



**Falling Waters HOA**

**Open Meeting Notes**

All comments and questions from the Community are presented in italics.

**Date: 23 January 2025**

**Location: Clubhouse, Cottage Homes**

**Time: 5:30 pm**

**Invitees: All HOA members**

**Meeting called to order: 5:30PM**

**Roll Call: Zac Garner, Regina Hinrickson, Bob Devine, Marty Doyle. Lovie Davis@5:35**

**Motion to approve old meeting minutes: (December 19th 2024) Motion made and approved by all.**

**Special Announcement: The board is sorry to hear of the passing of fellow community member Babe Woodward. Our thoughts and prayers go out to the Woodward family.**

**Wake this Sunday, January 26, at Noon. Service to follow at 4PM Geisen Funeral Home 606 E 113th Crown Point.**

**Director reports**

**President Zac Garner:**

1. First American update - Representative Bridget Schickel attended the meeting and introduced herself to the residents that were present. She is available in the gate house every Wednesday from 9AM to 4PM.
2. Trash schedule issue - No warning or fines will be passed out this week due to the confusion. No holiday this year will affect our trash pick ups. Sorry for the inconvenience.
3. Gates - The board and management company are very frustrated with the gate situation. Our current contractor has not been providing adequate follow-ups nor do we believe had our best interest in mind by not performing yearly inspections or stocking mechanical parts. They are blaming this on a supply issue. We are working through this frustrating situation. We have been told the gates will be replaced by February 7th.

Discussion/Questions from the Community:

---

*What happened to the gates? There were worn out sleeves. Residents disagree and suspect something else must have happened. Zac agrees.*

*Can we add spare parts to our agreement? Is there possibly a spare arm that was previously ordered and not installed? Do they or we have an inspection or maintenance process that should be done? Zac states doesn't know anything about an uninstalled arm and perhaps the maintenance inspections are something that can be done.*

*The red lights are now out on the exit gates up front. Zac acknowledges that he is already aware of this new issue.*

4. ACC Update - Ben Plesha and Dave Woodward have stepped down from their roles with the team. We thank them both for their time and efforts. The committee currently has 5 members and at this time we will not be looking to back fill those roles. The current ACC committee for 2025 is: Greg Howell, Don Plumb, Ken Johnson, Nancy Ellis and Johnny Maricich.

- A. Dave Plumb fills in for Nancy to provide an ACC update.
  - i. Duties of the board are read aloud
  - ii. The following new homes construction applications were reviewed:
    1. Viking (4)
    2. Providence (13)
    2. Custom Built (9)
  - iii. Home Improvement Applications: 26

5. Election Committee - I am excited to introduce the Elections Committee to the community. The following community members have volunteered to help oversee the process but also help in developing a survey for the community, questions for board candidates and the assembly of election packets that will need to be sent out. Thank you to the following for helping with this important process: Bob Devine, Brooke Hayes, Dawn Catemis, Keri Johnson, Lisa Devine, Mike Yelachich and Shawn Hudecek.

- A. Brooke Hayes provided an update
  - i. Purpose of the committee
  - ii. Two meetings were already held, another is scheduled for next week.

iii Provided Board with proposed changes.

iv List of questions for candidates is being developed as well as questions for the community to include in a survey.

*Will there be a candidate's night?* Brooke states this is up in the air. They are debating about the possibility of a candidate's night or perhaps just submitting questions to be answered. Zac states it will depend on the number of candidates.

5. Agreement with ECH HOA for use of Clubhouse is under review; UPDATE as of 1/24/25 contract has been received and approved. Signed copy to be sent to ECH HOA.
6. Legal review and board review of the new contract provided to us from First American.
7. Please utilize these Emails

A.. [Fallingwatershoa@1stpropertymanagers.com](mailto:Fallingwatershoa@1stpropertymanagers.com)

B. FallingWatersHOACrownPoint@gmail.com

#### **Vice President of Operations Bob Devine:**

1. All retrofitted light hoods have been received. Contractor is just waiting on a break in the weather to install.
  - a. *Will the ballasts be changed during this process?* Yes
  - b. *Can we get a list of those lights that will be retrofitted?* Yes - detailed below in open discussion.
  - c. *What about the back of the subdivision?* Zac asked to hold those questions until the end.
2. Storm damaged light will be replaced when the others are done.

#### **Vice President Lovie Davis:**

1. Review of events hosted over the last year. Thanks everyone for participating. Hoping to get more participation from the Community.

**Treasurer Reginia Hinrickson:**

1. Accounting on January 18, 2025
  - a. Operating: \$140,130.88
  - b. Contract Refunds: \$21,900
  - c. Reserves: \$46,062.43 + \$77,747.34 (CD) = \$123,809.77
2. 2025 Budget was approved. *I don't see it posted?* Reginia to check. It has now been posted.
3. Contracting Refunds have been updated and any actions required have been completed.
4. \$22,200 into Reserves
5. New Reserve Certificate of Deposit (CD) established:
  - a. Horizon Bank for 9 months at 4.10%
  - b. \$80,000 - **Total Reserves** with this included is **\$203,809.77**

A short debate was had over the exact number of CDs. We have two.
6. Meeting with 1st American Management on January 24, 2025
  - a. 2024 end of year actuals and budget close out activities
  - b. 2025 Actuals
7. The Board to meet with 1st American Management on the Annual Contract Renewal
8. Website - Continuing to be updated and maintained.
9. Christmas Tree Lights taken down. Delayed due to bad weather. Now scheduled for next week.

