

**Annual Meeting of the Keystone Homeowners Association
Meeting Held Saturday, February 25, 2023**

Minutes

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

HOA Secretary/Treasurer Cindy Turner 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

Brenda Garvey, Board Member-at-Large

58 Lot Owners/Homeowners representing 47 Lot Owners/households were present. 24 additional Lot Owners/Homeowners were represented via Proxy. Therefore, 71 of the 518 Lot Owners/Homeowners in Keystone (or 13.7 %) 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 2022 Annual Meeting:

The minutes from the 2022 Annual Meeting of the Keystone Homeowners Association held February 26, 2022, at the Faith Bible Church in Evansville, Indiana, were read. A motion was made and seconded to approve the minutes from the 2022 Annual Meeting as read. The homeowners present voted unanimously to approve the minutes from the 2022 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.

She reminded homeowners that 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 18 homes sold within the subdivision in 2022. 28 homes were sold in 2021, 37 homes were sold in 2020, 31 homes were sold in 2019, and 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.

The 2023 Spring Subdivision Yard Sale will be held Friday, April 21st, and Saturday, April 22nd. The 2023 Fall Subdivision Yard Sale will be held Friday, October 20th, and Saturday, October 21st. 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.

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 2022. Mowing was performed every two weeks from April through October. Fewer mows were performed in the Fall due to the lack of rain.

Folz Lawncare has been awarded the mowing/trimming contract for 2023. 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 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 2022; and will continue throughout 2023.

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 wreaths 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.

- **Gary & Annette McConnell**
- **John Schuetz**

**PEBBLESTONE DRIVE
FLAGSTONE DRIVE
SHOREHAM DRIVE
DELK DRIVE**

- Stanley & Glenda Love
- Mary Lou Bradley

**GREEN RIVER ROAD
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. The residents may entertain guests but must be present when the guest is 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 stiped bass. The hybrid bass will be used to reduce the gizzard shad population. This species competes with juvenile bluegill for food resources. This typically leads to poor recruitment and slow growth conditions. Gizzard shad also have a very high reproductive potential.

Rip rap repair and replacement began on the common lakes in October, 2022. The dam area was reseeded at that time as well. Work on the riprap and lake shoreline will continue in 2023.

Lake Treatment

Aquatic Control was the applicator for the lake treatment service managing algae and weeds for 2022. Aquatic Control will again be the lake treatment service for 2023. 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 renewed its agreement with Tony Schaefer to provide muskrat trapping service. The agreement between Mr. Schaefer and the Board covers all seven lakes for the entire year. Beginning March 1 all seven lakes will be inspected and muskrats will be trapped and removed. He will inspect the lakes again in the Fall/Winter (November-January). Mr. Schaefer will also be available to inspect any or all of the lakes should any homeowner see muskrat on their lake in between these inspections. **Therefore, if you see a muskrat on your lake, please notify John Skinner, the HOA Maintenance Chairman, who will in turn contact Mr. Schaefer.**

In the past twelve (12) months, Mr. Schaefer has trapped and removed eight (8) muskrats from lakes with in the subdivision. Two (2) muskrats were removed from Lake #2, three (3) from Lake #4, and three (3) from Lake #6.

NOTE: Mr. Schaefer is equipped to trap coyotes and will do so upon private request. For the trapping of coyotes and other critters, residents may contact directly to Mr. Schaefer at (812) 205-8547.

Halloween

The weather was not favorable for trick-or-treating 2022. Evansville's Finest, LLC, provided security patrols on Halloween. There were no incidents reported during the night. The HOA plans to employ them to provide security for the subdivision on Halloween again in 2023.

ROADS, STREETS, AND DRIVES

Resurfacing

No streets in Keystone were resurfaced in 2022. As a note, no streets were resurfaced in 2021, 2020, or 2019 either. The County repaired potholes within the subdivision Thursday, February 23, 2023.

John gave Vanderburgh County Engineer, John Stoll, a map of the Keystone Subdivision again this year showing that the following streets desperately need resurfacing:

Porterfield Dr.	Flagstone Dr.	Brayden Dr.	Rolling Rock Dr.	Sand Ridge Dr.
Saybrook Dr.	Long Pond Way	Flemming Dr.	Creekstone Dr.	Keystone Hills Dr.
Eastbourne Dr.	Shoreham Dr.	Grinell Dr.	Ledgestone Dr.	

John Stoll told John that he will submit Keystone's request at the upcoming Commissioners' Road Meeting March 21, 2023. If you agree with the assessment that these streets need to be resurfaced, please email all three (3) county commissioners and complain about the condition of our streets.

