



FWHOA Membership Meeting March 10, 2021

at the Cross of Christ Church 6:00 p.m.

Members present -Sherri Cullom-President, Mark Langbehn-Vice President, Craig Paden-Treasurer, Ted Fitzgerald-Attorney and Deb Mann-Secretary,

Sherri called the meeting to order at 6:00.

Old Business:

Deb made a motion to accept the Minutes of the Membership Meeting on November 11, 2020 Sherri seconded, vote taken- all in favor none opposed, motion carried.

New Business:

Election Results-

Mark informed the residents present, that no one sent in a nomination to fill the opening on the Board, he also made the motion to continue with each present member retaining their current position being Sherri Cullom-President, Mark Langbehn-Vice President, Craig Paden-Treasurer, and Deb Mann-Secretary-Craig seconded the motion, vote taken all in favor none opposed-motion carried.

Community Update-

Mark reported that there are currently 8 new homes under construction, with 2 new Cottage Homes to start, as well as 3 new homes to start in March. The Architectural Committee is reviewing 2 new house plans for constructions as well. The Board will get the plans in April for approval and hopefully begin on those as well.

Mark also reported that in the past we have had 5 sets of temporary speed bumps installed seasonally. Looking at a possibility of permanent speed bumps to eliminate the cost of installing and removing as well as more spikes each year. We have one quote currently and waiting for 3 more to discuss at the next Board Meeting in April.

A lot owner inquired why the speed bumps were necessary here in a residential community. He is not living here and is not aware of the speeding and reckless

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driving which takes place even though speed limit signs are evident all throughout the neighborhood. Another resident complained that when the speed bumps were removed, a hole was not properly patched by the Blackout firm that removed them. Mark will contact the company and have that done as soon as possible.

New Members-

Deb reported that since our November Meeting we have 4 new homeowners, and 11 new lot owners as follows:

Homeowners

Lee & Jill Mansch, Lot 27-or 776 Cirque Drive
Roberto & Toli Sandoval Lot 103-or 752 Medwin Way
Zac and Chasidy Garner Lot 117 or 74 Levanno Drive
Tom & Nancy Ellis Tract 26 or 721 Verdano Terrace

Lot Owners

Armando & Traci Blanco Lots 39 & 40 or 750&752 Cirque Drive
Lake County Land Trust Co, 120736 Lot 41 or 748 Cirque Drive
Metroplex Homes, Inc. Lots 42 & 43 or 744 & 746 Cirque Drive
John & Gloria Maricich Lot PT62 or 760 Lucano Way
Gregory Palmer Lot 213 or 743 Verdano Terrace
Naunce Petreski and Svetlana Preska Lot 237 or 58 Morena Terrace
Steven and Cynthia Vuckov Lot 302 or 706 Druim Trail
Gustavo Ventura Lot RP2 or 733 Druim Trail
Spiro Bastistatos Lot RP10 or 49 Mattico Lane
Damien Ivanov and Milicia Wright Lot RP11 or 45 Mattico Lane
James and Bridgette O'Donnell Lot 324 or 760 Ketill Trace

Developers Report

No one present to give a report.

Legal Counsel Report

Ted gave an update on issues in the development pertaining to the speeding issue, we had investigated the possibility of having an off-duty police officer to patrol, however the cost was just too high. We have installed several new Stop signs, in an effort to maintain speed and safety. A resident mentioned witnessing several people at an intersection near his home, completely disregarding the Stop Sign while speeding through the intersection. This resident has confronted the offenders



and it has resulted in an altercation in their driveway. Ted explained that we have issued fines for such behavior, and to please keep informing us of this when you see it. We can and will issue a fine. The resident brought up an idea of having a camera installed at the intersection to record car make, model and license plate number, and that the camera company may forgo some of the cost to the community if they shared in the fines being issued. Something that could be investigated. This would entail moving it from place to place to insure more coverage of intersections. There are many children in the neighborhood, and as more homes are built there will be more and more, and it is horrible to think that a tragedy should happen before people slow down and observe stop signs and speed limits.

