

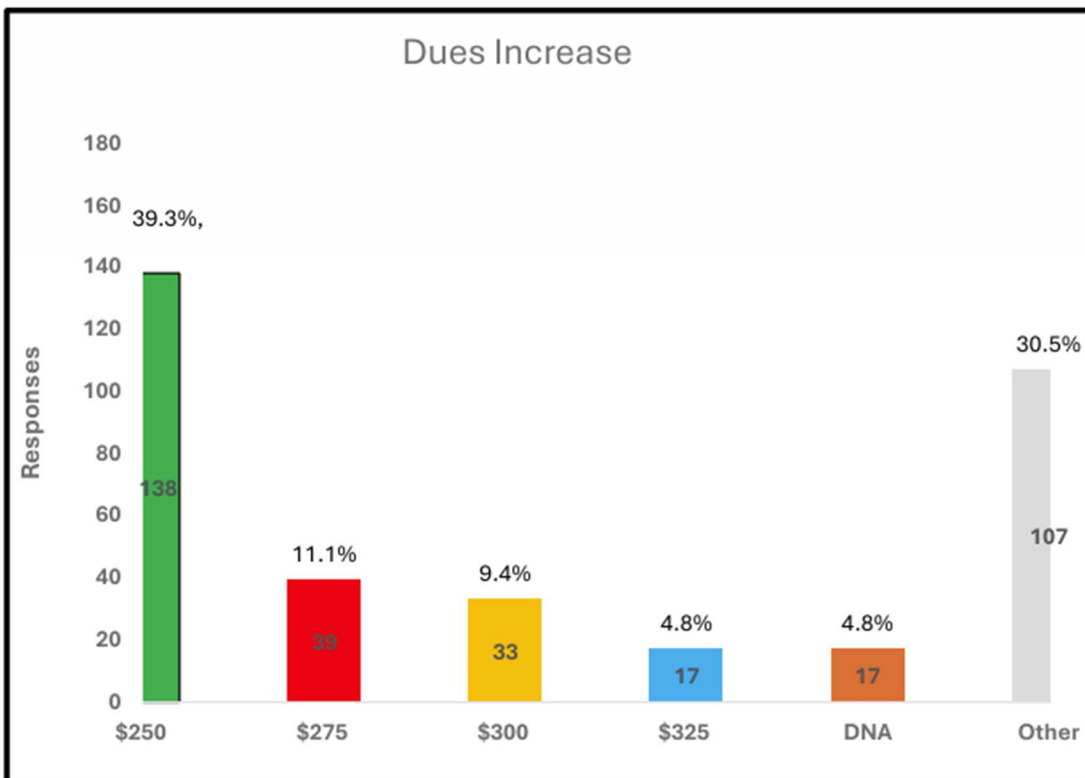
RLMC Survey Results – Fall 2024

DUES BEING RAISED: Member Feedback and Recommendations

Question #12

Annual Maintenance Dues Increase As recommended by the dues committee, there is a need to level set dues based on both the economic factors (cumulative inflation) and the significant time frame (17 years and counting) since the dues were last raised. Once level set, the maintenance dues should be set up such that future RLMC boards shouldn't have to deal with any significant dues issues stemming from economics and time. Do you support the dues being raised to one the following levels? \$250, \$275, \$300, \$325

- 138 \$250
- 39 \$275
- 33 \$300
- 17 \$325
- 17 Did not answer (DNA)
- 107 Provided different value/suggestion
- 54% 136 of the 351 respondents left a comment



Summary of Comments on Dues Being Raised

- **Increase:** 65% of the respondents did agree to one of the 4 suggested values. (227 out of 351)
- **No increase:** 12% (42 respondents) wrote in some version of no, with and without comment. This was the second highest response, after \$250 which 138 respondents chose.

This question had the most comments – 136

There were a variety of suggestions and comments, with 16 asking for more transparency of where the current funds are being allocated and how the funds are spent, and asking about a budget.

