

ESTES PARK

HOMEOWNERS ASSOCIATION



Estes Park HOA Annual Meeting

May 20, 2025

ANNUAL MEETING AGENDA

ESTES PARK

HOMEOWNERS ASSOCIATION

- **Meeting Called to Order**
Mike Martens, Secretary
- **Welcome Homeowners**
Josh Leffert, President
- **1st Year Accomplishments**
Board & Committee Chairs
- **2025 Budget Proposal & Finances**
Heid, Treasurer
- **Committee Reports**

Quality Control

Architectural Control

Communications & Website

Aquatics & Wildlife Control

Membership Vote - Open Board Positions

President

Board Member

- **Questions / Adjournment**



Estes Park Board of Directors

Josh Leffert

President (up for reelection)

Mike Martens

Secretary (2 years left in term)

Heid

Treasurer (1 year left in term)

Debbie Hyde

Board Member (running for Board)

Committee Chairs

Scott Nailor

Chairman – Quality Control (running for President)

Robert Christie

Chairman – Architectural Control

Kathy Georgen

Chairman - Aquatics & Wildlife Control

Your Name Here

Volunteer Today

WE ARE RESIDENTS FIRST



Board and Committee members are **Residents first**. We do not work “**for**” our neighbors, we work “**with**” our neighbors. We each have a vested interest in maintaining our neighborhood, keeping our dues low, and ensuring our home values continue to remain high.

Decisions made by the Board are for the benefit of the “**entire**” neighborhood. Everyone may not agree with all decisions made, but we must abide by the rules, until such time they are voted to change.

No Board or Committee member is paid to do the work he/she does for our community. All work done is in “**addition**” to our day jobs. We welcome anyone who would like to help with help with managing the neighborhood.

ESTES PARK

HOMEOWNERS ASSOCIATION



1st Year Accomplishments

1ST YEAR ACCOMPLISHMENTS



■ Terminated contract with Vibrant Outdoors

- Vibrant Outdoors' contract was well above market price for their service and unacceptable quality control from their service
- The 2024 budget increase of \$40 per lot was implemented to fund Vibrant's contract.
- The way Vibrant was invoicing us, made it impossible to fund our required reserves. Their contract alone was our annual budget income.
- Had we stayed with Vibrant Outdoors contract, **we would have ended 2024 with a \$24K loss** (which would have had to be made up with either a special assessment or increased dues)

■ Decision made by board to terminated agreement with AMI and become self-managed

- Each year by contract, AMI could implement a 5% increase to their management contract.
- Poor service and response to homeowner's requests and concerns
- Little to no communications on if/when a vendor would service our neighborhood
- Poor records management
- **2025 Realized Savings: \$12K (used AMI's services for the balance of 2024)**
- This decision meant the Board and Committee members would have to take on the work AMI was managing

1ST YEAR ACCOMPLISHMENTS



■ Passage of the 5 Year Rental Rule

- This was a tremendous win for the residents of Estes Park
- With this amendment to our Covenants, homeowners must own their property a minimum of 5 years before they can rent the property.
- This eliminates investors and/or companies purchasing homes in our neighborhood simply as rental properties.
- We implemented a Hardship Waiver for homeowners who find they need to rent their homes due to financial hardship or relocation.

■ Set up Billing Software

- Offering more flexibility for Residents to choose a payment option that works best with their budgets: Annually, Semi-Annually, Quarterly, or Monthly

■ Built a Website for our Community

- To replace AMI's portal for documents and to communicate with the Board, we built a website www.estesparkhoa.com.

■ Lake Waiver Usage

ESTES PARK

HOMEOWNERS ASSOCIATION



Finances – 2025 Budget

PROPERTY TAXES

DEADLINE TO APPEAL 2025'S RATE - JUNE 15, 2025



Indiana instituted property tax caps to prevent county governments from arbitrarily increasing property taxes. The amount you pay in property taxes is capped as a percentage of your homes assessed value. The caps were a great idea. However, county governments quickly found a workaround. Since they can't easily increase your tax rate, they now increase your assessed value. The results are the same...increased property taxes for residents.

What can you do?

Proposed assessment notices were mailed out to Madison County property owners. This notice provides the current and proposed assessment.

If you disagree with the assessed value of your property, you should appeal the assessment. Simply fill out Form-130 (linked below) and send it to the assessor's office (also linked below). If your assessment increased by more than 5% the burden of the assessment is on the county.

What happens if you appeal your assessed value?

