Blue – commentary
Black – Resident questions
Green – Answers

Postage & Delivery – Increased due to postage, some flat mailing fees from Crest for things like pool tags, and increased mailings of deed restriction letters.

Continued push for paperless/Crest portal communications can help.
We've published directions several times in FB posts. Non-enrolled residents wouldn't get them by e-mailing the instructions. What other suggestions do residents have to increase enrollment in electronic communications?

Insurance – We use an Association focused broker to shop different companies for each of our insurance requirements. It hasn't made an appreciable increase year over year like personal insurance.

Deed Restriction Expenses – Contractually agreed upon expenses with Crest to send out different levels of deed restriction violations. This amount should be recovered when certain violations move to the fine stage. We would like to see none here but that is unrealistic.

Legal Collections and Deed Restrictions Billed to Owners – Crest does the bookkeeping slightly different than the previous management company. Just as before, the Association has to front this money but it is immediately charged back to the resident account. Previously, the repayment was figured into income at the top.

Tax Preparation & Audit – Budgeting for a yearly financial audit moving forward. We switched tax preparation companies this year and may switch again for 2027, cost slightly decreasing and service increasing with each switch.

Why can't we better negotiate the landscaping and pool maintenance instead of just accepting huge increases each year?
Landscape total without pest control is actually going down. $313,923.77 budgeted in 2027 vs $326,875.61 in 2026. It's almost the same as 2025 actual, $313,873.28. We removed arborist duties from IMS and hired a separate arborist just for tree trimming. We found that to be more cost effective at $3,000/day flat fee. This year we have used 3.5 days so far and we budgeted 5 days for 2027.
Landscaping is going to be the largest overall operating expense as green space takes up the vast majority of non-residential areas in our neighborhood. We have received an extremely low number of landscaping complaints this year and last. I can't remember the last time I had to call IMS out to discuss an issue in person. They are a qualified vendor. The appearance of the neighborhood for current residents and prospective ones has a large impact on property values. Keeping up the appearance without the Board having to hold their hands and tell them what to do regularly is important. Compared to Wildwood next door who switched, I believe we have a superior looking neighborhood.

Things to be aware of for the 2027 budget are IMS has the contractual ability to charge a fuel surcharge when gas is above $3/gallon. The actual landscape contract price may be slightly over what is budgeted due to this. We have not had any severe freezes in a few years so we have not had to use the landscape extras like we did in 2022 and 2023 for large amounts of plant replacements. As of now, the only planned projects for landscaping are the small "sidewalk islands" around lakes 1 and 2, similar to what was completed on the east end of lake 2 this year.

Irrigation Repairs – The 2026 total includes one new controller and associated decoders. This is a "smart" controller which looks at rainfall. Some of our irrigation systems includes controllers that parts can no longer be sourced for. When one breaks, we have to replace the whole controller. This year we upgraded to a controller that will help troubleshoot which specific valves are having an issue. Previously it simply stated there is an issue but then the landscaper spent more time, and therefore labor hours, troubleshooting the location of the short. We are balancing the budget needs with the long term investment in better technology that will save money in water, repairs, and labor.

Arborist work (noted as covering ~1/3 of the neighborhood per year in prior updates) should be scoped carefully.
We got 3 quotes for arborists this year when we sourced a separate vendor to trim the trees. The one we chose was about half the price of the other two for the same specific scope of work.

Regarding the fences, that's good to hear it's in the budget but only $10k. That'll cover pickets lol. I have written to the HOA in concerns for future budgeting on the fencing, I guess we have other priorities. Hopefully we take a more permanent approach like I have seen in other neighborhoods where the property fencing fell.
The fence repairs in the operating budget are essentially pickets. When a large section of fence is replaced, that money will come out of the reserves, not the operating budget. Referencing the 2024 reserve study, $104,437 was set aside this year in 2026 for fence replacement. That is forecasted to cover all major fence repairs over the next 7 years until the next set of money is set aside specifically for this purpose. Please note that we have not got an actual quote so price may fluctuate up or down. At the reserve study projected cost of $56.27 per linear foot, we have enough to replace 1,856 ft. The length along Boudreaux on the west side behind Huckleberry Harvest and the east side behind Dogwood is 1,942'. Theoretically not even enough to do all of this at once with traditional wooden fencing. Please continue to voice your opinion if reserve savings for fence replacement and upgrade is a priority.

