

FLPOA  
Forest Lake  
Property Owners'  
Association



Proposed Annual  
Dues Plan



October 2024

October 15, 2024

Property Owner Name  
Address  
City, State, Zip

Dear Property Owner Name:

The Board of Directors of the Forest Lake Property Owners' Association of Arenac County has authorized the distribution of the enclosed Annual Dues Vote Ballot pursuant to Section 6 of the Restrictive Covenants of Forest Lake Subdivisions and Article III and Article VII of our Revised Bylaws.

On November 5, 2023, a previous ballot was authorized for a \$150.00 increase starting at \$320.00 on April 1, 2024, and increasing to \$360.00 on April 2, 2028. Through March 31, 2024, a total of 1,342 votes were received, with 763 (56.9%) voting YES for the proposal and 579 (43.1%) voting No against the proposal. A quorum of at least 60% of members voting was reached, and the vote fell short of the 66.7% needed to authorize the dues increase. Many members took the time to provide valuable feedback to the Board of Directors. Some of the most common themes of those voting "No" votes was,

- 1) "The year one increase was too large." (Now lowered)
- 2) "We want the list of delinquent owners to be made public" (Done, using an aggressive collection agency)
- 3) I'm not voting yes until the work on the dam starts (Started and progressing nicely ahead of schedule)

Following the results of the last vote, we carefully reviewed our budget and reassessed what level of annual dues increase our members will support to find a middle balance. The results are included in a new proposal that is outlined on the attached ballot card. We have also identified expense cuts that will be implemented effective April 2025, if the new proposed annual dues increase fails. The proposed \$120.00, year one increase will add approximately \$112,000 to our revenue. Should the proposed increase fail, the Board of Directors will implement the cuts listed below.

- Reducing our office payroll from about \$70,000 to \$40,000 by cutting office hours from 5 days a week (M, T, Th, F & Sa) to 3 days a week (specific days TBD).
- Reducing our maintenance budget from about \$80,000 to \$50,000 by cutting hours by about 40%.
- Reducing our security budget from \$50,000 to \$20,000 by cutting hours by about 60%.
- Pay to use - Certain now free services will be assigned a fee to use.

***The Board of Directors recommends approving the annual dues increase.*** Approval would avoid the need to implement the cost cutting measure outlined above. About 80% of our members maintain a permanent residence outside Forest Lake. All of us rely on hiring members of our community to support our members and care for the assets of FLPOA. Please return your ballot to the FLPOA office no later than March 15, 2025. If you have questions, feel free to call any of the current FLPOA board members. Copy of contacts included. Finally, it's been close to 20 years since a dues increase was voted and approved. All of us know costs have gone up and we will face a financial cliff if the dues increase fail. Forest Lake is a great community and has a lot of positive things happening including the rebirth of our number one asset Forest Lake.

Sincerely,

Forest Lake Property Owners' Association

10/17/2024

**FOREST LAKE PROPERTY OWNERS' ASSOCIATION  
ANNUAL DUES VOTE BALLOT CARD**

The following Dues increase proposal is for the purpose of holding a vote of the membership of the Forest Lake Property Owners' Association voting for dues increase for the next fiscal year beginning April 1, 2025. Per the Bylaws and Restrictive Covenants, Members with privileges (By-Laws Article 2 & 3), that own multiple lots will have their vote multiplied up to the number of lots owned with a maximum of 3 votes (1 per lot up to 3). Favorable results will be based on achieving a member quorum of 60% participating in the vote and a 66.7 % yes vote of those members. Years 2 and forward will be increased based on the prior year's US Bureau of Labor Statistics percentage. This will keep Forest Lake in line with the rate of inflation and will not allow for a 20-year period of no increases like we are now experiencing.

**PROPOSAL:** The present annual assessment of \$170.00 shall be increased to \$290.00 for 2025

<b>Increase</b>	<b>Amount</b>	<b>Commencing</b>	<b>Total</b>
Year 1	\$120.00	April 1, 2025	\$290.00
Year 2	\$10.00	April 1, 2026	\$300.00
Year 3	\$10.00	April 1, 2027	\$310.00
Year 4	\$10.00	April 1, 2028	\$320.00
Year 5	\$10.00	April 1, 2029	\$330.00

The Treasurer shall set aside \$25.00 from each annual assessment collected through the fiscal year ending March 31, 2029. Said funds to be added to and made part of a maintenance reserve fund. Use of maintenance reserve funds shall be restricted to the repair and replacement of capital assets of the Association.

