

**Annual Meeting of the Keystone Homeowner's Association
Meeting Held Saturday, February 25, 2017**

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

129 Lot Owners/Homeowners representing 93 Lot Owners/households were present. 22 additional Lot Owners/Homeowners were represented via Proxy. Therefore, 115 of the 518 Lot Owners/Homeowners in Keystone (or 22.2 %) were represented.

The Bylaws of the Keystone Subdivision Homeowners Association, Inc., mandates that at least 10% of the total number of Keystone Homeowners Association members be present or represented via proxy at any Keystone Homeowners Association meeting to constitute a quorum. Provided that a quorum is present or represented via proxy at the meeting, all Keystone Homeowners Association actions, except the election of officers, shall be decided by a majority of the votes cast by those present or represented via proxy. The officers are elected by a plurality of the votes cast by those present or represented via proxy.

Minutes from 2016 Annual Meeting:

The minutes from the 2016 Annual Meeting of the Keystone Homeowner's Association held February 27, 2016, at the Faith Bible Church in Evansville, Indiana, were read. A motion was made and seconded to approve the minutes from the 2016 Annual Meeting as read. The homeowners present voted unanimously to approve the minutes from the 2016 Annual Meeting without modification.

Reports from Board Members:

HOA Secretary Report

Cindy asked attendees for their feedback regarding the communication from the Board via emails as needed to alert Homeowner's about snow removal, safety issues (i.e. prowlers, break-ins, etc.), lost pets, etc. Members said they liked being updated as needed in a timely fashion via President Mills' email notifications. Members present 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.

A few members stated that they would like to be updated in the Fall via a Newsletter published by the Board similar to the Newsletter that was published and circulated in the Fall of 2015. Cindy said she would do her best to get a Newsletter pulled together in the Fall and circulated to all Homeowners as requested.

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 2018. The picnic has not been included in the 2017 Proposed Budget due to lack of interest in the event in the past several years; but it could be added back into the budget if there was enough interest in the event in 2018.

Cindy reminded members that the Spring Subdivision Yard Sale would be held April 21st and 22nd. 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 2016 Annual Meeting to adopt 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 thanked the members of the Restrictions Committee for their tireless efforts. The committee members perform a very unpleasant but necessary job which helps ensure the safety and beauty of our neighborhood.

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 of any vehicle, 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 children of driving age and visitors to their home are bound by the same covenants as homeowners; and, that they (the homeowners) are responsible for covenant

compliance by children of driving age and all visitors to their home. Homeowners were reminded that they will be held responsible for violations committed by their children of driving age and all visitors. Consequently, homeowners will receive legal notice for repeat violations, such as parking violations, by children of driving age and visitors to their homes and legal action will be taken to ensure compliance if necessary.

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.

Homeowners were reminded that all property along the lakes/shorelines that fall within plotted Lot lines are the private property of the homeowner who owns the home. These areas are not common areas and are not open for public use (walking, fishing, etc.). Homeowners were reminded to honor the boundaries of those privately owned areas by not trespassing. Homeowners who own shoreline properties were instructed to contact the Sheriff's office in regards to anyone trespassing for removal of said trespassers from their property.

The floor was then opened to the homeowners present for discussion regards other covenant violations of concern.

A short discussion was offered by those present in regards to various neighbors who blow their grass clippings on to the street. While there is no specific covenant against such action, Cindy asked (asks) all homeowners not to blow their grass clippings on to the street in order to maintain the beauty of the neighborhood.

A short discussion was also held regarding fishing on any of the subdivision lakes. Members present reported that various neighbors are taking a large number of fish out of the lakes. Members asked if the HOA could initiate a 'Catch and Release Policy' in order to increase the number of fish in the lakes. Cindy stated that there was no way we could mandate Catch and Release of fish; but we can note that the members present recommend the Catching and Releasing of fish in an effort to increase the population of larger fish in the lakes.