1. The assessor is required to hold an informal conversation with you to resolve the appeal
2. If you and the assessor do not agree. The local property tax board will hear the matter. They are one of the few reasonable boards and commissions in Madison County. The assessor is required to provide you all the evidence they plan to use at this hearing. The hearing is usually held in a conference room at the county building. It's a very low-key event and nothing to be intimidated with.
3. If the local tax board rules in favor of the assessor you can appeal it to the Indiana Board of Tax of Tax Review and ultimately the Tax Court
4. Many residents and businesses fight their property assessments every year. The assessor's office has been known to use inaccurate and invalid comp data.

Appeals Form <https://www.in.gov/dlgf/appeals-property-tax>

Assessor's Office <https://www.madisoncounty.in.gov/departments/assessor's-office>

FINANCES – 2025 BUDGET



INCOME

Income	Budget 2023	Budget 2024	Actual July 31	Budget 2025
Assessment	\$130,680	\$193,116.00	\$193,116.00	\$199,500.00
Anticipated Initial Capital Funding	\$36,000	\$15,000.00	\$7,000.00	\$2,000.00
Late Fees			\$850.00	\$750.00
Investment Dividends			\$89.00	\$4,500.00
Developer Funding	\$113,425	\$38,665.00	\$6,900.00	\$3,220.00
Lease Review - Compliance				\$600.00
Total	\$280,105	\$246,781.00	\$207,955.00	\$210,570.00

EXPENSES

Expense	Budget 2023	Budget 2024	Actual July 31	Budget 2025
Administrative	\$10,400	\$12,500.00	\$6,974.00	\$7,070.00
Reserve Contribution				\$52,807.00
Utilities	\$2,750	\$100.00	\$1,648.00	\$1,720.00
Maintenance	\$18,500	\$53,286.00	\$44,192.00	\$34,760.00
Residential Maintenance	\$207,805	\$150,972.00	\$119,808.00	\$103,142.00
Total	\$239,455	\$216,858.00	\$172,622.00	\$199,499.00

SUMMARY

Total annual income from assessments	\$199,500
Total annual expenses	\$199,499

BALANCE	\$1
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PERCENTAGE OF INCOME SPENT	100%
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HOA DUES



Frequency	Amount Due	Dates Due
Monthly	\$133/per month	Due on the 1st of each month
Quarterly	\$399/per quarter	Due on January 1st, April 1st, July 1st and October 1st
Semi-Annual	\$798/per half year	Due on January 1st and July 1st
Annual	\$1,596/per year	Due on January 1st

LATE FEES & COLLECTIONS

Assessment	Timing
Late Fee	A \$25 late fee will be assessed to any account for each 45 days past due (\$50 at 90 days)
Collections	An account will be turned over to collections when it becomes \$1,000 past due
Property Lien	When an account becomes \$1,650 past due (4 quarters and two \$25 late fees), the account will be sent to our attorney to have a property lien placed on the residence

NOTE: Per Indiana Law, the Resident is required to pay attorney fees. Currently, the cost is \$80 per collection notice and \$150 per property lien.

PAYING YOUR HOA DUES



Bank Payment

1. Go to **your** bank's payment system
2. Set up **Estes Park HOA** as a payee
3. Use the association's address:

PO Box 202
Fortville, IN 46040
4. In the "memo" put your last name and your HOA account number (lot # - house #)
5. Do **NOT** use the original Forum Credit Union payment method.

By Check or Money Order

1. Write a check (or money order) payable to **Estes Park HOA**
2. Mail to the association's address:

PO Box 202
Fortville, IN 46040
4. In the "memo" put your last name and your HOA account number (**lot # - house #**)
5. You can also drop off your check (in an envelope) and place it in the Board Treasurer's Heid's mailbox at **8317 Bryce** (no need to hand it to him personally).

REMINDER...WE NO LONGER HAVE A PAYMENT PORTAL!

