

**CASTLE COVE OWNERS ASSOCIATION**

**2017 ANNUAL MEETING**

**Monday, November 13, 2017**

**7:00 p.m. Room 195**

**Lawrence North High School**

**ANNUAL MEETING PACKET**

Agenda

Committee Reports

Minutes of 2016 Annual Meeting (attached at end of committee reports)

2017 Treasurer's Report

Proposed 2018 Budget (see last page of packet)

**2017 CASTLE COVE ANNUAL MEETING AGENDA**

**\*Meeting Called to Order**

**\*Introduction of Current Board Members**

Charlie Spyr, President	Bruce Amrhien, Vice President
Mike Barger	Scott Gallagher
Ron Sans, Secretary	Chris Zell
Tom Johnson, Treasurer	Tim Westerhof

**\*Election of New Board Members**

- Board Members to be elected, each for a 3-year term and 1 Board Member will be elected to replace Kay Green for a 1 year term.
  - Nominees on the ballot (in alphabetical order):
  - Nominations from the floor
  - Introduction of/by all nominees
  - Secret ballot vote for new Board Members
    - Only one vote per household
    - Vote for 4

**\*Secretary's Report** Ron Sans

- Minutes from 2016 Annual Meeting
- Motion to approve the 2016 Annual Meeting Minutes

**\*Treasurer's Report** Tom Johnson

**\*Election Results** Bruce Amrhien

**\*Committee Reports/Chairs**

- Architectural Control – Sherry Havlin
- Common Grounds –
- Compliance – Charlie Spyr
- Garage Sale –
- Lake – Tom Johnson
- Newsletter -
- Nominating- Bruce Amrhein
- Pool – Mike Barger
- Tennis –
- Website – Ron Sans
- Welcome – Tim Westerhof

**\*Open Floor:** discussion, questions and neighborhood concerns.

**\*Motion to Adjourn**

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## **2017 Committee Reports**

### **Architectural Control Committee**

I'd like to report the following projects that were approved by the committee this year.

A total of 6 requests were submitted.

1. Tom and Crystal Johnson - 8009 Castle Lake Road - Shed
2. Anita Donaldson - 8012 Springwater Dr. W. - New Boards
3. Justin and Toola Givedel - 7930 Castle Lake Road - Fence
4. Dan Anderson - 7944 Bayview Point - 3rd car driveway spot
5. Stan Schoill - 8043 Water Trace - Shed
6. Dan Anderson - 7944 Bayview Point - Shed

All of the above projects have been completed or are expected to be completed by the end of November with item #6 being the last for completion.

Respectfully Submitted,

Sherry Havlin  
Architectural Committee Chair

### **Common Grounds Committee**

Now that the 82nd St. widening project has been completed the Committee will be working to redesign the lighting and plantings at both of our entrances.

There is a project underway to replace the swing set in the playground and rejuvenate the base mulch area.

There is design work on-going toward installing an additional street light at the far east end of Lake Point Court near the pool parking area in response to multiple nuisance loitering events after dark.

After only minimum snow the last 2 years, Committee intends to pay for some salting of some of our streets to address residual ice that has become an issue in recent winters.

### **Compliance Committee**

Charles Spyr, Board Member, Chair

In compliance with the 2015 Indiana State law governing HOA compliance actions, during 2017 the Board held its first ever requested meeting with a homeowner in regard to a compliance issue. The issue was the unapproved installation of a dog run. At the conclusion of the meeting the Board voted to agree with the homeowner's proposal that the installation was not a dog run. No further action is anticipated in that case.

On an unrelated case the HOA continues to receive Court Ordered periodic payments made on past Dues which include legal expenses.

The still vacant property subject to a fire several years back remains an issue. The Board maintains the authority to sue the current owner in 2018 toward the goal of allowing the Association to fund the necessary repairs with the hope of eventually recapturing those expenses. That decision has not been revisited and decided for 2018 as this time.

Would like to remind all residents of the benefit of voluntarily complying with our Covenants. The money the Association saves in pursuing corrections without having to resort to the legal system allows for those same funds to go toward other more satisfying projects.

