



Minutes of the Membership Meeting

March 14, 2018

Cross of Christ Lutheran Church

109th & County Line Rd.

Crown Point, IN 46307

Meeting called to order by President, Don Plumb at 6:00 p.m.

Members Present: Don Plumb, Ed Kulchar, Sherri Cullom, Craig Paden, Deb Mann and Attorneys Ted Fitzgerald and Brian Woodward.

Approval of Minutes

Don asked for a motion to accept the Membership Meeting Minutes of November 17, 2017 as written. Don made the motion, Sherri seconded-vote taken; all in favor, none opposed, motion carried.

Status of Board Membership

Don explained the fact that since no one filed a letter of nomination to serve on the Board; we would operate as a 4-member Board temporarily. The Board has the right to appoint an individual who may show interest, and we wish to do this in order to continue with a 5-member board. Don then presented the new slate for election; with Sherri to serve as President, Ed Kulchar will serve as Vice-President, Craig Paden will continue to serve as Treasurer, and Deb Mann will continue as Secretary. Deb made a motion to approve the new appointments; Craig seconded-vote taken, all in favor, none opposed-motion carried. Deb then thanked Don for his selfless service to our community for the past 12 years, to a wonderful round of applause from all of us present. He has volunteered to help us from time to time, just not in the capacity as in the past.

New Residents:

Deb reported on the sale of Lots 4, 5 and 9 on Bergamo Lane by Ross & Michelle Mangus and Jeffrey Porter has purchased lot 95 on Bergamo Lane.

New Developer Report: David Woodward updated us on the recent sales of lots. Two lots have been sold on contract-one by an individual and the other by a builder. The Realtor has



mentioned 2 to 4 more offers to be made on other lots, so in all there should be 4 to 6 homes in the ground by early summer. There has been some negative feedback from prospective buys on the general condition of the development. Comments were made on the condition of the fencing and the hope is to start very quickly on these improvements in the next 30-60 days, and to address the north entrance area. They have contacted an asphalt company to help with getting the roads in that area taken care of. They are also working on obtaining a gate for that entrance.

David also revealed discussing with an engineering firm as well as the county to propose a new idea for the areas where the lots will be a difficult sale-the lots under the power lines. He illustrated these lots to all of us and presented a copy of a proposed “Executive-Home” high end home in the \$300-\$400 range, similar to The Courtyards at Pepper Creek in Valparaiso. He specified these would not be “Patio Homes, or Duplexes”. The concept is that they would still be under Falling Waters Covenants-but have a separate Property Owner’s Association-and pay their own snow plowing, mowing, and maintenance costs to this P.O.A. in addition to the dues to Falling Waters. This is only in the beginning phase and has not been approved by the county yet.

He then asked the members present if they had any questions. One resident inquired on the type of gate that would be used at the north end. It will be a wrought iron roller type gate.

They will also be narrowing the entrance slightly due to the crumbling of the road and erosion up there. Another resident inquired as to whether the remaining curbs would be power washed this year. David and Brian both explained that their main concern is working on the north end with the road repairs and all the fencing repairs in order to sell more lots, and this will come first. He is still hopeful in donating a few lots for playground areas, or park area, etc.

Another resident was concerned about a “Cookie Cutter” look to these proposed new Executive Homes. They were assured that they would not all look alike, and that they would still be governed by the H.O.A. Covenants and would have to be approved by the Board and the Architectural Control Committee, and instead of his fear of lowering our property values, that it would in all likelihood increase our values. This is a growing need since a lot of the population wants to downsize and have maintenance free living. David and Brian reminded us all that this is still in preliminary stages and has not been approved by the county yet. They are also planning to re-plat some of the lots in the back in order to make them larger, however this possibility must be discussed with Nipsco , REMC – and Indiana American Water. The effort in



increasing the size of the lots also has to do with the changing of the current covenants to accommodate larger square footage homes.

They also are discussing combining lots to make most of them buildable. It was confirmed that they have established another company with Dave Austgen and they will be building these homes, it will not be an outside contractor.

Legal Report:

Ted Fitzgerald reported that at the current time, there is no acting litigation happening, and all is going well. He also wanted to assure the community that if changes do happen in adding these Executive Homes that it has worked very well in other communities that he is directly involved with.

Budget

Craig reported the current financial information as of today

Total income received YTD	\$8,204.09
Total expenses YTD	\$20,217.49
Income less expenses YTD	(\$12,013.40)
Checkbook balance	\$159,155.28
Road fund balance (included in checkbook balance)	\$63,184.67
Construction deposits (Included in checkbook bal)	\$1,000.00
Total outstanding HOA invoice balance	\$22,070.27

Craig then illustrated all financial reports on the overhead projector, and explained the 2017 budget. Craig informed us that the 2017 U.S. Income Tax Return for the HOA has been filed.

Open Forum:

Sherri explained that while garbage pick-up is included with our annual dues, special items like mattresses, tires, drywall, etc. incur an additional expense. She asked that all residents please contact Craig with any additional pick up that may be needed. He has worked very closely with this company and has obtained good rates. They prefer dealing with one individual in the



subdivision, and not each homeowner individually. We will develop a policy for this and post it on the website. A community e-mail will also be sent as well.

A resident also inquired about the backyard of the foreclosed home, and Brian assured us that the work will be done.

Another resident asked about the dirt removal on the Morena Terrace corner. Brian said Dave Austgen was removing the soil because he needed it somewhere else. He was sure that the lot would be leveled out.

The sidewalk issue came up again, and Brian asked the members why they were in some areas and not others. Craig explained that they were supposed to be on the opposite side of the water lines. This requirement was never actually in our covenants, when it was investigated further, it was a mis-interpretation, and not required. They mentioned they had an interested buyer who was concerned that he could walk his kids on a sidewalk. Another resident voiced their own wish for sidewalks due to the speeding by some individuals in the neighborhood. Ed is investigating new speed bumps that would be permanent and several more of them to help with the speeding issue. Deb asked for help from the community in reporting speeding issues so that we may send a warning letter to address it. We do have the right to issue a fine if the warning is not heeded.

Another resident requested that all residents please place their re-cycle items in a bag within the bins so that items do not blow all over the neighborhood.

Another resident asked about a possible community dock on the circular lake. At the present time there is no talk of adding docks, and it is prohibited at this time. This was investigated before and would be something that both the H.O.A. Board and the FWCD Board would have to implement.

Another resident expressed that it was refreshing to see the neighborhood moving in such a positive direction and he appreciated the presentation by David and Brian and the new ideas to help the development grow.

Ed made a motion to adjourn at 7:15 p.m.-Deb seconded; vote taken-all in favor, none opposed-motion carried.

Respectfully Submitted,

Deb Mann, Secretary

