

# Castlewood Property Owners Association

## 2020 Summer Newsletter

August 2020

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### UPCOMING EVENTS, ANSWERS TO QUESTIONS, & GENERAL MAINTENANCE ISSUES

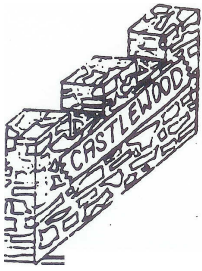
#### GARAGE SALE

The 2020 Garage Sale was tentatively scheduled for August 28 & 29. It has been cancelled. **This is not an event sponsored by CPOA**, but rather, is organized by resident Tom Gadus, who places all local advertising for the Garage Sale, so that anyone who wants to participate doesn't need to pay individual advertising fees. Were each resident who participates, to place the advertising done by Tom, they would each spend about \$200, and, because of Tom's efforts you have many more visitors to your sale than if you do it on your own. Concern about the liability to the Association will require the Association Board to evaluate whether it will have any involvement, in subsequent years. Since the Association Board reimburses Tom for his advertising expenses, the Association effectively is sponsoring the event and could be held liable unintended consequences such as an attendee contracting the COVID virus. There would be no way to have attendees sign a waiver of liability, and purchasing an insurance policy specific to the event, could be quite costly. Tam Gadus has provided a flyer of how he will be handling his Garage Sale and it is attached to this Newsletter. Tom's event is in no way, sponsored by the CPOA.

#### USE OF THE CPOA PARK

Following guidelines of government agencies, including the Town of Dyer, the CPOA closed its Park in mid-March, until it was deemed appropriate to reopen it to use. Unfortunately, many people felt it was a violation of their homeowner's rights, to close the park for safety purposes and chose to tear down the barrier to entry on a regular basis, including people who do not live within the Association. We also had a couple of people, using an alias, send us email requesting refunds of our meager annual Association Assessment which is allocated to Park Maintenance. Those requests were rejected. We replaced the barriers to Park entry, multiple times., with little success. The Park was closed due to potential contact transfer of the virus, and was done specifically to protect children. Following the Town of Dyer actions, we have reopened the Park and it can be used at your own discretion and own risk. Just like the Town of Dyer, we did not contract with any company to sanitize the playground equipment. You are responsible for all precautions to protect your family and guests.

Joe Weber - President 227-8930 • JR Thompson - •  
Pat Ballweg - Treasurer 708-612-1888 • Melissa Vacchiano - Secretary •  
Anka Tomich - ARC Chairperson



## Castlewood Property Owners Association

### SWIMMING / BOATING IN THE LAKE

We have received multiple requests about swimming in the lake. Our response has been consistent, **swim at your own risk**. The lake is actually a detention pond, meant to collect stormwater runoff from the street, as well as run off from surrounding land. The lake also receives water from Dyer Ditch on the south end, and then releases that water at the north end, back to Dyer Ditch. The lake is not meant to be used for swimming and in fact, is quite shallow. The lake is also not meant to be used by boats with outboard or inboard motors. Use of paddle-craft is acceptable, foot powered paddle boats, or small boats with a low speed trolling motor. Access to the lake, for those not living on the lake, is via the entryway at the southwest corner of the park. The lake is also a sport lake, i.e.

– catch and release. If you see someone who you think should not be in the Park or on the Lake, be smart, call the Dyer Police: 219-865-1163.

### LITTLE LIBRARY

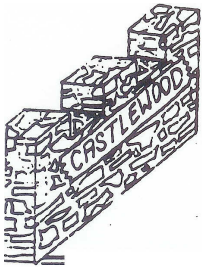
The Little Library was installed a few years ago. We are always in need of children's books as this its primary purpose.

### PARK PAVILLION

The Park Pavilion needs timely repair. We have engaged Ralph Smith, a long-time resident, a builder in Castlewood, and still an active builder in NW Indiana, to evaluate the structure and provide us options that will give us a stronger and safer structure. Rebuilding the structure, using as much of the existing wood as possible, is an option. We expect to have the new structure completed by the end of September if possible. During construction, the Pavilion area will be marked-off with no access, while allowing access to the playground if possible.

### MAILBOXES

Mailboxes are to be in a safe, working condition as per the USPS. We have received requests that all mailboxes be repaired, which includes the correct post. Repair is simple, and the local retailer for all parts, is noted on our website: <https://castlewooddyer.webchicago.net/mailbox.htm> Mailboxes are the property of the homeowner and not the CPOA. The CPOA does not repair mailboxes, does not pay for the repair of mailboxes, nor does it hire contractors for the repair of mailboxes. Respect your neighbors, respect your Association, and please have all repairs completed by September 15, 2020.



