

**Annual Meeting of the Keystone Homeowners Association
Meeting Held Saturday, February 22, 2025**

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

John Skinner, Vice President of the Board and HOA Maintenance Committee Chairperson

Cindy Turner, Secretary/Treasurer of the Board

97 Lot Owners/Homeowners representing 76 Lot Owners/households were present. 1 additional Lot Owner/Homeowner was represented via Proxy. Therefore, 77 of the 518 Lot Owners/Homeowners in Keystone (or 14.9 %) 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 2024 Annual Meeting:

The minutes from the 2024 Annual Meeting of the Keystone Homeowners Association held February 24, 2024, at the Faith Bible Church in Evansville, Indiana, were read. A motion was made and seconded to approve the minutes from the 2024 Annual Meeting as read. The homeowners present voted unanimously to approve the minutes from the 2024 Annual Meeting without modification.

Sheriff Noah Robinson

Vanderburgh County Sheriff Noah Robinson addressed homeowner's regarding Subdivision Crime STATS, safety issues within the neighborhood, and the VCSO Neighborhood Based Policing Initiative.

Sheriff Robinson stated that the goal of the Vanderburgh County Sheriff's Office is to provide the community with the most efficient, effective law enforcement service possible. He also stated that the Vanderburgh County Sheriff's office strives to serve the community in a manner that enhances the quality of life for all Vanderburgh County residents by making Vanderburgh County a better, safer place to live.

Sheriff Robinson reported that Keystone Subdivision's Crime STATs are low even though Keystone is the largest subdivision in the City/County area. He said that Deputies had been called out to the subdivision for a couple burglaries, a couple motor vehicle accidents, a few domestic disturbances, and several cases of fraud/ID deception. Sheriff Robinson stated that SCAMs are increasing at an alarming rate. He said scams vary but frequently a caller will identify himself as a law enforcement officer and tell the victim, falsely, that a warrant has been issued for the victim's arrest because they missed a court date, did not show up for jury

duty, have an overdue fine or something similar; and, they will be arrested unless they pay a fine right away. Callers often use the names of actual law enforcement officers and disguise their numbers to look like actual local law enforcement phone numbers. Therefore, Sheriff Robinson warned not to trust Caller ID. He said that the Caller ID system is an old system which has not been updated in order to identify disguised calls. He went on to say that many of these calls come from overseas making it virtually impossible to stop this activity and equally impossible to catch these callers/criminals.

He said callers will demand payment via gift cards, payment apps, or cryptocurrency. He said that NO real law enforcement agency/officer will EVER call someone and demand money via gift cards, payment apps, or cryptocurrency.

Sheriff Robinson stated that the Vanderburgh County Sheriff's Office is responsible for keeping track of registered sex offenders within Vanderburgh County, maintaining a database with their information, and verifying their addresses regularly. He reported that there are two (2) registered sex offenders living in the Keystone Subdivision. He told members present that these individuals have served their sentences and cannot be barred from living within the subdivision. He told members present that the Sheriff's Office checks on these individuals regularly and makes sure that they are strictly following the conditions of their probation.

He said that anyone can check the Vanderburgh County Sex Offender Registry @ <https://vanderburghsheriff.org/sex-offenders/>.

Sheriff Robinson stated that he wanted to make sure that community members can easily contact the Sheriff's Office and he wants to ensure continuous follow-up from the Sheriff's Office on complaints/problems. He hopes that this will be accomplished via the new Community Based Policing Program he initiated last summer (2024). Fliers were sent to all homeowners within the subdivision listing the names and phone numbers of the deputies assigned to Keystone, which is in District Two (2).

The deputies assigned to Keystone are:

- **CHRIS RUSSELL.** His phone number is: 812-553-2577.
 - Chris lives in Keystone.
 - He works first shift. He makes 3-4 neighborhood checks a week; and is working to increase traffic enforcement to decrease speeding within the subdivision as well as on Green River Road.
- **ETHAN COLLINS.** His phone number is: 812-553-2578.
 - Ethan does not live in the subdivision, but gets to the neighborhood often.
 - He works second shift.

The Deputies reminded members that calling 911 is still the best way to get help in emergencies. They reminded members to keep doors locked, to keep garage doors closed at night, to keep cars locked, and to remove all valuable from cars when parked. They instructed members not to make themselves easy targets for criminals by sharing personal information with anyone over the phone or sending anyone money over the phone via gift cards, payment apps, or cryptocurrency.