**CHOOSE ONLY ONE OF THE FOLLOWING OPTIONS:**

**Any member in good standing may cast one ballot between August 13, 2024, and March 31, 2025. Voting for more than one choice will invalidate this ballot.**

- To vote FOR the above proposal**
- To vote AGAINST the above proposal**
- To PROXY your vote to the Board of Directors and within accordance of Michigan Law.**

BALLOTS MUST BE SIGNED AND DATED TO BE VALID.

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Printed Name:** \_\_\_\_\_

## FLPOA Large Capital Expenditures to fix or replace

Asset	Item	Fix or replace	Notes	Estimated cost
Campground Bathhouse	Roof 20 years old	Replace		\$ 5,000.00
Campground Bathhouse	Doors	Replace		\$ 2,000.00
Campground Bathhouse	Septic	Fix		\$ 3,000.00
Tractor Barn	Siding & Soffit	Replace		\$ 8,000.00
Red Tractor 2005		Replace	Purchase smaller used utility tractor with backhoe and mowing attachments	\$ 24,000.00
John Deer Lawn Tractor	2005	Replace	Purchase zero-turn	\$ 7,000.00
John Deer Lawn Tractor	2007	Eliminate	Save for back-up	\$ -
Maintenance Pole Barn	Paint	Fix		\$ 4,000.00
Rental House	Well	Fix		\$ 1,000.00
Whippoorwill park	Steps	Install	Requested for safety	\$ 1,000.00
Wolverine Park	Steps	Install	Requested for safety	\$ 2,000.00
Ringneck Park	Road	Fix		\$ 5,000.00
West End Bathrooms	Floors	Fix		\$ 1,000.00
West End Bathrooms	Paint inside Walls	Fix		\$ 1,000.00
Office	Floors carpet	Replace		\$ 2,500.00
Clubhouse	Floors carpet	Replace		\$ 25,000.00
Parking lot by Office		Fix		\$ 15,000.00
Sediment Pond Annual Cleaning		Clean		\$ 8,000.00
POA management software		Replace		\$ 5,000.00
Maintenance Truck	Blue 1998	Replace	Replace one every 3 years	\$ 45,000.00
Maintenance Truck	Red 2005	Replace	Replace one every 3 years	\$ 45,000.00
Maintenance Truck	Silver	Replace	Replace one every 3 years	\$ -
Security Vehicle	Equinox 2012	Replace	Replace with one that's newer	\$ 35,000.00
Security Vehicle	Nitro 2006	Sell		\$ -
Rustic Rails/ parking posts	All around	Replace		\$ 2,500.00
<b>Total</b>				<b>\$ 237,000.00</b>

Years to fund	Annual \$	Per Member
5	\$47,400	\$42
7	\$33,857	\$30
10	\$23,700	\$21

Name	County	Miles from FLPOA	Lot 1 Dues	Additional lots each	Lake Maintenance fee per lot	Wild land tax	Member Boat Launch key fee	Boat Dock	Storage Fees	Notes	Multi Lots	
											1 undeveloped	1 developed & 2 undeveloped
FLPOA	Alger	0	\$ 170.00	\$ -			\$ 5.00		\$ 50.00		\$ 170.00	\$ 170.00
Lake James	Roscommon	41	\$ 114.00	\$ 114.00			\$ 10.00			220 Acre private lake. No buildings owned. Insurance company canceled their dam Policy. Dues increase being proposed.	\$ 228.00	\$ 342.00
Lake Isabella	Kern	87	\$ 245.00	\$ 245.00	\$ 30.00		\$ 25.00			900 Acre lake. Larger than FLPOA. Golf course owned by another entity	\$ 490.00	\$ 735.00
Lake Ogemaw	Ogemaw	18	\$ 185.00	\$ 185.00	\$ 25.00					\$185.00 per platted lot even if combined. 1348 total lot, 820 owners. 10% late fee. \$100.00 additional assessment if there is a dues lean placed. Annual Dock lottery for back lot owners. Office hours 10-2PM Mon, Tues, Fri & Sat. \$279,000 annual budget. Private Lake. Non-profit organization 501(c)(7). Incorporated in 1969	\$ 420.00	\$ 630.00
Sugar Springs POA	Gladwin	27	\$ 475.00	\$ 475.00	\$170 for Lake front \$100 for Lake View \$60 for off-water no view			\$350.00	Camper/Boat = \$175	Member owned Golf Course, Restaurant, Camp grounds and Fitness club. Lean Charge \$75.00 plus court costs.	\$ 1,220.00	\$ 1,795.00
Lakewood Shores POA	Iosco	55	developed lot \$270.00 per undeveloped lot	Same						Public Cedar Lake 252 acres. Public Golf course with HOA discounts. 1271 POA Members. I counted 71 lots for sale by Owner.	\$ 660.00	\$ 930.00
Lost Lake Woods	Alcona	85	\$ 1,740.00	\$ 540.00	\$200.00					Private gated community. 5 lakes, beach, golf course, lodging, campground, shooting range, grill/lounge, clubhouse, golf course. Must also have a membership oar LLWC of which the application fee is \$500.00 and initiation fee \$2,000.00.	\$ 2,290.00	\$ 2,830.00
Lakes of the North	Ontonagon	87	\$ 332.00	\$ 166.00						Amenities: clubhouse, campground, airport, golf course, dining, tennis/pickleball courts, shuffleboard courts, playgrounds, indoor pool/hot tub, outdoor pool, atv/snowmobile trails, snowshoe, hiking trails, 2 lakes with beaches and beach houses Camping rates: \$25-50 per night, weekly \$150-300, monthly \$390-408. Winter storage \$200, Annual storage \$400	\$ 498.00	\$ 564.00

