



Rainbow Lakes Maintenance Corporation

Rainbow Lakes Dues Overview

This document is intended to provide residents with a transparent overview of how the Rainbow Lakes Maintenance Corporation (RLMC) currently allocates annual maintenance dues and why these funds are essential to preserving the quality, safety, and long-term value of our community. As we continue to maintain parks, beaches, lakes, infrastructure, and daily operations, it is important to understand the financial realities that shape these efforts. This document may be updated periodically to reflect additional details and information.

In addition to outlining current services, this is also an important opportunity to explain that the recent fee increase does not expand RLMC's spending power—it simply restores gets us close to the buying power we had nearly 18 years ago. With inflation averaging around 2.6% over those past 18 years, annually, the cost of equipment, labor, materials, and contracted services continues to rise. To remain financially stable and avoid falling behind the pace of the economy and the world around us, the board will consider adding consumer's price index (CPI) or similar type of adder to keep up with inflation and the pace of the economy. You can see the chart at the end of this document as an example why it may be important to keep pace with CPI.

Upcoming township sewer upgrades serve as a clear example of why RLMC must prepare for rising expenses and unexpected financial demands. Prioritizing our emergency fund and building healthy reserve balances must remain a top priority for the Board to ensure we can respond to major repairs, infrastructure failures, and community needs in hopes of not placing sudden burdens on residents.

While this document focuses on immediate operational responsibilities, the Board should also be prepared to address additional topics in the near future—such as secondary lot fees and updated lake access card distribution for multi-owner properties. These discussions will play an important role in strengthening our reserve fund and supporting long-term financial sustainability.

This preamble sets the stage for the detailed breakdown that follows, helping residents understand not only where their dues go, but why responsible planning and periodic financial adjustments are essential to protecting the future of Rainbow Lakes.

Rainbow Lakes Maintenance Corporation exists to, maintain, and improve the amenities, infrastructure, safety, and overall quality of life within our community. Maintenance dues support services including but not limited to parks, beaches, docks, lake maintenance, weed control, security, and community facilities.

Your annual maintenance dues help fund:

Lake and Water Quality

- Water quality testing for Big Rainbow Lake and Little Rainbow Lake (Reports are on the website)
- Annual treatment of Little Rainbow Lake
- Aquatic weed control and lake maintenance as needed



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Parks and Beaches

- Maintenance of four community beaches
- Maintenance of six parks and the Campers Trail
- Cleaning, repairs, mowing, and upkeep of recreational areas including picnic areas
- Beach house maintenance, cleaning and upkeep and repairs at the Main Beach

Maintenance Crews and Community Infrastructure

For more than 25 years, RLMC has employed a maintenance crew responsible for:

- Maintenance and repair of docks and common areas
- Roadside mowing throughout all neighborhoods
- Maintenance of storage barns, equipment, and the RLMC office
- Utilities, insurance, and operational expenses required to maintain community assets
- Little Rainbow Lake Dam & Infrastructure (this a complete RLMC responsibility)
- Maintenance on Big Rainbow Lake Dam (this is a shared responsibility with Gratiot County Drain Commission)
- General repairs and improvements throughout the community
- Boat Storage activities, Boat Removal activities, burn and brush pile maintenance, outdoor storage support

Security Team

The Security Team helps promote a safe and enjoyable environment throughout Rainbow Lakes. They monitor the boat launch to ensure proper loading, parking, and launching is enforced. They ensure we maintain the integrity of a private boat launch and lake for our residents. They check on our parks, properties and our beaches to ensure we are as safe as we can be.

Office Operations

Your dues purchase software platforms, IT equipment, and other office supplies to manage the corporation. They pay for contracts with our financial support and legal review partners. Dues also support the Office Manager and Administrative Assistant who:

- Serve property owners and residents
- Process dues and payments
- Coordinate communications (including website and social media)
- Maintain records and support daily operations



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Emergency Fund (To be established and delineated in the 2026/27 budget)

An Emergency Fund helps protect the community from unexpected expenses such as:

- Major repairs
- Storm damage
- Infrastructure failures
- Other unforeseen costs

Project Fund (To be established and delineated in the 2026/27 budget)

Primarily to be put in place to have immediate funds available for community projects and not pull from the emergency or available cash funds.

In Summary

Your annual dues help maintain the lakes, beaches, parks, trails, facilities, security, maintenance staff, office operations, and emergency reserves that keep Rainbow Lakes clean, safe, attractive, and enjoyable for all property owners. The vast majority of members continue to support these services as important investments in the community and the long-term value of our properties.

The goal of any due's adjustment is to ensure Rainbow Lakes can continue maintaining the lakes, beaches, parks, facilities, security, and community services that members have consistently identified as valuable.

Your annual maintenance dues NO NOT fund:

- Road repairs (Gratiot County Road Commission)
- Roadway and Lake Patrols (Gratiot County Sheriff's Department and Michigan DNR)
- Township Sewer ponds maintenance (Fulton Township and Village of Perrinton)
- Wildlife and Animal Control (Gratiot County Animal Control and Michigan DNR)



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Michigan CPI Chart from 2007 - 2025

Years of no increase in RLMC Maintenance Fee	Fiscal Year	Maintenance Fee	Michigan CPI Factor**	Adjusted Maintenance Fee if CPI was Applied	Notes
0	2007	\$175	3.70%	\$181.48	Dues were raised from \$75 to \$175
1	2008	\$175	2.30%	\$185.65	
2	2009	\$175	4.40%	\$193.82	
3	2010	\$175	0.09%	\$195.56	
4	2011	\$175	1.70%	\$198.89	
5	2012	\$175	2.70%	\$204.26	
6	2013	\$175	2.40%	\$209.16	
7	2014	\$175	1.60%	\$212.51	
8	2015	\$175	1.60%	\$215.91	
09	2016	\$175	0.03%	\$216.55	
10	2017	\$175	0.09%	\$218.50	
11	2018	\$175	2.10%	\$223.09	
12	2019	\$175	2.40%	\$228.44	
13	2020	\$175	1.90%	\$232.78	
14	2021	\$175	1.40%	\$236.04	
15	2022	\$175	3.30%	\$243.83	
16	2023	\$175	7.90%	\$263.10	
17	2024	\$175	5.10%	\$276.51	
18	2025*	\$175	4.10%	\$287.85	After 18 yrs, annual dues raised for '26 \$175 to \$275. Or from .48/day to .75/day
Average CPI % over 18 years			2.57%		
	*: Consumer Price Index, Detroit-Warren-Dearborn – April 2026 : Midwest Office : U.S. Bureau of Labor Statistics		Detroit Dearborn US Bureau of Labor Statistics '25-'26		
	** Consumer Price Index based State of Michigan Tax Memo Dated 10/23/23	Link: State of Michigan Tax Memo			