

**Annual Meeting of the Keystone Homeowners Association
Meeting Held Saturday, March 27, 2021**

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/Treasurer of the Board and HOA Restrictions Committee Chairperson

46 Lot Owners/Homeowners representing 41 Lot Owners/households were present. 20 additional Lot Owners/Homeowners were represented via Proxy. Therefore, 61 of the 518 Lot Owners/Homeowners in Keystone (or 11.7 %) 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 2020 Annual Meeting:

The minutes from the 2020 Annual Meeting of the Keystone Homeowners Association held February 22, 2020, at the Faith Bible Church in Evansville, Indiana, were read. A motion was made and seconded to approve the minutes from the 2020 Annual Meeting as read. The homeowners present voted unanimously to approve the minutes from the 2020 Annual Meeting without modification.

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.

Reminder: The Next Door Neighbor website is not the official website of the Keystone Homeowners Association. Board members do not routinely read or respond to questions or comments on this site.

Cindy reported that 37 homes sold within the subdivision during 2020. 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.

The 2021 Spring Subdivision Yard Sale will be held Friday, April 16th, and Saturday, April 17th. 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 the Yard Sale weekend.

Cindy asked Homeowners to **seriously** consider volunteering for either the Vice President position which encompasses chairing the Maintenance Committee and/or the Restriction Committee Chairman position as both positions will be vacant as of 11:30 AM, March 27, 2021.

Treasurer's Report

Cindy Turner delivered the Treasurer's Report which included the 2020 Expenditures in the 2020 Budget vs Actual Cost Report as well as the Proposed Budget for 2021.

The floor was opened to the homeowner's present for discussion regarding the 2020 Budget vs Actual Cost Report. No questions or discussion was offered by those present in regards to the 2020 Budget vs Actual Cost Report.

The floor was opened for discussion regarding the Proposed Budget for 2021.

No questions or discussion was offered by those homeowners present regarding the Proposed Budget for 2021. A motion was made and seconded to approve the Proposed Budget for 2021 as presented. The homeowners present voted unanimously to approve the Treasurer's Report and the Proposed Budget for 2021 as presented.

Restrictions Committee Report

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

Cindy reminded homeowners that this would be her last report to the membership as Restrictions Committee Chairman as she was vacating this position with the completion of this report/meeting.

Cindy encouraged homeowners to volunteer for the Restrictions Committee. Restriction Committee Members perform the unpleasant, but necessary, job of enforcing the covenants thus ensuring the safety and beauty of our neighborhood.

Cindy reminded the Homeowners Association members of the following covenant restrictions:

YARD LIGHTS: Yard lights need to be lit from dusk to dawn.

STREET PARKING: No vehicle is to be parked on any street habitually or overnight on any street in the subdivision. Habitual street parking is still problematic in a couple areas within the subdivision, most dominantly on High Tower Dr. and Ledgestone.

Cindy reminded homeowners that the streets of the subdivision were not designed to accommodate street parking. It is extremely difficult and dangerous for cars and service vehicles to navigate the subdivision when cars are parked on the street, especially on the hills, curves, and in the cul-de-sacs. Cindy reminded homeowners that they needed to have visiting friends and family member's park in their driveways as much as possible. She also reminded homeowners that if they have more vehicles than their garage and driveway can accommodate, they should consider expanding their driveways.

Cindy reminded homeowners that the Restrictions Committee would continue to hand out "First and Only" Parking Violation notices to people who park on the street overnight and habitually. If the people who receive parking violation notices continue to park on the street, the HOA will be forced to take them to Court to ensure compliance.

COMMERCIAL VEHICLES: The Covenants decree that only noncommercial vehicles, automobiles and private/personal vans shall be parked or located on any lot. All commercial, service and delivery vehicles owned, used or leased by the owners (or owner's lessee of Lots or residences in the Subdivision) that are habitually parked in the Subdivision must be parked in an enclosed garage if parked in the Subdivision.

TRAILERS, BOATS, CAMPERS, etc.: HOA members were reminded that the Keystone Homeowner Association Covenants mandate that **no** camper, motor home, recreational vehicle, motorcycle, trailer, boat or other item used for water activity shall be parked in any driveway, on any street, or in any lot in the subdivision **at any time.**

GARBAGE CANS: All garbage cans or other containers for the storage or disposal of garbage or any other refuse are to be stored in a location which cannot be seen from the street at the front of the home.

