

COMMUNITY SCOOP

BY FRED EVERHART



Spring is the start of fun, new adventures to begin for our community!

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 me optimism for the future!

I've been president of the DLPOA Board for a few years now and every year I am so happy to be working with the group of friends and neighbors that I do. We could not do the things that we do without teamwork and a true commitment to friends, neighbors and community. With every project we take on like, the environment, lake quality, beach and trail maintenance, road projects and gate repairs — it is only accomplished by people who really care about our neighborhood. I know I have said this before, but I can't say it enough, "Thank You" to these neighborhood volunteers of Ed Cesa, Jane Debbrecht, Kate Griswold, Heather Kerr, Kristina Oswald, Scott Oswald, Wes Watt and Jenny Vanderlist. I'd also like to give a special "Thank You" to Diane Blakeney, Terry Cremens, Cinda Everhart, Carla Gorton, Pam Dear, Pam Moran, Rich Paajanen and last, but not least, John Schiltz.



COME JOIN US AT THE SPRING WORKBEE—SATURDAY, MAY 7





Important Numbers:

Oakland County 248-858-4911

Livingston County 517-546-9111

For Emergencies Dial 911

DLPOA Park Patrol (Nathan) 248-534-9053

Report Road Problems and Missing Signs to:

> Oakland County Road Commission 248-858-4804

> Livingston County Road Commission 517-546-4250

Park Addresses:

1010 Murray Hill, Highland (Main Park)

2850 Parkway Place, Hartland (West Beach)

> 1161 Plover, Highland (East Beach)

THE PRESIDENT'S REPORT (CONTINUED)

I think the DLPOA Board's focus in recent years has been our lake's water quality. We've been consulting with doctors, biologists and multiple departments and organizations under the guidelines of the State of Michigan. More testing will be done to determine our next course of action. I wanted everyone to know that our goal is to protect our pristine lake for ourselves, our families and future generations.

OWN YOUR NEIGHBORHOOD!

Anytime that you can volunteer to help with any of our many projects throughout the summer, it makes a difference. It was a pleasure seeing several new people volunteering last summer and I hope to see many more new faces this summer, too. The most important message I'd like to convey: It truly does take a village to address so many concerns, and we welcome everyone's help in the form of participation and volunteerism. I consider it an honor to serve the community, and I look forward to hearing from anyone that would like to help make a difference!

We know you have been cooped up inside all winter and it is time to get out! Remember as you prepare for your summer activities, please refer to the new watercraft policies that have been put in place to help slow erosion and damage to the shoreline.

The DLPOA website is better than ever!!! It is the best place for neighbors to easily and quickly access current, relevant neighborhood information. Simply go to **dunhamlake.com** and check it out. The website is chock full of news, photos, minutes



from monthly meetings, including dates about upcoming meetings, Dunham Laker newsletters, and other interesting information about our lake and community. Please give it a try. You will be glad you did!

There are monthly events lined up for the summer and it should be an exciting time at the lake! I hope to see everyone there! — Fred Everhart, Board President



Diving ducks that stopped by our lake early this spring. I was fortunate enough to witness guite a few pairs of migrating ducks on a really cold spring day. There were many groups of them bobbing around. They looked so small from what I could see from the shoreline, and it wasn't until I got home and went through what I had actually captured with my



camera, that I was completely surprised to see there were three different species of ducks that I have never photographed on our lake before. Pictured left to right: Male Bufflehead with striking iridescent colors reflecting on the black head, with inset female, a female Hooded Merganser, and a male Ring Neck Duck. — Photographs by Pam Moran

FOR YOUR INFORMATION



Kids games and annual Fishing Derby in the morning, and a picnic in the afternoon. Come and join in all the fun! Volunteers will be needed to help out with all the festivities.

DOGIOPOT EAN UP AFTER YOUR DO

DOGI-POT STATIONS Help keep our walking path clean!

What a fantastic place we have to walk with our pets—nothing like a great path with lots of dog friends to share it with.

We ask that you please keep your pet on a leash and under control while enjoying the greenbelt. You will find convenient dog waste bag dispensers at all three beach areas as well as at the Blue Heron park trail entrance. Please remember to have one on hand during your walk just in case nature calls and you need to pick up after your pet!



NEW 2022–2023 VEHICLE HANG TAGS COMING FOR PARKING AT THE BEACHES

Watch for these rear view mirror hang tags, as they will be mailed to your homes. Each lot owner has 2 hang tags (renters and leasees must see their lot owner to obtain this pass). These hang tags give each car parking privileges at the three parks (West Beach, Main Park, and East Beach). Please make certain any vehicles you take to the parks have this vehicle hang tag visible. Cars parked outside the gates on the street are subject to ticketing and towing.

SERVICES FOR HIRE

BABYSITTING

Ella Gardner	248-981-4820
Abby Gardner	248-981-4820
Daeya Hermanson	248-798-9825
Grayce Nist	810-210-6303
Katy Nist	810-210-6303
Sam Ralston	248-459-6582
Cora Mason	248-890-0760
Emily Zinter	248-977-8476

PET SITTING

Emma Brian	248-330-0128
Nick Haley	248-904-9833
Grayce Nist	810-210-6303
Katy Nist	810-210-6303

HOUSESITTING/PET SITTING

Hannah Brian 248-330-0128 Susan Brian 248-891-7481 (for overnight house & pet sitting)

YARDWORK

Sam Ralston	248-459-6582
Ella Gardner	248-981-4820
Abby Gardner	248-981-4820

DOG WALKER/ MOMMY/DADDY HELPER Cece Young 810-923-8984

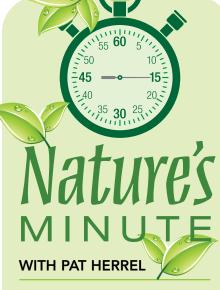
ARE YOU STILL FOR HIRE?

I would love your help...

to keep this list current with kids that are still interested in their services for hire OR if you would like your contact information removed from the Dunham Laker—please let me know. On the other hand, Are You for Hire? I would be glad to add your name to this list in the areas you would like.

Please email Pam Moran at: beachmoran@comcast.net

If you would like to be added to this list, be sure to include your name and phone number.



"MUSKRAT L♡VE"

Have you seen a small mammal swimming in "Turtle Cove"? It is active year-round. In winter this critter plays on top of the ice or even swims under it. It lives in the large leaf nests seen around the shore or in burrows that crumbles the path around the cove. This critter is too big to be a rat but too small to be a beaver. It is, of course, the muskrat.