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 plant foliage at each entrance and keep the areas free of trash and clutter. Paul reported that two (2) Christmas wreaths were put up at each entrance on Thanksgiving. They were taken down the first week of January. Entrance Adopters currently receive \$75.00 per entrance to cover beautification costs. Our current Entrance Adopters are:

Shoreham Entrance:	John Scheutz
Flagstone Entrance:	John Scheutz
Delk Entrance:	John Scheutz
Pebble Stone Entrance:	Gary McConnell
Oakhill Entrance:	Marce Halbig
Green River Entrance:	Pat Seib

No adoptions have been assigned at this time for the Heckel Road entrances since the landscaping at those entrances was destroyed during the Heckel Road construction process. Adoptions of the Heckel Road entrances will be reassigned once the landscaping is repaired and replaced.

The Green River and Oak Hill entrances were both given facelifts in 2016. New plants and bushes were planted last spring.

The four Heckel Road entrances will receive major facelifts this Spring (2017). All existing landscaping, shrubs, and trees will be completely removed from the Heckel Road entrances. New tan edging brick will be installed similar to the edging used at the Green River entrance. New weed fabric will be installed and areas will be landscaped with dark colored river rock. The estimate to complete these tasks is \$5,900.00 (\$1,475.50/entrance).

Paul reminded Homeowners that the Green River and Oak Hill entrances into the subdivision each have its own irrigation system. Irrigation was initiated mid-May and continued through mid-October in 2016. Each system was set to run 30 minutes at 5:15 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 as mandated by law at that time. Repairs were made as needed.

Our landscaper has recommended that we not repair and reattach the water irrigation systems at the four Heckel entrances. So, we will not be repairing and replacing those systems. Our landscaper plans to plant hardy, drought resistant bushes in the areas this Spring (2017)

Paul reported that the lighting system at three entrances (Green River, Oak Hill, and Shoreham) were continually lit throughout 2016. Delk, Flagstone, and Pebble Stone entrances were on and off in 2016 due to construction of Heckel Road. All three are currently off. We will need electrical service to re-attach the lighting systems at these entrances. The as-is reconnection fee and replacement of the ground spotlights is going to cost about \$1,600.00

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. They will be hired again in 2017 to Patrol the subdivision on Halloween.

Paul 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 monthly for algae and weeds. This process occurs monthly from April through September. Private Lake owners pay an additional \$50.00/year for this service. Last year Lake #6, which is surrounded by homeowners on Rimridge, Saybrook, and Porterfield, was treated by land spray since there is no longer access to the lake by boat.

We have already received Aquatic Control’s proposal for services in 2017. Six monthly treatments occurring between mid-April and mid-October will cost \$14, 966.52.

In the Fall of 2016, the recommendations of the Fall 2015 Fish Survey were fulfilled on all seven lakes as follows:

<u>Lake</u>	<u>Acres</u>	<u>Catfish</u>	<u>Large Mouth Bass</u>	<u>Minnows</u>	
1	14.6	430	300		West Common Lake
2	10.08	370	150		East Common Lake
3	4.6	240	75		Private Lake
4	2.6	240	50	100	Private Lake
5	3.2	240	75		Private Lake
6	2.0	240	50		Private Lake
7	2.4	240	50		Private Lake

Total Cost = \$2,125.00

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 (2106) for a total of 14 cuts. Because of the unpredictability of the Heckel Road project last year, the lawncare provider mowed one extra time free of charge.

In 2017, all entrances and common areas will be mowed and weed wacked twice a month from mid-April to mid-October. The cost will be \$950.00/cut. The total cost for all 14 cuts will be \$13, 300.00.

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. We have built in \$2,000.00 in the budget for snow removal in case we need it.

Paul reminded homeowners that street resurfacing is dependent on allocation of funds from the County. Resurfacing of Cobblefield Drive from Oak Hill Road through to Long Pond Way was completed in the Spring. The County Engineer is aware of the two outstanding road problems in Keystone at Pebble Stone Drive and Rimridge Drive; however, no decisions have been made by the County Commissioners as to if or when these streets will be resurfaced in the near future.

Paul reported that some of the Northern Pines in the tree line along Green River have died. There are six rather obvious "holes" in the tree line. We will plant the same type of Arborvitae in those holes that we planted further down the tree line in 2015. The cost for 6-7 foot Arborvitae trees is \$145.00 each. We need to plant at least 6, so the total cost would be \$870.00.

Since this is a recurring problem, we have added \$1,000.00 to the budget to cover the cost of replanting and will continue to do so for the next several 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

Cindy Turner delivered the Treasurer's Report which included the 2016 Expenditures as well as the Proposed Budget for 2017.