In the Spring of 2017 there was a compliance tour of the neighborhood. From the street, properties were evaluated for required items such as exterior condition including siding, gutters, roofs, mailboxes, driveways, minimum of 2 trees, vehicle parking issues and garbage cans stored out of sight. Observed non-compliances were communicated via e-mail and snail mail to more than 40 owners. Voluntary corrections to many of the observations have been made. Some non-compliances remain unaddressed. A second contact will be made if necessary.

Please, continue to maintain your properties to the point they are not subjects of complaint to the Board. Mailbox condition, lawns overrun by weeds in the spring, parking of boats and trailers in full view of your neighbors are the sorts of problems we can reduce through cooperation.

We welcome compliance type information from throughout our neighborhood at the email address of: [castlecove0@gmail.com](mailto:castlecove0@gmail.com).

Starting in 2017, in conjunction with the Castle Cove Architectural Improvement committee, all application approvals will be held until the applicant properties are reviewed by the Compliance Committee for compliance with exterior Covenant requirements.

Issues at our common area this past summer include inappropriate fireworks discharge around the 4<sup>th</sup> of July that lead to a fire with response from both IFD and IMPD. Multiple reports were made of loitering of unknown young adults before and after dark at our common area. Again IMPD responded and a couple of the trespassers were questioned while a couple others fled to avoided capture.

## **Lake Committee**

Tom Johnson, Board Member Chair

2017 Lake Report:

The lake was well maintained for the entire summer. The new lake treatment company did a great job. We will not stock fish in 2018.

We trapped and removed one muskrat early this year. I have not heard whether anyone has seen any, recently. Hopefully, they are all gone and we won't have to trap any more.

The lake (retention pond) was created around 1975. Since that time, we have had about 40 years of leaves, grass clippings blown into the streets, lawn treatment chemicals, residue and other items dumped into the drains and into the lake by our residents. Our entire neighborhood drains into the lake through these drains. We believe that there is a need to plan for dredging in the

future. A few years ago, we had an estimate of \$88,000 to have the lake dredged. If we begin to save and plan now for the dredging, Castle Cove can continue to have a beautiful lake.

Lake Maintenance by Residents: To help maintain the lake, do not dump anything other than water into our lake. I did see one lakeside dweller dump a basket full of yard waste into the lake. Please keep the street drains by your homes clear and do not pour anything other than water into the lake and the drains.

The lake budget will remain at \$5,000 for next year.

### **Newsletter Committee**

Zac Malmgren / Kyle Daley (Editors)

### **Nominating Committee**

Bruce Amrhien, Board Member Chair

There are three (3) board positions to be filled and a resignation do to family health reasons to be filled at this year's annual meeting.

Mike Barger  
Scott Gallagher  
Charlie Spyr

and Kay Green – 1 year remaining. Many thanks to Kay for all the many hours of service to the Association/Community.

Residents vying for the vacant position are Mike Barger, Scott Gallagher, Justin Guedel, Toula Guedel, Sherry Havlin, Zach Malmgren and Charlie Spyr. The top three (3) receiving votes will fill the 3 year terms and the fourth (4<sup>th</sup>) place person will fill the remaining year of Kay Green. We will also be asking for nominations from the floor at the Annual Meeting.

### **Pool Committee**

In 2017 we brought on a new salaried pool manager to replace the previous manager employed over the course of the previous couple of years. During an Executive Session Board meeting in October it was decided not to invite our new pool manager back for 2018. A search for a new pool manager is underway.

We tried a new pool entry system this past year that involved the use of family based ID cards in lieu of the unique 4 digit entry codes previously used. The success of that new card system is suspect and its use during 2018 has not been decided yet.

Those of you who visit the pool will have noticed significant improvements including new concrete decking along with new tables, chairs and umbrellas.

Improvements not visible include major revisions to the pool water piping system in the pump house along with new pumps and motors.

### **Tennis Court Committee**

Submitted by: Bruce Amrhien, Acting Chair

We have contacted both Harris- Barrier and Leslie Coatings, Inc. to inspect the courts and give us estimates on needed repairs/coatings before courts open next year. We have received Leslie's estimate of \$8,275.00 and waiting on Harris-Barrier inspection and quote at this time. Our records indicate that it has been 4 plus years since any work has been done on the courts

**Website**

Ron Sans, Web Master/Board Member

Over the last year, I have upgraded two of the servers to newer motherboards and processors. The newer machines are much faster than the previous versions. The website has grown from 2.88 GB to 3.00 GB and contains 3,982 files. Another commercial UPS was purchased to replace a failing one for one of the servers. Not only are the servers backed up with UPS coverage, but within 30 seconds of an outage, our whole house generator will kick in.

