COURTYARDS OF COBBLESTONE

ANNUAL MEETING MARCH 7, 2019 MINUTES

MUNSTER LIBRARY

PRESENT AT THE MEETING:

BOARD MEMBERS: Joan Corey and Donna Hill

PROPERTY MANAGER: Carolin Kenneally

Guest Speaker: Meghann Labadie

**PLEASE SAVE FOR FUTURE REFERENCE**

Joan Corey called the meeting to order at 6:35PM and introductions were made. Coffee, bottled water and protein snack boxes were provided.

Welcome to all new homeowners to the Courtyards of Cobblestone! If you and your family have never lived in a planned Community, there are rules and regulations in the Covenants you received, when you purchased your home. It is the responsibility of your volunteer Board Members to enforce these Covenants .Example: You cannot modify the outside of your home without Board approval. Call Carolin if you have any questions ….See form provided.

A quorum was established with 16 homes present and 9 by proxy.

Meghann Labadie of Meghann Labadie LLC gave a very informative discussion of Wills, Trust and Probate Planning. She provided attendees with hand outs and her contact information. Consider Meghann’s services should you need them now or in the future.

Thanks to Donna Hill for volunteering to be a Board Member. Anyone else interested in the future of our Community in which we all live, contact Carolin. Be a volunteer…..It may be you have ideas that benefit all of us. Joan Corey may not be on the ballot each year. So who will advocate for our Community?

Carolin presented the 2018 financial report and the 2019 budget that reflects the monthly Association dues, remaining the same at $150.00 per month. Carolin stated that monthly dues have not been increased due to the funds remaining in the capital reserve account, as well as the decrease in the number of buildings that we will stain each year. Capital Reserve funds are needed to take care of the pump house shed, irrigation system, as well as the cul-de-sac road repairs not handled by the Town of Munster.

 Thank you to all of our homeowners for submitting payments in a timely manner. Those of you who do not, see attached new policy. **Please send and remit all monthly payments, to be RECEIVED, prior to the 10th of each current month to : Courtyards of Cobblestone, PO Box 1082, Crown Point In 46308**

Joan reviewed the year of 2018 and reviewed what to expect in 2019. Below are items reviewed and discussed:

* Please take down all holiday decorations promptly, including colored light bulbs,
* Check your driveways. Should you decide on a new one, we will hold you financially responsible for any irrigation damage that occurred by your contractor. If your driveways have extensive cracking or is the original from 20+ years, they should be replaced prior to the sealcoating that will be done in June 2019. Example: If you miss the sealcoat date in June, and have your new driveway replaced in July, we will not return to do your sealcoating. See attached flyer. Sealcoating is a product that will color your driveway black. It’s only a temporary cosmetic process. It does NOT REPAIR CRACKS IN THE ASPHALT.
* Clean your gutters and dryer vents. Check for blockage to both of your vents.
* It has NOT been determined [forthcoming] what addresses on Westminster will be stained, starting in Summer of 2019: It is the homeowner’s responsibility to ensure that all damage or rotted wood is repaired prior to staining. We will NOT stain your building if you or your connecting neighbor have not done required repairs. Check the exterior of your home and patio wooden fence.
* Do you have algae, dirt and mold on your stone patio walls? You can power-wash it. Hire someone to do this and surprise…... it looks brand new! Remember this is your community, Keep your property looking good.
* **Snow removal:** Snow removal is done when it snows 2" or more. The Board will decide with the advice from snow removal contractor based on conditions and availability when to plow. Because the town of Munster considers our cul-du-sacs to be "private drives" the town will not snow plow. We have required our snow removal vendor, Thomas Irrigation, to begin at these 3 areas on Cornwallis and Westminster to plow. Although Thomas Irrigation plowed the cul-de-sacs first, they were still very difficult to maneuver through. There were several days of snow that did not reach the 2 inch threshold and the cul-de-sacs were very icy and not plowed. Other similar areas in Munster, appear to be plowed by the Town, and garbage trucks are able to drive through to pick up refuse. The audience consensus was that this issue approaching the Town with Joan. Bob has measured the cul du sacs at homes to the East after our meeting. Both are 25 ft….So why are our cul du sacs deemed “private drives” and not snow plowed and to the East there plowed?. We will continue to investigate. As a reminder, the Association does not salt sidewalks or driveways due to the damage these products cause to concrete, asphalt and grass-keep a bag in your garage if needed.
* Stone walls are a big issue. There have been a couple of residents, including Joan, who have their rock walls leaning. Another homeowner has his wall falling apart and leaning. Each of us may have these issues at some point Residents have had Masons review their wall and most are not interested in doing this project or it is too costly to the homeowner. The footing or base for these heavy walls, were not installed far enough into the ground, and there are no supports in this wall. The clay that the association is built upon, makes it difficult to repair. It shifts and is unstable. Kind of like some our trees are leaning and where the roots are becoming above ground! WE NEED YOUR HELP………. Does any of our homeowners know a contractor who would take on this stone wall project?? If you do, please contact Carolin Kenneally 219/ 308-5191

We will continue to look for a contractor who will take on this project and be cost efficient to the homeowner or we may have to consider another option.