Summary of Receipts/Disbursements	3/31/2017	3/31/2018	3/31/2019	3/31/2020	3/31/2021	3/31/2022	3/31/2023	3/31/2024	24-25 Budget
Cash & Investments	728,109	750,621	777,504	766,077	471,140	353,549	1,445,211	816,915	563,602
Cash Receipts	357,405	336,242	379,010	354,328	337,683	1,508,424	700,040	360,268	335,300
Cash Disbursements	(334,893)	(309,359)	(390,437)	(649,265)	(455,274)	(416,762)	(1,328,336)	(613,581)	(401,200)
Ending Cash & Investments	750,621	777,504	766,077	471,140	353,549	1,445,211	816,915	563,602	497,702
<b>Cash Receipts Detail</b>									
Annual Dues	207,455	175,275	203,038	199,960	184,108	125,765	246,105	114,185	194,000
Special Assessment	-	-	-	-	-	1,154,013	134,709	60,118	
Campsite Rental	46,518	49,678	53,547	43,813	54,619	42,533	73,160	61,117	58,000
Dock Rental	28,880	24,668	26,313	28,151	17,520		-		
Trash Receipts	15,892	18,490	22,404	23,391	34,440	24,927	25,128	22,523	21,000
Snowplow Club Receipts	12,435	12,710	17,228	20,725	23,730	25,685	24,090	19,595	20,000
Activities	17,197	17,935	11,508	15,206	523	6,441	12,790	26,363	26,000
Sale of Property/Assets	3,770	10,300	2,800	-	4,625	2,300	15,775	1,600	
House Rent	5,400	5,400	4,950	4,250	4,450	5,500	4,400	3,700	
Clothing/Merchandise	3,059	2,492	2,926	5,299	4,594	2,107	2,715	3,367	3,000
Donations	4,701	5,136	2,102	918	822	50,068	356		
Other	12,098	14,158	32,194	12,615	8,252	69,085	160,812	47,700	13,300
<b>Total Cash Receipts</b>	<b>357,405</b>	<b>336,242</b>	<b>379,010</b>	<b>354,328</b>	<b>337,683</b>	<b>1,508,424</b>	<b>700,040</b>	<b>360,268</b>	<b>335,300</b>
<b>Cash Disbursements Detail</b>									
Maintenance Wages	66,471	61,731	75,359	82,565	55,638	194,047	180,642	109,900	203,000
Security Wages	49,152	35,849	33,422	34,311	37,149			48,322	
Office Wages	39,580	38,073	38,766	53,056	51,407			38,100	
Maintenance	18,362	28,685	33,882	28,337	15,938	25,231	27,862	31,062	25,000
Gasoline	10,924	10,861	11,521	10,911	9,354	12,036	14,546	11,371	13,000
Office Supplies	10,682	12,440	15,056	12,206	8,132	8,823	7,470	12,005	10,300
Trash	14,475	16,478	22,350	23,541	18,119	9,258	10,640	13,932	14,000
Weed control/ecology	11,989	11,662	25,985	12,645	16,744	6,750	8,585	15,880	32,000
Capital Expenditures	29,398	5,370	31,114	289,015	170,431	76,386	979,499	64,078	
Accounting	8,030	5,440	7,550	11,768	8,570	6,100	15,428	6,425	6,500
Activities	13,125	16,276	14,692	15,225	857	1,200	13,049	24,741	24,300
Utilities	13,260	15,727	17,378	16,019	15,435	22,206	17,489	18,959	21,400
Insurance	14,582	10,862	12,989	14,638	14,263	14,445	15,353	15,356	16,000
Legal	903	5,360	577	3,730	1,563	5,206	9,825	9,825	10,000
Other	33,960	34,545	49,796	41,298	31,674	35,074	37,773	193,625	25,700
<b>Total Cash Disbursements</b>	<b>334,893</b>	<b>309,359</b>	<b>390,437</b>	<b>649,265</b>	<b>455,274</b>	<b>416,762</b>	<b>1,328,336</b>	<b>613,581</b>	<b>401,200</b>