Cindy reminded homeowners that anyone who plans on building a fence to hide their garbage cans from view need to get approval from the Review and Restrictions Committee **prior** to beginning construction.

FENCES: The HOA Covenants mandate that all fences be properly maintained. Proper fence maintenance is the responsibility of the individual homeowner.

YARD BARN AND NEW CONSTRUCTION OF ANY KIND: 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 enclosure, driveway expansion or any other structural changes, such as a sunroom, that they might be contemplating for this Spring/Summer.

LAWN MAINTENANCE: Lawns need to be mowed and maintained.

LAKES: Cindy reminded homeowners that only the common lakes are accessible to all Homeowner Association members. She also reminded homeowners that these lakes are only accessible via the common areas. Cindy asked that homeowners respect the boundaries of the homeowners who own homes on the common lake by not trespassing on their property.

Private lakes are only accessible to the Homeowners who live on that lake.

Homeowners were reminded that nonresidents are not allowed on any lake (common or private) unless they are accompanied by a Homeowners Association member – which means the Keystone Subdivision Homeowner has to accompany whomever they have given permission to fish, swim, or boat **on any lake (common or private).**

SPEED LIMIT: Cindy reminded homeowners that the speed limit within the subdivision is 30 MPH. Reports concerning speeding should be directed to the Sheriff vs the Restrictions Committee.

BLOCK PARTIES: Homeowners were reminded that they cannot close any public street or cul-de-sac in the Subdivision for a block/neighborhood party **without a Permit from the County**. Should 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 Homeowners Association Board Members a copy of their permit so that the Keystone Homeowners Association Board Members can notify the Keystone Homeowners Association Membership of the Road Closure via email prior to the event.

Homeowners were also reminded that the streets and cul-de-sacs are not public playgrounds and should not be treated as such. Allowing children to play in the streets and cul-de-sacs create an unsafe environment for your children and the neighbors driving on your street and/or cul-de-sac.

FIREWORKS: Cindy referred homeowners to the outline regarding Indiana's Fireworks Laws that is posted on the Vanderburgh County Sherriff's website (Indiana Code 22-11-14-6).

Residents were instructed to call 911 to report the unsafe or illegal use of fireworks.

POOL PARTIES/NOISE: Cindy stated that she had been asked to address homeowners regarding pools and the noise level associated with pool usage/pool parties. Keystone saw a huge increase in the number of pools that have been installed throughout the neighborhood over the past year.

Cindy asked homeowners with pools to respect their neighbors – unduly loud music or noise in your backyard may well create an “annoyance” or “nuisance” for their neighbors as their neighbors may be trying to enjoy a quiet, peaceful morning/afternoon/evening in their backyard.

The Covenants state: “**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.

Cindy reminded homeowners to be respectful of their neighbors by keeping noise and music associated with pool usage at a low/reasonable level.

OPEN BURNING: Cindy said she was asked to address the issue of “Open Burning” within the subdivision.

Open burning is defined as any burning conducted outside, whether it is allowable materials such as yard debris or prohibited materials such as garbage or toxic waste. Setting yard waste on fire falls under the more-restricted residential open burning, which follows different rules than those applied to agricultural operations or protected land burnings like those on park or forest service property.

The Vanderburgh County Sheriff's website states that the Sherriff's Office recognizes that unauthorized open burning can represent a danger to people, property, and the environment. As the primary law enforcement agency in Vanderburgh County, the Sheriff's Office will investigate and file a preliminary report concerning all complaints of Open Burning within its service area. While the Sheriff's Office is not responsible for air quality oversight, they are committed to assisting those federal, state and local agencies that are.

The Sherriff's website also states that a permit from the Evansville Environmental Protection Agency (EEPA) is required in order to legally conduct an open burn within four (4) miles of the city limits of Evansville. (Most of the homes in Keystone Subdivision are within four (4) miles of the city limits of Evansville.)

