



The Lakes at Willow Creek Homeowners Association

Huntertown, Indiana

Board of Directors 2nd Quarterly Meeting Minutes

I. Details

Meeting: 2nd Quarterly Meeting

Date: September 15, 2026

Time: 6:00 pm

Location: Huntertown Town Hall

II. Attendees

Matt Gardenour—President, Matt Boyle—Vice President, Kris Webster—Treasurer, Tadd Garshwiler, Tina McDonald, Jeff McBrayer, Dawn Blankenship, Colten Gardenour—Intern. The required quorum of greater than 50% attendance was met.

Absent: Ed Waters, Rich Leonard, Chad Falls, Rob Schug.

III. Call to Order – by President Matt Gardenour at 6pm

IV. Approval of Minutes

- a. Missing Minutes from the June 23, 2026, Meeting – These were passed out to the board members. - Moved for acceptance by Tina, 2nd by Tadd – Unanimous.
- b. Approval of Minutes from the August 25, 2026, Special Meeting – These were issued by Dawn and passed out to the board members. Moved for acceptance by Jeff, 2nd by Tina – Unanimous.

V. Old Business

- a. Kristine provided an updated version of the board member contact list.
- b. The WillowPalooza celebration was held on Saturday, September 12th and was a great success. Thank you to Kyle Quandt, Kevin Quandt and Colten for all the preparation for this fun event.

VI. New Business

- a. Committee Reports
 - i. Treasury – Kristine Webster
 - The YTD 2026-27 budget, including expenses to date and projections through the end of the fiscal year was presented by Kristine. See attached
 - \$14,912 is left for the operating budget. \$11,126 is available for Capital Improvements.
 - John Radell, CPA, was hired to do taxes for the HOA. Among other tax forms, the CPA prepared form 1128. In addition, it is determined that the Money Market interest, which is, for the HOA, Unrelated Business Taxable Income. The CPA determined that much of our expenses, like utilities, are able to be offsets, thus keeping our UBIT below \$0.
 - Kris made a motion, 2nd by Dawn, to ask Jeff to investigate a firm that would allow transfers back and forth from a money market account to our Chase checking account and back without phone calls, emails, etc. as needed at present with our Edward Jones account. Jeff agreed to do so.
 - Kris made a motion, 2nd by Dawn, to close the Chase savings account – Unanimous.
 - Dawn made a motion, 2nd by Tina, A committee chair is to be able to spend up to \$250 (for a committee item), upon approval of the committee chair and the HOA President. 5 for, 2 against – Passed. Note: The intent of the motion is that this expenditure will be whether it is listed in the budget or not. Also Note: The current budget may not fully support this, depending on the category. We will plan to add to the miscellaneous fund at the next budget meeting.

- ii. CIP Capital Improvements Projects – Dawn Blankenship.
 - Two meetings of the committee have been held to date.
 - Dawn presented a preliminary 5 year CIP Funding Allocation Spreadsheet that shows project names, priorities, estimated costs, etc.
 - Tadd moved, 2nd by Tina to accept the 5 year CIP spreadsheet. – Unanimous. Note:
- iii. Regulations and Enforcement – Matt Gardenour
 - Matt presented two suggested amendments for Signage on display and for Mailbox replacement/repairs. See attachment to the minutes. Discussions were held but no motions were made.
- iv. Communications – Chad Falls – Items forwarded by Chad to Matt G. for inclusion.
 - The Facebook page is up and running.
 - Jerry Byanski and Dan Marku have been added to the communication committee.
 - We are excited about the direction they (the HOA communications) are headed.
- v. Covenants & Bylaws Committee – Matt Boyle
 - Matt presented two suggested amendments for Signage on Display (PPR) and for Mailbox replacement/repairs (Covenants). See attachments to the minutes. Discussions were held but no motions were made.”
- vi. Landscape Committee – Matt Gardenour
 - The annual Fall decorative grasses cutback is being done a little early in order to facilitate some irrigation controls repairs before the irrigation winterization.
 - Reported that Pride (groundskeeping contractor) is slacking off on following the contract and has to be bird-dogged on some aspects such as line trimming around the pond areas next to where they mow grass and around Area 10. Both of these examples were being performed by last year’s contractor.
- vii. Maintenance – Matt Boyle
 - Repairs to the West Fence including replacing slats, replacing small nails with screws, re-securing cross-members for the entire fence, including around the utility pumping station. Matt was the only volunteer on this project.
 - Removed two trees.
 - Two lights are out...Single light shining on the West Entrance sign - East side, Post lamp on the East side of the East entrance. Expected repair, barring complications, should be the end of October.
- viii. Irrigation – Jeff McBrayer
 - Outdoor Detail, Inc. has been contacted to winterize the irrigation systems sometime around October 5-10. Exact date to be determined. The crew of Colten G., Tadd G., Dan Marku. & Jeff, as organized and directed by Colten, worked 4.5 hrs last Saturday to make repairs to the front part of the West entrance center area soaker hose. Some work is yet to be completed including having Outdoor Detail find the break in the control wire between the Main West control box to the zone 11 solenoid box by the entrance sign.
 - Another sprinkler zone solenoid box East of the West entrance (Zone 4) needs to be found and determined what the issue is for the solenoid for that zone. As soon as the tall grasses have been cut down for the season (Wed or Thursday this week) we should be able to find and either fix it or determine that the contractor needs to do something for it.
 - All of these need to be completed in order to winterize the system.
 - As an educational point... We MUST winterize the irrigation system before serious freezing weather sets in.
 - The contractor blows all the water out of the system so that we don’t burst a line or valve from ice.
- x. Ponds Committee – Dawn Blankenship
 - The Pond Pump Control failed early this fiscal year. The cost was \$975 for this unscheduled maintenance. The line item for unscheduled maintenance was requested for this year but was

removed by the previous administration during the budgeting process.