ESTES PARK

HOMEOWNERS ASSOCIATION



Quality Control Committee

QUALITY CONTROL COMMITTEE



Responsibilities of the QCC Committee:

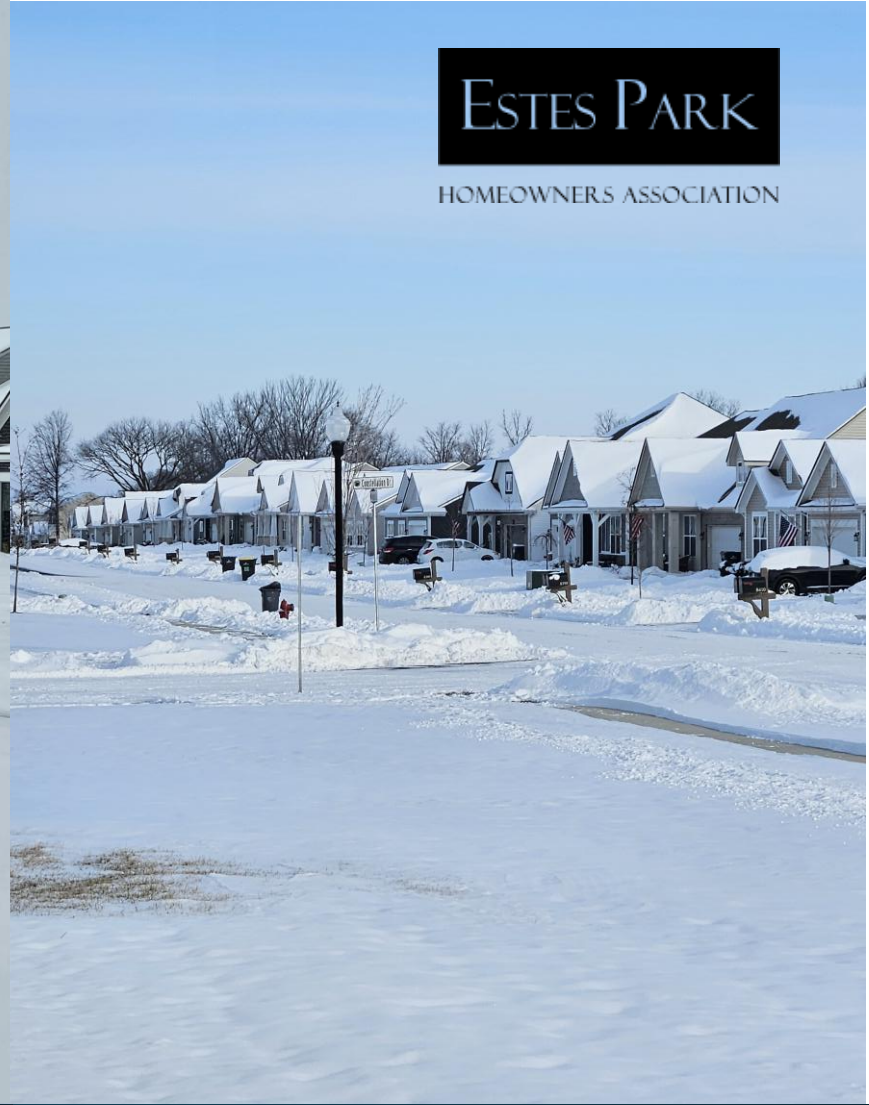
- Address all service requests related to maintenance or repairs as required
 - Ticketing system set up on website for all service requests
- Provide recommendations to the board for community improvements with cost estimates
- Identify cost savings measures related to maintenance, repairs, and improvements without decreasing service quality
- Oversee all contractors to ensure the quality of service meets the highest expectations
- Secure maintenance contracts for:
 - Snow removal – Davey Tree
 - Landscaping – Davey Tree
 - Irrigation start up and winterizing – Watch Me Grow
 - Lake maintenance – HOA Managed

QUALITY CONTROL COMMITTEE



QCC Accomplishments

- Addressed and completed 80 service requests ranging from lawn maintenance concerns, property damage, irrigation repairs, irrigation system setup and drainage issues.
- Coordinated a neighborhood workday to fix drainage issues and pull trees.
- Worked along side Davey Tree during significant snow events to ensure work was completed.
- Secured all maintenance contracts at a substantial cost savings.
- Identified grub infestation, obtained pricing and oversaw the application of the control product.
- Continue to work with the Town of Ingalls to help us manage our infrastructure (water & sewer lines, etc.).
- Electric box installed at the front entrance by the lake. This will provide electric to the front entrance sign and lake maintenance.
- Set and leveled all mailbox posts



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SNOW EVENTS



NEIGHBORHOOD WORKDAY

MAINTENANCE AND IMPROVEMENT PLANS

Current	Future Proposed			
2025	2026	2027	2028	2029
• Mailbox repair (completed) • Electric service installed main entrance common area (completed) • Aeration for the lake Summer 2025 • Top dressing and seeding of some common areas (fall) • Lake habitat Summer 2025 • Flock cameras	• Tree removal • Irrigation sign and partial common area main entrance • Landscape by entrance sign • Lighting for entrance sign • Top dressing and seeding of some common areas (fall)	• Concrete pad and asphalt walk to future pavilion • Add on to the Irrigation common area main entrance • Top dressing and seeding remainder of common areas (fall)	• Build pavilion common area by the lake • Landscape by the pavilion	• Deck and dock by pavilion