# Castlewood Property Owners Association

## YARD LIGHTING

Due to an agreement by the Town of Dyer and the original Castlewood Developer, in the 1980s, no street lights were installed by the Town of Dyer. That agreement requires all homeowners to have and maintain a yard light. Specifications for the yard light can be found on our website: <https://castlewooddyer.webchicago.net/lamppost.htm> If you need to replace a lamppost, Menards sells those at a significantly lower price than Decker Lighting. Please disregard the suggestion of wattage and brightness shown on the CPOA webpage as that is not in the CPOA covenants and is being updated. The specific language from the Covenants is pasted below. If you need a repair and do not know an electrician, please send an email to the CPOA and we will respond with the name of an electrician. Keep in mind, all work performed by the electrician is at your discretion and the CPOA is not liable for any contractor you hire.

This language is from page 7, section 10 of the Covenants: "10. NAMEPLATES, MAILBOXES AND HOSPITALITY LIGHT STANDARDS, TELEVISION OR RADIO

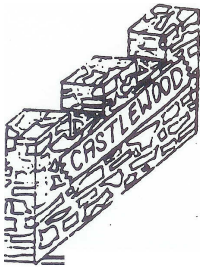
ANTENNAE AND TOWERS OR FLAG POLES. There shall be not more than one nameplate on each Lot. A nameplate shall not be more than 48 square inches in area, and contains the name of the occupant and/or address of the Dwelling. It may be located on the door of the Dwelling or the wall adjacent thereto, or upon the wall of an Accessory building or Structure, or free-standing in the front or side yard, provided that the height of a free-standing nameplate is not more than 12 inches above the adjoining ground grade. One hospitality light standard, of a design approved by the Architectural Review Committee, must be installed and located within the front yard at a point designated by the Architectural Review Committee and must be operated on a continuous basis during the hours between dusk and dawn in all areas within the Subdivision which do not have street lights. No mailboxes other than those of a design approved by the Architectural Review Committee may be installed and maintained within the Subdivision. Flagpoles are permitted providing the pole is not more than 25 feet in height, unless otherwise approved by the Architectural Review Committee."

## ANNUAL ASSOCIATION DUES

We have had some complaints about when Annual Association Dues are due, including being told we need to push out those dates.

Unless there are extenuating circumstances, we are required to have our Annual Meeting as defined in the ByLaws, and Association Residents are required to pay Annual Assessments and Later Fees as defined in the ByLaws, which are found here:

<https://castlewooddyer.webchicago.net/bylaws.htm>



## Castlewood Property Owners Association

20 years ago, the following Late Fees were added, likely due to people continually paying late:

**A late fee of \$25.00 will be assessed against those members who fail to pay their assessment on or before April 1<sup>st</sup>. A second late fee of \$25.00 will be assessed for failure to pay on or before May 1<sup>st</sup>, and a third late fee of \$25.00 will be assessed for failure to pay on or before June 1<sup>st</sup>. No more than \$75.00 will be assessed any member in a single year. The late fee assessments will be in addition to any interest accruing on the unpaid assessments. Any interest to accrue on unpaid assessments shall also accrue on late fees.**

Over the past three years, we have been able to increase the number of emails addresses from residents to about 80%. Those not using email addresses have very specific issues which are legitimate and verified and we accommodate them. If we have an email address for your residence,

it is the only way we will engage with you from this point forward. Mailing an invoice or correspondence (such as this one) is time consuming and costly. We are a volunteer and as such, our time is just as valuable as yours. We do not, due to cost, use a mailing service, so any printed correspondence is created by us. Here's what that entails:

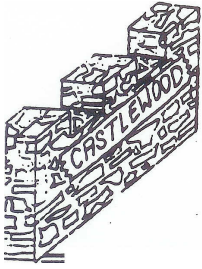
### Email

- Create and Proof content
- Attach content to email
- Send email

### Printed

- Create and Proof Content
- Print Content
- Staple content
- Fold Content for envelope
- Print out envelopes and our labels
- Stuff envelopes
- Seal envelopes
- Affix stamp to envelope
- Go to Post Office to mail as we can't place 174 envelopes into a residential mailbox, without pushback from USPS.

Since we are a volunteer board, this is done on evenings and weekends



## Castlewood Property Owners Association

If anyone with an email address wishes us to now send them everything via USPS, we will be happy to do so for the additional fee of using a service.

