

**Annual Meeting of the Keystone Homeowner's Association
Meeting Held Saturday, February 27, 2016**

Minutes

Venue: Faith Bible Church, 5601 Oak Hill Road, Evansville, Indiana

HOA President Brad Mills called the meeting to order at 9:00 AM.

Members present:

Brad Mills, President of the Board

Paul Jensen, Vice President of the Board and HOA Maintenance Committee Chairperson

Cindy Turner, Secretary of the Board and HOA Restrictions Committee Chairperson

79 Homeowners representing 58 households were present. 2 additional households were represented via Proxy. Therefore, 60 of the 515 households in Keystone (or 11.6 %) were represented.

Minutes from 2015 Annual Meeting:

The minutes from the 2015 Annual Meeting of the Keystone Homeowner's Association held February 28, 2015, at the Faith Bible Church in Evansville, Indiana, were read. A motion was made and seconded to approve the minutes from the 2015 Annual Meeting as read. The homeowners present voted unanimously to approve the minutes from the 2015 Annual Meeting without modification.

Reports from Board Members:

HOA Secretary Report

Cindy asked attendees for their feedback regarding the Newsletter that the HOA Board members published in October. Members present voiced approval of the newsletter and its content. Members said they liked being updated as needed in a timely fashion via President Mills' email notifications about snow removal, safety issues (the prowlers), lost pets, etc. Members stated that they supported the continuation of that route of communication from the Board. Therefore, members decided by majority vote that the Board would continue to communicate with the HOA membership via emails as needed.

Cindy asked members present to consider volunteering for the Social Committee which does not exist at this time in order to welcome newcomers to the neighborhood and organize neighborhood activities like the Annual Subdivision Picnic for 2017 as it has been taken out of the Budget for 2016 due to lack of interest.

Cindy reminded members that the Spring Subdivision Yard Sale would be held April 15th and 16th. Signs will be posted along Oak Hill, Heckel, and Green River. An advertisement will also be posted in the Courier and Press.

Restrictions Committee Report

As Restrictions Committee Chairperson, Cindy Turner submitted the Restrictions Committee Report.

Overnight and habitual street parking, unlit yard lights, visibility of garbage cans from the street, and lack of yard maintenance by some homeowners continue to be the chief complaints regarding covenant violations among homeowners. In accordance with the decision by the Homeowners at the 2014 and 2015 Annual Meeting to

adopt new more aggressive enforcement policies in an effort to ensure compliance with HOA Covenants, Cindy reported that she and the Restriction Committee members have made rounds more frequently. They walk the streets and record violations. They encourage compliance with the covenants using the possibility of legal action as leverage against violators. HOA members were reminded that local courts have proven to be sympathetic to Homeowner Associations who ask their Homeowners to comply with the covenants that the homeowners agreed to comply with when they moved to the subdivision. Local courts have forced violators to comply with covenant restrictions and to cover the legal fees that the Homeowner's Association incurred pursuing compliance of the covenants as well. Compliance seems to be improving. Cindy reminded members that their involvement is the key to maintenance of our high quality of life and beauty throughout the subdivision.

Cindy asked members to consider volunteering for the Restrictions Committee. The committee performs an unpleasant but necessary job.

Notices will continue to be handed out for unlit yard lights as they have in the past, in homeowner's newspaper boxes. Homeowners will have 30 days to fix their unlit lights before receiving legal notices.

Parking violators will continue to receive one "First and Only" Parking Violation notice. Repeat parking violators will receive notices of legal action against them.

HOA members were reminded that the Keystone Homeowner Association Covenants prohibit overnight parking, commercial vehicle parking, and habitual parking on the streets in the subdivision. Keystone Homeowners Association Covenants also mandate that no camper, motor home, recreational vehicle, truck, motorcycle, trailer, two (2) or four (4) wheeled vehicle or other similar vehicles or boats or other items used for water activity shall be parked or located on any lot unless parked or located within an enclosed garage, and they shall not be parked or left on any street in the Subdivision at any time.

Homeowners were reminded that visitors to their home are bound by the same covenants as homeowners; and, that they (the homeowners) are responsible for covenant compliance by visitors to their home. Therefore, homeowners were reminded that they will be held responsible for violations committed by their visitors. Consequently, homeowners will receive legal notice for repeat violations, such as parking violations, by visitors to their homes.

Notices for garbage cans that are visible from the street will be handed out on a more regular basis. Homeowners were reminded that they are welcome to build a small fence outside their garage in order to hide their garbage cans if homeowners choose to keep their garbage cans near the sides of their garages. However, homeowners were also reminded to submit their construction request to the Restrictions Committee for approval prior to beginning construction of such a fence.

Homeowners were reminded to get documented approval from the Review and Restrictions Committee prior to beginning any kind of construction such as adding a new yard barn, fence, pool, garbage can enclosures, driveway expansions or any other structural changes that they might be contemplating this Spring/Summer.

Cindy reported that a Lake Patrol Committee will be formed again this summer. The committee will enforce fishing restrictions. Nonresidents are not allowed to fish on any of the lakes unless they are accompanied by a Keystone Homeowners Association member/Keystone Subdivision Homeowner. Once the committee has been formed, the names and contact phone numbers for the committee members will be listed on the website.

The floor was then opened to the homeowners present for discussion. A short discussion was offered by those present in regards to various violators. Members present also suggested putting a street light in the common

parking area by the common lake and restricting fishing hours on the common lake to dawn to dusk. No motions were made on these issues. They will be taken under consideration for future action. All complaints were noted by the Restrictions Committee Chairperson and will be addressed by the committee as soon as possible.

Maintenance Committee Report

Paul Jensen submitted the maintenance committee report.