Muskrats are native medium-sized rodents that live in wetlands. These small beaver lookalikes have partially webbed hind feet and brownish to thick blackish fur all over their bodies. Their long tail consists of scales that aids immensely during swimming. Muskrats can hold their breath for 20 minutes. To protect their young and themselves they live in burrows near the lake banks or build leaf and twig "huts" on the water.

Fun Facts:

- Muskrats eat cattails, pond weed, waterlily, and roots, but will also eat fish, crustaceans, salamanders, mussels, and snails.
- They are a favorite food for foxes, eagles, raccoons, owls, and coyotes, and some humans (see below).
- During Lent, Catholics in Southeast Michigan are permitted to eat muskrats on Fridays.
- 4. Muskrats are one of the most trapped animals in history for their fur. The "Royal Canadian Mounted Police" winter hats are still made from muskrat fur.

KEEPING YOU IN THE KNOW!

WELCOME TO OUR NEW NEIGHBORS...

To the new families who have moved into the neighborhood recently — WELCOME!

Diane & James Hay Jennifer Whitbeck Halis Roziali

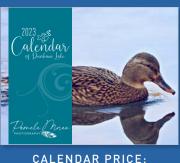
Check out our neighborhood website at **dunhamlake.com** for links to the association bylaws, park and lake regulations, property covenants, site map, Dunham Laker newsletters, neighborhood history, ongoing park maintenance and greenbelt activity, board meeting minutes, as well as the association DLPOA board members' contact information. Be sure and sign-up to our private **Google Groups** and receive association news and to communicate with your neighbors.



COMING THIS FALL 2023 CALENDAR OF DUNHAM LAKE

THANK YOU to all who

purchased my photography calendar last year. I am designing a new calendar for 2023 and will start selling them this fall. To pre-order, contact Pam Moran at: beachmoran@comcast.net



\$20.00



Repairs & Remodel 810-750-6229 Tim Styes Licensed Plumber

ALL CREDIT CARDS ACCEPTED

E-GROUP RULES

Keeping with the spirit of community, here are the e-group rules as a reminder of expectations for using our community e-group. Please be aware that violation of these may result in moderation or removal from the group.

- No swearing. Please keep language clean.
- Be kind and courteous. We're all in this together to create a welcoming environment; let's treat everyone with respect. Healthy debates are okay, but kindness is required.
- No hate speech or bullying. Bullying of any kind isn't allowed, and degrading comments will not be tolerated.
- No politics. Sharing on this group should be done for the betterment of the community, not for expressing political opinions.
- No spam. Give more than you take in this group. Spam, irrelevant or inappropriate content, etc. are not allowed.
- Treat this community with respect. The Board reserves the right to moderate as needed.



Did you know that drowning is the second leading cause of accidental death for children?

Children are at risk even in scenarios that might seem less risky, like being at a lake or shore and promising to avoid deep waters (CDC.gov). According to a study from the University of Memphis commissioned by the USA Swimming Foundation, a significant percentage of children are at risk for drowning due to low or no swimming ability. If a parent doesn't know how to swim, there is only a 13 percent chance their children will learn to swim. A follow-up study seven years later, showed a 5-10% improvement after diligent efforts by USA Swimming, YMCA, and other organizations to expand swim lesson opportunities. What can we do to reduce the risk of drowning?

1. Attend formal swimming lessons.

They can make a difference because they reduce the risk of drowning among children and young adults. We're fortunate that once again swimming lessons are back at Dunham Lake. Stay tuned for the 2022 dates, to be posted on the Dunham Lake e-group. Youth classes are also available at both Hartland and Huron Valley School Districts. As Carol Schemanske has demonstrated, we can learn to swim or improve our swimming at any age (see following interview). Thirty-seven percent of U.S. adults cannot swim the length of a standard pool (25 yards).

Milford Athletic Club (MAC) offers swimming lessons for adults throughout the year. (Check out **milfordathleticclub.org** for details.)

2. Supervise your children around water. Teach them good water safety etiquette. As experienced last year, even older children are vulnerable. If your older children go out as a group, have them check that everyone in the group returns safely.

3. Educate yourself, your family, and guests on safe water practices.

Know what drowning looks like. The following YouTube videos provide good information: Can You Spot a Person Drowning? (WebMD) Drowning Doesn't Look Like Drowning (NJ.com) What Does a Real Drowning Victim Look Like? (Fox)

Look for new water safety features at the lake

In addition to summer swim lessons at the lake, the board approved the purchase of red rescue tubes for boats and swimming during party reservations and new yellow Rescue Tubes that will be posted for water rescue. The plan is to have red tubes loaned out with each party reservation to be used for precautionary use. (Residents are also encouraged to purchase their own red tubes for regular use.) The yellow Rescue Tubes will be located at each of the three beaches and one on each raft—to be used for EMERGENCIES ONLY. The yellow Rescue Tube is easy to

WATER SAFETY NEWS



use. The directions shown here, are screen printed on the tube and are so simple that an untrained individual can understand them. The tube has only one strap to avoid confusion and there are no hooks that could inadvertently hurt others. We are currently waiting for back order issues to resolve for the yellow Rescue Tubes.

The yellow Rescue Tube is promoted by the Rescue Tube Foundation, a Hawaiian organization dedicated to drowning prevention. The yellow Rescue Tubes are wellresearched with case studies. The distinct





yellow color is more visible. For our lake, this also distinguishes them from the red tubes used with watercraft. These tubes serve not just as a piece of rescue equipment, but also a visual reminder to respect and be safe in the water. The foundation has a video on how to use the yellow Rescue Tube at

rescuetubefoundation.org

We are the first private entity to approach the Rescue Tube Foundation, and we will be the first private lake to use these tubes. The foundation was impressed that we had already instituted education, classes, and additional buoys in our community. They hope that other lake communities will see our use and adopt them as well.

INTERVIEW SERIES

Celebrating Dunham Lake with Neighbors

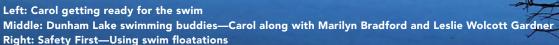
A CHAT WITH NEIGHBOR CAROL SCHEMANSKE – INTERVIEW BY PAM DEAR



Whether you know her as "that crazy lady that swims Dunham Lake through October" or as the resident that "gets the best deal from dues of anyone in the sub" because of how much she bikes and walks the neighborhood, Carol Schemankse is an enthusiastic advocate of our lake, water safety, and swimming skills. Her positive approach is infectious. Carol chatted with me last fall to share more about what she loves about Dunham Lake.







While my very first impression was it was a good place to get a tan, I also noted that it was a great place to raise kids, a nice neighborhood, and the lake was wonderful. So, we moved here; we've lived here since 1976.

What do you love most about living here?

My three favorite things: the lake, the lake, the lake! Dunham Lake was a great place for our kids to grow up. They spent more time outdoors. They all learned to swim here and so did our grandkids.