-The West-most goose light on the West Pond has come loose from its anchor. The cost to re-anchor the light was rejected. Matt Boyle has volunteered to make this happen gratis for this unscheduled maintenance.

xi. ARC – Rich Leonard – Report by Matt Doyle

-Three permits issued.

VII. Next Meeting Date / Location –

-Thursday, December 3, 2026, 6p.m. at Huntertown Town Hall

VIII. Open Forum

IX. Adjournment – Moved by Tina, 2nd by Kris – Unanimous

Lakes at Willow Creek

2026-27 Budget ~ YTD Totals (thru 9/15/26)

	CURRENT PERIOD		Difference (Budget vs. Actual)
	Current YTD Actual	~~2025-26~~ 2026-27 Budget	
INCOME			
Association Dues	49,680.00	49,680.00	0.00
Interest Income	1,004.76	2,400.00	(1,395.24)
Late Fee Charges	0.00	0.00	0.00
TOTAL INCOME	50,684.76	52,080.00	(1,395.24)
Attorney Fees (Accountant)	0.00	1,250.00	1,250.00
Bank / Government / Misc Fees	0.00	50.00	50.00
General Maintenance			
<i>Lighting</i>	0.00	715.00	715.00
<i>Mail Box / Signage</i>	0.00	360.00	360.00
Irrigation	400.81	1,000.00	599.19
Landscaping / Mowing	14,675.00	23,100.00	8,425.00
Liability Insurance	1,671.00	1,640.00	(31.00)
Mailing / Office Supplies	371.04	1,110.00	738.96
Miscellaneous	0.00	150.00	150.00
Ponds / Aerator	10,934.92	10,400.00	(534.92)
Special Projects (Fence Repair)	98.42	950.00	851.58
Utilities			
<i>Electric</i>	3,059.84	5,300.00	2,240.16
<i>Water</i>	1,077.88	1,100.00	22.12
Web Site	204.00	280.00	76.00
EXPENSES	32,492.91	47,405.00	14,912.09
CAPITAL IMPROVEMENT	Actual	Budget	Difference
East Entrance Landscaping	1,166.88	1,166.88	0.00
West Entrance Landscaping	1,808.68	3,000.00	1,191.32
TOTAL CAPITAL IMPROVEMENT EXPENSES	2,975.56	4,166.88	1,191.32
BANK ACCOUNTS			
Checking Account Balance	14,053.76		
Savings Account Balance	2,000.07		
Edward Jones Brokerage Account	57,389.38		
Total Bank Accounts	73,443.21		

Estimated Expenses thru 3/31/26
 \$350.00
 \$171.00
 \$8,425.00
 \$375.00
 \$3,141.76
 \$810.16
 \$13,272.92

Policy, Procedure, and Rules Amendment for Signage on Display

7.14 Signs. No signs of any kind shall be displayed to the public view on a Lot except **one (1) professional real estate sign, placed on the Lot only**, of not more than three (3) square feet advertising the Lot for sale or rent. Such sign may be placed by the owner or the owner's real estate agent or builder.

Open House Signage. Solely for the purpose of advertising a residential real estate open house for a Lot offered for sale, **one (1) additional temporary open house sign**, not exceeding three (3) square feet, may be displayed for up to **five (5) business days immediately preceding the scheduled open house**. The additional sign may be placed only at a **designated location approved by the Board**, with designated locations established at each of the **two Addition entrances and the Villas entrance**. The additional open house sign must be **removed immediately upon conclusion of the open house**.

This exception applies exclusively to **real estate open-house signage** and shall not be construed to permit additional signage for any other purpose.

This makes **the builder/real-estate sign stay on the individual Lot only**, while the special entrance locations are reserved strictly for the temporary open-house sign.

Proposed Covenant Amended Section 1 - Mailbox Replacement and repairs

1. MAILBOX REPLACEMENT:

Mailboxes and mailbox stands shall maintain a consistent and uniform appearance throughout the Lakes at Willow Creek community, including the Villas.

- a. The mailbox itself shall at all times be the financial responsibility of the resident.** When a mailbox requires replacement, the resident shall be responsible for the cost of an approved larger mailbox that matches the current larger mailbox style, size, design, and specifications established by the Board for the community and the Villas.
- b. The HOA may purchase and provide the approved larger mailbox on behalf of the resident; however, the resident shall reimburse the HOA for the full cost of the mailbox.**
- c. The HOA shall be responsible for the maintenance, upkeep, repair, and replacement of the mailbox stand and its associated components, excluding the mailbox itself.**
- d. Residents shall not install a mailbox that differs from the Board-approved style or specifications without prior written approval from the Board.**

e. At no time shall the HOA be responsible for the cost of purchasing, repairing, or replacing the mailbox itself. The cost of the mailbox shall remain the responsibility of the resident.

f. Damage Caused by Vehicles or Mowers. Notwithstanding the HOA's responsibility for the maintenance, repair, and replacement of mailbox stands and associated components, **any damage to a mailbox, mailbox stand, or associated components caused by a motor vehicle, lawn mower, or other equipment shall be the financial responsibility of the resident responsible for the damage or, when applicable, the driver or operator who caused the damage.** The responsible party shall be liable for the **full cost of all necessary repairs or, when repair is not reasonably feasible, the full cost of replacement**, including any associated materials and installation costs. Any replacement shall conform to the current style and specifications approved by the Board for the community and the Villas.