The floor was opened to the homeowner's present for discussion related to the 2016 Expenditures. No questions or discussion was offered by those present in regards to the 2016 Expenditures.

Since the Proposed Budget for 2017 depended on whether the Members decided to install the proposed Security Cameras, vote on approval of the Proposed Budget was tabled until after the presentation regarding the proposed Security Camera Project by Sherriff Wedding, Sergeant Matt Hill with the Sheriff's Office of Criminal Investigations Section, and technical staff experts from Evansville's Business Communication Solutions (BCS).

New Business

Sherriff Dave Wedding addressed members present.

Sheriff Wedding stated that this is his 37th year with the Sheriff's office. During this time he has watched Keystone grow from a few houses in a field to the large subdivision it is today. He stated that Keystone is actually a community within itself filled with people who obviously care about their neighborhood. Sheriff Wedding joined the Sheriff's Department Bicycle Patrol Unit as they patrolled Keystone last Fall. He said it was very evident to him at that time that Keystone has a strong Homeowner's Association whose rules help keep the community beautiful and strong.

That being said, he has seen an increase in burglaries and thefts in not only Keystone but Vanderburgh County as a whole over that past few years. Sheriff Wedding said the Sherriff's Department dispatches a unit to Keystone about 130 times a year, which is once every three (3) days.

Sheriff Wedding reminded homeowner's not to park in the streets and to lock their car doors at all times. Criminals will grab anything from a car that they can pawn easily, like laptops and iPhones. They will take anything they think might be of value, like briefcases and purses. Criminals can also get your garage door openers if you leave your car unlocked, and then they have access to your garage and your house.

He reminded homeowner's that anybody can be a victim of crime. He himself was the victim of a burglary in December (2016). The thieves broke into his home, broke a window, took about \$3,000 worth of property, and made a mess of his home.

Sheriff Wedding said that criminals "case" homes in different ways. "Safe" homes may not be as "safe" as you think they are. Doors can be kicked in and windows, especially decorative windows, can be broken with baseball bats or crow bars.

To make your home safer, Sheriff Wedding recommended keeping your yard lights lit as lights are a deterrent to crime. He also recommended getting a security system in your home if you can afford it. The Sheriff's Department uses Security Camera footage from homeowners and their neighbors all the time to help catch criminals.

Since the Sheriff's Department has been using security camera technology for some time in order to catch criminals, they began to think about how they could implement this technology on a wider basis in order to make Keystone Subdivision safer. Placement of High Definition Night Vision Capable Security Cameras at the entrances would enable the Sheriff's Department the ability identify perpetrators and their vehicles.

Sheriff Wedding told homeowner's that burglars do not usually commit one crime in an area and leave. They usually commit 10 – 12 crimes in the area before moving on to the next area. They steal anything they can get a few bucks for, so they steal a lot of things in order to get more money.

By installing High Definition Night Vision Capable Security Cameras that captures images in Real Time, Sheriff's Deputies can look at the video to see who was in the neighborhood at the time the crimes were committed which will help them track down people who aren't supposed to be in the neighborhood which in turns usually leads to discovery of the prowler and/or burglar.

Sheriff Wedding said a system like this would basically be like having eyes on the subdivision 24/7/365.

Sergeant Matt Hill with the Sheriff's Office of Criminal Investigations Section told homeowners that Sheriff Deputies would be able to monitor the system from their cruisers and detectives would be able to access archived video to investigate crimes. He also assured Homeowner's that the cameras would be focused on the roads rather than specific homes; and therefore, would not be violating any homeowner's privacy.

Sheriff Wedding told homeowner's that Keystone Subdivision would be the Pilot program for implementing a subdivision security system like this and that the Sheriff's Department would give the Keystone HOA a \$5,000.00 grant to get the program up and running.

He reiterated the fact that criminals are going to find easy, vulnerable places to "hit" and High Definition Night Vision Capable Security Cameras capable of archiving images for two (2) weeks like this system would be capable of doing will help decrease crime by helping identify who was in the neighborhood at the time the crime was committed.

If this works as well as he thinks it will, Sheriff Wedding hopes to expand similar systems into the community.