🕥 What drew you to live in the

Dunham Lake community?

In what ways has the lake and community evolved over the time you've lived here?

We've always had the three beaches, but at one time, we had a rusty red dock and a weeping willow-both are gone now. Regarding the lake, I've observed cloudiness and increased weed growth. I support the board's effort to treat the lake with alum to regain and restore water quality.

Back in the 70s and 80s we had water safety instruction and swimming lessons at the lake in June, July, and August. Pat Isaacson (a resident at that time and a seasoned swim instructor) met with neighborhood children to help increase their swimming skills and water safety knowledge. I'm excited to see the return of swimming and water safety lessons. We can now provide lessons for residents, their children, and grandchildren. Jeannette Heaton, a skilled Milford Athletic Club (MAC) instructor and member, provided lessons for resident children and grandchildren at our lake last summer. Jeanette also coaches for the Penguin age group swim team. (Check out milfordathleticclub.org for more information on adult beginner and intermediate learn-

to-swim classes and day and evening coached advanced adult swim practices at Lakeland/Milford High Schools.)

For the Love of the Lake and Swimming

How has your background affected yours affected your view of the lake? Swimming provides me with such a feeling of accomplishment, and I couldn't do it without our no-motor lake. If you follow the perimeter of the lake and hit every corner, the swim is just under 2 miles. It takes about 70-80 minutes to accomplish. I log my swim time daily. I usually swim 1000-1200 miles a year. Swimming is the fountain of youth-good for a healthy physique and mental well being.

In 2020, during COVID, my first swim in Dunham Lake was April 8th, brrrr. I swam in open water every day from May 20th through October 8th— 151 days straight! I extended my daily streak by swimming in pools through November 25th. The pools were closed over Thanksgiving, so it broke my streak.

I never had a formal swim class or lesson until I turned sixty. I could swim, but not well. I began taking lessons through the Milford Athletic Club (MAC). I watched the swimmers at the pool and wanted to be like them. They are good swimmers, stay in shape, and have fun. They taught me swimming skills that improved my technique, stamina, and breathing. I started swim lessons in the fall of 2013 and swam my first state meet in 2014. Since then, I've been to national meets, indoor and open water events as well as triathlons. In May of 2020, for a virtual triathlon challenge with an out of state swim team during Covid, I was part of a four-man relay. Instead of biking, running or rowing, I skipped the transition time between events by doing one thing-swimming. I swam

INTERVIEW SERIES

6 hours for a total of 9.39 miles. That's how far my swimming skills developed.

Swimming is mental, not just physical. Swimming open water requires mental effort for prolonged times and long distances. It is about focus. It is about mindfulness. As an aid, you can start in smaller segments. For example, I swim from the picnic area to the west beach, and then from the west beach to the sand bar, and so forth. You just don't celebrate a goal; you celebrate each small step you accomplish along the way.



For the Love of the Lake and Water Safety

Much of my love of the lake and swimming, as well as concern for water safety, got me into promoting water safety tools and encouraging residents and their children to educate themselves. I started by promoting the use of swim buoys and red rescue tubes. The red rescue tubes are good to keep in boats. One was put to good use last year. During the 2021 summer season, a near drowning incident of a young boy was reported. If it hadn't been for a couple of adults nearby in the water who heard his faint cries, the ending would not have been so happy. The red rescue tube was a good tool to assist the rescue. Since then, the board is reviewing other proposals for additional water safety tools such as the yellow Rescue Tubes promoted by the Rescue Tube Foundation, an organization dedicated to the prevention of drowning. Have fun at the lake and stay safe.



DLPOA WATERCRAFT REGULATIONS

Dunham Lake property owners not only have the privilege of access to one of the cleanest and most beautiful lakes in Michigan, but they also have the convenience of stowing their sail watercrafts, paddle watercrafts, paddle boards, kayaks, and other non-motor water vessels on the lake shore. However, the following watercraft regulations must be followed to avoid fines and/or removal of vessels from the common ground by the Board.

INTRODUCTION

- Storing watercraft at the lake is a privilege.
- If you store your watercraft at the lake, you are still responsible for maintaining care for the watercraft while it is stored there.
- By Michigan DNR statute, Watercrafts operated on Dunham Lake are to be NON-motorized. No motors, gas or electric, are allowed.

KEY DEFINITIONS

 'Watercraft' — any vessel, craft, or device intended to float on, or travel through, the water. This includes, but is not limited to kayaks, canoes, row watercrafts, paddle watercrafts, paddle boards, flotation devices and rafts.

WATERCRAFT IDENTIFICATION

- All watercrafts stored on DLPOA lake shore must have a DLPOA identification sticker to permit easy identification. (If your sticker cannot be seen when the watercraft is stowed, use a permanent marker to write your sticker number on a visible part of the watercraft or watercraft cover.)
- Watercraft Tags



 Watercraft tags may be obtained at any time by emailing dunhamlake.com@gmail.com or reference the most recent
 Dunham Laker or board member for alternate contact information.

— There is no charge for tags.

- There is no limit to the number of tags per household, however, the number of watercrafts stored at the lake is limited on a household basis as defined in the Docking & Storage sections.
- All watercraft must be tagged with a readable DLPOA issued tag. Old tags which become unreadable must be replaced.
- Tags should be placed on the watercraft in a location that makes them easily visible while being stored and used. Watercraft committee members may move/ reposition any watercraft as necessary to locate the tag, to ensure compliance.

- If a watercraft is sold OR transferred to another party, a new tag is required.
- If watercraft is not tagged, the board reserves the right to remove and impound.

LAUNCHING, DOCKING & REMOVAL

- In/Out dates for watercraft at our lake:
 - Watercraft are allowed "IN", for use and storage, on April 1st.
 - Watercraft must be removed "OUT" by November 1st. This includes ALL storage accessories (chains, locks, racks, etc.)
- Neither the Civic Committee nor the Association, nor its officers or directors, shall have any liability for use of watercraft on lake.
- PLEASE NOTE: 'watercraft out' date is a hard deadline; watercraft left at the greenbelt after this date are subject to impounding immediately and corresponding fee. Neither the Civic Committee nor the Association, nor its officers or directors, shall have any liability whatsoever for any costs, expenses, or damages which the owner of a watercraft may incur arising out of or relating to the impounding of any watercraft pursuant to these rules and regulations.
- Launching your watercraft:
 - If using a vehicle, launching should be done at east beach.
 - m CP Right-of-way must be given to swimmers.
 - Otherwise, please use caution to avoid disruption to the shoreline when launching manually from an alternate location.
 - When relocating watercraft from another lake watercraft must be cleaned thoroughly, away from the lake, to prevent invasive species from entering lake.
 - Watercraft docking on the beaches and swimming rafts is not permitted.
 - All watercrafts shall be COMPLETELY removed from the water when not in use.