A homeowner asked the Sheriff about the timeline for the foreclosure/Sheriff's Sale of the property at 3330 Keystone Hills Dr. The Sheriff reported that the Sheriff's Office holds sales every month; but he did not know the exact timeline for the sale of that property at this time.

The homeowner stated that she suspects drugs are being sold out of the home. The Sheriff stated that he is familiar with this residence/address and would have the Narcotics Unit look into it.

Another homeowner stated that she thinks drugs are being sold out of 6211 Shoreham as well. She also stated that she thinks homeless people are living in tents in the backyard at this residence. The Sheriff stated that he is familiar with this residence/address; and, would have deputies look into this complaint as well.

Homeowners asked the Sheriff if anything could be done regarding speeding on Green River Road. The Sheriff said that he is aware of the speeding problem on Green River Road and predicted an increase in the number of speeding tickets issued as patrols are being increased in the near future.

Homeowners present asked the Sheriff if anything could be done regarding pedestrian safety along Heckel Road. They reported that traffic does not stop/yield to pedestrians who are attempting to cross Heckel Road. The Sheriff said he would reach out to the County Engineer, John Stoll, regarding the installation of a "Yield to Pedestrians" Sign at one of the crosswalks along Heckel Road.

Sheriff Robinson reported that Golf Carts are currently NOT permitted to operate on ANY county or city roadway as outlined by State Statute and local ordinance (<https://vanderburghsheriff.org/atv-law/>). He said he was currently considering penning an ordinance proposal that would change the current ordinance. He stated that much more research/data needed to be collected before he took such an ordinance to the County Commissioners.

A homeowner asked Sheriff Robinson about the Flock Safety System. He reminded members that the "flock system" is not a security system. It is a license plate reading system that is not configured to collect long term data (it does not store images or data longer than 30 days), nor does the system analyze images of people. The flock system does not use facial recognition technology, it does not measure vehicle speed, nor does it detect red light or stop sign violations.

The flock system is a law enforcement tool that reads license plates of vehicles that pass within range of the camera, notifies law enforcement of any stolen vehicles, or wanted person associated with that vehicle if that vehicle passes a camera (which the sheriff explained is useful in enforcing restraint orders), it uses AI technology to search for and identify vehicles that pass by a camera, and it assists law enforcement in connecting vehicles to crimes.

Sheriff Robinson stated that he did not know the current cost of installing the Flock System. He reminded members that there was no discount or grant money available for installation of the system

That being said, Sheriff Robinson also reported to HOA members present that flock cameras have been installed along Green River and Oak Hill.

Several HOA members present volunteered to form a committee and meet the Sheriff Robinson as well as the Flock System vendors regarding what it would cost to install flock cameras at the Keystone entrances now. This committee will report to the HOA Board when the data is compiled. It will also report to the membership at the 2026 Annual Meeting.

Reports from Board Members:

HOA SECRETARY REPORT:

Cindy Turner submitted the Secretary report.

Cindy reminded homeowners that the Board will continue to communicate with the Homeowner's Association members via emails as needed to alert Homeowner's about association news, snow removal, safety issues (i.e., prowlers, break-ins, etc.), lost pets, etc.

Residents were instructed to go to the Keystone Homeowners Association website, www.keystonehomesalive.com, to sign up for KHOA emails and to view covenants.

She reminded homeowners that the Next Door Neighbor website is not the official website of the Keystone Homeowners Association; and that Board members do not routinely read or respond to questions or comments on this site.

Cindy reported that nineteen (19) homes sold within the subdivision in 2024.

- 23 homes were sold in 2023
- 18 homes were sold in 2022
- 28 homes were sold in 2021
- 37 homes were sold in 2020
- 31 homes were sold in 2019
- 38 homes were sold in 2018

Each of these new homeowners received a packet which contained a welcome letter highlighting Homeowners Association details as well as a copy of the covenants.

Cindy reported that we still have seven (7) rental units/homes within the subdivision. She stated that renters are obligated to follow the HOA Covenants in the same manner HOA members are.

The 2025 Spring Subdivision Yard Sale will be held Friday, April 18th, and Saturday, April 19th. The 2025 Fall Subdivision Yard Sale will be held Friday, October 17th, and Saturday, October 18th. Signs will be posted along Oak Hill, Heckel, and Green River to advertise the event again this year. An advertisement will also be posted in the Courier and Press prior to each Yard Sale weekend.

