



Minutes of the Membership Meeting  
November 13, 2019  
Cross of Christ Lutheran Church  
109 & County Line Rd.  
Crown Point, IN 46307

Meeting called to order by Vice-President Mark Langbehn at 6:04 p.m.

**Members present:** Vice President Mark Langbehn, Assistant Vice-President Rhonda Ables: Treasurer- Craig Paden; Secretary- Deb Mann and Attorney Ted Fitzgerald

**Member absent:** Sherry Cullom

**Approval of Minutes**

Deb made a motion to accept as written the prior Membership Meeting Minutes of March 20, 2019, Craig seconded- vote taken, all in favor-none opposed; motion carried.

**Board Report:**

Mark reported that year to date we have had 9 homes either started or completed within the development, which is good news for all of us. The Architectural Control Committee has recently approved 2 new plans for homes to begin to be built in the spring.

He also mentioned that we have made landscape improvements this year, including new mulch on nine street corners throughout the neighborhood, and maintained the landscaping between the entry and exit roadways. The Board hopes to continue with more landscaping improvements in the coming spring. Mark pointed out that we have had 20 new stop signs installed, 17 new ones and 3 replacements in the subdivision. He also mentioned that road improvements and sealcoating in an amount of more than \$13,000.00 was performed this year.

The success of the Second Annual 5K Run and Walk Classic and Antique Car show was mentioned and we were very pleased to be able to make a \$5,000.00 charitable donation to Tradewinds Services.

**Developers Report:**

Dave Woodward reported that they should have a model for the Cottage Homes ready by spring 2020, which will be open 3-5 days per week. One will be constructed as a pre-sold. The weather was a deterrent to starting sooner. "Element Homes" will represent the developers as a project manager for the Cottage Homes. They have purchased lot 71 and will build a model home there. They also plan to purchase more lots and build more spec homes. Dave reported that he had with him a package to deliver to the Architectural Control Committee containing floor plans for a new home that they should close by the end of 2019. They also are negotiating the sale of one more lot to be closed by the end of the year. Dave mentioned that he felt that our wall was a deterrent to not being able to see the neighborhood. He also made statements of the image that Falling Waters still has from the original Developer with all its problems. It is getting better however, but more must be done to help promote the beautiful neighborhood



that it is. Element Homes will provide necessary marketing, and promotion of Falling Waters when they start building homes and models.

#### **New Residents:**

Deb introduces our new neighbors; Eric & Mary Jorgensen at 786 Cirque Drive (who were present in the audience); George & Manjeet Singh at 48 Levanno Drive; Ernesto & Erika Peralta at 726 Druim Trail; Mr. Paul Kostaske who purchased a lot at 738 Cirque Drive; Steve & Debra DeSantiago, who have a new home under construction at 734 Druim Trail; and Bekim & Dee Mustafa who have purchased three lots on Eskir Lane.

#### **Legal Report:**

Ted Fitzgerald updated the community on legal matters, mentioning that everything is in good shape. He did mention that we are working with the Developers to re-word and update the existing Covenants. This will take a lot of time, but we are working on this.

#### **Budget Report:**

Craig first reviewed the current year to date financial summary as well as the details of expenses and income received. He then reviewed the proposed budget for 2020 which would keep the dues assessments at \$430.00 for an undeveloped lot and \$800.00 for a lot with a home on it.

A resident inquired as to whether we ever have had the books audited. Craig stated he would welcome anyone from the community to please look at all the records kept for accounting accuracy. We circulate bank statements to each board member every month for review, but do not have a paid auditor to look them over. Ted mentioned we are not required by the Covenants to have this done. Another resident requested an annual due increase to plan for new gates, the Board is in agreement for new gates, however we do not at this time have quotes that would reflect the final costs of the gates and do not feel this is the time to raise them until we have more information to help determine the increase. Another resident posed the question of a 3-5 year plan, and how to best grow the funds in our checking account. Craig explained that this has been considered, however it locks our money up for quite some time and may not be available for any emergency that arises. Mark Langbehn also serves on the Conservancy District Board, and they too have money in their checking account. In order to earn any real interest, you must invest in a 5-10-year time frame, which leaves nothing for any work to be performed before the maturity of terms. This resident also brought up the prospect of financing for major projects, like the roads, etc. he would like to see the money in our checking account be used, rather than raise rates. It was explained that we must have reserves in place for such projects.