**Welcome Committee**

Tim Westerhof, Board Member Chair; Sharon Johnson; Patti Davis

As of right now the following new residents were welcomed into the neighborhood in 2017:

8031 Bayview Pt

7937 Cove Trace

7906 Cove Trace

8038 Springwater Dr

8107 Castle Lake Rd

The following are yet to be welcomed:

8050 Castle Lake Rd

7950 Bayview Point

8125 Lake Point Way (Closing in Nov)

**New Business**

\*\*\*\*THESE MINUTES HAVE NOT YET BEEN APPROVED\*\*\*\*

**CASTLE COVE ANNUAL MEETING**

Tuesday, November 8<sup>th</sup>, 2016, 7:00 PM  
Lawrence North High School

Hello Neighbors,

Tuesday night (along with the Presidential Election) was the Annual Meeting of the Castle Cove Home Owners Association.

For those of you who could not make it, we received updates from the various committees such as Pool, Compliance, and Common Grounds.

We also approved the minutes of the 2015 Annual Meeting and approved the budget for 2017, as prepared by the Board in preparation for Tuesday night's meeting.

We re-elected 2 current board members for additional 3 year terms: Bruce Amrhien and Ron Sans along with one additional new board member--Please welcome Tim Westerhof, a Castle Cove resident of several years--to the Board for a 3 year term. The Board will hold elections at its January meeting for it's officers such as Pres. and Sec/Tres.

Issues discussed among us included the vacant house on Baybrook and more lighting and landscaping at our newly re-done entrances at Springwater and Castle Lake Rd. A recent proposal to look at developing a dog park around the hill north of the tennis courts was not very strongly supported by those in attendance. The question of the health of the lake with regard to its eventual dredging needs was discussed, with the budget providing for small deposit of funds, approved for next year toward any such future expense.

There were less than 30 households represented at the meeting Tuesday night. Next year we will be more pro-active in order to get at least that many attendees.

A new Castle Cove Neighborhood Directory was distributed to those in attendance. A few copies remain. If interested, contact your favorite Board member and they can get a copy to you after our January meeting.

Have a wonderful holiday season,  
-Charlie Splyr, from your Board

## 2017 Treasurer's Report

### Treasurer Report for November 13, 2017

Annual Castle Cove meeting @ LN High School – 7:00 PM

**Bank Balances** - as of November 13, 2017:

Checking (0946):	\$33,468.81
Savings (4459) Res.:	\$44,104.61
Savings (6573):	\$15,356.49
Total:	\$92,929.91

As of today, only one homeowner has not paid the 2017 annual dues of \$410. \$88,560 has been collected out of \$88,970, a rate of 99.54%.

For the homes sold in 2017, we have collected \$1,100 for our "Title Transfer fees." Our fee is \$100 per home sale.

In November, we hired a person to perform an audit. Hopefully, we will have enough information at the annual meeting to provide some value-added features to our association.