Cindy announced that 2024-2025 will be her last year on the Board and encouraged HOA members to seriously consider joining the Board as well as the supporting committees.

MAINTENANCE COMMITTEE REPORT:

John Skinner, HOA Vice President and Maintenance Committee Chairperson, submitted the Maintenance Committee report.

John reminded HOA members that the objective of the Maintenance Committee is to enhance the appearance, safety, functionality, and property value of the Keystone subdivision properties in a timely and cost-effective manner. He and his committee oversee lake treatments, snow removal, entrance upkeep which includes maintenance of existing landscaping, light maintenance, and placement of wreaths on the monuments during the holidays.

Landscaping and Lawn Care

Folz Lawncare was the mowing contractor for 2024. Mowing was performed every two weeks from April through October.

Folz Lawncare has also been awarded the mowing contract for 2025. Folz Lawncare will also control weeds, poison ivy, tree, and noxious brush growth on the dams, rip rap area, and the south side of the East and West

Common lakes as well as the east side of the common lake along Green River Road. Folz Lawncare will also mow and weed eat the portion of the Green River pathway adjacent to the common lake along Green River Road as needed to ensure that the area does not detract from the aesthetics of the subdivision.

Entrance Adoptions

Entrance adoptions continued throughout 2024, with the exception of the Green River Road entrance due to the continuing construction work on the Green River Bike Path, walkways, and the stop lights. This construction has changed the appearance of the entrance. The County removed the monument on the north side of High Tower; and, installed stop light and walkway poles and controls in front of the monument on the south side of High Tower.

A small monument will be built on the north side of High Tower similar to the monuments at the entrances along Heckel now that the County has completed the Bike Path. Construction of the crosswalk at High Tower Dr. and Green River Road has created a drainage problem around the monument on the south side of High Tower Dr. and along Green River Road. Brad has contacted the County Engineer, John Stoll, regarding this drainage problem. John Stoll said he would contact the team who worked on that crosswalk regarding correcting the problem. Landscaping around the monument on the south side of Heckel will be repaired once the drainage problem has been corrected. It is unclear at this point as whether or not we will have lights on these monuments or not because our access to power is limited now. The electrician is currently working on a solution to that problem.

Entrance adoptions will continue throughout 2025. Responsibilities of those adopting entrances include:

- Trim foliage so passing drivers can see the Keystone entrance sign day/night.
- Pick up refuse from time to time to keep entrance attractive.
- Holiday wreath placement on each Keystone Entrance monument (two per entrance) on or near Thanksgiving with subsequent retrieval of wreaths on or near January 1st.

John thanked our Keystone neighbors who have adopted entrances and who have worked throughout the hot summer to keep the entrances clean and tidy.

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|----------------------------|-------------------|
| ▪ Gary & Annette McConnell | PEBBLESTONE DRIVE |
| ▪ John Schuetz | FLAGSTONE DRIVE |
| | SHOREHAM DRIVE |
| | DELK DRIVE |
| ▪ Mary Lou Bradley | OAK HILL ROAD. |

Lakes

There are seven lakes within the Keystone subdivision of which three are Common Lakes and four are private. Anyone living in the subdivision may fish, swim and boat in the common lakes. The private lakes are to be enjoyed by the residents living on that lake exclusively. HOA residents may entertain guests on the lakes; but, must be present when their guests are taking part in lake events (fishing, swimming, and/or boating).

<u>Lake</u>	<u>Acres</u>	<u>Name</u>
1	14.6	West-- Common Lake
2	10.08	East-- Common Lake
3	3.0	Private Lake
4	2.6	Private Lake (MarshBourne Shores)
5	3.2	Private Lake
6	2.4	Private Lake
7	2.0	Green River Road--Common Lake

All seven lakes were restocked in 2022 with catfish, large-mouth bass, and hybrid striped bass. The hybrid bass were used to reduce the gizzard shad population. This species competes with juvenile bluegill for food resources. According to the Fish Study done in 2014, this typically leads to poor recruitment and slow growth conditions. Gizzard shad also have a very high reproductive potential. There is no plan to restock in 2025.

Given the age of the Fish Study (2014), the Board hopes to have another Fish Study completed in 2025.

Rip rap repair and replacement was completed on the common lakes in October, 2022. The dam area was reseeded at that time as well. Repairs to the rip rap and dam area will be performed in 2025 as needed.

