvements such as adding benches to our Commons Areas, additional upkeep in the Commons woods, and improvements to cul-de-sacs, rather than dipping into our Reserves. Your Board discussed, but did not proceed, with a dues increase last year – primarily due to Covid. This year our budget is no different. Once we plan for our ongoing operational costs, little remains for the desired improvements, let alone vendor cost increases next year. Good practices suggest our Reserves should be maintained at 50 percent of our operational costs. Our current Reserves are less than that, and our budget does not provide for any additions to Reserves.

We must budget for next year's costs almost six months in advance. For example, for this year, 2021, we need to finalize annual dues requirements for next year (2022) by June. That gives us time to communicate the dues to Homeowners in July, bill in August, and receive annual payments by September 1. Those receipts are then earmarked for the 2022 calendar year. If we find next January of 2022 that our expenses will go up (through, say, vendor cost increases), we are unable to recover those additional expenses until the following year, 2023. We would be forced to use Reserves.

To summarize, we anticipate increases in our operational costs next year. Last year our budget did not provide for targeted improvements to the Association nor adding to our Reserves. This year's budget has the same concern. As a result, the Board has decided to raise the annual dues, payable September 1 of this year, from \$170 to \$190. We last raised dues in 2018, when we increased dues from \$150 to \$170, also a \$20 dollar increase.

Board Candidates for 2022

Rod Harris

Your current Board members have agreed to run for the Board for 2022. Fred Schlemmer proposes to continue his role as President. Andy proposes to continue his role as V.P. Landscaping, Karen has volunteered to continue as Treasurer, and Rod has agreed to run for Secretary. We are always looking for backups and volunteers – and would be glad to provide training. If interested, please send us an email at dunbartonpines@outlook.com

DUNBARTON PINES Homeowners' Association

The Dunbarton Pines Homeowners' Association (DPHA) is a non-profit corporation created in 1979 and composed of 341 homes governed by the Declaration of Covenants, Agreements and Restrictions (1979) and Bylaws (1980). These documents are available on our website:

<http://www.dunbartonpinesofnovi.com>

The Association has the duty and responsibility to maintain the open spaces, retention ponds, common areas and entry way monuments for the benefit of the subdivision and the members of the Association. Annual dues are \$190 payable September 1st.

DPHA board members:

Fred Schlemmer, President. Fred is in his second year as President and fifth year on the Board.

Andy Randall, V.P. Landscaping. Andy has participated on the Board for some 13 years and is responsible for landscaping maintenance and improvements.

Karen Harris, Treasurer. Karen continues her fifth year on the Board as Treasurer.

Rod Harris, Secretary. Rod continues his second year as Secretary. In prior years, Rod as served as President.

Deepa Elangainathan, Webmaster

Please send all correspondence to:
dunbartonpines@outlook.com

Landscaping Maintenance and Improvements

Andy Randall

We have plans to add a path to the North (Exeter Ct) entrance to the main commons (see below) and to provide updates to some of the cul-de-sac plantings (as our budget permits). We also anticipate removal of select dead and/or dying trees. If you notice a distressed tree in one of the entryways, cul-de-sacs, or commons area, please advise by sending an email to dunbartonpines@outlook.com

