



The Lakes at Willow Creek Homeowners Association

Huntertown, Indiana

ANNUAL MEETING

The Lakes at Willow Creek HOA

Thursday, April 24, 2025

Call to Order – President Ken McCrory called the annual meeting to order at 7:00 pm. Ken noted that we had a quorum for the annual meeting.

Minutes – No changes or updates necessary to 2024 annual meeting minutes. Motion to accept minutes from the 2024 annual meeting was made by Tina McDonald. Motion was seconded by Kris Webster and accepted by all.

Members in Attendance – There were 11 current board members in attendance. Ken McCrory (President), Rich Lenoard (Vice-President), Kris Webster (Treasurer), Gary Barton, Matt Gardenour, Carla Gerber, Dan Marku, Jeff McBrayer, Tina McDonald, Doug McKinley, Ed Waters. Absent was Tyler Gardiner (Secretary). In his absence, Tina McDonald agreed to take minutes for this meeting.

Presidents Report

- Issues with non-residents fishing around the ponds
- Trash bin storage was an issue last year but appears to be placed in homeowners' garage (and not outside) per the HOA Covenants.
- Still have an issue with beavers on the long pond. Lodges need to be dealt with every year because of the damage these beavers can create to the ponds and adjacent homes.

Committee Reports

Architectural Committee (ARC) – Rich Lenoard, Chair

- 17 approved project requests
- 6 new roofs
- 2 drives
- Covenants state that all homeowners are required to submit an ARC request for any changes that affect the exterior of home.

Covenants, By-Laws, and Policies – Ken McCrory, Chair

- Changes to the type of liability insurance required for current term.
- The Board of Directors were never covered by any liability policy.
- Changed from American Family Insurance to Erie and updated policy to reflect these changes.
- New Policy & Procedure document was created for clarification.
- Policy & Procedures require a 1:1 reserve.

Communications – Ken McCrory, Chair

- Newsletter / dues invoice was sent to all residents at the end of March 2025.

Landscaping – Dan Marku

- Three-year contract with Uncommon Grounds ends in December 2025.
- Bids will be obtained to determine the best vendor for 2026-2028.

Maintenance & Irrigation – Dan Marku

- Moving streetlights from High Pressure Sodium light bulbs to LED bulbs & updating photocells as needed.
- Discussed having REMC handling all streetlights. REMC does not offer that service but stated that updating streetlights could lower monthly bills.

Ponds – Jeff McBrayer

- Three-year contract with Aquatic Weed Control ends in December 2025.
- Bids will be obtained to determine the best vendor for 2026-2028.
- Muskrats continue to be an issue – 2 were killed and removed last summer.
- Beavers continue to be an issue on the long pond – per DNR issued permit 2 beavers were killed and removed.
- Geese continue to be an issue on all three ponds.

Treasurer – Kris Webster, Treasurer

- Review of 2024-25 FY Budget
 - Net income = \$1297.44
 - Liability insurance changes resulted in an increase of premium (+\$721.00) over budgeted amount.
 - Accessed \$500 penalty (\$250 per year) by Indiana Department of Revenue for late filing of Form IT-20 for 2022 and 2023.
 - Kris was able to get one of the \$250 penalties waived and HOA required to pay other.
- Adoption of 2025-26 FY Budget
 - As of Today (4/24/25) 98 of 139 households have paid annual dues.
 - \$35,280 collected to date.
 - Twelve households took advantage of electronic payment option via Zelle.
 - The motion to accept 2025-26 Budget was made by Rich Leonard. Motion was seconded by Stuart Jones and accepted by all.

Old Business

- Cleaning of signs and pillars to be completed in 2025.
- Indiana DNR has issued a permit for removal of beavers.

New Business

- Mailbox policy must be consistent.
- The current mailbox policy states that replacement of actual mailbox & post is the responsibility of homeowner. HOA provides paint so that all posts are the same white color.

- HOA Board to look at updating policy so that replacement of mailboxes would be handled by HOA through a capital improvements project over multiple year.
- Matt Boyle is interested in joining the HOA Board of Directors and heading up study on mailbox changes.
- Resident Cathy Stidham would like to see various options for mailbox replacement.

Election of Bard Members

- Tyler Gardiner, Carla Gerber, Ken McCrory, and Doug McKinley would not be returning board members.
- Ken McCrory announced that Ed Waters was no longer running for the HOA Board (previously had planned on remaining for another year).
- Ken McCrory nominated Linzie Tuck.
- Dan Marku nominated Stuart Jones.
- Jeff McBrayer nominated Matt Boyle.
- Kayla Hamilton had been nominated by Kris Webster prior to the annual meeting.
- Current board members (Gary Barton, Matt Gardenour, Dan Marku, Jeff McBrayer, Tina McDonald, and Kris Webster) are staying on the HOA board for another term.
- The motion to accept 2025-26 board was made by Dan Marku. Motion was seconded by Carla Gerber and accepted by all.

Open Forum

- HOA Management company option had been explored by Ken McCrory. Ken reached out to 4 different HOA Management Companies. At the present time it has been determined that current board can continue to manage HOA Issues, resulting in significant savings to all residents
- Resident Mitch Miller expressed concern about the safety of children on the ponds when the ponds are frozen
- Resident Robert Lash expressed concern about the aerators attracting children when the ponds are frozen. The area surrounding the aerators tends not to freeze.
- Matt Boyle asked about the deer issue and Ed Waters stated that the issue had been taken care of
- Resident Kevin Quandt suggested changing the covenants to make sure that invisible dog fences are set back at least 6 feet from the sidewalk.
- A suggestion was made to add flashing stop signs at Marble Ridge and Obsidian Lane due to cars not actually stopping at the intersection.

Adjournment

- The motion to adjourn at 8:20 pm was made by Dan Marku. Motion was seconded by Kris Webster and accepted by all.