Sincerely,

Tom Johnson, Treasurer



Castle Cove Owners Association  
2017 Budget and YTD Statement

Account	Income	2017 Budget	Year to Date	Percent	Surplus/(Deficit)
DU	Dues (217 Homes @ \$410)	\$ 88,970.00	\$88,960.00	99.99%	
DDU	Delinquent Dues (past years)		\$510.00		
AI	Advertising		\$0.00		
IN	Interest Income	\$5.00	\$12.98		
IO	Income Other		\$891.00		
AFI	Attorney Fees / Court Fees		\$101.00		
LF	Late Fees	\$400.00	\$86.10	0.00%	
	<b>Total Income</b>	<b>\$89,375.00</b>	<b>\$90,474.98</b>	101.23%	
	<b>Expenses</b>				
PWT	Pool Water Testing	\$800.00	\$450.00	56.25%	\$350.00
PM	Pool Mgmt - Mgr,Lfgrds,Taxes	\$22,000.00	\$11,856.15	53.89%	\$10,143.85
PAS	Pool Area Supplies	\$3,500.00	\$6,315.20	180.43%	(\$2,815.20)
PT	Pool Area Telephone	\$300.00	\$0.00	0.00%	\$300.00
PL	Pool License	\$500.00	\$475.00	95.00%	\$25.00
PGW	Pool Gas & Water Utility	\$2,000.00	\$4,320.95	216.05%	(\$2,320.95)
POC	Pool Open / Close	\$4,000.00	\$198.00	4.95%	\$3,802.00
PR	Pool Repairs	\$10,000.00	\$15,049.03	150.49%	(\$5,049.03)
	<b>Total Pool Expenses</b>	<b>\$43,100.00</b>	<b>\$38,214.33</b>	88.66%	\$4,885.67
CAR	Common Area Revitalization	\$0.00	\$1,130.00	#DIV/0!	(\$1,130.00)
CM	Common Area Lawn Care	\$6,000.00	\$5,822.54	97.04%	\$177.46
CE	Common Area Electric Utility	\$2,000.00	\$1,891.93	94.60%	\$108.07
CS	Common Area Snow Removal	\$6,000.00	\$0.00	0.00%	\$6,000.00
CR	Common Area Repairs	\$750.00	\$12.98	1.73%	\$737.02
CL	Common Area Landscape	\$6,000.00	\$5,166.00	86.10%	\$834.00
CT	Common Area Tennis Court	\$1,000.00	\$0.00	0.00%	\$1,000.00
CV	Common Area Vandalism	\$250.00	\$0.00	0.00%	\$250.00
CLM	Common Area Lake Maint.	\$5,000.00	\$4,522.60	90.45%	\$477.40
CP	Common Area Playground	\$3,000.00	\$6.27	0.21%	\$2,993.73
	<b>Total Common Area Expenses</b>	<b>\$30,000.00</b>	<b>\$17,422.32</b>	58.07%	\$12,577.68
OG	Other Garage Sale	\$75.00	\$74.50	99.33%	\$0.50
OL	Other Legal/Professional/Crt Fee	\$7,000.00	\$955.00	13.64%	\$6,045.00
OP	Other Printing / Postage	\$400.00	\$381.80	95.45%	\$18.20
OI	Other Insurance	\$6,000.00	\$6,806.00	113.43%	(\$806.00)
OT	Other Property Tax	\$10.00	\$0.00	0.00%	\$10.00
OM	Other Misc. Business	\$1,000.00	\$709.33	70.93%	\$290.67
OC	Contingency Deposit to Reserve	\$7,000.00	\$7,000.00	100.00%	\$0.00
SS	Security	\$400.00	\$200.00	50.00%	\$200.00
	<b>Total Other Expenses</b>	<b>\$21,885.00</b>	<b>\$16,126.63</b>	73.69%	\$5,758.37
	<b>Total Expenses</b>	<b>\$94,985.00</b>	<b>\$71,763.28</b>	75.55%	\$23,221.72
	<b>Total Income</b>	<b>\$89,375.00</b>	<b>\$90,474.98</b>	101.23%	
	<b>minus Total Expense</b>	<b>\$94,985.00</b>	<b>\$71,763.28</b>	75.55%	
	<b>Surplus / (Deficit)</b>	<b>(\$5,610.00)</b>	<b>\$18,711.70</b>		