DLPOA WATERCRAFT REGULATIONS

WATERCRAFT STORAGE

- Please be aware of the "NO WATERCRAFTS" posted areas. There are 4x4 sign posts indicating where watercrafts may NOT be kept due to ecologically sensitive areas like the Prairie Fen. Watercrafts found in these areas may be relocated by the Board and restrained at the Main Park at your expense.
- Watercraft storage on the greenbelt is for **Residents Only!**
- Watercraft storage at the lake is granted each year on a first-come, first-served basis. No stakes, chains or other markers should be left along the shore.
- The choice of storage location should, as much as possible, preserve the natural view of our beautiful lake.
 Please consider impact to shoreline and appearance by storing watercraft on the side of trail opposite the lake if space allows.
- No watercraft shall be stored in ecologically sensitive areas such as the Prairie Fen, as demarcated by the "No Watercrafts" signs. Presently the Prairie Fen has two signs on 4x4 posts identifying where watercraft may not be stored. If vegetation is impacted along the shore line by watercraft, additional ecological zones may be identified.
- Only 2 watercraft per household may be stored at the lake at any time.
- No part of stored watercraft may be on the walking path, in the lake or hang above the water line.
- No tarps are allowed under watercraft. Similarly, as much as possible, watercraft shall be raised off of the ground with small racks/stands to preserve natural vegetation and protect the shoreline from erosion.
- If a watercraft is leaned against a tree, that tree shall be mature and strong enough to support the watercraft without damage to the tree, and the shortest side of the watercraft shall be upward.
- All watercraft must be stored in a fashion as to not collect water to minimize breeding of mosquitoes. If a watercraft cannot be stored upside down or on its side, a cover should be used. If this cannot be done effectively, watercraft must be tipped regularly to prevent prolonged collection of water. If a watercraft is identified as commonly requiring tipping, the board may deem homeowner to be in violation of watercraft regulation.

ENFORCEMENT AND NON-COMPLIANCE PENALTIES

• For watercraft deemed to be in non-compliance to any of these regulations, a member of the watercraft committee will attempt to contact the owner for immediate resolution, via phone, email or e-group "Announcements".

- If after 5 days, the owner cannot be contacted or identified, a second attempt will be made.
- If the issue is not resolved within 10 days, the watercraft may be impounded and anyone claiming the watercraft will be subject to a \$75 impound/unlock fee and may be required to provide proof of ownership (photo, receipt, etc.) Such fees may be assessed to the Owner's account with the Association. If the fees are not paid, the Association may record a lien against the Owner's Lot for any such unpaid fees.
- Any watercraft not claimed by the following 'watercrafts in' date will be disposed of.
- Any watercraft removed from impound without consent or by persons other than the Civic Committee or Property Owners Association Board shall be assessed an additional \$75 fee + cost of damage to locking mechanism (if applicable).
- Any damage to the greenbelt or common areas caused by watercraft or watercraft owner will be the responsibility of property owner.
- The Civic Committee and Association may enforce these watercraft rules through legal action, and it shall be entitled to seek recovery of its legal fees and costs incurred in any such enforcement action from the offending Owner if the Association prevails (and to lien Lots if such amounts are awarded but unpaid by the Owner).

DNR REGULATIONS

Section R. 281.763.47 — Dunham lake; motorboats prohibited.

Rule 47. On the waters of Dunham lake, sections 18 and 19, T3N, R7E, Highland township, Oakland county, it is unlawful to operate a motorboat. (See R 281.747.16 for the regulation covering the part of Dunham lake which lies in Livingston county.)

Section R. 281.747.16 — Dunham lake; motorboats prohibited.

Rule 16. On the waters of Dunham lake, section 13 and 24, T3N, R6E, Hartland township, Livingston county, it is unlawful to operate a motorboat. (See R 281.763.47 for the regulation covering the part of Dunham lake which lies in Oakland county.) HISTORY: EFF. FEBRUARY 25,1977.

NATURAL RESOURCES AND ENVIRONMENTAL PROTECTION ACT (EXCERPT) Act 451 of 1994.
324.80103 Definitions; M to O. Sec. 80103.
(f) "Motorboat" means a vessel propelled wholly or in part by machinery.
History: Add. 1995, Act 58, Imd. Eff. May 24, 1995
Popular Name: Act 451
Popular Name: Marine Safety Act
Popular Name: NREPA
(© 2020 Legislative Council, State of Michigan

DLPOA PROPERTY, PARK, AND GROUNDS REGULATIONS



The following rules and regulations are designed to assure members and their quests the maximum benefits of the Association facilities. Strict observance of these rules and regulations are necessary for the accomplishment of this purpose. Any member violating any of these, or engaging in conduct that is not in the best interest of the Association members, will subject himself to such action as the Civic Committee and Property Owners Association deem advisable.

PROPERTY, PARK, AND GROUNDS REGULATIONS

- Park property (trees, brush, equipment, etc.) must not be destroyed or removed without the permission of the Property Owners Association and the Civic Committee. Violators will be subject to treble damages.
- The use of water from Dunham Lake for private water systems is prohibited.
- Members shall be personally liable for any damages to Association property resulting from careless, willful, or negligent acts by their families or their quests.
- Glass containers are not allowed on beaches. All refuse in the park areas must be deposited in the trash.
- Containers supplied for that purpose. The dumpster is for park trash only.
- Entrance gates to the Association Parks must be kept locked at all times.
- Minors must have proper adult supervision when using Association property.
- Parents shall be held responsible for minors' action when using Association property and facilities.
- Picnics are not allowed on the swimming beaches.
- There shall be no open fires for any purpose on the DLPOA common grounds, excluding approved charcoal and gas grills, with the exception of the following DLPOA Board sanctioned events where an approved container will be provided for use: Family Camp-out, Pig Roast and the Haunted Trail.
- Overnight camping is not permitted in the park areas or on any subdivision lots.
- All state fish and fire hazard laws are to be observed.

- No private docks or rafts are permitted along DLPOA property.
- No motorized vehicles of any kind are allowed on lake or park areas, (mini-bikes, motorcycles, snowmobiles, or all terrain vehicles).
- The use of firearms, air rifles, or weapons of any description is prohibited at all times in the subdivision and park areas.
- No dogs are allowed on the beach areas due to sanitary and safety reasons. All dogs in the Main Park area must be restrained by a leash.
- Swimming, picnicking, or congregating is not permitted after 10:00 pm.
- No horses are allowed in the park or beach areas due to sanitary and safety reasons.
- No guest will be admitted to the park and lake areas unless the lot owner host is physically present in the subdivision. Guests at the park who are 18 years or younger must be physically accompanied by their DLPOA resident host at all times while in the park.
- Each property owner is limited to 2 parking places in the parking lots. Display your provided parking tags in your vehicle while at the park.
- Smoking is prohibited on the beaches, parkland and greenbelt areas and all residents are required to properly dispose of cigarette butts in the receptacles found at the entrance of the parking lots.
- If members and or quests violate any of these rules, they will be asked to vacate the DLPOA property.

