

Dunbarton Pines Homeowners' Association
Broadcast Communication for December, 2024

Outgoing President's Note (Karen)

It would seem I've been here before – signing off after many years on the Board in various roles including Secretary, Treasurer and President. But that was some time ago and this is now!

I would like to thank the current Board for their support over the past year. This is a dedicated group of individuals who are working hard on your behalf. I can only hope homeowners are as thankful as I am for their involvement in your Association!

After the Annual DPHA Meeting in September, the voted-in Directors agreed that Alan Lach will take on the role of President and Rod Harris will assume Alan's position as Treasurer. Scott Mato and Matt Guyot will continue in their current roles.

Alan will be a strong and thoughtful President over the coming year. He has been involved in the Treasurer role for several years now and understands the inner workings of the Association and its Board. Please welcome him in his new role!

Scott, Matt and Rod will be a good team supporting Alan. Scott continues in his role as V.P. Landscaping where he has managed both recurring and non-recurring maintenance for the Association. Matt, as Secretary, continues his behind-the-scenes role assisting in scheduling and documenting Board meetings, but also in coordinating the Storm Water drainage work we did this year and will continue for the next several years. Rod returns to the Board as Treasurer, a new role for him. Rod has worked behind the scenes to configure and document our Association software and to periodically assist in analytical and financial reporting.

We accomplished a lot this past year – keeping our key maintenance activities well monitored and quickly addressing storm cleanup and tree maintenance work. We began to address our long-neglected Storm Water System and partnered with a well-qualified vendor to manage this effort over the course of several years. We also assessed the state of our dues versus our anticipated maintenance and improvement costs over the next several years and recognized, due to rising costs, we would be underfunded for our needs. We accordingly raised dues for 2025 and anticipate being able to expand our maintenance and improvement efforts beginning next year. Finally, over the many different DPHA Boards I have participated in, discussions have periodically occurred related to our aging Association documents. We recognize that Homeowner Associations were vastly different 30 plus years ago than they are now, and new legislation as well as new technologies present constraints and opportunities for today's HOAs. At one point several years ago the Board commissioned a study by our Lawyers to review our Association documents and to prepare an Association scorecard. That review confirmed a need to begin considering thoughtful updates – but Board energy and funding were in short supply. Towards the end of this year we consulted again with our Lawyers to begin a detailed study of what we might need to modernize and what level of effort might be required on the part of the Board and homeowners. I am glad to see that Alan has a strong interest in this effort and plans to make that one of his major focus areas next year (see his comments below).

Outgoing Treasurer's Report (Alan Lach)

This will be one of my last financial reports as I hand over the Treasurer role to Rod Harris and assume the position of President for the HOA. It has been a valuable education for me as Treasurer

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Understudy for my first year and then taking over the role full-time last year. Throughout my two years on the Board of Directors, Karen Harris has been an excellent mentor as Treasurer and President and, with the help of past President Rod Harris, I have learned a lot about the running of the HOA from both a financial and managerial perspective.

As I merge into my new role, I intend to continue the Board's focus on cost containment so we can maintain our low Association dues while providing the necessary maintenance to keep the subdivision attractive for current and future homeowners. We enjoy an enviable position where the value of the properties in our subdivision fits well with the current real estate marketplace. A second objective will be to update our Association documents which have become woefully outdated from their initial writing over 40 years ago. Updating these documents will require significant effort and an approval vote by homeowners. As such, more information about the necessary changes to the documents and their vetting will be provided throughout the coming year. Finally, to go along with our efforts to maintain the common areas and entryways attractive to others, I encourage all homeowners to maintain their properties in a manner that enhances the curb appeal for the entire subdivision.

Now onto the financial report...

Our financials remain on track for 2024 even with the addition of unbudgeted proactive software purchases such as an annual subscription to PayHOA along with multi-year domain and email account buys. These buys were containable because of a carefully developed annual budget where our projected recurring costs remained accurate and, coupled with the on-going savings we put in place, delivered the necessary headroom to move forward.

- Transition to the new PayHOA management software and integration to a new banking partner drove our biggest year-over-year savings of ~\$800/yr
- Domain hosting and email account savings of over \$400/yr
- Entryway water meter replacements net savings of \$200/yr
- June's move to an annual subscription for PayHOA increased planned cost, but nets a savings of \$681 over the next 12 months

The implementation of our PayHOA software has significantly matured over the past year to become a valuable warehouse of information for managing the Association. A quick summary of PayHOA statistics indicates that many homeowners have taken advantage of the convenience and added flexibility available to receive HOA correspondence through email and make annual HOA dues payments.

PayHOA software use (active since June, 2023):

- 321 (94%) Homeowners now have verified email addresses on file
- 199 (58%) Homeowners used the Owner's Portal in 2024
- 337 (99% of homeowners) have paid 2024 dues using 348 payments, such that:
 - 196 (56%) of Payments used checks via lockbox

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- 152 (44%) of Payments used electronic payments via the Owner’s Portal. Of those:
 - 71 (20%) Payments were made with Debit or Credit Card
 - 81 (24%) Payments were made with ACH
 - 47 Homeowners (14%) enabled “Autopay” for one of the above methods

As we begin to develop our budget for 2025, the routine subdivision maintenance and upkeep will continue to dominate future expenses. This includes our multi-year effort to inspect and clean the entire storm water system throughout the subdivision. Additionally, the cost of updating our Association documents, if we proceed, will need to be factored into the budgets.

Last but most important to the health of our subdivision is the annual HOA dues collection which is almost complete with 97% of homeowners having paid thus far. Overdue letters have been sent to all delinquent homeowners and we anticipate all dues to be paid by the end of the year. Delinquent payments after the third notice will be subject to additional fees if we begin legal action to collect payment.