QUALITY CONTROL COMMITTEE



2025 Contracts

- **Snow removal – Davey Tree Service**
 - Snow must be 2” or greater (determined by the weather service)
 - Crew will clear driveways and sidewalks up to the front door (not entire porch)
 - Crews will **NOT** clear close to any vehicle in a driveway and will not use salt
 - We will continue to have Davey Tree plow the snow on our streets – the Town of Ingalls use a 3” snow depth minimum before they will clear residential streets
 - We can tell you that you will have your driveway and sidewalk cleared, we cannot tell you when the crew will get to your home. We have 125 Residents in this neighborhood. Everyone would like to be first on the list, unfortunately, that’s not possible.
- **Landscaping / Lawn Mowing – Davey Tree Service**
 - Seasonal mowing
 - Bed maintenance and mulching (front flower bed and around the 2 trees)
 - Shrub pruning (builder installed)
 - Concrete edging (sidewalks & driveway)
 - Tree maintenance (builder installed: front yard tree and backyard tree)

QUALITY CONTROL COMMITTEE



2025 Contracts

- **Lawn Fertilization - TruGreen**
 - 5 fertilization & 1 grub treatment per season
- **Irrigation start up and winterizing – Watch Me Grow**
 - Spring system start up, set up of controllers to water efficiently, straightening and adjusting sprinkler heads, certified backflow.
 - Start up process completed no later than June 1st.
 - Fall winterization, drain and bleed all irrigation lines and turn off system no later than November 15th.
 - The HOA does not maintain individual homeowner's control boxes. Should you have an issue with a controller, you can reach out to the Board, and we will give you contact information for the irrigation company. The expense to repair the control box will be on each homeowner.
 - The HOA will only do minor repair to your system (i.e., a broken sprinkler head). Should you need to move a line or you or a contractor damage one of your lines, the cost of the repair will be on the homeowner.

ADDRESSING EXCESSIVE TRAFFIC & SPEEDERS FROM SUMMERLAKE



- We understand it's a HUGE problem - it is used as a cut through to Atlantic Road, they speed through the neighborhood and disregard stop signs. At times, it can be non-stop traffic.
- Attend Ingalls Town Council meeting and get vocal. Council meetings are the last Tuesday of each month at 6:45 p.m.
- Can we block it off? The town's response can't be no, because emergency vehicles must get through, what did they do BEFORE our neighborhood was in place?
- We need **everyone's** help to explore our options

(Okay, not a real option, but would be nice!)



ESTES PARK

HOMEOWNERS ASSOCIATION



Architectural Control Committee

ARCHITECTURAL CONTROL COMMITTEE

ESTES PARK

HOMEOWNERS ASSOCIATION

Why do we have an Architectural Control Committee?

As members of the Estes Park Homeowners Association (HOA), we all share a common goal: to maintain and enhance the quality of life within our community. To achieve this, it is essential that we all adhere to the Covenants and Bylaws that govern our HOA.

As we know, not everyone may be enthusiastic about following the Covenants and Bylaws and we all won't ever agree 100% in all areas. However, it's important to remember that these rules are in place for the benefit of the entire community.

Here are a few points on why Covenants and Bylaws must be followed:

- **Preserving Property Values:** Our Covenants and Bylaws are designed to maintain the aesthetic appeal and structural integrity of our neighborhood. By following these guidelines, we help ensure that our properties retain their value and appeal to potential buyers.
- **Ensuring Safety and Security:** Many of our rules are in place to protect the safety and well-being of all residents. This includes regulations on property maintenance, noise levels, and the use of common areas.
- **Promoting Harmony:** Adhering to our Covenants and Bylaws helps prevent disputes between neighbors. Clear rules and expectations create a harmonious living environment where everyone knows their rights and responsibilities.
- **Enhancing Community Amenities:** Our HOA dues fund the maintenance and improvement of shared amenities and services, such as mowing, snow removal, maintaining irrigation systems, and maintaining our pond and common areas. Compliance with our financial obligations ensures these remain available and in good condition for everyone to enjoy.
- **Legal Obligations:** As members of the HOA, we are all legally bound to follow the Covenants and Bylaws. Non-compliance can result in fines, legal action, and other penalties, which we all want to avoid.
- **Fiduciary Responsibility:** Items such as the mailbox post repairs are needed for the greater good of the neighborhood's appearance.