We will seek an analysis of the dam area in 2025 as well as a projected cost of repair in case of catastrophic failure of the dam to ensure we have the funds in reserve to cover such an event should it occur.

Lake Treatment

Aquatic Control was the applicator for the lake treatment to manage algae and weeds in and around the lakes for 2024. Aquatic Control will again be the lake treatment service for 2025. Aquatic Control treats the lakes six times a year. Monthly treatments begin in mid-April with a final application occurring mid-September.

Muskrat Control

The HOA has retained a new contractor for Muskrat Control on all of the lakes.

The new contractor is Nuisance Wildlife Control. Founder, David Fisher, addressed the HOA membership regarding services offered by Nuisance Wildlife Control.

He and his business partner, Donald Roberts, plan to hike the lakes quarterly. They will look for signs of muskrat habitation as well as damage caused by muskrats. David reported that they believe in humane trapping and relocation of trapped animals.

The HOA will pay for muskrat control/trapping.

David stated that they also provide animal control/removal (raccoons, possums, skunks, bats, etc.).

David stated that they also offer Geese Control through Bird Abatement and Deterrent to keep the birds away. They have spread a food-grade bird aversion liquid called Bird Stop on lawns. This creates an invisible layer of protection on the lawns. The product is bitter and the geese do not like it, so they leave to find acceptable feeding areas.

Pricing would depend on the services rendered. They will offer HOA members a 10% discount on all services.

Contact information for Nuisance Control is as follows:

- David Fisher: 812-801-7712
- Donald Roberts: 812-746-6988
- Email: info@nuisancewildlifectrl.com
- Website: www.nuisancewildlifectrl.com

Halloween

Evansville's Finest, LLC, provided security patrols on Halloween in 2024. There were no incidents reported during the night. The HOA plans to employ them to provide security for the subdivision on Halloween again in 2025.

ROADS, STREETS, AND DRIVES

Resurfacing

John gave Vanderburgh County Engineer, John Stoll, a map of the Keystone Subdivision again in 2024 showing the streets that desperately need resurfacing. Porterfield and Winnett were on this list.

None of the streets within Keystone were resurfaced in 2024. Potholes at the Oak Hill entrance were patched in January 2025.

A homeowner stated that Winnett is in terrible condition and asked how we can we get it resurfaced.

John stated that we would submit a list of streets that needed attention/repair to the County Engineer, John Stoll, again this year. To reinforce our request for attention/repair to our streets, John asked HOA members present to call/email all three (3) county commissioners and complain about the condition of our streets in an effort to inspire them into action regarding resurfacing our streets.

Justin Elpers, President - jelpers@vanderburghgov.org

Amy Canterbury, Vice President – acanterbury@vanderburghgov.org

Mike Goebel, Member - mgoebel@vanderburghgov.org

Vanderburgh County Commissioner's Office

Phone: (812) 435-5241

Winter Street Treatment

Folz Lawn Care has been retained to treat the streets in Keystone Subdivision for Winter 2025-2026.

The current Snow Removal policy posted on the website reads:

- Snow will be plowed at all six (6) entrances to the subdivision when 4 or more inches of snow has fallen on the street at one occurrence and after the county has plowed Oak Hill, Heckel, and Green River Roads.
- The hills at High Tower Dr. and Cobblefield Dr. will be plowed after the entrances are cleared.
- Ice Melt will be applied to all (6) entrances at the discretion of the HOA Board dependent on weather conditions.

All the entrances were salted on January 6th for the ice storm we experienced.

All the streets were plowed January 9th after the snow event we experienced.

All the entrances and the 2 hills in Keystone were plowed January 11th after the second snow event we experienced.

The cost of this snow removal and road treatment for these events was \$2,785.00.

All entrances and the 2 hills in Keystone were plowed February 19th after the snow event we experienced.

John announced that he would be resigning from the Board as of February 28, 2025. He encouraged members to seriously consider joining the Board and/or HOA Committees.

TREASURER'S REPORT

Cindy Turner delivered the Treasurer's Report which included the 2024 Expenditures in the 2024 Budget vs Actual Cost Report as well as the Proposed Budget for 2025.

The floor was opened for discussion regarding the 2024 Budgeted vs Actual Cost Report. No questions or concerns were voiced by members present.

Cindy reminded homeowners that the base assessment/dues increased by \$10.00 from \$120.00 to \$130.00 in January 2023 for all homeowners in order to keep pace with increasing maintenance costs and expenses. This was the first-time base assessments/dues increased in twenty-five (25) years. She reported that the base rate did not increase in 2024 or 2025.