Financials for 2024 Year-To-Date

Dunbarton Pines Homeowners' Association 2024 Year-To-Date Actuals Thru 11/30 Budget Thru 12/31			
	Budget	Actual	Variance
Income			
Annual Dues-Current Year	71,610.00	71,610.00	0
Interest Income	28.8	136.44	107.64
Total Income	71,638.80	71,746.44	107.64
Expenses			
Planned Maintenance	43,368.00	38,263.31	5,104.69
Unplanned Maintenance	11,000.00	15,628.75	-4,628.75
Improvements & Amenities	2,470.00	2,470.00	0
Software, Subscriptions, & Administrative	5,021.00	6,918.46	-1,897.46
Legal & Insurance	3,270.00	3,850.00	-580
Utilities	3,210.00	3,679.56	-469.56
Total Expenses	68,339.00	70,810.08	-2,471.08
Net to / From Reserves	3,299.80	936.36	-2,363.44
Annual Dues Collected for 2025	93,775.00	91,510.00	-2,265.00

Landscaping Report (Scott)

Early this year we worked with the City of Novi to get our entryways at White Pines and Dunbarton back to their original state once all road work was completed in 2023. We still anticipate some additional refresh work for those areas and other entryways – which we have contemplated for 2025 and beyond.

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We recently completed Spring and Fall clean-up on all commons areas and trees. Along those same lines, we removed trees deemed hazardous by the City of Novi.

One of those activities we, as home homeowners, never see is work we authorized to bring all entryway electrical wiring up to code. Done!

Storm Water Drainage System Maintenance (Matt)

As most of you know, we started a multi-year effort to begin inspecting and where necessary, cleaning our Storm Water System. We contracted with a very qualified vendor to assist us in this effort over the next several years.

To guide the work, we divided our subdivision into four zones. Zone four is further subdivided into three additional zones due to the large number of systems in that zone. We have prepared a diagram of our subdivision with those zones and posted it to our website. This document can be expanded for a better view of home address numbers that are included in each zone. It can be viewed at: [DPHA Storm Water System With Zones](#)

We completed work on Zone 1 this year. That work confirmed the appropriateness of our project. Several systems in the Zone were impacted with drainage dirt which required some effort to remove. We also ran into a couple of situations where homeowners had covered some of the access covers and drains with landscaping or structures – which had to be moved in order to provide access to the system. As these systems have access easements, homeowners in Zones 2 through 4 need to carefully review the diagram to see if there are any potential access problems surrounding their homes.

Treasurer Understudy (Rod)

Your Board of Directors is seeking an understudy for the Treasurer position. This role would work with the current Treasurer to learn our software, procedures and reporting cycle used to support the Board. The understudy role would provide a great learning opportunity without the pressure of having to “own” the activities as a formal position. The plan would be for the understudy to assume the Treasurer role over time.

If you are interested, we would suggest that you have a financial background – as a book keeper, accountant, or financial analyst. Experience with financial software would be a plus. We would encourage conversations with Karen Harris, past President but also past Treasurer – who knows this transition only too well, and attests to the savings in time afforded by our software. You might also speak with Alan Lach, our most recent Treasurer, who oversaw the transition from our previous software to our current PayHOA tool – and can confirm how much PayHOA software has simplified our processes. Finally, we would encourage you to speak with Rod Harris, our newest Treasurer. Rod has assisted in the selection and implementation of both software tools used by the Association and developed in-depth documentation of the current PayHOA software. We strongly encourage you to consider joining our Board as a Treasurer understudy in 2025! Please send an email to dunbartonpines@outlook.com (or mail@dunbartonpines.org)!

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Website Name

For some time now we've hosted an Association website under the URL of www.dunbartonpinesofnovi.com . Last year we migrated to a new, shorter URL, www.dunbartonpines.org . We've been forwarding all inquires to the old site to this new one for the better part of 2024. While we'll continue to forward requests for the old website to our current one, please feel free to go directly to www.dunbartonpines.org . It is the same website!

eMail Migration

We have been using dunbartonpines@outlook.com as our main Association email address for some time. Along with our move to a new website name, we are migrating our main email account to mail@dunbartonpines.org. Starting in January, we'll be sending out our broadcast messages from the new email address. In turn, we will start forwarding emails sent to dunbartonpines@outlook.com to our new email, mail@dunbartonpines.org starting with the new year. You should start using our new email address as of January 1, 2025.

Neighbors' Notes

Contributions from homeowners of general interest to our members. To submit your own article, please email dunbartonpines@outlook.com (or mail@dunbartonpines.org)

Hazardous Waste recycling

In today's digital age, electronic devices have become indispensable to daily life. From smartphones and laptops to kitchen appliances and televisions, our homes are filled with gadgets that improve our convenience, entertainment, and productivity. However, as these electronics age and break down, they contribute to a growing and serious global problem: electronic waste, or e-waste. Safely discarding e-waste is not only vital for protecting the environment but also for safeguarding human health and conserving valuable resources. We have posted a more detailed article onto our website for interested homeowners. It can be found at: [Essay on E-waste](#)

Bee City USA

The City of Novi has been named as a Bee City USA affiliate by the Xerces Society for Invertebrate Conservation. With this designation, Novi joins other Michigan cities that are committed to conserving pollinators by providing a habitat free of pesticides and rich in a wide variety of native plants. Homeowners are encouraged to consider the pollination value of plants when installing or renovating their landscaping. The more homes that support a healthy pollinator environment, the better for us all. For more information about the City of Novi's Bee City USA program, contact Katherine Oppermann at koppermann@cityofnovi.org.