ARCHITECTURAL CONTROL COMMITTEE



When do I need to submit an ARC Request form?

- The ARC Committee is positioned to say “yes.” If your request is written within compliance of the rules, ARC will approve.
- All exterior changes, additions, improvements or installations to any lot must receive written approval by the Architectural Control Committee prior to installation; including, but not limited to, fences, decks, any structure, clearing, excavation, grading, and other site work, exterior alteration or modification including the change of paint color; landscaping, removal of plants, trees, or shrubs.
- All such exterior modifications shall be in strict compliance with these Architectural Control Rules & Regulations, the Declaration of Covenants, Conditions & Restrictions, and approved by the Architectural Control Committee prior to commencement.
- You can view both our **Covenants** as well as our **Architectural Control Rules** on our website at www.estesparkhoa.com.
- **Again, we may not all agree on the rules, but we will abide by them.**

Violation Notices

- A homeowner will receive an initial notice of violation allowing 10 days to remedy.
- If the violation isn’t remedied in 10 days, the homeowner will receive a 2nd notice. If that notice is not remedied within the allotted time, the violation will be turned over to our attorney.
- No one wants the violation to get to this point. Knowing and abiding by the rules and regulations set forth for our neighborhood will alleviate violations.

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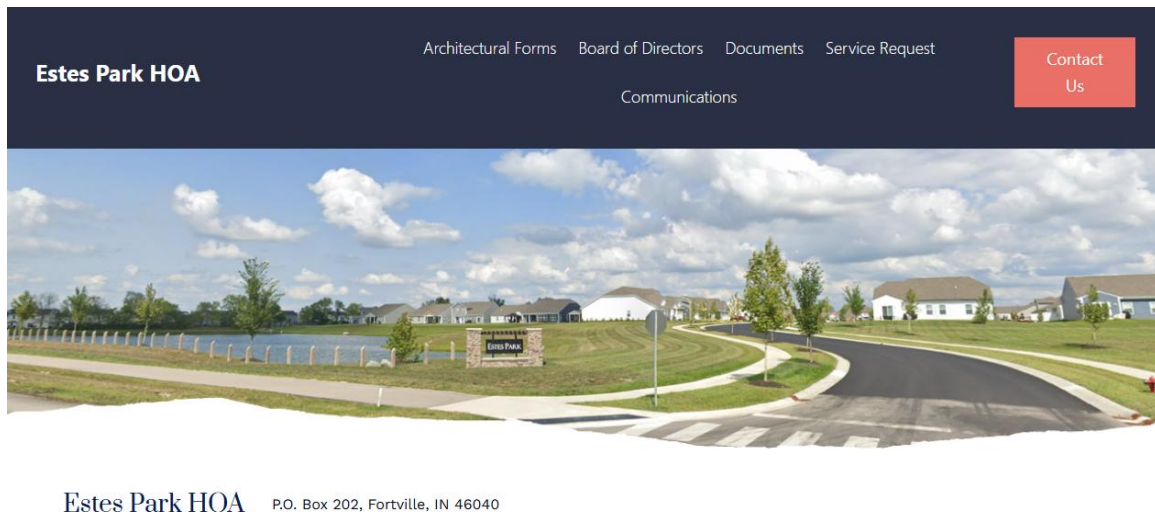


Communications & Website

COMMUNICATIONS & WEBSITE



Website



- Website: www.estesparkhoa.com
- Submit your ARC & Maintenance Requests from the portal. All Bylaws, Covenants and ARC documents are on the site.
- A **Contact Us** page to direct you to a member of the Board.

Facebook



Estes Park Home Owners- Pendleton, IN

Private group · 113 members

- Must be a resident of Estes Park to be a part of our Facebook group.
- Designed for neighbors to interact and get to know each other and share community events.
- **The Board does not monitor the page for questions and service requests.** Any resident who has a question or a request need to submit a ticket on the website.
- We reserve the right to delete any negative or non-respectful post.

ESTES PARK

HOMEOWNERS ASSOCIATION



Membership Vote

MEMBERSHIP VOTE – BOARD POSITIONS



Positions Available:

- **President (3-year term)**

Candidate Running:

- Scott Nailor

- **Board Member (3-year term)**

Candidate Running:

- Debbie Hyde

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Questions / Adjournment