We also plan to trim the wood's pathways in the fall or

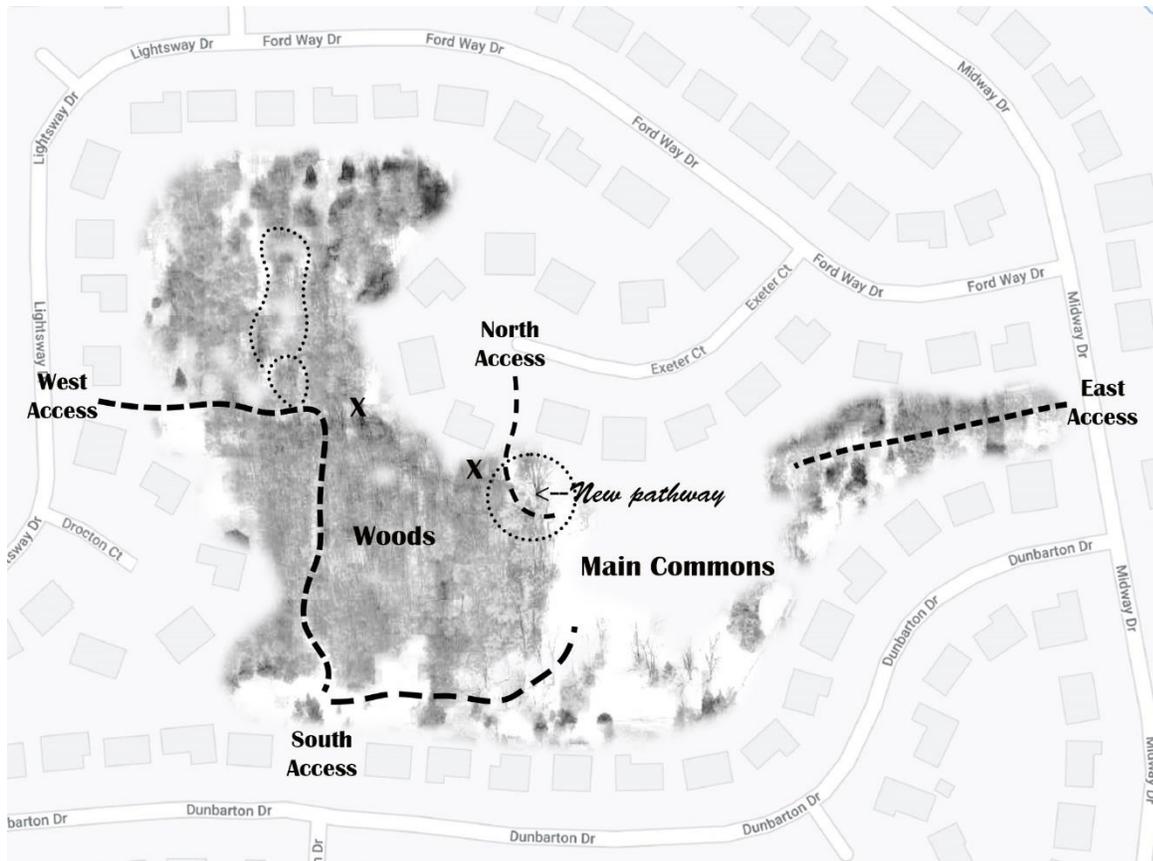
early winter in order to keep low hanging branches or invasive bushes from creeping into our main paths.

As a reminder, based upon main commons homeowner feedback, we added additional mowings during the June growth period and expanded the area to be mowed. We added a fall tree trimming and cleanup in the main commons – activities which commons area homeowners advised us they have recently been performing.

Main Commons Area Update

Fred Schlemmer

We are planning the creation of a pathway at the North (Exeter Ct) entrance to the main commons. This new pathway will continue past the marker rocks at the North entrance south into the woods and then cut east into the main commons. This new pathway will provide hikers access to the main commons without having to walk in or near the backyards of Exeter Ct homeowners. Please note our updated map which shows the new pathway and the elimination of a walkway behind Exeter Ct homes. We also hope to place a few benches within the main commons area, budget permitting. The bench is simple, stable, and can be custom-labeled. An example is shown here.



Treasurer's Report

Karen Harris

Dues have been collected from all 341 homeowners for 2021. This appears to be a first for our subdivision! Thank you all! Invoices for 2022 dues will be mailed in early August with payment due September 1.

While we stayed within our budget last year, we postponed some targeted improvements to the commons area and cul-de-sacs. This year is no different, as we are planning for a breakeven budget – which makes limited provision for adding to Reserves. Moreover, we have already experienced an additional \$2,000 in unplanned costs for routine maintenance this year (we managed to postpone another vendor for a year). We fully expect our costs to increase next year as well.

On paper, the increase in dues for 2022 will add an additional \$6,820 to next year's budget. In reality, only \$4,560 is an incremental increase – \$2,000 for the increase in routine maintenance and \$260 in other vendor increases. We hope

this remainder will cover the increases we expect next year.

When we compare our annual dues to neighboring HOA's, we are still the lowest in the neighborhood! The average of the six we obtained dues information for was \$330 a year (see separate article below).

**Dunbarton Pines Homeowners' Association
Dues and Expenses
Through April 30, 2021**

	Year to Date			2021
	Actual	Budget	Variance	Budget
Income				
6010 Dues and Other Recd	\$58,485	\$4,831	\$53,649	\$57,970
6200 Interest Income	\$11	\$57	(\$46)	\$170
Total	\$58,496	\$4,888	\$53,604	\$58,140
Expense				Yearly
7010 Landscaping	\$2,880	\$6,545	\$3,665	\$44,300
8010 Fees and Insurance	\$81	\$1,026	\$945	\$3,000
8020 Water	\$0	\$1,300	\$1,300	\$2,600
8030 Electric	\$527	\$366	(\$161)	\$1,100
8040 Communications	\$0	\$600	\$600	\$2,500
8050 Enterprise Software	\$1,484	\$1,484	\$0	\$4,452
Total	\$4,971	\$11,321	\$6,350	\$57,952
Dues Less Expenses	\$53,525	(\$6,433)	\$47,254	\$188
Reserves	<u>\$17,179</u>			
Cash in Bank	<u>\$70,704</u>			

Annual Dues Comparison with Neighboring HOA's

Karen Harris

We worked with Margie Wells (of Real Estate One) to gather information on annual dues from HOAs in our neck of the woods. This helps to put our dues into perspective given the highly competitive real estate market. What we found confirms what we have believed for some time – that we are the best deal going! Our annual dues next year at \$190 are less than all of the HOAs we surveyed – by a considerable amount. Other association homeowners pay, on average, \$330 – some \$140 more than what we have set for 2022.