Jeff Hatfield, President - jhatfield@vanderburghgov.org

Ben Shoulders, Vice President - bshoulders@vanderburghgov.org

Cheryl Musgrave, Member – cwmusgrave@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 2022-2023.

The current policy:

After a minimum of 4 inches of snow, this will be the treatment of the streets within Keystone:

- Plowing all 6 entrances after Oak Hill, Heckel, and Green River Road have been plowed by the County.
- Treat entrances with ice melt as necessary.

John reported that Folz Lawncare spread salt on the hills at Cobblefield, Rimridge, and High Tower as well as all the entrances and intersections within the subdivision during the recent ice event January 31, 2023.

John opened the floor to questions and discussion regarding HOA maintenance issues.

A homeowner requested that Winnett be added to John's list of streets that need to be resurfaced as it is in dire need of resurfacing.

A homeowner voiced concern regarding the fact that emergency vehicles might not have been able to navigate the streets within the subdivision during the ice event because of lack of attention to

the streets. Cindy Turner reiterated the fact that salt was spread. A homeowner in attendance pointed out that conditions were not conducive to salt melting the ice during the night and early hours of the morning because of the low temperature we were experiencing at the time. In light of that fact, spreading the salt was the best and only course of action the Board could take to combat the ice.

TREASURER'S REPORT

Cindy Turner delivered the Treasurer's Report which included the 2022 Expenditures in the 2022 Budget vs Actual Cost Report as well as the Proposed Budget for 2023.

Cindy pointed out that 2022 Revenue Collections were a bit higher than projected due to the collection of late fees. She pointed out that all 518 homeowners had paid their dues and late fees in 2022.

In reviewing the expenditures in 2022, Cindy noted that fewer mowings were performed in 2022 than in past years, and the entrances were not relandscaped as planned due to the lack of rain we experienced in the Fall. Taxes did not increase in 2022, but will in 2023; and legal fees will be higher in 2023 as we have taken legal action against one (1) homeowner already this year for covenant violations (parking) and plan to meet with the attorney in regards to another homeowner who has a long-standing history of covenant violation regarding garbage can placement.

As discussed at the 2022 Annual Meeting, the Security Cameras were disarmed April 1, 2023, due to the fact that they no longer functioned as expected and the cost to repair or replace the system is unreasonably high at this time. Therefore, the HOA no longer needed Internet services for the Security Cameras.

The floor was opened for discussion regarding the 2022 Budgeted vs Actual Cost Report. No questions or concerns were voiced by members present.

Cindy pointed out that Revenues from Fees for the 2023 Proposed Budget was higher than the amount collected for Revenues from Fees in 2022 because the base assessment/dues increased by \$10.00 from \$120.00 to \$130.00 for all homeowners in order to keep pace with increasing maintenance costs and expenses. This is the first-time base assessments/dues have increased in twenty-five (25) years.

NOTE: Item 27 'ASSOCIATION' in Conditions, Reservations, Restrictions and Protective Covenants I, II, II, IV, V-A, VI-A, VI-B and Item 28 'ASSOCIATION' in Conditions, Reservations, Restrictions and Protective Covenants V-B, VI-C, VII-A, VII-B, VII-C, VII-E states:

"In the event the monthly assessments are increased, such shall not be increased more frequently than annually and any such increase shall not be more than Ten Percent (10%) above the amount that was being charged to the owners at the time of the increase."

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. Lake fees for owners on private lakes increased again this year in accordance with the cost of maintaining their lake.

Cindy pointed out that the \$62,002.46 that the HOA received from Vanderburgh County for the purchase of the 0.442-acre strip of land along Green River Road for the construction of the Green River Road Pathway (bicycle path) was placed in the Money Market account.

That money will be used to reconstruct the Keystone Monument at Green River Road that was torn down to construct the Bicycle Path. Additional funds have been earmarked to construct a fence along Green River Road to provide a barrier from the sights and sounds of the traffic along Green River Road for the homeowners who live on the Green River Road side of Porterfield Dr. The Board has received bids for reconstruction of the Keystone Monument for \$34,870.00. The Board has also received bids for construction of the above-mentioned fence along Green River Road for \$34,000.00; that being said, we have not yet received permission from the County to build such as fence as the project is not yet completed.

The floor was opened for discussion regarding the Proposed Budget for 2022.

No further questions or discussion was offered by those homeowners present regarding the Proposed Budget for 2023. A motion was made and seconded to approve the Proposed Budget for 2023 as presented. The homeowners present voted unanimously to approve the Treasurer's Report and the Proposed Budget for 2023 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.