Additional suggestions included: a phase in approach to increases, concerns of affordability, raise dues per cost of living

Dues Increase: Member Feedback and Recommendations

Raw data as submitted by members

1. No.
2. \$200 is enough
3. \$200 OR COST OF LIVING RATES
4. \$200 w/ each additional lot \$100
5. \$225 increase would be acceptable. We are all hurting now. It's too bad you have to raise both our fee and rent at the same time
6. \$250 - It may be wiser to consider all the input before enacting a minimum 40% increase to play catch-up. Perhaps increase by \$25 per year for the next 3 years.
7. \$250 - PHASE IN OVER 5 YEARS
1. \$250 - RLMC trasurere nees to keep membership informed on financial status (in a form that lay people can understand.) Properly justify cost increases
2. \$250 with no automatic inflation factor
3. \$250,\$275
4. \$250,\$275
5. \$250,\$275

6. \$250,\$275
7. \$250,\$275,\$300,\$325
8. \$250,\$275,The raising of dues should be gradual to allow for those on fixed incomes to prepare accordingly.
9. \$250,Adjusting every three years for inflation
10. \$250,As long as additional funds are not used for any other expenses or projects
11. \$250,charge people using the services , we dont use most of them and maintain our lots !
12. \$250,Difficult to answer when I don't know the current fund balance RLMC has at it's disposal.
13. \$250,Dues should be for maintenance and security only.
14. \$250,Future dues increases should be justified by maintenance and security increases.
RLMC is a non-profit organization.
15. \$250,How much dues was raised in 2007? How much dues was raised in 2024? There should have been alot more money collected in 2024 to help with inflation.
16. \$250,I don't agree with the dues going any higher than \$200, as you have stated the world is expensive, my family is just getting by, this lake has been my home since I was in high school, but I can't afford extra expenses, not every member who lives here is rich. Think about the people who enjoy the community who are just making enough themselves to survive.
17. \$250,I prefer no raise but if one is necessary the lowest amount would be best.
18. \$250,I think a gradual increase is better, to give owners a chance to get used to it. With all the costs most people's wages are not going up that fast. The sewer bills just more than doubled and no idea how much more they're going up. I understand it needs to be raised, but maybe go up to \$200 this next year, and another \$25.00 the next couple years til we get to \$250.
19. \$250,If absolutely necessary, we should absolutely get an advance notice regarding this with the reasons for the dues being raised, and this should not be done until every lot on the lake has dues, regardless of whether they are by one owner.
20. \$250,It would be smart to see how much revenue could be gained by charging people fees for the extra lots, first. If you own a lot, you should have to pay some fee.

21. \$250, Look at some expense cutting, especially for things that do not benefit the majority (more than 50%) of residents, such as game/courts. Make these extras self funding by admission or voluntary extra donation.
22. "\$250, No extra dues should be assessed until problem with wake boards is addressed.
23. Damage is being done to sea walls"
24. \$250, Per property owner, not per lot.
25. \$250, The township has just raised sewer. I do not get a cost of living increase to your figures so would be hard at this time to go much higher.
26. \$250, This answer depends of how multiple lots would be assessed.
27. \$250, With the sewer rates going up so much I would be careful about raising other rates. But some increase is necessary.
28. \$250, would be beneficial to know how many lot owners there are - and how much more money would be generated if each property owner paid dues on each parcel/lot they owned
29. \$250, You want to make up for the 17 years the dues were not raised? I'm wondering whose idea that was. I remember the letter I received when dues were raised to \$175.00. They stated that this would be the last increase for years to come. That any other increases would be made with careful consideration. I'm all in for some increases, but to think you are going to gouge us to make up for 17 years is bullshit. Don't expect current property owners to make up for those 17 years just to satisfy future property owners. Plus, now you will get dues for all properties not just property owners. How about the tower paying for their fair share before you charge campers. Start by correcting these poor decisions before making all property owners having to pay to make up for past non-transparencies. People will respect reasonable increases if done respectfully. Build financial support gradually as we work towards goals instead of jumping us off the rail.
30. \$275, \$300
31. \$275, Future Increases should be based on the rate of inflation annually .
32. \$275, I would like you to publish a break down of where the money goes now. I know it's probably available at the meetings. You are asking for more money so we should know where it's all going now to make better informed decisions.