If a permit is granted by the EEPA, the Open Burn must also meet the following conditions as prescribed by Evansville Municipal Code 16.05.140 and 16.05.200 as summarized below:

“No trash, paper, plastic, garbage or leaves may be burned at any time. (Incidental leaves left on branches are permissible.) An open burn may not cause the emission of air contaminants that are detrimental to or endanger the health, safety, or comfort of any person or the public, or have a tendency to cause injury or damage to property or business.”

If a Keystone Homeowners Association member received a permit for an Open Burn from the EEPA, said KHOA member is required to give the Keystone Homeowners Association Board Members a copy of their permit so that the Keystone Homeowners Association Board Members can notify the Keystone Homeowners Association Membership of the Open Burn via email prior to the event.

WALKING IN THE STREET: Cindy said she hears complaints almost every day from homeowners driving through the subdivision regarding people walking or running in the street. The sidewalks are slanted and uneven making walking or running on them very difficult; however, people who get out and walk or run before the sun comes up or after the sun goes down need to be mindful of the fact that it is difficult for drivers to see them. Cindy encouraged homeowners who walk or run on the streets to wear reflective gear and PLENTY OF IT, for their own safety as well as that of those who have to be driving on the roads in those early and late hours. Cindy also asked walkers/runners to be very mindful of neighbors driving on the streets.

SOLICITATION: Cindy said she has received several complaints/reports about people going door to door selling a variety of items throughout the subdivision. Cindy stated that she recognizes that this creates an unsafe feeling for homeowners who are home alone and feel vulnerable. As discussed in years past, Cindy suggested placing a “**NO SOLICITATION**” sign on your front door or near your doorbell to ward off unwanted solicitation. Cindy also advised homeowners to call 911 and report anyone who is walking around/through the neighborhood who makes them (the homeowners) feel unsafe and/or uncomfortable. If homeowners call 911, a Deputy will be dispatched to the subdivision to investigate.

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

A homeowner stated that she lives on Porterfield and would like to replace her fence. She asked if she needed to replace the fence with a white vinyl fence like the one that is in place at this time. Cindy stated that she thought that the white vinyl fence had to be replaced with a white vinyl fence, but she would check the Covenants and get back to her (the homeowner).

Maintenance Committee Report

As Maintenance Committee Chairperson, Paul Jensen submitted the Maintenance Committee report.

Paul reminded homeowners that this would be his last report to the membership as Maintenance Committee Chairman as he was vacating this position with the completion of this report/meeting.

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 maintenance and placement of wreaths on the monuments during the Holidays, as well as maintaining the tree line “fence” on Green River Road.

Paul reported that the bamboo vegetation at the Oak Hill entrance is poisonous to the birds; therefore, it is scheduled to be removed and replaced with native Indiana vegetation in 2021.

Entrance adoptions continued throughout 2020, and will continue throughout 2021.

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.
- Place Holiday wreaths at each Keystone Entrance monument (two per entrance) on or near Thanksgiving Day with subsequent retrieval of wreaths on or near after January 1st.

Paul thanked those who have adopted entrances and thanked them for working through the hot summer to keep the entrances clean and tidy. Entrance adopters are as follows:

Gary McConnell	PEBBLESTONE DRIVE
John Schuetz	FLAGSTONE DRIVE
	SHOREHAM DRIVE
	DELK DRIVE
Stanley and Glenda Love	GREEN RIVER ROAD
Mary Lou Bradley	OAK HILL ROAD

Holiday wreaths are placed at each Keystone Entrance monument (two per entrance) on or near Thanksgiving with subsequent retrieval of wreaths on or near January 1st. This practice will continue for 2021.

Paul reported that our muskrat trapper, Don Wolf, retired. Paul contacted Tony Schaefer regarding providing muskrat trapping services for the HOA. Mr. Schaefer stated that the market for muskrat pelts is currently nonexistent; and he would require a retainer to provide the service for the HOA in 2021. As a result, beginning February 1, 2021, the Keystone Homeowners Association Board entered into an agreement with Mr. Schaefer to trap muskrats on all seven (7) lakes from February 1, 2021, through to January 31, 2022.

