



The Lakes at Willow Creek Homeowners Association

Huntertown, Indiana

SPRING 2025

Greetings from your HOA Board



ANNUAL HOA MEETING

**Thursday April 24, 2025
7:00 PM**

**Location:
Resurrection Lutheran Church
14318 Lima Road
Huntertown IN**

Meeting Agenda Items Include:

- ✓ Review of 2024-25 Financial Statements
- ✓ Adoption of 2025-26 Budget
- ✓ Election of Current and New HOA Board Members *(see page 6)*
- ✓ Committee Reports from Various Board Members
- ✓ Review of HOA Covenants and By-Laws
- ✓ Mailbox Policy Changes
- ✓ New HOA Business

HOA ANNUAL DUES INVOICE *(see page 5)*

Payment is due by April 30, 2025

NEW THIS YEAR ~ PAY VIA ZELLE

Pay to HOA email address:
lawchoa@gmail.com



The Lakes at
Willow Creek HOA
PO Box 291
Huntertown IN 46748
www.lawchoa.com
lawchoa@gmail.com

Thank You for Your Service!

After years of dedicated service, the following
HOA Board Members are stepping down:

Ken McCrory – President Tyler Gardiner - Secretary
Doug McKinley – Treasurer Carla Gerber - Member

We sincerely thank them for making the Lakes at Willow Creek a more beautiful and safe community. Your commitment, leadership, and countless hours of hard work have made a lasting impact on our neighborhood.

Let us all take a moment to express our **GRATITUDE**
for everything these volunteers have done!



Holiday Cheer at The Lakes at Willow Creek!

A big thank you all the volunteers that decorated the entrances for Christmas and to all the residents who created a festive and welcoming atmosphere at your home this past holiday season. Your efforts made our community shine with holiday spirit!



The Lakes at Willow Creek would like to welcome
new residents to the neighborhood!

NEW HOA EMAIL ADDRESS

Reach any board member, ask a question, etc.
through the new HOA email address:
lawchoa@gmail.com



Join the HOA Board – Make a Difference in Your Community!

Why Join?

- ✓ Shape the future of our neighborhood
- ✓ Protect property values & improve amenities
 - ✓ Gain leadership & decision-making experience
- ✓ Build strong connections with neighbors

Common Concerns? We've Got You Covered!

- ♦ *Not enough time?* – Minimal commitment, flexible involvement
- ♦ *Worried about conflict?* – Training & support available
- ♦ *No experience?* – Your voice matters, and we'll guide you

Jessica Close & Paul Heffner ~ Pebble Brook Blvd.
Mark & Sue Grothaus ~ Claystone Court
Brad & Tina Grzesiek ~ Claystone Court
Don Hagerman ~ Claystone Court
Travis & Kayla Hamilton ~ Amethyst Parkway
John Hawkins ~ Garnet Ridge Court
Amy Jackson ~ Claystone Court
Lani Perry ~ Amethyst Parkway
Lenny Schlotter ~ Garnet Ridge Court
Mark & Jessica Sexton ~ Marble Ridge
Ryan Shotts ~ Obsidian Lane
Abrari Syed & Shamsa Khan ~ Amethyst Parkway

Bulk Trash Pick-Up:

Week of May 19th

Week of October 20th

Huntertown City Wide

Garage Sales:

May 1-3



MAILBOX & POST STAND MAINTAINACE

Currently, homeowners are responsible for the maintenance of their mailboxes and post stands with the HOA providing some financial support.

Unfortunately, many mailboxes and post stands have not been maintained and are in poor condition. This situation is an eyesore and reflects an aging subdivision that, in turn, has a negative impact on property values.

The HOA Board of Directors is contemplating having the HOA take control of and upgrade all mailboxes & post stands. The magnitude of this endeavor will require in-depth research and analysis prior to a final decision. Before the board pursues this path, however, it wishes to discuss the matter at the annual meeting and to seek affirmation by those in attendance.

ARCHITECTURAL REVIEW COMMITTEE (ARC) ~ Section 6.1-6.13 of the covenants grant the ARC the authority to review plans for construction and landscaping materials in the subdivision. This includes the addition, change or alteration of structures & material including re-roofing, in ground swimming pools, fences, additions, walls, etc.

*Be safe and contact the ARC **BEFORE** you begin any improvements!*



ENTRANCE PILLAR CLEANING

The entrance pillars are in desperate need of a deep cleaning. To restore them to their original beauty, the HOA Board will be hiring a professional company to perform the cleaning.

We appreciate your patience as we work to maintain the appearance of our community!



TRASH BINS / OUTSIDE STORAGE ~ Section 7.12 & Section 7.18 of the Covenants strictly prohibits outside storage. This includes trash bins, rubbish, abandoned vehicles, yard equipment and other miscellaneous items. Together with the HOA Attorney, the board has a three-step process to achieve compliance with residents who violate this provision.