		2015	11/10/2015		2016			2017			2018
		Budget	Actuals	%	Budget	Actuals		Budget	Actuals		Budget
<b>Revenue</b>											
Dues (217 home	DU	\$ 82,026	\$ 81,270.00	99.1%	\$ 85,715	\$ 87,296.00	101.8%	\$ 88,970	\$ 88,560.00	99.5%	\$ 88,970
Delinquent Dues	DDU	\$ 500	\$ 378.00	75.6%	\$ 500	\$ 394.24	78.8%	\$ 500	\$ 510.00	102.0%	\$ 500
Advertising	AI										
Interest	IN	\$ 50	\$ 5.01	10.0%	\$ 5	\$ 3.10	62.0%	\$ 5	\$ 13.98	279.6%	\$ 25
Attorney Fees	AFI					\$ 52.72			\$ 101.00		\$ 100
Insurance Reimbt	OI								\$ 891.00		\$ 500
Late Fees	LF	\$ 400	\$ 84.80	21.2%	\$ 400	\$ 161.00	40.3%	\$ 300	\$ 86.10	28.7%	\$ 300
	<b>Total Revenue</b>	<b>\$ 82,976</b>	<b>\$ 81,737.81</b>	<b>98.5%</b>	<b>\$ 86,620</b>	<b>\$ 87,907.06</b>	<b>101.5%</b>	<b>\$ 89,775</b>	<b>\$ 90,162.08</b>	<b>100.4%</b>	<b>\$ 90,395</b>
<b>Expenses</b>											
<b>Pool</b>											
PM	Management	\$ 20,000	\$ 23,469.08	117.3%	\$ 22,000	\$ 17,084.25	77.7%	\$ 22,000	\$ 11,856.15	53.9%	\$ 20,000
PWT	Water Testing	\$ 500	\$ 799.46	159.9%	\$ 800	\$ 471.00	58.9%	\$ 500	\$ 300.00	60.0%	\$ 400
PAS	Supplies/Chemicals	\$ 4,500	\$ 2,119.25	47.1%	\$ 3,500	\$ 7,074.01	202.1%	\$ 3,500	\$ 6,465.20	184.7%	\$ 3,500
PT	Telephone	\$ 300	\$ 319.66	106.6%	\$ 300	\$ 640.24	213.4%	\$ 300		0.0%	\$ 200
PL	License	\$ 500	\$ 524.05	104.8%	\$ 500	\$ 475.00	95.0%	\$ 500	\$ 475.00	95.0%	\$ 500
PGW	Gas & Water	\$ 1,700	\$ 1,671.60	98.3%	\$ 2,000	\$ 1,800.71	90.0%	\$ 2,000	\$ 4,320.95	216.0%	\$ 2,000
POC	Open/Close	\$ 2,500	\$ 3,952.93	158.1%	\$ 4,000	\$ 679.12	17.0%	\$ 4,000	\$ 198.00	5.0%	\$ 4,000
PR	Repairs	\$ 1,500	\$ 688.11	45.9%	\$ 10,000	\$ 1,342.15	13.4%	\$ 5,000	\$ 15,049.03	301.0%	\$ 2,500
	<b>Total Pool Expenses</b>	<b>\$31,500</b>	<b>\$ 33,544.14</b>	<b>106.5%</b>	<b>\$ 43,100</b>	<b>\$ 29,566.48</b>	<b>68.6%</b>	<b>\$ 37,800</b>	<b>\$ 38,664.33</b>	<b>102.3%</b>	<b>\$ 33,100</b>
<b>Common Area</b>											
CM	Grass & Fertilizer	\$ 6,000	\$ 7,186.64	119.8%	\$ 6,000	\$ 5,085.53	84.8%	\$ 6,000	\$ 5,822.54	97.0%	\$ 6,000
CE	Electricity	\$ 2,000	\$ 1,978.14	98.9%	\$ 2,000	\$ 2,007.72	100.4%	\$ 2,000	\$ 1,891.93	94.6%	\$ 2,000
CS	Snow Removal	\$ 6,000	\$ 2,555.86	42.6%	\$ 6,000	\$ -	0.0%	\$ 6,000		0.0%	\$ 6,000
CR	Repairs	\$ 7,000	\$ 18.06	0.3%	\$ 750	\$ 475.00	63.3%	\$ 750	\$ 12.98	1.7%	\$ 2,000
CL	Landscaping	\$ 6,000	\$ 2,445.01	40.8%	\$ 6,000	\$ 1,520.18	25.3%	\$ 6,000	\$ 5,166.00	86.1%	\$ 6,000
CT	Tennis Courts	\$ 1,000	\$ -	0.0%	\$ 1,000	\$ 250.00	25.0%	\$ 1,000		0.0%	\$ 8,300