Paul stated he has received several reports of coyote sightings throughout the neighborhood recently. He stated that some homeowners have considered trapping coyotes on their property. Mr. Schaefer said he is equipped to trap coyote and will do so on an individual request basis. Homeowners who are interested in trapping coyotes and other critters on their property can contact Mr. Schaeffer directly at (812) 205-8547.

Paul reported that Mr. Schaefer has trapped two (2) beavers on HOA lakes thus far this year.

Firehouse Lawn Service was awarded to Mowing Contract for 2020. Mowing was performed every two (2) weeks between April and October. Firehouse Lawn Service has also been awarded the contract for 2021. They will mow every two (2) weeks between April and October, apply pre-emergent at all entrances, control weed and tree growth on the dams, and treat the south side of the large common lakes for poison ivy.

None of the streets in Keystone were resurfaced in 2020. Paul reminded homeowners that none of the street in Keystone were resurfaced in 2019 either.

Paul reported that he recently spoke with John Stoll, Vanderburgh County Road Engineer, regarding resurfacing of roads within Keystone. The deteriorating condition of Porterfield Drive and Shoreham Drive have been brought to the attention of the County Engineer and will be scheduled for evaluation for resurfacing in 2021.

John Stoll also reported to Paul that approximately \$11,000,000.00 has been approved to provide a transportation path for bicycles, runners, walkers, etc., from Lynch Road to Millersburg Road. This path is scheduled to cross from the east side of Green River Road to the west side of Green River Road at High Tower Drive; and then head north on the west side of Green River Road. What this means for Keystone residents is that all the trees currently running north to south for the entire length of KHOA property along Green River Road will be cut down to provide room for this 12' wide path. This change is scheduled to begin in early 2021.

The KHOA Board received an initial proposal from the County regarding the land and trees along Green River Road in 2020. The Board did not approve this proposal from the County and submitted a counterproposal in 2020. Part of the KHOA counterproposal included compensation for the loss of the trees along Green River Road which would enable the KHOA to erect of a 6-foot fence (the maximum height allowed by law in Vanderburgh County) along Green River Road.

The County rejected the Boards Counterproposal.

Brad reported that the strip of land along Green River Road to be used for the pathway has since been condemned for appropriation by the County. We are to appear in Circuit Court April 27th, 2021, at which time we will be informed as to how much the County will be compensating the HOA for that land that they are appropriating from the HOA.

He also reported that the north Subdivision Monument at the High Tower Drive and Green River Road will be compromised by the construction of the Green River Pathway. The monument will have to be moved and reconstructed.

Paul stated that the County plans on adding a stop light on Green River Road at High Tower to accommodate runners, walkers, and/or bicyclists who will be crossing from the east side of Green River to the west side of Green River there at High Tower.

Plans have been approved for widening Oak Hill Road from Lynch Road to Hedden. This project will closely resemble Oak Hill Road from Morgan Avenue to Lynch Road with a sidewalk on one side and bicycle path space on each side. Surveying for this project took place in fall 2018. This project is to

be completed in three phases beginning with the north third of Oak Hill, then proceeding to the south third beginning at Lynch, and ending with the middle third which will affect Keystone. This project is set to go out for bids in 2023.

Firehouse Lawncare was retained to treat the streets in Keystone Subdivision for the Winter 2021. According to the current snow treatment policy, when we incur accumulation of over 4" of snow with no sign of temperature relief (higher temperatures that would result in melting within the next few days), the following protocol will be employed:

- Plow all six (6) entrances after Oak Hill, Heckel and Green River Road have initially been plowed.
- Plow hills on Cobble Field, Rimridge and High Tower Drives.
- Treat entrances and four way stops with ice melt as necessary.
- If icy conditions exist, the Boards and applicator will decide whether or not to treat the streets with Ice Melt.

Brian Spaetti from Firehouse Lawncare addressed the Homeowners. He stated that there are 6 miles of streets within the Subdivision which equates to more surface area than the Eastland Mall parking lot. The problem that exists within the Subdivision is that there isn't space to put the snow once it is cleared from the streets.

After some discussion, the Board agreed to work with the snow removal service to formulate a plan for plowing that includes where to put the snow within the subdivision in case we have large accumulations of snow again in the future.