33. \$275, See our above suggestions regarding dues regarding the best way to calculate dues and then look at the amount of dues again. Remember many retirees who own property live on fixed incomes.
34. \$275, Willing to pay more in dues but board needs to have a budget. What specifically will we do with this new revenue?
35. \$300, 300 gets us in line with many other lakes in Michigan
36. \$300, Collect dues in Jan of year. Start \$30 fee each month late. It is ridiculous that we let boats on lake of people that don't pay.
37. \$300, I am in favor of raising the rates as long as the money will be used for the most important things first...water quality/filtration of the agricultural runoff. I feel like if we don't address that as a main concern at some point it may get to a point that the water is not usable and then it doesn't matter what amenities we have if the lake is useless. Our properties will be worth nothing and boat storage buildings will be empty due to the lake not being usable. I understand this is worst case scenario, but honestly the way the water changes and smells after a hard rain, is just a small sample of what is truly coming in this lake...
38. \$300, The dues should be increased appropriately to balance the budget and the inflation considerations seem appropriate.
39. \$324 - why is so cheap to store boats
40. \$325, Dues should be raised annually corresponding with inflation.
41. \$325, Even more than the \$325
42. \$325, I would have no issue with higher dues if I could have seasonal dock access to Big Rainbow.
43. \$325, I'd support higher than 325
44. \$325, It does not mention anything about a yearly increase, do you plan on doing this and if so how much. Will we also have a max increase at some point. Also I believe this is a non profit organization, how do you plan on keeping money in the kitty. I believe you have to money most of the money off the books each year to not show a profit?
45. \$325, The water quality is borderline embarrassing at times. We need to invest in the lake for better swimming, fishing, and health of the lake.
46. Absolutely not

47. absolutely not!!!! stop allowing all these non-residential structures and then they dont pay dues. many of these pole barns that people do not live in block peoples views and then these people dont even live here but yet get to say they are members
48. "Again you appear to have made up your mind and want to steer us where you want us. Without seeing past and current budgets we cannot make intelligent decisions. Your suggestion will not do what you are suggesting. The only real way to set the budget for current and future needs is to study past budgets, then to tie the new maintenance fee to an inflation rate increase yearly."
49. Another 75\$ all at once is a lot considering our (lake lot owners) present income possible 26\$ per year for 3 years would be more acceptsnlr
50. As soon as you can get the high class wanna be's to support our local school system, then maybe you can consider raising the dues. The local sinking fund continues to get turned down by most of the people on the lake. Get this to pass and I will for sure be supportive of the due increase. Your increase is more than the cost of the sinking fund for Fulton Schools. Lets take care of the entire community and not just the LAKE PEOPLE
51. Cannot afford any increase. The taxes and the sewer bill have went way up.
52. Do not agree with these increases
53. Do not support raising dues - we do not use the lake and can't even see it from our house
54. Do not support this large an increase.
55. Do not support this. I rarely use the lake and my house is not on the lake.
56. dues are high enough
57. Dues should be in line with property value and charged for each lot owned. I have a very small lot that cannot be parked on or camped on, it is otherwise owned for the sole purpose of lake access. My dues should not be in line with livable lots.
58. Each lot should pay a fee! Just because some have bought many lots has cut into the Fund's potential
59. Either raise dues and no fees for additional lots or only raise dues to \$250
60. EVERY LOT SHOULD PAY MAINTENANCE DUES
61. For lake front properties
62. How about a smaller increase