* BE SAFE...We recommend your coach lights be on at dusk. Let your neighbor know when you are out of town for any holiday or vacation. Call the Police…let them know too. No homeowner is to leave the garage door open! We have had several robberies in our neighborhood. Robbers look at the inside of your garage to check the access to the garage and inside of your home. There are several residents who have their door open often. Please reconsider. Police recommend not only closing your garage door but also that lights can and will, prevent criminal activity. If you see anything suspicious call 911.
* Joan is the Neighborhood Crime Watch/ Policy Captain and will be working with Officer James Ghrist on this and other Community endeavors.
* It is against the laws in Munster and our Covenants to allow your dog's to be unleashed and the owner not picking up their waste. It is irresponsible to own a dog and not abide by these rules. Own a dog WALK your dog! Do NOT open your garage door or your back door and let your pets out. Have you done this?? This also damages our grass and the smell in your Courtyards and neighbors property can be overwhelming. If you suspect our neighbors of not being in compliance, call the town and violators will be issued a ticket.
* *Only 2 garage sales are permitted per year. Permits must be obtained from Town* of Munster. Violators will be ticketed. Carolin asked the audience if there was any interest in having an association wide garage sale-no one was interested-most just donate their unwanted items. It has been suggested the congestion and unsafe conditions for casing your home are a possibility, so say the Police.
* Commercial vehicles are not allowed overnight in our development. If you see a truck, van, mobile home, trailer, boat etc. parked in a homeowner’s driveway, or in our cul du sac guest parking, it should be reported.to Carolin.
* Our trees held on to their leaves longer this fall. Late lawn cuttings were suggested by our vendor, Great Lakes Landscaping to clean as many leaves as possible, prior to the first snowfall. So please be patient. Sometimes this leaf clean-up may not be possible prior to the late growing season.
* In the Spring and fall, Great Lakes Landscaping will cut back all perennials and rose bushes. Homeowners CANNOT opt out of this required service. Don’t panic that you believe they are cutting your flowers. This trimming will provide better Spring growing for all our perennials.
* Be reminded of our PVC irrigation pipes. The system is older and you know how this clay allows ground movement. These pipes can be punctured and sprinkler heads can be damaged if you drive over them, If you damage these pipes or sprinkler heads you will be responsible for the cost of repair. All tents, children’s bounce houses, badminton nets, electric dog fencing and anything that digs in the lawn is NOT ALLOWED. If you are unsure call Carolin.
* **No changes to the exterior of your property can be done without prior Board approval through the submission of the attached modification form. Legal action will be taken on all residents that do not get permission prior to installing outdoor items or lawn ornaments. Remember those added lawn ornaments will become “clutter”….not class. There are no awards in the Courtyards of Cobblestones for the amount of stuff you display on your property. LESS IS ALWAYS MORE.**

The Board once again requested board volunteers from the audience. There were no volunteers for the Board of Directors. The Board will continue their search and has the option to appoint new Board members up until the next annual meeting date. If there are no Board Members, we have no recourse but to allow the State of Indiana to take over.

Please email Carolin at regionpmo@gmail.com with any changes to your contact information needed for emergency purposes. If you have not submitted your Homeowner contact form attached PLEASE submit. Police have had several emergencies in our Community and had to break windows and doors to help the homeowner in distress.

And lastly,,,,Because we pay a yearly fee per homeowner of $140, to our Cobblestone HOA for entrances, lighting and irrigation on Cobblestone Rd,……. their property Manager is Michael Bottos, at 1st American Mgmt Co .phone (219)464-3536 Call if the lights are out. or any other issues of their responsibility. You may also email him at mbottos@1stpropertymanagers.com

**Thank you to all for your cooperation on these and any other business matters or concerns. We all need to work together because we live together in this beautiful Community.**

**Thank you Carolin!**

**Dekker Electric at 2142 US HWY 41 in Schererville.**

* Coach Lights -**The name of the coach lights are Kichler style #9655**

**Great Lakes Landscaping Dino Ioakimidis 219/712-0946**

* **Any Landscape Projects**
* **Power Washing stone patio wall**

 **Korellis Roofing Hammond Indiana- Phil Junge (219) 844-1400**

Architectural Roof Shingles Style: Tru Definition Duration Color: **Owens Corning** : Driftwood

* **Roof repairs and replacement**

**Barry Maack Maintenance, Valparaiso IN (219)242-2568**

* **General Maintenance work – interior and exterior projects**

**Paul Diekelman Paving Contractor 708/877-2507 or cell 708/856-2459**

 **\* Driveway Replacement**

**Economy Paving (708) 481-1380**

* **Driveway replacement**

**Mike and Eric Stiles 708/421-6050**

 **\* Plumbing**

Please note that you as homeowners are contracting with these vendors and are responsible for any damage or payment owed. The Association is not liable for any damage or issues that may arise.

The meeting was adjourned at 8:15pm

Respectfully submitted by Carolin Kenneally as agent for Courtyards of Cobblestones.

Phone 219/ 308-5191

Attachments:

Modification Forms

Homeowner contact Information Sheet

New Association Payment Policy