We are not mind readers, we do not know if you have changed your email address. It is your responsibility to update the CPOA at [castlewoodboard@aol.com](mailto:castlewoodboard@aol.com) with cell phone numbers and email addresses. It is not 1990, email has been commercially available for 25 years, it is not a new thing as some would like us to believe. The CPOA is a non-profit Business. One of our responsibilities is to keep the Annual Assessment as low as reasonably possible, and using email vs paper is one way of achieving that goal. You receive your utility bills, credit card bills, mortgage bills, amazon receipts, eBay payments, and multiple other electronic transactions, via email, so receiving your CPOA Annual Assessment Invoice via email is no different. For 2020, due to COVID-19, without announcing it publicly, we have not been charging Late Fees or Late Interest for those who paid after April 1 (post mark date). We did not make this known until our Third Invoice which was sent via USPS, regardless of whether you were sent your original Invoice via USPS or email.

For those who paid late and included the Late Fees, we thank you, and you were reimbursed the Late Payment. Sadly, many paid late, prior to the Third Invoice being sent, and never included the Late Fees. As a business, and by the policies previously mentioned, unless there are extenuating circumstances, ignoring Late Fees and Late Interest are not an option, they are due. Additionally, Late Fees and Late Interest are due on previous year unpaid Annual Assessments and will accrue until paid.

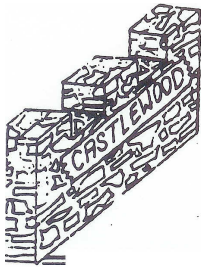
We have a policy of not accepting any underpayment, and always return those payments marked Void, with a copy of the actual invoice.

We receive claims about email not being received. For a cost, we can use a service which can verify receipt of an email. We've not added that cost, again because one of our goals is to keep the Annual Assessment to a minimum. It is likely you do not realize, that all those bills you receive by email, do have that tracking service and claiming you didn't receive it doesn't work. We hope we don't need to use such a service in the future.

Prompt payment of an invoice is appreciated.

### STREET PAVING

Castlewood Drive is in horrible condition and if we have a severe winter, will likely have many potholes. We have asked the Town of Dyer, when we will be on the schedule for repaving / rebuilding, and have been told that due to 'lack of money' which is a nice way of saying they're too afraid to actually collect the tax money required to get work done, we are not on the schedule for at least 2 and maybe three years. We don't control this, you do. Be the squeaky wheel with your Councilman (who by the way has no direct contact information) by calling the Town Office and leaving



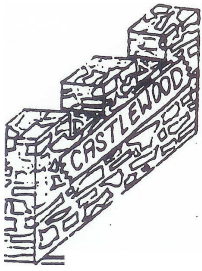
## **Castlewood Property Owners Association**

a message. The more messages he (Alan Brooks) receives the better chance we have of moving forward in the queue.

### **ASK THE BOARD**

If you have a question which pertains to our Castlewood Community, please send those questions to [castlewoodboard@aol.com](mailto:castlewoodboard@aol.com).





## Castlewood Property Owners Association

### FROM TAM GADUS – HIS GARAGE SALE EVENT

#### 2020 SUBDIVISION GARAGE SALE UPDATE #2

DUE TO COVID 19, THIS YEARS SUBDIVISION GARAGE SALE IS OFFICIALLY CANCELLED.

HOWEVER, I WILL HAVE MY OWN GARAGE SALE FRIDAY & SATURDAY AUGUST 28TH & 29TH 8AM-3PM BOTH DAYS. IF YOU'D LIKE TO PARTICIPATE PLEASE REACH OUT TO ME BY WEDNESDAY AUGUST 26TH 10PM.

**DUE TO LIABILITY CONCERNS THE POA WILL NOT BE SUBSIDIZING OUR SALE OR INVOLVED IN ANY WAY THIS YEAR.**

I WILL PAY FOR PRINTING THE MAPS OF PARTICIPATING HOMES AND ADVERTISE OUR SALE ON FACEBOOK, CRAIGSLIST, NEXT DOOR, THE TOWNPLANNER, THE SHOPPER AND 9 LOCAL AND REGIONAL GARAGE SALE WEB SITES TO INSURE A DECENT TURNOUT.

NO FLYERS WILL BE MAILED TO HOMEOWNERS.

I WILL ADVERTISE MASKS MUST BE WORN FOR ALL CUSTOMERS.

I ENCOURAGE EACH PARTICIPATING OWNER TO CREATE SIGNS DIRECTING CUSTOMERS TO YOUR HOUSE ON 8/28 & 8/29.

SPREAD THE WORD TO NEIGHBORS WHO DON'T USE EMAIL!!

**TOM GADUS**

TEXT/CALL 219-677-7899 EMAIL/[gadus@sbcglobal.net](mailto:gadus@sbcglobal.net)