As discussed at the 2022 Annual Meeting, the \$50.00 flat lake fee that homeowners on the private lake paid in the past no longer covers the expense to maintain the private lakes. Owners on private lakes now pay lake fees according to the cost of treatment for their lake. Lake fees for owners on private lakes increased again this year (2025) in accordance with the increased cost of maintaining their lake.

Cindy reminded members of the projects for which funds in the Bus Rel Savings and Money Market Accounts are earmarked:

- \$62,002.46 (received 8/21/2021 from Vanderburgh County for the strip of land along Green River Road) is earmarked to relocate the monument at High Tower & Green River and install a fence along Green River.
 - We have received a bid in 2021 to reconstruct the monument = \$34,870.00
 - Given the age of this bid, we are seeking a new bid for this project
 - We have received a bid in 2021 to install a fence along the path = \$34,000.00
 - Given the age of this bid, we are seeking a new bid for this project
- \$32,687.86 (received in 2023 and 2024 for the timber) is not earmarked for a specific project yet
- \$6,245.00 remains in the Snow Removal/Road Treatment Fund
- \$3,898.20 remains in the Landscaping Fund
- \$200,647.70 constitutes the Dam Repair/Dam Failure Reserve Fund

She asked for suggestions from the members as what to do with the \$32,687.86 we received from Certified Forestry for the timber harvested from the area south of the common lakes. Several HOA members present volunteered to form a committee to collect data and formulate a plan to utilize these funds for a community enhancement project vs flock system installation. This committee will report to the HOA Board when the data is compiled. It will also report to the membership at the 2026 Annual Meeting.

The floor was opened for discussion regarding the Proposed Budget for 2025.

No further questions or discussion was offered by those homeowners present regarding the Proposed Budget for 2025. A motion was made and seconded to approve the Proposed Budget for 2025 as presented. The homeowners present voted unanimously to approve the Treasurer's Report and the Proposed Budget for 2025 as presented.

RESTRICTION COMMITTEE REPORT

Cindy Turner delivered the Restrictions Committee report. She reminded all Keystone Homeowners Association Members that upholding the Keystone Homeowners Association Covenants and Restrictions is the responsibility of every homeowner and any homeowner can enforce the covenants.

A homeowner asked what homeowners can do regarding people fishing on the common lakes and exactly how homeowners can enforce the covenants on their own.

Cindy reported that homeowners can ask people who are fishing on the common lakes where they live; and if they are not residents, the homeowners can ask the fishermen to leave. If they do not leave, the homeowner can call the Sheriff's office and ask that the fishermen be removed on the basis that non-Keystone resident fishermen are trespassing on private property.

If it's a yard light, parked car, or garbage can covenant violation, homeowners can speak to their neighbors regarding the violation or put a note in their newspaper box in the same manner as the Restriction Committee does. Cindy asked homeowners to email her and tell her if they put a note in their neighbor's mailbox so that she could make note of the covenant violation notice in her file; and, so Brad/she could follow up regarding covenant compliance.

A homeowner asked what can be done for homeowners who continue to refuse to comply with covenants like the street parking covenant. Cindy stated that the HOA will take legal action against those who choose to not comply.

Cindy reminded HOA members present that there are thirteen (13) separate covenants that govern the subdivision. The Board pursued combining and updating the covenants in 2021, but the action was tabled due to the high legal cost the HOA would incur to do so.

Rounds were made throughout 2024 and violation notices were distributed as follows:

Unlit Yard Light Notices:

Feb 1: 13
Mar 9: 8
Apr 20: 12
May 10: 10
June 8: 12
July 5: 11
Aug 4: 15
Oct 6: 14
Nov 17: 10
Dec 28: 17

Garbage Can Placement Notices:

Feb 4: 8
Mar 3: 11
April 14: 7
May 12: 13
June 8: 11
July 7: 10
Aug 4: 8
Oct 13: 9
Nov 23: 9
Dec 29: 8

- We have two (2) garbage can placement rebuttals from homeowners from 2023 that have not yet been resolved. We are currently working with our attorney to seek resolution.
- We have one (1) homeowner who is in long-standing noncompliance with the garbage can covenant. We have initiated legal proceedings against him.

Habitual Street Parking Violation Notices: 13 notices were sent in 2024.