63. I believe you will raise more than enough money with boat fees, camping fees and fitness center fees, inside and outside fees and eliminating security, fireworks, restocking and other unnecessary events.
64. I can't increase our income (fixed) so is tough asking for more. Sometimes you have to cut corners and make due with what you have. All these increases you talk about have affected us also.
65. I do not support any due increase because none of these projects are worth it. Also an increase in dues is not to pay people to work for the association. An increase in dues will make it difficult to sell our home along with the new sewer costs!
66. I do not support dues being raised
67. I do NOT support increasing the maint. Fee dues until the lake is taken care of. No sense throwing more money into the lake until the lake is taken care of properly!
68. I do not support this increase as I do not utilize anything, lakes, etc.
69. I DON'T THINK A PERSON WITH ONE LOT SHOULD PAY THE SAME AMOUNT AS A PERSON LIVING ON THE LAKE
70. I have no concern with dues being increased to support the maintenance and continued benefits of RLMC. However, out some actual figures put with facts to back the figures up not inflation rate. Inflation affects everything in different ways and not just a flat % across the board. I think your logic is put out with little thought. What are the projected financial need amounts? Has projected residence increase or decline been taken into account?
71. I remember when the dues went from \$75 to \$175 and we were told it would be temporary until a new building was paid for. Also, I can't support an increase in dues with the current amount of cash in bank accounts. If a need for funds arose at a future date, I strongly feel that the good folks of Rainbow Lake would rise to the occasion.
72. I support \$200. Especailly of this talk about additional lot dues and all the revenue building ideas like increased storage fees, camping fees etcâ€|our values compared to other lakes are lower so is our home
73. I understand that there is a cost for everything, but this is a quick incline. Especially when everyone is already experiencing an increase in our sewer bills.

74. I UNDERSTAND THE NEED TO RAISE DUES. BUT SOME PEOPLE PAY AND NEVER USE THE LAKE OR STORAGE, THIS ASSOCIATION SHOULD BE A MEMBERSHIP NOT A MUST JOIN
75. I would support a nominal increase with published justification
76. I'd support as low of an increase as possible after also looking at adding/increasing fees for other services around the lake that are used by those who elect to use them (such as boat storage).
77. I'd like to see how many lots r paying dues. 750 due payers I could see we need more money
78. If there are no additional fees we would support the \$250 dues per lot owner. If additional lots were owned by the same person they would not be charged per lot
79. If there is already a savings/emergency fund, the RLMC is generating more revenue than it requires to operate at the current dues level. Storage rates for members are cheaper because each member funds the storage whether they use it or not. It is a benefit to the members. It is not a public storage business opportunity. Outdoor storage should remain "free" to members who pay their dues. Inflation metrics don't reflect the actual costs of ongoing services and some of those services aren't worth the cost. Cut the fireworks budget and ask for donations.
80. It would be hard to support a dues increase in the absence of measurable improvement of the services provided the members.
81. Just hold on, the recent election will bring expenses back down real soon!
82. Keep them the same
83. Let the people living on the lakeshore properties pay for the increasing fees. I am one person on fixed income and don't own more than one small property and never use the lake. Why should I pay more when thanks to my neighbor building a big pole barn I can't even see the lake.
84. Live within our means. Cut what needs cut.
85. No
86. No
87. NO
88. No
89. No

90. No
91. No
92. no
93. No You will force me to move off the lake if fees are increased.
94. No and it should be on HOA per family, not per lot
95. NO I DON'T SUPPORT THE DUES BEING RAISED
96. no - needs to be a gradual. Not our fault you didn't increase over the years. People are on fixed incomes
97. No - you keep raising them, people are going to leave the lake
98. No don't support
99. No expecting an increase that much is too much sewer bill have doubled and now lake dues ! There should be a lower rate for retirees . We have more people moving in and still you are considering raising lake dues .
100. "No I do not. After adjusting the Maintenance dues so every one that owns a vacant lot at RBL pays their fair share then take another look at Maintenance fees. There are a number of retired on fixed income to be considered before making a drastic raise in Maintenance Fees. There should be an exemption or some consideration made for fixed income residence."
101. No I don't maybe \$200 so only \$25. Inflation is hard enough on families and it's not a huge lake.
102. No increase already high enough
103. no increase beyond \$200
104. no Increases at all.
105. NO KEEP 175
106. No raises in dues should be levied against senior citizens 65 and older
107. No, Raise the dues by the cost of living each year.
108. No, with the amount of homes being built and lots being sold should offset another increase. Inflation is bad enough as it is.
109. No.
110. No.