**FOREST LAKE PROPERTY OWNERS ASSOCIATION**

**BOARD OF DIRECTORS**

**POSITIONS/RESPONSIBILITIES**

Date: July 13, 2024

<b>POSITION</b>	<b>DIRECTOR</b>
<b>President</b>	Vito Manzella
<b>Vice-President</b>	Gene Ross
<b>Treasurer</b>	Ilene Smith
<b>Secretary</b>	Tracy Reitzloff

<b>RESPONSIBILITY</b>	<b>DIRECTOR</b>	<b>RESPONSIBILITY</b>	<b>DIRECTOR</b>
<b>Activities</b>	Ilene Smith	<b>Legal</b>	Vito Manzella (Gene Ross, Tracy Reitzloff)
<b>Boat Launch</b>	Phil Cole	<b>Liens/Foreclosure</b>	Matthew Winberg
<b>Boat Safety</b>	Vito Manzella	<b>Maintenance</b>	Don Whitmire
<b>Campground</b>	Matthew Winberg	<b>Merchandise</b>	Pat Gordon
<b>Clubhouse/Pavilion</b>	Pat Gordon	<b>Office</b>	Pat Gordon
<b>Communications</b>	Vito Manzella (Tracy Reitzloff)	<b>Parks/Recreation</b>	Don Whitmire (Tracy Reitzloff, Ilene Smith)
<b>Dam Safety</b>	Vito Manzella	<b>Refuse</b>	Vito Manzella
<b>Docks</b>	Tracy Reitzloff	<b>Security</b>	Phil Cole
<b>Fish Stocking</b>	Mike Woloson (Gene Ross, Matthew Winberg)	<b>Storage Area</b>	Pat Gordon
<b>Forestry</b>	Don Whitmire	<b>Insurance</b>	Gene Ross

**BOARD OF DIRECTORS CONTACT INFORMATION**

<b>POSITION</b>	<b>DIRECTOR</b>	<b>EMAIL ADDRESS</b>	<b>PHONE NUMBER</b>
<b>President</b>	Vito Manzella	<a href="mailto:Vitoman7468@gmail.com">Vitoman7468@gmail.com</a>	586.212.6828
<b>Vice President</b>	Gene Ross	<a href="mailto:Geneross71@yahoo.com">Geneross71@yahoo.com</a>	989.450.6843
<b>Treasurer</b>	Ilene Smith	<a href="mailto:ismith5@sbcglobal.net">ismith5@sbcglobal.net</a>	734.660.8890
<b>Secretary</b>	Tracy Reitzloff	<a href="mailto:tracyreitzloff@att.net">tracyreitzloff@att.net</a>	248.496.5123
<b>Director</b>	Pat Gordon	<a href="mailto:Pgordon5573@gmail.com">Pgordon5573@gmail.com</a>	586.944.6959
<b>Director</b>	Matthew Winberg	<a href="mailto:Winberg83@gmail.com">Winberg83@gmail.com</a>	989.293.5056
<b>Director</b>	Mike Woloson	<a href="mailto:Michael.woloson@parker.com">Michael.woloson@parker.com</a>	248.893.5947
<b>Director</b>	Don Whitmire	<a href="mailto:glassguyglass@gmail.com">glassguyglass@gmail.com</a>	989.577.0793
<b>Director</b>	Phil Cole	<a href="mailto:philipkcole@icloud.com">philipkcole@icloud.com</a>	989.233.4200