Revised 4/2022

DLPOA RULES FOR MAIN PARK RESERVATIONS

MAIN PARK RESERVATION RULES

- The number of guests shall be limited to 10, except upon approval by Park Reservations of the Association.
- A scheduled party will have access to 3 picnic tables.
- The party is restricted to the sponsor's parking space plus the two additional passes provided with the reservation.
- No tents or tarps are allowed.
- Each gathering is responsible for emptying the garbage cans in the area into the dumpster. Please replace garbage bags into empty cans.
- Each gathering is responsible to thoroughly police the area for trash.
- Each gathering is responsible for the safe disposal of burning charcoal. Please allow yourself enough time to cool the coals. DO NOT LEAVE BURNING COALS IN THE GRILLS. We have had fires in the dumpster, so please follow this rule for safety purposes.
- Party cleanup should begin with enough time to ensure your party is completed and cleanup complete by 8 p.m.
- As the sponsor of the party, you are responsible for the behavior of your guests. If you require assistance, there may be park security on duty or you may call 911 for the police. Please be courteous and responsive to the security people. They are there to help and do their job to enforce rules.
- Please contain the noise of your group: have fun but be aware of your neighbors who border the park area.
- Do not park on the surrounding streets near the park. You may receive a parking ticket.
- Please keep GATES LOCKED AT ALL TIMES.
- It is possible to have more than one party booked on the same day. Please be considerate to all who are visiting.
- If you are going to reserve tables with signs or tablecloths prior to the start of your party it is recommended that someone from the party be present in the park. The DLPOA will not be involved in settling disputes on reserved picnic tables.
- Please do not dominate the volleyball, basketball, and playground areas as well as open spaces of the park.
- Please ensure that the woods are not used in place of the porta-potty.



TO MAKE PARK RESERVATIONS call Diane Blakeney at 248-408-7012

The DLPOA Board has set rules that are intended to allow residents the use of the park for gatherings, but not to infringe on the rights of other residents using the parklands. The DLPOA is asking each gathering sponsor to support the spirit of these rules and ensure their enforcement. In April, 2017, the DLPOA Board approved a park reservation rate increase effective June 1, 2017. Rates will be raised to \$20 per reservation and \$20 refundable deposit for parties of 10-30 people. For parties of more than 30 people, the rate will now be \$40 per reservation with a refundable \$40 deposit.

Your deposit will either be refunded or shredded, depending on whether or not the rules have been followed. The fees will go for the cleaning of the porta-potties and general park cleaning.

MAIN PARK DUMPSTER

The dumpster at the main park is for park trash only, it is not intended for household use. Please use the metal can located next to dumpster for ashes from charcoal grilles. Do not empty hot coals into the dumpster.

C DLPOA GATE KEY POLICY

- Only two gate keys will be issued per property owner.
- Replacement keys will be \$75.00 each.
- Property owner must sign for any keys issued to them.
- All dues must be paid prior to keys being issued.
- Property owner agrees to retain possession of issued keys.
- If there is a transfer of property, the seller agrees to turn the keys over to the buyer.

MINUTES OF THE DLPOA BOARD OF DIRECTORS MEETING



MONDAY, SEPT. 13, 2021 Meeting called to order 7:02 pm

Members present: Gary Burke, Cinda Everhart, Fred Everhart, Jane Debbrecht, Heather Kerr, Kate Griswold, Wes Watt, Ed Cesa, Scott Oswald and Carla Gorton.

Others present: Winnie Tripp, Georgianna Paul, Melody Lynn, Terry Gannon, Carole Gannon, Carol Pettipher, John Pettipher, Eric Gustafson, Mary Jeffrey, Sharon Watt, Todd Bazzett and John Branstetter.

President's Report: Fred Everhart -

- John Shultz has agreed to join the Civic Committee. There is still at least one more opening on the committee that needs to be filled. A Civic Committee meeting needs to be scheduled soon to legally change some of the records. Will we need to change some of the requirements for Civic Committee members in the future? It is getting increasingly hard to find new members with the existing requirements in place?
- Board Members need to get presentations together for the Annual meeting. Went over list of those who will be presenting.
- Should we remove the wall on the Upper East Side trail? After much discussion, it was decided to leave the wall there. It has been there for many years and it would be costly to remove it and fix the landscape afterwards.
- Fred checked prices for silt fence. It might help slow the erosion on the West side. The cost would be about \$100.

Vice President's Report: Scott Oswald -

- Scott needs to reschedule the meeting for the boat committee, as some members can't make the meeting that was scheduled originally.
- The concert was a big success. Everyone there seemed to be enjoying it.
- The Wine and Art Event was well attended, with a steady stream of residents throughout the day.
- The Laker is almost completed, with just a few more additions needed before it goes to the printer. Fred will talk to Pam about creating a special mailer to send out for the annual meeting.
- Fall Workbee will be Saturday, October 23rd, with Sunday, October 24th as the rain date.

Secretary's Report: Carla Gorton -The August minutes were approved.

- Treasurer's Report: Jane Debbrecht -• The September Treasurer's report was accepted.
- Jane went over the forecast of expenditures for the remainder of 2021. Some of the figures were adjusted after input from Board members.
- Proposed 2022 Budget the board decided that it was good as is. Jane will put a note in the Annual Meeting mailer to explain some of the costs coming up.

Civic Committee Report: No report.

Infrastructure Update:

- Wes suggested that we hire someone to clean up the stone steps at the West Beach to make them safer. They are overgrown with moss that makes them slippery and that might help.
- Some residents at the meeting asked if we could replace them with a different type of material, to make them safer and less slippery.