- We have initiated legal proceedings against one homeowner who has habitually parked on Cobblefield Dr. for months despite receiving several parking violation notices.

Cindy reminded homeowners of the following Covenant Restrictions and Community Standards:

LAMP POST LIGHTS: Yard lights need to be lit from dusk to dawn. There are three important community standards that the restrictions committee enforces for lamp posts:

- #1) Light intensity (Bulb should have a minimum of 60 Watts/800 Lumens but no more than 200 Watts/3400 lumens equivalent).
- #2) Flickering (lights must have continuous output/no flickering).
- #3) Color (lights should be white in color; either cool white or warm white). The HOA does permit colored bulbs approximately 1 week on either side of holidays (red/green for Christmas, orange for Halloween, etc.).

STREET PARKING: No vehicle associated with a residence is to be parked on any street habitually during the day or night. Overnight parking on any street in the subdivision or in the common lake parking lot is prohibited.

COMMERCIAL VEHICLES: Commercial vehicles must be parked in enclosed garages or outside the subdivision. The community standard for commercial vehicles are those vehicles that are designed to be operated for commercial or business purposes that do not resemble passenger vehicles.

The following commercial vehicle features are not permitted in Keystone - including, but not limited to, ladder racks, external tool boxes, more than 2 axles, commercial vehicle body styles, large company logos/car body wraps, etc. Any vehicle that looks like a normal passenger vehicle and can have all company logos and branding covered with large magnets is permitted to be parked in driveways when the logos are covered by magnets.

TRAILERS, BOATS, CAMPERS, RECREATIONAL VEHICLES, ETC.: Keystone covenants mandate that no camper, motor home, recreational vehicle, truck, motorcycle, trailer, two (2) or four (4) wheeled vehicles and other similar vehicles and boats or other items used for water activity shall be parked or located on any lot unless parked or located within an enclosed garage. The community standard for this covenant is that homeowners may park their vehicles for loading and unloading purposes, however recreational vehicles should not be parked outside of an enclosed garage overnight.

FENCES: The HOA Covenants require that all fences be properly maintained. Proper fence maintenance is the responsibility of the individual homeowner. New fence installations or old fence repair or replacement require HOA board approval. See website for approval instructions.

LAWN / LOT MAINTENANCE: Lawns need to be mowed and lots properly maintained, including drainage swales. A quality stand of grass should be maintained throughout the year. Lots must also be kept free of general debris, yard waste, and construction or commercial business materials.

PRIVATE LAKES: Access to private lakes is open only to homeowners that live on that particular lake.

COMMON LAKES: Access is open to all association members only from the common area entrance. Members were reminded to respect the private property of residents who live on the common lakes by not trespassing on private property. Homeowners must be present with non-resident guests who are using the lake.

YARD BARNs AND/OR NEW CONSTRUCTION OF ANY KIND: Homeowners must obtain documented approval from the Review and Restrictions Committee prior to beginning any kind of construction such as adding a new yard barn, new or replacement fence, pool, garbage can enclosure, driveway expansion or any other structural changes, such as a sunroom, deck, pergola, etc. Community standards for exterior construction are found on the Keystone website under the "Review Committee" tab.

YARD SIGNS: Keystone HOA complies with Indiana code IC 32-21-13-4 regarding the display of political signs.

The covenants do however prohibit the long-term display of all other yard signs except: FOR SALE signs. The HOA does permit short term display of the following: open house signs to be displayed at entrances only on the day of the open house. The HOA also permits the short-term display of contractor signs only during the duration of the work being done on the home. After the work is completed by the contractor, contractor yard signs should be removed.

SPEED LIMIT: The speed limit within Keystone is 30 MPH. Reports concerning speeding should be directed to the Sheriff, not the Restrictions Committee or HOA Board.

GOLF CART/RECREATIONAL VEHICLE OPERATION: The Keystone covenants only restrict the parking of golf carts and other recreational vehicles on lots and lands in the subdivision, not the operation of those vehicles on the neighborhood roads. [However, the Vanderburgh County Sheriff's website updated Jan 28, 2021 clearly states: "Neither the City of Evansville nor Vanderburgh County has adopted any ordinance that permits a golf cart to be operated on any roadway within Vanderburgh County. Operating a golf cart on the roadway is punishable as a Class C Infraction."](#) Reports concerning the unsafe or underage operation of recreational vehicles and/or golf carts within Keystone should be directed to the Sheriff's Office, not the Restrictions Committee or HOA Board.