Because the weather was cold, rainy, and windy, and COVID-19 restrictions were in place in October, 2020, no Security Officers were hired to patrol the subdivision for Halloween. No incidents were reported. Funds have been budgeted for two officers to be hired in staggered fashion in five-hour shifts to patrol on Halloween in 2021. One officer will be on duty from 3:00 to 8:00 while the other officer will be on duty from 5:00 to 10:00 p.m.

There are seven lakes within the Keystone subdivision; three are Common Lakes and four are private lakes. Anyone living within the subdivision may fish, swim or boat on the Common Lakes. The private lakes are to be enjoyed only by the residents living on that lake. Subdivision residents may entertain guests on the lakes; **but must be present when their guest(s) is/are fishing, swimming, or boating on any lake.**

<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 lakes have been stocked with Large Mouth Bass and Catfish. There are no plans to stock any of the lakes in 2021.

Aquatic Control was selected to treat all seven of our lakes for algae and weeds in 2020. The lakes are treated six times a year; once per month from mid-April through mid-September. Aquatic Control has been selected to treat our lakes again in 2021. The lakes will be treated six times again this year; once per month from mid-April to mid-September.

The floor was opened for questions and further discussion.

Homeowners reported that Rolling Rock is in desperate need of repaving. Paul said he would ask the Vanderburgh County Engineer to evaluate Rolling Rock for resurfacing in 2021.

A homeowner asked if we could put benches around the big common lakes. Cindy reported that the Board considered that a few years ago, but the concern at that time was that trash would accumulate in the area and that the benches would be vandalized. The Board agreed to revisit the issue.

Homeowners who live along Porterfield asked what to do about people fishing in the lake along Green River virtually in their backyards. Brad told them to call the Sheriff as those people are clearly trespassing.

New Business

Homeowners who live on Winnett Drive have expressed concerns about the increasing number of rental houses in the Subdivision. They feel that having rental units in the Subdivision will decrease the value of the homes near the rentals and that devaluation will spread throughout the Subdivision.

They would like the Covenants changed to include a Covenant banning rentals in the Subdivision.

The floor was opened for discussion. Some homeowners agreed that rental units should be banned while other homeowners thought such a ban would be an infringement on the personal rights of homeowners who wanted to rent out their homes.

A vote of homeowners present was taken. Eight (8) homeowners voted to pursue a change in the Covenants banning rentals in the Subdivision; fifty-three (53) voted not to pursue a change in the Covenants banning rentals in the Subdivision.

A homeowner who lives on Creekside would like to put solar panels on his home. The Board has denied placement of these Solar Panels based on historical precedents set by the previous Boards denying the placement of Solar Panels based on Aesthetics and the Community Standard set by not having any Solar Panels in the Subdivision.

The homeowner would like to see this denial overturned based on the fact that homeowners do not need approval to put shingles on their homes and placing solar panels on your home is no different than putting shingles on homes.

The Board pointed out that placing Solar Panels on one's home constitutes a physical change to the home and therefore needs approval of the Board.

The Homeowner would like this rule changed in favor of allowing Solar Panel placement on homes within the Subdivision.

The floor was opened for discussion. Many homeowners agreed that they want to see the aesthetics of the community kept intact which would include denying the placement of solar panels. Other homeowners thought it would be alright to allow solar panels as long as they were not too dissimilar to shingles and did not distract from the appearance of the house in any way.

A vote of homeowners present was taken. Fourteen (14) homeowners voted to pursue a change in the Covenants to allow Solar Panel placement; twenty-seven (27) homeowners voted not to pursue a change in the Covenants to allow Solar Panels; twenty (20) homeowners abstained from voting.

Nominations to the HOA Board

HOA President Brad Mills opened the floor to those HOA members in attendance for nominations to the HOA Board.

Harry John Skinner and Matt Krampe volunteered to serve on the HOA Board.

The homeowners present voted unanimously to elect Harry John Skinner and Matt Krampe to the HOA Board.

The homeowners present voted unanimously to retain Brad Mills and Cindy Turner on the HOA Board as well.

The meeting was adjourned at 11:30 AM by HOA President Brad Mills.

The next annual meeting of the Keystone Homeowner's Association will be Saturday, February 26, 2022.

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