111. No. Additional dues came in as you put it: Lake has grown leaps and bounds!
Maintain with the last 17 years + of new owners fees
112. No. Population has increased a lot since 2007. Never needed an office on the lake.
Also, never needed brand new office building for your monthly meetings. Could save
money by renting a place for 1hr, one day a month. Never needed boat storage. Also not
much has changed since 2007. Look at all the money you would save. So the board is
going to raise rates on the population that is already struggling to get by. Sounds like a
great idea, even if it is a few dollars extra. Just my 2 cents worth.
113. No. Sewer rates were just raised on us.
114. No. As a senior on a fixed income, I believe two set costs for the association
membership. Seniors, over 65 yrs. lower the annual fee. There are so many families now
living here and they should incur the increase costs, not every home owner. many lake
associations, have a set senior rate .Look into that, please.
115. None
116. NONE EVERYTHING IS TOO EXPENSIVE IN LIFE THESE DAYS! HELP
US AS A COMMUNITY, DON'T DESTROY US
117. None of the above
118. None of the above
119. None of the above.
120. NOT AT ALL. WE DON'T GET ANYTHING FOR WHAT WE HAVE NOW.
DON'T FILL YOUR POCKETS. WE ALL DON'T HAVE MONEY AND ON FIXED
INCOME
121. Not sure
122. Only to what's necessary
123. Senior Citizen: Rather not see increased dues. Fixed income
124. Should be based on need not board's current preferences or speculation
125. The greater the enhancements and advantages incorporated within the dues, rather
than being charged as separate fees, the more I am inclined to pay.

126. There is no way you can say that if we raise fees enough now there will never be a need to raise them in the future. I think the board can do a better job of showing how our money is being spent. I don't think \$300 a year is outrageous but neither do I think we have to look for ways to spend our money. You are not the federal government.
127. You mention that there has been no increase for 17 years...Why not? And now you want to increase it by up to nearly 100% of the current cost? Similar to our recent ridiculous increase in sewer costs – this has to be the result of poor budgeting and management and now we, the residents, have to suck it up and pay a huge increase from our own budgets to cover the cost of these poor management decisions at a time when THE COST OF EVERY SINGLE OTHER THING HAS GONE UP DRASTICALLY. Again I ask you to consider the effect of these dramatic increases to the budgets of the residents who are retired and on fixed incomes. These costs will have to come out of their budgets somewhere – perhaps improvements or repairs to their homes, if not other area or even possibly necessitate a move from this area – which would be unfortunate. Small increases throughout the years would have been easier to take....And NO – I am being dramatic. Again – I would suggest increasing fees for lots owned by people who do not live at the lake or even those living directly on the lake.
128. They are high enough already
129. Think again would you pursue as a hike in fees is outrageous. Economy is out of whack and you think people have access money to pay higher fees. You're an idiot.
130. This is all sounds good but what about senior citizens on a fixed income? Can they be grandfathered in at original fees? We're getting hit big time with this inflation in all parts of our lives.
131. This should be voted on and transparency is the greatest concern. i.e., what is being taken away and what is nw.
132. We agree the dues should increase, however, the Rainbow Lake community is growing as RLMC has said in this survey. That generates more income. Whatever the increase is should be justified with actual figures and projections. Allowing residents to rent vacant lots should be considered. It certainly will not flood the lake with non-residents, and generates more income. Plus renting lots has been practiced in the past without any consequence.

133. We are already being faced with a sudden influx in sewer fees, potential increases around the association, and even our inflation in everyday life is out of control making it difficult for families! Another quick and drastic increase would be burdensome to families! If we do a drastic increase it will be a slippery slope that will lead to even more increases! I could support this if it was a small increase (\$175 to \$200)! Even that small increase can add thousands of revenue and help us become more financially secure!"
134. We don't live on Rainbow Lakes don't use the ammenities we should pay less than the residents
135. Why is the first option such a significant increase? Why not go \$25 or \$50???
Where is the NO option?
136. Yes. Figure out what you need and then let us know