Rounds were made monthly between May and December by committee members. Violation notices were distributed on a fair and equal basis as follows:

Unlit Yard Light Notices Sent:

May 20: 10 notices
June 9: 15 notices
June 24: 17 notices
July 11: 14 notices
July 23: 11 notices
Aug 21: 8 notices
Sep 17: 8 notices
Oct 22: 12 notices
Nov 14: 8 notices
Dec 11: 7 notices

Garbage Can Placement Notices Sent:

July 10: 22 notices
July 23: 53 notices
Aug 21: 21 notices
Sep 18: 12 notices
Oct 23: 16 notices
Dec 10: 17 notices

- We have three (3) rebuttals from homeowners that have not yet been resolved. We will be meeting with our attorney next few weeks to seek resolution.
- We have one (1) homeowner who is in long-standing noncompliance. We will be meeting with our attorney next few weeks to begin legal proceedings against him.

Parking Violation Notices:

15 notices sent

Commercial Vehicles:

2 notices sent

Trailers:

2 notices sent

Cindy reminded member present that there are thirteen (13) separate covenants that govern the subdivision. The Board had 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.

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. Light intensity (Bulb should have a minimum of 60 Watts/800 Lumens but no more than 200Watts/3400 lumens equivalent) Flickering (lights must be continuous output/ no flickering), and 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 including 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.

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 open only to homeowners that live on that particular lake.

COMMON LAKES: Access open to all association members. Common lakes only accessible from common area entrance. Please respect the private property of residents who live on the common lakes (Do not trespass on private property). Homeowners must be present with non-resident guests who are using the lake.

YARD BARN 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, yard signs should be removed.

SPEED LIMIT: 30 MPH speed limit. 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 to neighbors.

WALKING IN THE STREET: There are no covenants that prohibit this, 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 or at night, please wear highly visible clothing, and or walk with a light 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 yet visible from the street, to avoid an unsightly appearance within the Subdivision.

NOTE: As a result of the high legal costs, plans to update and consolidate the Keystone Covenants have been tabled at this time.

The floor was opened to comments and questions.

One homeowner asked what the community standards were and if that was an enforceable concept. Cindy reported that when we last asked the attorney about how to get people to maintain their homes, keep their garbage cans out of sight, and have the proper wattage of bulbs in their lampposts (vs dim or decorative bulbs), the attorney stated that we could invoke “community standards” as a way to ensure compliance. 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 said that she would check with the attorney to make sure that this is still an enforceable concept when Board members meet with him regarding the previously mentioned items.

Cindy asked homeowners to consider becoming an active participant on the restrictions committee for the 2022-2023 year.

NEW BUSINESS

Brad reported the following information regarding the Green River Road Bicycle Path as obtained from Vanderburgh County Engineer, John Stoll:

- **Green River Road trail phase 1 – High Tower to Millersburg**
 - Contract final completion date: July 21, 2023

- The section the trail between Heckel and the entrance to the Goebel soccer park is being redesigned. The route will be changed from being on the west side of Green River between Heckel and Goebel to reroute it along the north side of Heckel to Vieth Lane, and then along the west side of Vieth into the Goebel soccer park. It will cross the roundabout in the soccer park, and then then it will run along the north side of the soccer park access road. It will then reconnect to the trail on the west side of Green River. The trail will remain on the west side of Green River from the north side of the Goebel access road to Millersburg.
- Vanderburgh County has filed for an INDOT grant to request funding for the milling and resurfacing of Green River between Heckel and Millersburg once phase 1 is finished. The grant funds would cover 50% of the estimated \$1.1 million cost. The county should find out sometime in April if it receives the grant funds.
- **Green River Road trail phase 2 – Lenape Lane to High Tower Drive**
 - Contract final completion date: April 26, 2024
 - This section of the project includes the installation of the traffic signal at High Tower, but no schedule has been determined for the installation of the signal.

He asked HOA members to contact Mr. Stoll @ (812) 435-5773 with any questions or concerns they have regarding the Green River Road trail project.

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 offered. No members volunteered to join the HOA Board.

Given no expression of interest in serving on the HOA Board on the parts of any homeowners other than the current Board members, the Election of Board Members was declared unnecessary.

The homeowners present voted unanimously to retain Brad Mills, John Skinner, Cindy Turner, and Brenda Garvey on the HOA Board for 2023 – 2024 year.

The meeting was adjourned at 10:30 AM by HOA President Brad Mills.

The next annual meeting of the Keystone Homeowner’s Association will be Saturday, February 24, 2024.

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