



Castlewood Property Owners Association Newsletter - Annual Meeting Recap March 2018

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The annual meeting for the residents of Castlewood Property Owners Association was held on February 17, 2018 @ The Bullpen Bar & Grill in Schererville. Lunch and soft drinks were served

The Meeting Agenda included the following:

- **Long time Resident Ralph Smith** was thanked for his successful effort in 2017, of power washing the Route 30 Castlewood stone walls. They turned out very well
- **Route 30 entry changes and plans:** Tree trimming; Dead tree removal; Repair of irrigation system; new vendor (Suburban Landscaping) - Multi-Year plan to reduce Association Cost, improve overall look of entrance, and replace grass with low-maintenance groundcover. A resident, Nick Barkowski who works for the US Army Corp of Engineers, has offered to assist us in determining appropriate plants for this groundcover project. Homeowner comments included changing the globes on the front entry way lights to match the globes on the sub-division lights and using LED bulbs instead of incandescent bulbs.
- **Insurance changes:** Changed vendors due to a conflict of interest; Liability coverage corrected to include all structures; added Workmen's Comp coverage to protect Association when hiring independent contractors for infrequent work; added Umbrella Policy to increase total coverage.
- **New houses:** 1420 Canterbury Court and 2417 Kings Court are in various stages of construction. The owner of 2417 Kings Court has been a property owner for many years.
- **Little Free Library:** CPOA installed a large Little Free Library in our park in late 2017. This is a Take-a-Book / Leave-a-Book Service suggested to us by homeowner Alli Cipra, at our 2017 Annual Meeting. In 2018, the CPOA Board will be addressing the area underneath and in front of the unit so that those using the Little Library won't be standing in mud. More information about the program can be found here: <https://littlefreelibrary.org/>
- **Park Improvements:** The CPOA began an evaluation of the Park facilities to determine which need to be repaired, replaced, or painted, and receive bids for work in 2018 for review. Minor repairs will be addressed and major repairs will be a 2019 Annual Meeting Agenda time.
- **Annual Christmas Support-A-Family program:** Pat Ballweg described the success of the 2017 program and we welcome everyone to submit names for our 2018 program.
- **Changes in CPOA Board operations / Rose Realty / Accounting:** Due to performance issues, Rose Realty was not retained as the CPOA Property Manager. A replacement for Rose Realty is not likely as the responsibilities within RR's contract will be assumed by the CPOA Board and a bookkeeping agency may be hired to provide monthly, quarterly, and annual reports.