Fountain Repairs and Maintenance – These are repairs only to keep them going. Not complete replacements. That will come out of reserves.

Pool is going up as we must switch vendors. American has become unreliable and is not taking care of our pool as they should. We have to email them regularly as the supervisor and management do not even follow up on the pool cleaner's reports. The cleaner is also incompetent and does not take care of our equipment. American was small, local, and fantastic to us at one time. They have become too large and lost control of oversight and quality. We

have received two bids for a new company and both are significantly more than current. This is a major quality issue and the pool having to be closed for either lack of lifeguards or chemicals out of balance is unacceptable.

Why would pool go up when we do swim at your own risk. Wouldn't that lower costs on some level?
SAYOR does lower the cost. Lifeguard compensation is the largest chunk of the pool management expense. Management and maintenance is relatively small. SAYOR allows the pool to be open for extended hours before the lifeguards and outside of the traditional pool season with minimal increase in operating expense. Without SAYOR, we would need to pay for an additional 2 hours each day, 10a-12p. That would equate to an additional 20% daily cost for labor during the guarded season.
During the last discussion, having lifeguards is still beneficial. First, having guards allows kids 14 and above to come swim without an adult. During SAYOR only times, you must be 18 to not have an adult present. Second, during the summer is when we see the most issues with underage kids and unauthorized access to the pool. Until there is a better way to control those issues, lifeguards are the best deterrent to vandalism and people swimming who shouldn't be.

Pool Equipment – Increased budget with a switch in pool company. Will most likely be require to buy different or new items we don't currently have.

Pool Repairs and Maintenance – Anticipate this goes down with better oversight and management of our facilities and pump room.

Pool Furniture – Need to buy new umbrellas. Not sure exactly how old they are but at least 5 years. Intend to buy commercial grade again instead of cheap ones from Amazon to get longevity out of them. This is one area that as a community we could do a better job of taking care of our stuff. The umbrellas are left open and then get damaged or damage other things when they blow in the wind. Lifeguards usually fold them down in winds or at the end of the night when present, but at all other times, it is our responsibility if we put them up, to take them down. We may need fewer umbrellas than we previously had since we will be getting the new shade structures. We are currently budgeting for 10 that we previously had several years ago before they started breaking.

Electricity and Water – Just signed a new 5 year electric contract with only a 5% increase in rate. This is the electric rate only and not the delivery fee. Effectively making it less than 3% increase over previous rate and is locked for the next 5 years.

Confirm LEDs are fully deployed on street lights and common areas.
Street lights are maintained and replaced by CenterPoint and included in those two account bills. For the common areas, we definitely replace any bulbs with LEDs.
Does the "kick back" from the water they plan to dump in our ponds not trickle down to savings for us?

The reuse water isn't planned to start until late 2027 at the earliest. This won't affect this year's budget. After that, it absolutely will trickle down. I doubt it will result in an assessment reduction, but it could lower the proposed assessment increase or increase the reserve contribution.

I'm curious as to how we're fighting the property taxes since that seems to be the highest jump in community bills.
Hayden Lakes Association is divided up into about 25 individual pieces of property with Harris County. Most have an appraised value of $100. This should equate to total taxes less than $100 for the foreseeable future. Taxes are listed in the same "Other expenses" section as Reserve Contribution, which is significantly increasing.

Why do we have another reserve study budgeted when we just did one a few years ago?
The reserve study is intended to stay updated and relevant. Since the last study, the responsibility for the fences has changed. Some have gone to the Association and some to resident responsibility. The amount to save for replacement needs to reflect that. Additionally, the study has 25% of the fences not needing replacement until 2047. That's 20 years from now. Some of the fences that are 10 years old are ready now. Is it honestly feasible some of the fences will last another 20 years without rotting? The fence cost also is only for traditional wooden replacement. If the neighborhood desires to use a more sturdy product, that should be factored in. It took 3 years to get the level of reserve saving up to the recommended level. That means the amount of money in the bank is less than what was recommended and anticipated by the study. Current prices and inflation should stay updated so that the money required when projects are due is available. In 2027, the Board will have an input with the chosen company for the changes they would like to see in the new study. During the meeting, our manager also advised that every 3 years is industry norm for a study.