Natural Resources Update: Water Issues -

- Ed has been making headway with Barney. Barney talked to Beth, who works at Highland Township. Beth sent a letter to Timber Lakes Subdivision, notifying them that they need to address the runoff that is going into Dunham Lake.
- There will be a Dunham Lake Water Quality Presentation from Barney at EGLE. It will be on October 4th, at 7:00 – 8:00 pm via Zoom. A link to the meeting will be provided ahead of time.
- There are some offenders along the Greenbelt that need to be talked to or sent letters to address the particular rules that they are not following. It was suggested that the board come up with a list of fines to deal with these issues in the future to make it easier to enforce.
- Planting of Seedlings: Some of the seedlings will be planted at the end of October and some will be planted in the Spring. Scott has particular areas in mind.
- There is a large pine tree at the top of the West Beach that is generating some discussion. It is a healthy tree, but some residents have concerns about whether it should be trimmed or taken down totally. Board members will check it out and report back.
- Road Improvement Update: Heather Kerr -• Enough signatures were collected for the Livingston side (excluding Tipsico Lake) to go ahead with that project. They will be put on the schedule.

• There are now enough signatures from the Oakland County side to get a quote.

Old Business:

- Jane and Jenny are working on creating verbiage for new signs to be installed at the beaches and the park. They will then order them.
- Jane talked to Carol Schemanske about safety devices for the beaches and park. They cost \$75.00 each. Carol will purchase five of them. Two of them will be attached to the rafts. Wes volunteered to install the floats in the various locations.

New Business:

- Eric Gustafson He is willing to replace the bridge between East Beach and the Main Park. He recommends using materials other than wood, because wood will not last. He suggested that aluminum would be a good choice.
- Eric is also going to replace the Bulletin Board at the Main Park. That was already approved.
- Residents expressed concerns about a resident camping in the parking lot at the Main Park last weekend. This also occurred last June. Camping in the parking lot or on a lot is a violation of the Dunham bylaws. The resident also has a dog that has been loose several times and approached other dogs.

Call to Public:

Carole Gannon – She emailed a video tonight to board members concerning the water drainage coming from the golf course. She invited everyone to listen to the video to gain more knowledge.

Important Dates Coming Up:

The DLPOA Annual Meeting will be on Tuesday, October 19th at 7:30 pm at Dunham Hills Golf Club.

Adjournment: 8:50 pm

Next meeting: Monday, January 10 @ 7:30 pm Minutes recorded by Carla Gorton.



MINUTES OF THE DLPOA BOARD OF DIRECTORS MEETING



MONDAY, NOV. 8, 2021 Meeting called to order 7:40 pm

Members present: Ed Cesa, Jane Debbrecht, Fred Everhart, Kate Griswold, Heather Kerr, Kristina Oswald, Scott Oswald, Wes Watt.

Others present: Cinda Everhart and John Schiltz.

President's Report: Fred Everhart -

- We still have openings on the DLPOA Civic Committee and DLPOA Board that need to be filled.
- Appreciation expressed to all who are already participating and working hard in our neighborhood by serving as a Board or Civic Committee member or volunteering their time anytime that their support is needed.

Vice President's Report: Scott Oswald -

- Haunted Trail went well this year and was enjoyed by all who participated.
- We still need to replace another BBQ grill at Main Park.
- Scott is organizing the tree planting project (planting is scheduled for this Saturday).

Secretary's Report: Cinda Everhart -Moved by Jane and 2nd by Heather Kerr to approve Minutes as amended.

Treasurer's Report: Jane Debbrecht -

- The October Treasurer's report was approved.
- Jane reported that TCF Bank has merged with Huntington Bank. We have used TCF Bank for quite a few years now, but we are experiencing unreasonable difficulty regarding the updating of signers on our accounts. The customer service we had with TCF Bank is not there any longer and after Janes due diligence investigating several banks in our area, she is recommending that we transfer our business to PNC Bank.

A motion was made and by unanimous vote, Jane will establish new bank accounts at PNC Bank and close all accounts at Huntington Bank (formerly TCF Bank). Jane, Fred & Scott will coordinate a time to get required signatures for PNC Bank to open the new accounts.



Civic Committee Report: Welcome John Schiltz to the Civic Committee! Jane Debbrecht is hosting a Civic Committee meeting at her house on November 30, 2021 at 7:30 pm.

Infrastructure Update:

- this specific area.
- made regarding this project.
- evaluate this issue.
- Wes is talking to tree maintenance
- being cleaned out.

• Stairs at north access point to the lake is an issue for some residents. The road paving project may change that access point. Now, putting more funds and man power into altering the pathway may be wasted. We should revisit this project next spring or after we know how the paving project will alter

• Some residents would like to have different stairs for the West Beach. There was discussion regarding what type of stair material would be appropriate for West Beach access point. No decisions were

• After the large rain storms this summer and fall, there is erosion of the embankment coming down to the lower trail on the east side of the lake. Ed C. will call NCS to get recommendations for companies that can

• Scott is working with Eric Gustafson regarding replacing the walkway/bridge over the creek between East and Main beaches. Scott will evaluate which materials will be best and safest for this high traffic area.

companies verifying that we're getting the best rates and services. If we are not getting the best rates and service, Wes will come back and report on other companies that might be more suited to our needs.

• The culvert under the east beach access road needs to be cleaned out. The last few rain storms have had water flowing out into the parking area instead of draining under the road. Cinda will contact the culvert cleaning company and Ed or Wes will open the gate and remain present when the culvert is

Natural Resources Update: Water Issues

- Ed spoke with Barney about the Michigan EGLE presentation. Barney stated to Ed that at some point, he'd be willing to attend a monthly board meeting (we're unsure if that meant a Zoom meeting or physical attendance to a meeting).
- Ed spoke with Dr. Jude (Dr. Jude did our last water study) and we need to curb the number of calls that Dr. Jude is receiving from our neighborhood. Dr. Jude is not retained by us and multitudes of calls could become expensive to the association

Road Improvement Update: Heather Kerr -

• Heather Kerr reported on the road paving project for Livingston and Oakland County side of the neighborhood. Hartland Twp. is considering contributing to the paving project, but nothing definitive yet. Moving forward is slow right now, but Heather will continue to bring updates to the DLPOA Board.

Old Business:

• We need to finalize the Perimeter Walk done earlier this year. Fred will first contact a specific homeowner to discuss the options regarding the encroachment, then discuss the outcome of that discussion with the DLPOA Board, and have a plan of action to move forward and finalize this issue.

New Business:

- Committee Assignments –
- 1. Kate Griswold has agreed to be Secretary of the DLPOA Board.
- 2. Diane Blakeney will continues to handle Main Park reservations.
- 3. Carla Gorton will continue to hire neighborhood kids for beach maintenance.

Call to Public: NA

Adjournment: 9:45 pm

Minutes recorded by Cinda Everhart.



MINUTES OF THE DLPOA BOARD OF DIRECTORS MEETING



MONDAY, JAN. 10, 2022 Meeting called to order 7:33 pm

Members present: Ed Cesa, Fred Everhart, Cinda Everhart, Kate Griswold, Heather Kerr, Scott Oswald, Kristina Oswald, Jenny Vanderlist, Wes Watt.