He reminded HOA members that the objective of the Maintenance Committee is to enhance the appearance, safety, functionality, and property value of Keystone subdivision properties in a timely and cost effective manner. He and his committee oversee lake treatments, snow removal, entrance upkeep which includes light and sprinkler maintenance, monitoring street upkeep as well as the tree line "fence" on Green River Road.

Paul reported that the change in the lighting fixtures and landscaping at the entrances has decreased the amount of work required of the volunteer Entrance Adopters. These volunteers take on one or more entrances to keep them attractive. This includes trimming bushes and keeping the areas free of trash and clutter. Entrance Adopters currently receive \$75.00 per entrance to cover beautification costs. Our current Entrance Adopters are:

Shoreham Entrance: John Schuetz
Flagstone Entrance: John Schuetz
Delk Entrance: John Schuetz
Pebblestone Entrance: Gary McConnell
Oakhill Entrance: Marce Halbig
Green River Entrance: Pat Seib

Paul reminded Homeowners that each entrance into the subdivision has its own irrigation system. Irrigation was initiated the second week of June and continued through the end of October in 2015. Each system was set to run for 10 minutes at 5:00 AM Monday, Wednesday, and Friday during that time period.

In accordance with the new state law, each system was upgraded to include a certified backflow system. Each system was also inspected for irregularities and malfunctions at that time. Repairs were made as needed.

He reported that the lighting system at each entrance was working properly. The new lighting system utilizes the latest lighting technology and has lowered our electric bills by 43%.

Paul reported that two (2) Christmas wreaths were put up at each entrance on Thanksgiving. They were taken down the first week of January.

He reported that we are planning to renovate the Green River Road entrance as well as the Oak Hill entrance. All plants, bushes and trees will be removed and replaced.

All four entrances along Heckel will need to be altered after the Heckel Road Improvement Project is completed. All four entrances will have side walk extensions that will continue the current sidewalks around the corner of each road and along Heckel Road. The sidewalks are projected to come within 8-12" of the current brick entry signs. Consequently, the frontage bushes and plants, ground lighting and sprinkler systems will have to be removed.

Phase 1-- construction will run from Green River road to Shoreham Drive and will affect Delk Drive and possibly the east side of Shoreham. This construction is scheduled to start near the end of March with a completion date of June 30.

Phase 2-- construction will run from the west side of Shoreham Drive to the east side of Pebblestone Drive with a possibility of including the west side of Pebblestone. This phase is scheduled to be completed by the end of September.

Phases 3 and 4 will not have a direct effect on Keystone homeowners other than drive patterns. The entire project is to be completed by March 30, 2017 with a 45-day extended window (June 30, 2017).

Paul reported that two (2) police officers were hired again last October to patrol the subdivision on Halloween. They patrolled the subdivision from 3:00 pm to 12:00 midnight on October 31, 2015.

He also reported that there are seven (7) lakes within the Keystone Subdivision. Three (3) are public lakes in that they are accessible to all Keystone Homeowners. Four (4) are private. Our service provider for lake treatments is Aquatic Control. They treat all seven (7) lakes for algae and weeds. This process occurs monthly from April through September. Lake #3 and #6 were not treated in September because Aquatic Control could not get boat access to the lakes. That problem will be addressed this year so that all seven (7) lakes will be treated every month.

On November 20, 2015, a fish survey was conducted to assess water chemistry and fish count. The survey also laid out recommendations for future treatments and fish repopulation. The results of the survey are posted on the KHA website.

Cody Bragg from Aquatic Control attended the meeting and made a brief presentation regarding the fish survey and answered questions from members present.

Properties surrounding Keystone Subdivision plus the common lake areas were mowed and weeded every two (2) weeks from Mid-April through mid-October last year (2105) for a total of 14 cuts. There will be some adjustment to this contract this summer (2016) due to the Heckel Road project.

We have contracted with Jack Hahn for snow removal again this year. We have been lucky and have not needed his services thus far this year. Paul reminded homeowners that we are on Mr. Hahn's list, but we are not first on his list. So, if we have a snow event, we have to be patient and wait for him to get to us when it snows. We also have to remember that it takes him some time to finish plowing all our streets since we have 6 miles of streets to plow.

He also reminded homeowners that street resurfacing is dependent on allocation of funds from the County; however, bids for resurfacing Cobblefield Drive from Oak Hill Road through to Long Pond Way have been approved by the County. Resurfacing is set to start when the weather permits.

Paul reported that Vectren adjusted the fence tree line along Green River Road last fall (2015). He said that these adjustments occur every four years.

The floor was then opened to the homeowners present for discussion. A short discussion was offered by those present in regards to speeding, road resurfacing, and lake conditions.

Treasurer's Report

Brad Mills went over the Treasurer's Report and the 2016 Budget in Allen Lewis's absence.

The floor was opened to the homeowner's present for discussion. No questions or discussion was offered by those present in regards to the Treasurer's Report or 2016 Budget. A motion was made and seconded to approve the Treasurer's Report and 2016 Budget. The homeowners present voted unanimously to approve the Treasurer's Report and 2016 Budget as presented.

Nominations to the HOA Board

HOA President Brad Mills opened the floor to those HOA members in attendance for nominations to the HOA Board. No nominations were made. A motion was made and seconded to retain the three (3) present members of the HOA Board. The homeowners present voted unanimously to retain the three (3) present members of the HOA Board: Brad Mills, President; Paul Jensen, Vice President; and Cindy Turner, Secretary.

New Business

No new business was brought to the floor by the homeowner's in attendance.

The next annual meeting of the Keystone Homeowner's Association will be Saturday, February 25, 2017.

The meeting was adjourned at 11:00 AM by HOA President Brad Mills.

Minutes Prepared By: Cynthia M. Turner, HOA Secretary