All that being said, Sheriff Wedding reminded homeowner's that this is a day and age in which community safety takes a collaborative effort. If something doesn't look right, it probably isn't right. Be aware of your

surroundings and be suspicious about what's going on around you. Call the Sheriff's Department if you need help – he reminded homeowners that the Sheriff's office is very accessible.

Sheriff Wedding also encouraged homeowners to openly support the EPD and Sheriff's Deputies during this dangerous time for law enforcement officers.

Technical staff experts from Evansville's Business Communication Solutions (BCS) who would be developing the High Definition Night Vision Capable Security Camera system for Keystone addressed the homeowners in regards to the technical aspects and cost of the system.

The system would be a low maintenance system with a two (2) year warranty on all parts and labor. They would come out twice a year and check, clean, and perform maintenance as needed on all six cameras. Each camera would be able to archive 2 – 4 weeks of activity. The cameras would be mounted in protective, vandalism resistant, removal resistant boxes on the monuments at each entrance. The boxes will be painted to blend in with the monument. 24 hour monitoring of the security cameras is not available at this time, but the Sheriff's Department would be able to access the system whenever they needed to. Each camera would be connected to an internet system which would allow Sheriff's Deputies to access the system in real time from their cruisers as well as view archived video.

BCS quoted homeowners a cost of \$21,600 for the security cameras and protective boxes, plus a one-time installation fee of \$300. The internet service for each camera would cost \$50.00/camera/month (\$300.00/month total). That rate would be locked in for the first year of service.

After this lengthy presentation, the floor was opened to the homeowner's present for discussion related to the Security Camera's. The question was raised as to whether dues would need to be increased or a special assessment allotted in order to cover the cost of the system. President Mills stated that even though the HOA dues have never been increased, we have the funds available to cover the cost without increasing dues or allotting a special assessment at this time.

No further questions or discussion was offered by the homeowner's present.

A motion was made and seconded to proceed with the installation of the Security Camera's at the six (6) entrances around the Keystone subdivision. The vote was 114 Lot Owners/Homeowners in favor of installation of the security cameras and 1 Lot Owner/Homeowner opposed (via proxy); therefore, the motion to install the security cameras passed and we will proceed with installation of the Security Cameras at Keystone's six (6) entrances.

Treasurer's Report (Revisited)

Since the motion to proceed with installation of the Security Cameras around the subdivision passed, Cindy presented the Proposed Budget for 2017 which included \$21,600 for security camera installation less the \$5,000.00 grant from the Sherriff's Department, plus a one-time installation fee of \$300, and internet service for each camera @ \$50.00/camera/month (\$300.00/month total) for approval.

A motion was made and seconded to approve the Treasurer's Report which included the 2016 expenditures as well as the Proposed Budget for 2017 that includes all the above listed expenditures for the security camera system.

The homeowner's present voted unanimously to approve the Treasurer's Report which included the 2016 expenditures as well as the Proposed Budget for 2017.

New Business (Revisited)

Two young men addressed the membership to apologize for throwing rocks through their neighbor's windows. They are both currently working to make restitution to those homeowner's whose property was damaged. The membership acknowledged their acceptance of the young men's apologies via a resounding round of applause and ovation.

President Brad Mills addressed members present in regards to the Keystone HOA purchasing the Commercial lot along Green River at High Tower.

The area is currently zoned C2, so anything that falls in the C2 category can be built on that lot. Keystone HOA does not have a restrictive covenant on that lot.

One homeowner stated that if we as Keystone residents want to protect the value and beauty of our property, then Keystone needs to buy the property.

Brad stated that the Homeowner's Association does not have the authority to buy land to expand the Homeowner's Association's land holdings. Brad recommended that if there is a group of homeowner's interested in buying the land, they could form a LLC and purchase it.

However, even if such a group is formed, the property is not on the market at this time.

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 in their current positions.

The homeowners present voted unanimously to retain the three (3) present members of the HOA Board in their current positions: Brad Mills, President; Paul Jensen, Vice President; and Cindy Turner, Secretary/Treasurer.

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

The next annual meeting of the Keystone Homeowner's Association will be Saturday, February 24, 2018.

Minutes Prepared By: Cynthia M. Turner, HOA Secretary/Treasurer