Others present: Diane Hallinen, Pam Moran, Georgiana Paul.

Barney Boyer from EGLE Report: Moved Barney's presentation to the start of the meeting.

Barney Boyer from EGLE - MS4, Non Point Source and Part 5 Environmental Quality Analyst.

Barney explained that his primary job is to find solutions for pollution in surface waters (anything that doesn't come out of a pipe).

He's been working with Ed and Georgiana, Livingston and Oakland County - the OC Road Commission – the townships – to figure out an approach to some non point source pollution issues on the North side of the lake.

- Storm water control issues. The road commission is working on storm water issues on Briar Hill and Tipsico Lake. He's backed off communication with the Counties and Road Commission because they seem to be moving – but we should let him know if it's getting done.
- Pipe was discharging into Briar Hill water wasn't going into culvert. He believes it has been addressed. We should monitor in spring.

- Timberlake Trails fixed their pond.
- Oakland County did ditch work on their side of N. Tipsico Lake/Briar Hill.
- Ed Cesa contributed that on 12/7 he spoke to Livingston County regarding their side of Briar Hill – out in spring to modify the ditch so that the water will go where it's designed to go. Late Spring/Early Summer.
- Some contacts: Mitch Dempsy at the LC Road Commission: Kelly Junko at the OC Road Commission; Beth Corwin from Highland Township; Barney will get us the contact name for Hartland Township.
- Ed Cesa will continue as our point of contact to all these sources that are working to resolve non point source pollution issues. Barney is looping in all county, township and road commission contacts so that Ed can continue to keep track of progress at the North side of the lake.
- Things already accomplished:
- Erosion issues at the park at the curve in Briar Hill.
- Erosion issues contributes to the Eutropic nature of the lake – and sediment from erosion will create phosphorus issues. So to slow down phosphorus in the lake, needed to slow erosion.
- Water quantity issues are generally not handled by EGLE – but Barney was able to figure out who manages which roads (since we are on a county line).

- Culvert under Briar Hill is blocked in the 1980's Livingston County did work on this road – Georgiana does not believe it is blocked. Will require further investigation.
- Pipe at Tipsico Lake Kelly Junko believes it is inappropriately installed – not sure what the Road Commission decided to do. Check to see if pipe is blocked, removed, or what? It was dumping water into the road which is not appropriate.
- —The Township must enforce the subdivision bringing the storm water management to minimum standards, and can assess fees. However, Tom Wackerman owns an environmental engineering firm, and has been working with Timberlake Trails sub - and we believe that the storm water management has been brought up to minimum standards.
- -The Buttonbush swamp contains plants that help mitigate the nutrients before they get into the lake - so it's a good place to direct the water that is draining down the road.
- —Water is flowing better but need to keep an eye on spring major rain events. We should watch what the county ditch abatement has done for water flow management. The counties have made some progress – and Barney recommends that we wait until Spring to determine the impact of those.
- Unpermitted and failed septic systems (happening all over the state) Barney reported that throughout the state many are unpermitted – and many fields are beyond their lifespan. Barney continues to recommend that residents have their septic systems inspected and properly maintained. The state can provide enforcement -

if there are 3 or more failed septic systems in a community - the township can enforce having septic systems fixed - or enforce upgrading to sewers. There is infrastructure money coming down the pike, and might be a good time to explore sewer system. Onsite systems only treat bacteria - not nutrients - which is part of what Barney believes could be affecting the lake quality.

- It's up to the community to take control and look at their septic systems. Systems over 30 years old are by default failed, unless they are tested and proven that they are not failed.
- First step would be to have an environmental engineering company look at the systems in place to determine costs. Money to pay for this assessment comes from the counties and township?

MINUTES OF THE DLPOA BOARD OF DIRECTORS MEETING

- Several different options of varying costs could be options. Engineering company assessment is key.
- The state plans to do some monitoring to assess the trophic state of the lake over the next year.
- Scott asked if we treated the lake with alum to slow the decline, would that negatively impact our ability to get grants from the state. Barney – answered that generally the state does not approve permits to put alum in – but if we had the community was committed to fixing the septic issue, they might approve the permit.
- President's Report: Fred Everhart -• Hope all had a good holiday! Welcome back.

Vice President's Report: Scott Oswald -

• Successful bridge replacement over Ore Creek. Help from Scott Oswald, Kristina Oswald, Abbey Oswald, Ed Cesa, Wes Watt, Eric Gustafson, Fred Everhart, and Tom Hamm.

Secretary's Report:

• Wes Watt moved to accept the minutes -Heather Kerr seconded. Minutes Accepted.

Treasurers' Report:

• Jane Debbrecht submitted via email.

Civic Committee Report:

- Met on November 30, 2021.
- Terry Cremeans is chairing for now, John Schiltz willing to take over after.
- Terry willing to hit the pavement regarding the road project.

Old Business:

- Barney Boyer Report (moved to top of meeting).
- Roads Heather Kerr is running into roadblocks at Oakland County. Bonds look like 6%.
- Boat Committee- Jenny Vanderlist sent a proposed Draft and asks for us to review and send edits/suggestions by January 24, 2022.
- Once Board Feedback is collected is there an attorney that can help us formalize the regulations? Perhaps Bruce? Or the attorneys that Jane is engaging for review of documents.
- Logistics to figure out how to enforce fines - can we place liens with dues liens?
- Committee would like to offer some watercraft storage, would like to increase the "no watercraft zones", change signage from boat to watercraft, additional signage at East beach to reminder swimmers and launchers that space must be shared.

- early February.
- guicker turnaround time.

New Business:

- next Laker

needs filled in.

- - - ad in the Laker. All in favor.
 - on kayaks.
 - will be published soon.

Call to Public:

- Food Truck or Music.

Adjournment: 9:45 pm

- Boat committee plans to meet again in

• Wes had new tree service out (Michigan Property Network) – didn't seem like arborists. Only spent about 2 hours with them. They did a good job with what we asked them to do. They will also haul stuff if we have volunteers bundle anything we want taken away. Might intersperse with Precision as they seem like we could utilize each for different services. MPN has a

• Laker dates March 21st need info for

- Pam Moran will email Kate Griswold missing minutes so she can obtain from Carla Gorton and Cinda Everhart.