Ted is also in contact with a resident who is operating a business within their home, which is in violation of our Covenants. If it continues, he will take the matter to court.

He also mentioned that action is being taken to collect unpaid dues.

Budget Report-

Craig explained the details of the Budget Reports at length, using the slide presentation.

Open Forum-

A resident inquired about the streetlights in the North End, not being operational. Mark explained that we are working with another Electric Company to replace some fixtures, since the ones we have are very old and it is hard to find replacement parts. We are working on it. He also mentioned that some of the North end has not been wired as yet, however that will be completed by the developer as lots are being sold and new homes built.

He also mentioned about 20 5-gallon pails as well as an old grill were dumped in an area near the substation. Mark mentioned that the conservancy district was aware of it and will take care of it.

He also commented on a resident not picking up pet waste from an unoccupied lot in the neighborhood. This is an issue, and we ask the community to help us identify offenders and we will fine people for this offense.

He also mentioned that construction workers are not picking up debris from their site, and it is blowing out of their dumpster as well. Mark said he would notify the

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construction companies of this responsibility and ask them to tarp the dumpster at night.

He also informed us that the back gate was in the open position, we thanked him for letting us know, as we do not all go in or out that gate, and we may not know it is open. Mark mentioned possibly putting up a sign that says if they are not operating, please contact a member of the Board.

A resident mentioned that in his former neighborhood, they also owned the streets, and they went to the Village and asked them how much it would cost to have the Village take over their streets and waterlines etc. They quoted him a price of \$2800.00 per lot, he wondered if that is something we may consider in the future.

A resident commented on the Developer combining lots and getting approval of the County vacating the easements under those lots. He has been communicating with the Porter County Planning Commission, and relays that the developer cannot vacate the easements for utilities, etc., and that it must come from the utility company themselves. He has also contacted Meridian title Company and they agree with him, that the developer cannot vacate easements. This will affect future homeowners who purchase 2 lots and wish to straddle their home on those two lots, being unaware that they could be in trouble, without awareness of these easements running under their home. This is the developer's responsibility, to vacate the easements not the owner, or the HOA.

Easement questions were discussed.

Another resident inquired on the dredging of the pond on Druim. Mark stated that there were plans to do that, maybe not this year since they are dredging the one on Ketill Trace, but it would happen.

Mark mentioned for the benefit of the new members, our Special Event 5-K race/walk. It will take place on September 18th 2021, along with an antique car show.

Sherry conveyed to the membership the importance of getting the new revised Covenants approved and recorded. Most of the changes made were correcting language, upgrading building materials and increasing the square footage of combined lots to be at least 2500 sq.ft for a ranch home and 3200 sq.ft for a two story home. Collection of yearly dues was clarified. We met with the Developer 3 or 4 times to come to an agreement of all the issues and it is finally finished. All of the Board members have signed this document and believe it is in the best interest of the whole community. We encouraged anyone who did not sign them at the last meeting to feel free to do so tonight, as we want to get them recorded with the

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County as soon as possible. The covenants need to be approved by 2/3 of the community, before they are accepted.

A copy will be sent out to all members showing the changes.

Mark made a motion to adjourn, Deb seconded vote taken all approved none opposed, motion carried.

FWHOAs Treasurers Report 3-09-2021

General Account Total income received YTD	\$17,616.93.
General Account expenses YTD	\$26,575.90
General Account Income less Expense YTD	-\$8,958.97
FWHOAs Special Events income received YTD	\$ 0.00
FWHOAs Special Events expenses YTD	\$ 0.00
FWHOAs Special Events Account Income less Expense:	\$ 0.00
Total outstanding HOA invoice balance	\$42,945.21
Operating fund balance	\$92,339.20
Budget reserve fund balance	\$30,000.00
Road provision fund balance	\$45,000.00
Construction deposits balance	\$ 8,000.00
Special events fund balance	\$ 477.32
Total Falling Waters HOA, Inc. funds balance	\$175,816.52
Centier Bank 7/1/2025 maturity date on Loan Balance:	\$71,202.44

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