Dunbarton Pines	\$190
Addington Park	\$325
Autumn Park	340
Barclay	400
Bradford	325
Mystic Forest	365
Royal Crown	225
<i>Average</i>	<i>\$330</i>

Trailer and Boat Restrictions

Karen Harris

We know – you have been cooped up inside all spring and it is time to get out! Please remember as you prepare for your summer activities that parking of boats and trailers within the subdivision is prohibited! City of Novi Ordinances separately restrict loading and unloading of such vehicles to 72 hours and does not allow parking of same on streets near residences.

Food Trucks Coming to Subdivision over Summer!

Accolades to Dawn Carson and Andrea Torres for their work organizing food truck visits to the subdivision this summer. Tentative schedule to the right. Location will be Drocton Ct. Check our website for updates.: www.dunbartonpinesofnovi.com

Food Truck Schedule: Location Drocton Ct			
Business	Cuisine	Wednesday	Time
Drunken Rooster	Tacos with a twist	June 2	tbd
Slow's BBQ	BBQ	June 16	5-7p
Hero or Villain	Sandwiches & more	June 30	5-7:30p
Twisted Mitten	Mediterranean	July 14	tbd
Fortune Cooking	Chinese	July 21	4:30-7:30p
Little Lou's Hot Chicken	Hot Chicken	August 4	tbd
Whoa Tacos	Mexican	August 18	5-8p

Association Newsletter – Discontinuing Delivery by USPS Mail

Rod Harris

Starting with this issue, the Dunbarton Pines Newsletter has been sent via email to all homeowners who have an email address on file with our TOPS [ONE] software (about 299). This will save some \$800 per mailing. For those of you who have yet to provide us an email address (about 42), we have printed and mailed you a hard copy FOR THIS ISSUE ONLY. Starting with this Fall's Newsletter, we will only be sending our Newsletter via email. You can maintain your contact information on the Owner's Portal – request an invitation at dunbartonpines@outlook.com.

Time to Update Your Payment Options on TOPS [ONE]!

Karen Harris

We will be sending the annual dues invoices in August (payment due September 1st). For homeowners who have registered on the owner's portal and used the Association software to pay their annual dues in the past – you may want to confirm both the method (AutoPay or Pay Now) and your bank account or credit card information to be used. Here's the link to the owner's portal: <https://owner.topssoft.com/DPHA/Account/Login>. Remember, your information is not stored on TOPS [ONE] but maintained by third-party payment provider (Global Payments, formerly Zego, formerly PayLease).

AutoPay provides for homeowners to set up a payment method in advance, which can be ACH or Credit Card. An ACH payment is free, while a credit card payment has a fee associated with it (3.5% of dues amount). AutoPay only happens once a year to collect annual dues. The Association initiates AutoPay transactions towards the end of August. Once initiated, an email notification is sent to each AutoPay subscriber notifying them of the pending transaction to ensure enough funds are available or card information is up-to-date. To be included in the annual AutoPay set of transactions, **a homeowner must be registered BEFORE we initiate the transactions**. Registrations made after AutoPay has been initiated will not be included in that year's AutoPay transactions and will NOT result in payment. The homeowner instead will need to initiate payment either using the Pay Now method or submit a check for payment.

Pay Now provides for the homeowner to determine the method, amount and timing of their annual dues payment. A homeowner can "Pay Now" using ACH, Credit or Debit card information. All Pay Now methods have a fee associated with the, presented at the time of payment (currently \$2.95 for ACH or 3.5% or \$5.95 for credit card).

A few homeowners experienced problems with their AutoPay transactions this year. These were related to the setup process on the Owner's Portal. Until recently, the software allowed homeowners to exit the setup process prior to completing it properly. These few homeowners thought they had completed their AutoPay setup, only to NOT be included in the AutoPay transactions. The software has been fixed and the homeowner setups affected by the problem corrected. We apologize to those homeowners affected by this issue.

TOPS [ONE] Homeowner eMails and Portal Registration

Karen Harris

We now have email addresses for some 299 homeowners, and 174 homeowners have formally registered on the Owner's Portal. To date we have open invitations to 122 homeowners who have yet to respond. If you have not yet received an invitation to register on the Owner's portal, please let us know at dunbartonpines@outlook.com

Annual Meeting Scheduled for Sunday, September 26th, at 7:00 pm

Fred Schlemmer

We have scheduled the Annual Meeting for the DPHA for Sunday, September 26th, at 7:00 pm. We anticipate the meeting to be a Zoom Webinar – similar in format to the Annual Meeting we held in December of 2020.

Planning a Garage Sale?

Karen Harris

Post your sales information and items for free at www.garagesalefinder.com; www.yardsalesearch.com; www.garagesaletracker.com; www.nextdoor.com; and Craig's List.