WEBSITE ~ The Lakes at Willow Creek website (www.lawchoa.com) is your one stop for all things Lakes at Willow Creek. Here you can find information on Architectural Review Committee (ARC) forms, Covenants, By-Laws, Amendments, past Annual Meeting Minutes, HOA Board Member Contact Information PLUS an area to submit questions or express concerns. Please check it out

ANNUAL BUDGET ~ The 2025-26 annual HOA budget is a crucial financial plan that ensures the community operates smoothly & maintains property values. As a result of increases in insurance premiums, landscaping cost, pond maintenance and other expenses the board has determined that the dues for the upcoming fiscal year increases to \$360.00 (\$10.00 per home). By prioritizing fiscal responsibility, the board ensures that homeowners' dues are used wisely to enhance the neighborhood & provide long-term sustainability.

LAKES AT WILLOW CREEK HOA

2025-2026 Budget Proposal

| INCOME & EXPENSE ACCOUNTS | 2024-2025 Budget | 2024-2025 Actual | Variance | 2025-26 Proposed Budget | 2024-25 to 2025-26 Budget |
|-------------------------------------|--------------------|--------------------|------------------|-------------------------|---------------------------|
| INCOME | | | | | |
| Association Dues | \$48,650.00 | \$48,300.00 | (\$350.00) | \$50,040.00 | \$1,390.00 |
| Interest Income | \$20.00 | \$11.17 | | \$20.00 | |
| Late Fees | \$0.00 | \$105.00 | \$105.00 | \$0.00 | \$0.00 |
| TOTAL INCOME | \$48,670.00 | \$48,416.17 | -\$255.23 | \$50,060.00 | \$1,390.00 |
| OPERATION EXPENSES | | | | | |
| Attorney Fees | \$1,500.00 | \$0.00 | 1,500.00 | \$1,250.00 | (250.00) |
| Bank/Govt/Misc. Fees | \$100.00 | \$281.00 | (181.00) | \$50.00 | (50.00) |
| General Maintenance | | | | | |
| -Lighting | \$660.00 | \$849.92 | (189.92) | \$700.00 | 40.00 |
| -Mail Box/Signage | \$350.00 | \$133.00 | 217.00 | \$200.00 | (150.00) |
| Irrigation | \$1,000.00 | \$463.62 | 536.38 | \$1,000.00 | 0.00 |
| Landscape & Mowing | \$25,530.00 | \$26,132.78 | (602.78) | \$26,205.00 | 675.00 |
| Liability Insurance | \$805.00 | \$1,526.00 | (721.00) | \$1,640.00 | 835.00 |
| Mailing/Office Supplies | \$720.00 | \$788.71 | (68.71) | \$840.00 | 120.00 |
| Misc. Expenses | \$160.00 | \$0.00 | 160.00 | \$150.00 | (10.00) |
| Pond/Aerator/Critter | \$10,100.00 | \$10,649.37 | (549.37) | \$10,980.00 | 880.00 |
| Special Projects | \$525.00 | \$525.00 | 0.00 | \$450.00 | (75.00) |
| Utilities | | | | | |
| -Electric | \$5,400.00 | \$5332.65 | 67.35 | \$5,400.00 | 0.00 |
| -Water | \$1,520.00 | \$430.01 | 1,089.99 | \$915.00 | (605.00) |
| Web Site | \$300.00 | \$260.50 | 39.50 | \$280.00 | (20.00) |
| TOTAL OPERATION EXPENSES | \$48,670.00 | \$47,372.56 | \$1297.44 | \$50,060.00 | \$1,390.00 |
| OVER/UNDER EXP. TO INCOME | | | | \$0.00 | |
| CAPITAL IMPROVEMENT EXPENSES | | | | | |
| Install Entrance Receptacles | \$0.00 | \$0.00 | \$0.00 | \$300.00 | \$300.00 |
| Entrance Stone Cleaning | \$0.00 | \$0.00 | \$0.00 | \$1,700.00 | \$1,700.00 |
| Shoreline Erosion Project | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Mailbox / Stands Project | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| TOTAL CAP. IMPROVEMENT EXP. | \$0.00 | \$0.00 | \$0.00 | \$2,000.00 | 2,000.00 |
| OVER/UNDER TO 1:1 RESERVES | \$0.00 | \$0.00 | \$0.00 | \$11,499.19 | \$9,499.19 |
| GRAND TOTAL EXPENSES | \$48,670.00 | \$47,372.56 | \$1297.44 | \$52,060.00 | \$3,390.00 |

2025-26 Dues \$360.00 x 139 lots = \$50,040.00

Beginning Fiscal Year Balance (Checking & Savings)

Ending Fiscal Year Balance (Checking & Savings)

\$10.00 INCREASE

\$55,003.15

\$61,384.64