How much do we really need in reserve??
Enough to pay for large maintenance items without taking out a loan or having special assessments. Accounting for projects that were not completed and removing one item that has tended to be more of an operating item than savings item, at the end of 2026, that amount is recommended to be $517,639. We will have about $410,100 minus the cost for the pool shades. That is a $107,000 difference, or 20% less. This year, we are matching the recommended contribution, not making up for any deficit in prior years.

Confirmation that the reserve contribution matches the study's recommended path.
This year will be the first that we are budgeted to contribute the full recommended amount. Being 2 years underfunded, we are still 20% below the recommended path.

How much money do we currently have in reserve?
On the Crest Homeowner Portal -> Community page -> Financial Records -> Monthly Financials, the latest income statement and balance sheet updated monthly are available for all residents to review. The first page of the balance sheet has the reserve funds. Currently $376,104.12.

Is the final report for 2025 published?
They publish it every year. I'm sure it could be available upon request. We did change management so not sure as to availability on the portal.
We are working to get this uploaded to the portal but it is available upon request if you email the Board or Crest.

Thank you. Assuming the reserve contribution is money being put aside for major repairs. I am interested to see if last year there was a reserve contribution. If they did, I don't see a credit on 2026 report. Putting aside 136k for 2026, I also don't see it being credited in 2027 budget. 2027 is adding 174k.
2025 had a $30,000 reserve contribution budgeted. The 2025 budget was already set by the time we got the report back in dec 2024. There's no "credit" on the next year's budget. The budget only includes what is forecast to be saved. You can see the increase in funds in the balance sheet monthly.
At the end of 2024: $221,944.64
2025: $266,760.81
9/30/26: $376,104.12

I agree that attending a meeting after the decision is made doesn't change anything, the real problem is we need to stop just accepting that everything costs more and really ask how our board is trying to negotiate lower costs and coming up ways to save us money instead of just raising dues year after year??
The dues increase the previous 2 years is primarily for reserve savings. We are not spending the entirety of the increase each year on regular operating expenses. We negotiate rates for vendors as needed, but with each change, quality of service carries an equally weighted consideration. We have saved money by doing a lot of work ourselves over the years. Even though volunteers for maintenance have decreased to essentially Board members only, we continue to do what we can. Most notably up at the pool pavilion and playground facilities, other than the pool itself. We used to resecure fence boards as needed, but this has become too large of a task for volunteers. This reduction in volunteers and simultaneous increase in required maintenance may lead to higher than budgeted repair costs for numerous small items. We work to find our own vendors to solicit a quote and compare prices for things like plumbing. This ensures we don't get a vendor that increases prices solely because we are an HOA. Recently, we have spent our own volunteer time writing emails and fighting back against Ezee Fiber to get reimbursement for irrigation and plumbing damages during the install.

This has been a problem for years and at some point how much is enough really?
This may have been a rhetorical question, but it actually has a good answer and could set expectations for the community. The answer to how much is really enough is when a budget is reached that allows the operating expenses and reserve contribution to increase by inflation (about 3%) per year. In theory, we should be just about there. However, depending on community desires and improvements, and the outcome of the 2027 reserve study, that could change. Otherwise, anticipate standard 3% increases yearly. We strive to run a respectable

neighborhood with minimal aesthetic and facility complaints, that maintains or increases property values.

There does seem to be a lot of incidents of crime/vandalism, but don't think the neighborhood can stop that.
Correct, crime and vandalism is hard for the Board to stop. We're not full-time rule enforcement. However, it can be reduced by the neighborhood as a whole over time. If residents see something, report it to the actual authorities. If it's something like underage kids in the pool, step up and talk to them. Explain the risk to the overall Association and ask them to leave until their parents arrive. We all must take responsibility.