CV	Vandalism	\$ 250	\$ -	0.0%	\$ 250	\$ -	0.0%	\$ 250		0.0%	\$ 250
CLM	Lake Maintenance	\$ 3,000	\$ 3,362.00	112.1%	\$ 5,000	\$ 4,561.80	91.2%	\$ 5,000	\$ 4,522.60	90.5%	\$ 5,000
CP	Playground	\$ 2,000	\$ 1,504.23	75.2%	\$ 3,000	\$ -	0.0%	\$ 3,000	\$ 6.27	0.2%	\$ 15,000
CAR	Common Revitalization							\$ 0	\$ 1,130.00		\$ -
	<b>Total Common</b>	<b>\$ 33,250</b>	<b>\$ 19,049.94</b>	<b>57.3%</b>	<b>\$ 30,000</b>	<b>\$ 13,900.23</b>	<b>46.3%</b>	<b>\$ 30,000</b>	<b>\$ 18,552.32</b>	<b>61.8%</b>	<b>\$ 50,550</b>
<b>Other</b>											
OG	Garage Sale	\$ 75	\$ 74.50	99.3%	\$ 75	\$ 74.50	99.3%	\$ 175	\$ 74.50	42.6%	\$ 175
OL	Professional Fees	\$ 7,000	\$ 5,920.01	84.6%	\$ 7,000	\$ 3,241.58	46.3%	\$ 3,000	\$ 946.52	31.6%	\$ 3,000
OP	Printing & Postage	\$ 400	\$ 7.06	1.8%	\$ 400	\$ 220.94	55.2%	\$ 400	\$ 381.80	95.5%	\$ 400
OI	Insurance	\$ 6,000	\$ 5,559.00	92.7%	\$ 6,000	\$ 5,589.00	93.2%	\$ 6,000	\$ 6,806.00	113.4%	\$ 6,000
OT	Other Property Tax	\$ 10	\$ 7.14	71.4%	\$ 10	\$ 8.35	83.5%	\$ 10	\$ 8.55	85.5%	\$ 10
OM	Misc. (Business Exp.)	\$ 1,000	\$ 1,928.53	192.9%	\$ 1,000	\$ 833.41	83.3%	\$ 1,000	\$ 655.27	65.5%	\$ 1,000
OC	Contingency/Reserve	\$ 7,000	\$ 7,000.00	100.0%	\$ 7,000	\$ 7,000.00	100.0%	\$ 7,000	\$ 7,000.00	100.0%	\$ 7,000
SS	Crime Watch	\$ 300	\$ 333.89	111.3%	\$ 400	\$ 312.23	78.1%	\$ 400	\$ 200.00	50.0%	\$ 400
	<b>Total Other</b>	<b>\$ 21,785</b>	<b>\$ 20,830.13</b>	<b>95.6%</b>	<b>\$ 21,885</b>	<b>\$ 17,280.01</b>	<b>79.0%</b>	<b>\$ 17,985</b>	<b>\$ 16,072.64</b>	<b>89.4%</b>	<b>\$ 17,985</b>
	YE ADJ										
	<b>Total Expenses</b>	<b>\$ 86,535</b>	<b>\$ 73,424.21</b>	<b>84.8%</b>	<b>\$ 94,985</b>	<b>\$ 60,746.72</b>	<b>64.0%</b>	<b>\$ 85,785</b>	<b>\$ 73,289.29</b>	<b>85.4%</b>	<b>\$ 101,635</b>
<b>Revenue +</b>		<b>82,976.00</b>	<b>81,737.81</b>		<b>86,620.00</b>	<b>87,907.06</b>		<b>89,775.00</b>	<b>\$ 90,162.08</b>		<b>90,395.00</b>
<b>Expenses -</b>		<b>86,535.00</b>	<b>73,424.21</b>		<b>94,985.00</b>	<b>60,746.72</b>		<b>85,785.10</b>	<b>\$ 73,289.29</b>		<b>101,635.00</b>
<b>Balance</b>		<b>-3,559.00</b>	<b>8,313.60</b>		<b>-8,365.00</b>	<b>27,160.34</b>		<b>3,989.90</b>	<b>\$ 16,872.79</b>		<b>-11,240.00</b>
Reserve +	(As of sep)	\$31,000.00	\$21,000.00		\$38,000.00	\$31,000.00		\$45,000.00	\$ 44,102.00		\$52,000.00
<b>Balance</b>		<b>27,441.00</b>	<b>29,313.60</b>		<b>29,635.00</b>	<b>58,160.34</b>		<b>48,989.90</b>	<b>60,974.79</b>		<b>40,760.00</b>