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- **Storm Water fees** -- Potential 500+% increase and possibly a 2800+% increase: Greg Willett has been in discussions with the Town of Dyer to understand the upcoming changes in the Town of Dyer Storm Water Fees. The calculations used by the Town to determine Storm Water fees, has changed, and will most likely increase our monthly Storm Water fee from today's rate of \$61.28 / month to approximately \$325.00 / month. This rate is based upon the acreage of the five parcels owned by the CPOA, of which the lake / retention pond represents over 90% of our property. The CPOA receives two fee reductions based upon a signed agreement between the Town of Dyer and the CPOA in 2003, 30% and 50%. Without any reductions, the new monthly Storm Water Fee would be approximately \$1700 / month. We have been told by the Town of Dyer that the 30% reduction may be taken away in the future. Were that to happen, the monthly Storm Water fee would be approximately \$850.00. We have also been told that certain people with the Town of Dyer (unnamed) have indicated that they would like to see all fee reduction waivers abolished. The Town of Dyer Storm Water Ordinance specifically requires that all privately owned land be charged a Storm Water Fee. Homes are charged a flat rate and all others are charged a rate based upon acreage. The potential increases to the Association are not inconsequential and Greg will be working with the Town of Dyer in 2018 to attain a much clearer understanding of potential increase in our fees as well as understanding how those fees can be mitigated. In the interest of clarity, Castlewood Lake is part of the Town of Dyer Storm Water Retention System and the lake is deemed a Retention Pond. Four (4) Storm Water grates empty into the lake from these locations: CPOA Park, West end of Kelly Court, west end of Perry Court, and west side of Queens Lane near 2614 Queens Lane.
- **Legal Services:** There are currently no outstanding cases for resolution. Ongoing cost related to the cost of pursuit of late payment of Annual Dues as well as incidental legal costs have been included in the 2018 budget
- **Impact of the Guerra-Danko ruling** in May 2016. There has been ongoing confusion as to the outcome of this case for the CPOA. In 2016 the CPOA Board had a conference call with its attorney to understand the ruling. We were specifically told, the ruling is a Precedent Setting Case for the CPOA, but no other Homeowners Associations in Indiana. Specifically, the CPOA Board has no authority to deny a homeowner's decision on the type of siding they will install. If the CPOA Board or the Association members have an interest in having the control to tell a homeowner what type of siding they can or cannot install, the covenant will need to be rewritten, and placed for a vote to all homeowners. The State of Indiana has specific laws regarding the percentage of homeowners who must vote on a change and the percentage of those respondents who must vote in favor of the new covenant.
- **Tax issues** on the five properties owned by the Association: The CPOA owns five parcels: Park (2), Lake (1), and Lancelot (2739 and 2750). In July 2017 the CPOA received tax bills notifying us that the five parcels would be entered into Lake County Tax Sale if a one-time Special Tax Assessment of \$54.00 / lot which was levied in 2014 or earlier, was not paid, along with a \$150.00 fee / lot for a total of \$204.00 == \$1020.00 for all five lots. Upon consultation with our attorney to determine if the Tax bills were in error, it was determined they were correct, and were paid. The five parcels remain the property of the CPOA.
- **Lake Maintenance:** The vendor which had provided lake maintenance for a number of years was not renewed due to failure to perform to standards provided by the CPOA. The vendor for 2018 will be Lake & Pond Biologists of Chesterton. L&P will be providing the CPOA Board a record of the work they are performing, when they are performing it, as well as the chemicals used to treat the lake. This record protects the CPOA and its members in the event someone claims injury from



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exposure to any chemicals used to treat the lake. Two Residents, Nick Barkowski who works for the US Army Corp of Engineers as a biologist, and Dave Jendras, a past Board member, have offered to assist us in working with our new vendor.

- **Recovery of historic documents** and digital repository: Prior to 2017, CPOA documents have been in various locations and no central repository had been created. We are digitizing all documents and they will be made available to current and future members of the Board. As a reference library for decisions. We are working with resident Laurie Reyna to determine the best option for this digital library.
- **By-Laws and Covenants:** In 2017, all residents were provided copies of the By-Laws, appropriate Covenants for their lot, as well as a copy of the CPOA Late Fee structure regarding payment of Actual Association Dues.
- **Review and Vote on Proposed Budget:** The attached budget was approved by Voice Vote and show-of-hands, and the 2018 Annual Assessment will be \$162.70. Miscellaneous comments from the homeowners during the budget review included a question about the Christmas decorations on the entry way monuments (they were not put up this past Christmas) and a question about association property owners renting their houses. A suggestion was made that the association should have a storage building for Christmas decorations and the like.
- **Vote on Board members:** Anka Tomich, a longtime resident of Castlewood, was elected as the CPOA Secretary

If you have any ideas to better the Castlewood community, we welcome your input. As always, volunteers to implement these projects are most welcome!

HOLIDAY DECORATIONS

A reminder that all Holiday decorations are to be taken down from all homes by March 1, 2016. We anticipate everyone's cooperation in honoring this request.

HOSPITALITY LIGHTS

Please be reminded all hospitality lights must be functioning to go on at dusk and off at dawn.

GARAGE SALE

- The CPOA Garage Sale will be held on Friday, June 8 & Saturday, June 9.
- Hours are 8 AM to 4 PM
- Thank you Tom Gadus for organizing it and volunteering to do so again this year.
- You can contact Tom at gadus@sbcglobal.net

ASK THE BOARD

If you have a question which pertains to our Castlewood Community, please send those questions to our e-mail at CastlewoodBoard@aol.com or contact a board member.