- Pam reviewed what sections she

- Cinda to help Pam update contacts page

- Jenny Vanderlist moved, Kristina Oswald seconded to allow Pam to put a calendar

- Ed Cesa is recommending Publish early December - ice safety - and Summer -Kayaks clean from invasives. Ed would also like better signage about invasives

• 2021 Boat Violations – Clemons family cut Padlock to remove paddleboat 319. Assessed \$75 fine and \$13 for the lock. Patris family cut chain cut to remove a rowboat, a paddleboard and a child's watercraft. Assessed \$75 fine. Patris sent a message on the website asking for fee waiver because of COVID – however, boat was not impounded until 2 weeks past December 1st deadline, and the chain was cut with no effort made to reach out to the board. The board denies the fee waiver. Fred will communicate with Dan Patris. Ed suggested putting watercraft rules and safety measures on the back of the car tag.

• Egroup Ettiquette - made several revisions -

• New board members needed – any referrals?

• Pam Moran – thoughts on doing the Art Show again in 2022. Board is supportive of repeating. Pam would like to add a

Next meeting: Monday, February 14 @ 7:30 pm

Minutes recorded by Kate Griswold.





MINUTES OF THE DLPOA BOARD OF DIRECTORS MEETING



MONDAY, FEB. 14, 2022 Meeting called to order 7:33 pm

Members present: Fred Everhart, Kate Griswold, Scott Oswald, Kristina Oswald, Jenny Vanderlist, Wes Watt.

Others present: Cinda Everhart, Georgianna Paul.

President's Report: Fred Everhart -

• Fred is concerned that we as a POA, that we don't have the resources to do much more about the water quality beyond what we've already been able to do. Kristina suggested we retest our sources this spring to see what improvements can be seen from the Livingston and Oakland county drainage improvements made. Scott mentioned that we need to create an entity that encompasses representatives from DLPOA, the North Association and the residents on Adaleen that could then begin to apply for grants. Georgianna agrees. Fred reiterated that DLPOA still has a long way to go before we are able to make meaningful change to the water quality, but that we should could continue to do what we can, and continuing to try to get the state to help. Jenny makes the point that we have to continue to advocate to Barney for the lake, and to make sure that we don't fall off his radar.

Vice President's Report: Scott Oswald -

• Haven't heard anything further from Petipher's regarding the West Beach Path.

Secretary's Report: Kate Griswold -Motion to accept minutes as amended by Jenny, seconded by Scott, all in favor.

Treasurer's Report: No report.

Civic Committee Report:

- Jane will be in touch with the attorneys doing the document review next week.
- Terry found some old paperwork that shed some light on the DLPOA history that we were unaware of.
- Meeting scheduled in April.

Old Business:

- Watercraft Committee update Jenny presented the edits to our documents that pertain to watercraft on the lake. She asked if documents should be combined or kept separate – both Fred and Kate were of the opinion to keep them separate. Kate moved to accept the changes from Jenny, and Scott seconded, and all were in favor. Scott brought up valid questions – and Jenny spoke about the next step would be to update signage at the lake. Wes volunteered to construct new frames to include both the Park Regulations and the Watercraft Regulations. Jenny will get with Jane to coordinate the Water Safety and Watercraft mailing by April 1st. Propose moving boats out to November 1st. Wes moves, and Scott seconds, all in favor.
- Ed Cesa engineering firm update from email: "I am having a very difficult time finding a "Engineering Firm" that wants to work with "homeowners associations" I wonder why? I will continue to investigate all options. Any help would be appreciated. Also I am not sure we have defined the scope of work we want the firm to perform?"
- Member recruitment still looking to fill out the board.



New Business:

- Kristina: As far as we know, Nathan is coming back as security this summer; need to address his ability to enforce similarly to what our watercraft updates are giving teeth to enforcement of shore management.
- Per Wes: 3 dead trees under power line on greenbelt - requesting to top the trees. There is a tree that needs to be inspected near West Beach, per a resident request.
- Cinda will order and distribute Car Tags with dues invoices after Scott consults with Pam regarding design.
- Fred asked about if there are any Spring projects that should be addressed. Discussed North Gate, and how it's fared the winter.
- Kate reported cut wood being stored on the greenbelt. She sent pictures to the board, and Wes will do additional investigation.

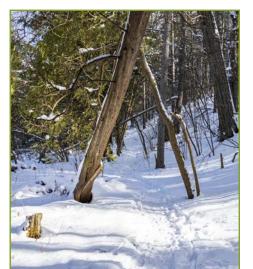
Call to Public:

• Georgianna reported about the class on water quality she is taking at MSU. The state is attempting to have a point of sale inspection of septic systems statewide ordinance. However, sediment is the biggest pollution source.

Meeting Adjourned: 9:01 pm

Next meeting: Monday, Month 14 @ 7:30 pm.

Minutes recorded by Kate Griswold.



IMPORTANT CONTACT NUMBERS

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VICE PRESIDENT	
Scott Oswald	248-388-1668
SECRETARY	
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Ed Cesa	248-887-5133
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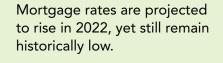
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HOUSING MARKET FORECAST FOR 2022

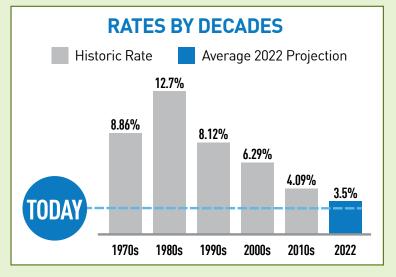
What does the coming year hold for the housing market? Mortgage rates are projected to rise, and so are home prices. Experts forecast buyer demand will remain strong as people try to capitalize on rates and prices before they climb.

PERCENT MORTGAGE RATES PROJECTED TO RISE



2022 PROJECTED RATES
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MBA 4.0%
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IMPORTANT DATES: Mark your Calendars!

Gewatercraft IN! April 1, 2022

Spring Workbee May 7, 2022

Seighborhood Pig Roast August 6, 2022

DLPOA Annual Meeting October 18, 2022

Fall Workbee October 22, 2022

Watercraft OUT! (NEW DATE) November 1, 2022



CALLING ALL ARTISTS AND CRAFTERS!

We would love to have even more creative participants for the **Second Annual Art in the Park** event happening later this fall! It was a great success and so we want to give you plenty of time to build, paint, illustrate and create for this happening event. Contact Kristina Oswald at **kasoswald98@hotmail.com** to let us know you would like to be apart of this fun neighborhood event.

DLPOA Board Meetings

(virtual meetings among board members until further notice)

DLPOA board meetings are held the second Monday of the month. Summer (June, July, August) meetings are held in the main park, weather permitting. Other meetings are held at DLPOA board member homes.

The DLPOA Annual Meeting will be held at the Dunham Hills Golf Course conference room on Tuesday, October 18, 2022.

Typically doors open at 7:00 for people to sign in. Meeting starts at 7:30.

STAY SAFE EVERYONE! • HAVE A WONDERFUL SPRING AND SUMMER SEASON