**Secretary Marty Doyle:**

1. No update.

**Old Business:**

1. Street Light Replacement: Waiting for contractor to install.

2. The Board to meet with Republic on the Annual Trash Contract for review and negotiation. Meeting to be scheduled in March 2025.
3. Completed/Closed: EoY New CD: The Board worked with 1st American Management to establish a new CD from the Reserve Account. The Board made a determination of how much funding would be included in the CD in order to leverage obtaining a more beneficial interest rate.
4. Comcast cutting of electric line to light pole on Verdano Terr. and Ketill. First AM is following up on this still.

### New Business

1. FW HOA updated Election process -  
Zac reads documents with updates. Reginia motions to approve and adopt updates/changes. Motion passes unanimously.  
New Business closed.

### OPEN DISCUSSION

*Request to recognize residents for setting up decorations on the inside of gates. Zac acknowledges and recognizes the work done. Also states they were recognized at the last meeting. We again would like to thank Bill Schab for putting up and taking down the Christmas decorations.*

*From the Conservancy District - Discharge pumps that were placed by the curb line are in violation. This is NOT a rule from the HOA, rather an ordinance that was previously passed from the Conservancy District. 5 individuals will be notified to remove them. There is a request to update contractor agreements to include drain distance from curb. Questions or concerns on this should be sent to the Conservancy District.*

*What about the Providence model home? Zac states they have a signed resolution from the board members incharge during 2021-22. This was provided previously by the board to the community and is posted on the website. The contract extends till 2026. They are in violation for not having a driveway. Zac to have a conversation with Providence. A Community member wants a poll taken to determine opinion on removing model home.*

*Will there be lights in the rear for 2025?* Funds have been encumbered for 2025.

*What about the back?* Zac states we can not commit to that as many factors could play a role, i.e., the amount of funds available might not cover what the total cost is to get them working. We currently have quotes to get power run to the current poles. But past board decisions on parts being used for other poles and condition of hardware and hoods will be unknown until power is run to each. The board would love to have endless funds to handle issues but the reality is we do not and decisions need to be made in stages at times.

*It is the Board's responsibility to keep the community safe!*

Bob Devine states there is no timeline for the rear.

*Developers should help!* Zac says they are unwilling. *They are willing. They made statements about wanting to help.* Zac has included the community member who stated this into an email chain with the developers. Hopefully with all parties on the same chain we can come to a resolution on this matter. The board would absolutely accept the financial assistance to resolve this matter.

*Need to look at the time it is taking to build houses. Some are over the time limit.* This board has taken a very proactive approach to this. We have adjusted the application process and reviewed all outstanding deposits. Any home that took over a year to build has been notified that they have forfeited their deposit based on the current policies.

*Will there be liens put on properties for not paying fines?* Zac will not discuss individual/specific fines/liens due to current state laws. But in general yes, the HOA will use all resources they have available to get homeowners to satisfy their outstanding balances.

There was a discussion about changes to the election process.

*What about the changes in rates for garbage pick up? There is a significant increase. Are we paying for residents who have more than one cart? Are they really recycling?*

Reginia will look into the garbage issue with Republic and Bridget. The HOA can confirm that we are currently NOT paying for any residents who have more than the 1 trash and 1 recycling can provided. Republic sets up different billing accounts for anyone wishing to have added cans. Please contact them directly. The increase in fees were attributed to the increase in new home purchases in the summer.

*Why are there increases in legal costs since there is now a new attorney?*

The increase we saw in 2024 was due to the roll over of bills and services needed at the end of 2023 and during the 2 special meetings and election in 2024. Bills were not approved until this new board took over. This is why we had such a large amount roll over into the 2024 fiscal year.

*Is salt included in the snow plowing?*

YES! There is a flat rate for snow removal.

*There is an Attorney General complaint about a loan from years ago. It was already dropped.* It was alluded to that this HOA board had prior knowledge or a part in this action taken against a past sitting HOA director.. This board wants to make it very clear that we had NO knowledge or part in this action. This was a sole action taken by a community member. The first we had heard of this action was at the meeting.

*We need a written policy for vehicle decals. People who don't live here are getting stickers. This is a gated community.* The HOA will work with First Am to make sure old decals are deactivated. Passes are not currently sold to anyone who is not living within the community.

*In addition to a survey or poll about the Providence model home, they would like a question regarding lighting for the back of the subdivision.*

*There are for-sale signs on houses and garages.* Zac to look into this. First AM to send out warnings or fines if in violation.

Zac asks the community to communicate with the Board through emails and not Facebook.



*Cont. From Bob Devine's report, Locations of lights getting replaced;*

*1. Bergamo LN & Medwin*

*2. Bergamo Ln & Lucano Way*

*3. Bergamo Ln & Cirque Dr.*

*4 Verdano Terr & Druim Trail (No Street signs on this pole)*

*5. Ketill & Verdano Terr .*

*6. Verdano Terr & Druim Trail (This intersection has street signs)*

*7. Druim Trail & Mattico Ln*

*8. Verdano Terr & Morena Ct*

*9. Levanno Dr. & Cirque Dr*

**Meeting ends at 6:56 PM**