Ted explained that the Board has a fiduciary responsibility to the community to have reserves in place, rather than issue a special assessment for work that must be done. Mark explained the various scenarios regarding the gates. If we were to close the gates at all times, it would possibly cost the homeowners an additional \$500.00 per year to have a guard the gatehouse and we still have an issue of "stacking cars" at that entrance. This would involve the Developer to sacrifice an entry to a couple of his lots located up by the entrance gate. There are many possibilities which we are considering, hence the longer time to make it happen. We hope to have an update for the gates for the March 2020 Membership meeting.



A resident asked if we had established a Capital Improvement plan for the next 3-5 years. Mark explained that we have had a meeting with the developers to establish our wish list and ask if they can help us make it possible. They explained that this has been a slow year and have not been able to get things done as quickly as possible, but they are aware of where we want to take the community. Hopefully as they sell more lots, we can work together to make these things happen.

After review and asking question or comments from the members present, Craig made a motion to accept the distributed proposed Budget for 2020 as presented, Mark seconded; vote taken-all in favor, none opposed, motion carried.

### **Open Forum:**

A resident commended the board for enforcing our policies and covenants and issue fines when they are violated.

Another resident asked if there could be an established area for composting leaves, bushes, etc. Mark will discuss this with the developer if there is a possible low-lying area that we can utilize for this purpose. Craig congratulated a resident for paying her dues, even though they were not invoiced yet, and it was not the first time that has happened.

A resident inquired on the North Gate operation, they did not know their code, Craig will give it to her after the meeting.

A new resident inquired about gate codes; Craig will speak with them after the meeting as well.

A question concerning the Crappie Tournament, there was not one this year, as the organizer who usually handles this was in Europe when the event was to take place. Mark also explained that this is the Conservancy District issue, not the HOA Board.

The billboard up in the Island at the entrance was discussed. This will be part of the landscape budget for the new year, we have discussed many options, and it will be taken care of

Another resident was quite angry that the developers are not held to the same standard regarding mowing their lots. He backs up to a developer lot and it is consistently over the 6" height allowed and does not feel that it is fair when residents are fined, and they are not.

A resident inquired the review of the covenants and wondered if the homeowners would have input into the changes. She feels they are outdated and need to be made more current, regarding fences, etc. Mark informed them that all of the changes to the covenants would be made available to every homeowner, and lot owner for their vote before any of them can be changed.

Linda Konrady has volunteered to help with some decorating ideas for the holidays if the community and board are interested. She has visited some places and will continue and get back to the board for approval. It may be better to wait until after Christmas for purchasing wreaths. She will continue to investigate, since the community present were all in favor. Another option was hiring a lighting company, but that is very expensive, and cannot happen this year.

A resident inquired as to why there are only two meetings each year. It was explained that we used to have quarterly meetings, however the attendance did not warrant the work and expense of renting the Church with so few people in the audience. Therefore, we now have only 2.

Another resident asked why it takes so long for the Executive Minutes to be posted to the website.

It was explained that once the minutes are typed up, they are distributed to all 5 members of the board for corrections, additions, anything that may have been missed, they then approve, and then they are put on the website. It is very possible people are out of town and it takes longer to get everyone's changes, and approval.



Mark made a motion to adjourn at 7:45 Deb seconded; vote taken-all in favor none opposed-motion carried.

Respectfully Submitted,  
Deb Mann, Secretary

### **FWHOA Treasurers Report 11-13-2019**

General Account Total income received YTD 11/13/19	\$44,746.87
Total General Account expenses YTD 11/13/19:	\$68,484.86
2019 General Account Income less expenses	-\$23,737.99
General Account Checkbook balance 11/13/19	\$173,817.71
Road fund balance (included with checkbook balance)	\$73,799.78
Construction deposits (included with checkbook balance)	\$7,000.00
Total outstanding 2019 HOA invoice balance	\$4,965.20
FWHOA Special Events Income Received YTD 10/16/19	\$10,298.13
FWHOA Special Events expenses YTD 10/16/19	\$10,343.04
FWHOA Special Events Income less expenses YTD 10/16/19	-\$44.91
FWHOA Special Events Checking Account balance 10/16/19	\$260.83
General Account and Special Events combined balance	\$174,078.54