BLOCK PARTIES: Homeowners cannot close any public street or cul-de-sac in the Subdivision for a block/neighborhood party without a permit from the County. The community standard for a block party includes: When a group of subdivision residents obtain a permit from the County to close their street or cul-de-sac for a block party, said residents are required to give the Keystone HOA Board a copy of their permit so that the Board can notify the Association Membership of the road closure via email prior to the event. Homeowners sponsoring the block parties as also responsible for having their own insurance for the event. The HOA does not provide insurance for private events.

FIREWORKS: Homeowners should review the outline regarding Indiana's Fireworks Laws that is posted on the Vanderburgh County Sheriff's website (Indiana Code 22-11-14-6). Reports concerning the unsafe or illegal use of fireworks should be directed to the Sheriff, not the restrictions committee or HOA Board.

SOLICITATION: There are no covenants that prohibit solicitation. If you do not want solicitors, please place a sign in your entryway. If you experience any suspicious activity, please contact the Sheriff.

POOL PARTY NOISE: The enjoyment of your pool and backyard should not come at the expense of your neighbor's enjoyment of their backyard or home.

NOTE: The Covenants define nuisance as: “NUISANCE: No noxious or offensive trade or activity shall be carried on upon any lot nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.”

Loud pool parties and/or loud music associated with pool usage may well disturb your neighbors thereby creating an annoyance or nuisance. So please be respectful of your neighbors.

Cindy asked that all homeowners with pools be mindful of the volume of their music and “party noise,” and be respectful of their neighbors.

WALKING IN THE STREET: There are no covenants that prohibit walking in the street; however, walking in the street can present a safety hazard for residents. If you can walk on the sidewalks, please do; and if you are walking in the street, especially in the evenings/night or early morning hours, please wear highly visible clothing, and or walk with a light of some sort for the safety of all in the neighborhood.

GARBAGE CAN PLACEMENT: Trash, garbage, or other waste or debris accumulated by the owner or occupant of any lot within the subdivision shall be kept in sanitary containers and shall be disposed of weekly. All containers and other equipment for the storage or disposal of such materials shall be kept in a clean and sanitary condition, in a location which cannot be seen from the street and shall be kept in such a manner as to avoid an unsightly appearance within the subdivision.

For those homeowners who own corner lots, the community standard requires that garbage cans be stored in the garage or behind blinds as opposed to being stored at the back of their homes where they are visible from the street in order to avoid an unsightly appearance within the Subdivision.

Cindy reminded homeowners that Keystone Subdivision holds homeowners to “the community standards” regarding maintaining their homes, keeping their garbage cans out of sight, and having the proper wattage of bulbs in their lampposts (vs dim or decorative bulbs). When consulted recently (2025), our attorney stated that we could invoke “community standards” as a way to ensure compliance with these issues and the covenants. Courts have sided on the side of Homeowners Associations in these kinds of cases stating that the Associations have the right to protect the security and aesthetics of the community thus acting to preserve property values within the community.

Cindy asked homeowners to consider becoming an active participant on the restrictions committee for the 2025-2026 year.

The floor was opened to HOA members present for comments and questions. No additional questions or comments were offered.

NEW BUSINESS

A homeowner asked if the Board could revisit/review the current plowing policy as traveling up the hill on Cobblefield was quite dangerous when the snow reached 4 inches and when we experienced the ice storm in January. Brad stated that the Board would revisit/review the current policy.

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 by members present; however, the following HOA members volunteered to serve on the HOA Board for 2025-2026:

- Brad Mills
- Cindy Turner
- Greg Holland
- Geoffrey Ball
- Delayna Murphy
- Andrew Osborne

The homeowners present voted unanimously to retain Brad Mills and Cindy Turner as HOA Board Members for the 2025 – 2026 year.

The homeowners present voted unanimously to accept Greg Holland, Geoffrey Ball, Delayna Murphy, and Andrew Osbourne as HOA Board Members for the 2025 – 2026 year.

Cindy announced that she will stay on the Board for now, but she is moving and may have to vacate the position before the end of this term (February 28th, 2026). She encouraged HOA members to seriously consider volunteering to fill the Secretary/Treasurer position.

The meeting was adjourned at 11:15 AM by HOA President Brad Mills.

The next annual meeting of the Keystone Homeowner's Association will be Saturday, February 28, 2026.

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