Annual Bramblewood Homeowners Meeting

November 14, 2022

Meeting was called to order at 6:32 p.m. at the St. John Public Library

Introduction of board member: Ron Johnson/President, Elizabeth/Vice President, George/Treasurer, Karen Turner/Secretary

Ron thanked the attendees for coming to the meeting.

Review of 2022 – Maintained common areas, ponds and covenants. Covenants and website. The improvements included financial and banking improvements, covenants, applications and minutes storage. The board has made improvements for bill paying, letters and meeting minutes to efficiently maintain.

Projects for 2023 – there are no other projects planned. There is discussion regarding improvements to the east entrance. There were ideas last year about Christmas lighting but would need additional electric and storage.

Financials – the summary is provided of the financials with the check register. Annual dues have been \$150.00 since 2011. When there were excess funds a \$45.00 rebate was given in 2015. In 2016, a \$20.00 rebate was given. There are two homeowners who have not paid their dues, but we are actively trying to work with them to bring them up to date. Board members have sought information to take additional action through small claims court. Letters have been sent to the homeowners that are in arrears. Lieris were considered but may take a long time before coming to a resolution. There is a special assessment for pond owners. The Homeowners Association pay half, and pond owners pay half. NIPSCO bill has been paid with southeast pond total of \$320.00 and west pond total of \$293.00. Expenses – Waters Edge. No pond projects. Landscape – November bill has not been received. No projects. Sprinkler system – decreased amount but has been a frustrating service. Water bills – increased notification to town for five (5) months. Insurance – liability coverage increased – property damage coverage was added for common area damage.

Attendee question – What is the amount of coverage? Answer - Two (2) million, common property and board officers are covered.

Pond owners should have riders. Every owner has an easement that are located on the owners' property that have rules and requires coverage. Umbrella policies for pond easement are available. Administrative expenses for office supplies (paper, stamps, envelopes) and bank fees. Other is for adjustments (i.e., bounced checks and donation sent to the Volunteer Fire Department). We will have a balance excess of \$1,800.00 at end of year.

We anticipate that costs are to go up and we may have to increase the annual dues to provide a monetary buffer for emergencies and projects. To accomplish this may require increasing the dues.

Attendee question – When will the dues be mailed out? Answer - End of February.

Attendee question – Is there a budget for 2023? Answer - No, will look toward the end of December. We want to anticipate increase costs.

Answer question – Are there any projects? Answer - Possible improvements to east entrance, tree issues, irrigation. Not many improvements, just maintenance.

Forever Green – gives discount when paid early.

Trees behind Dave's berm are splitting – Ron will contact Town of St. John to help with this. Homeowner on Calumet Avenue took down 4 Bradford pear trees due to issues with health.

Street Repaving – Town of St. John Public Works has been contacted regarding repaving of streets in the subdivision. The town plans the year before for budgeting. Ron spoke with Councilman and was told that they tested the streets and patched. We are hoping that we are on the list for repaving. Email has been sent requesting that interested homeowner emails be sent requesting the town repave and repair streets in the subdivision.

A & K Landscaping - Will meet with Armando regarding 2023 maintenance contracts, but the final clean up is in November.

Forever Green – irrigation, fertilizer and repairs to sprinklers provided by this company. Sprinklers have been closed.

State Farm - \$2 million policy liability coverage for board members and common areas. Premium due in August. We are requesting competitive quotes from other insurance providers.

Water's Edge – Company provides pond maintenance to include filter replacement and repairs to equipment.

Website – When homeowners visit <u>www.bramblewoodstjohn.com</u> website, it provides updated information regarding financials and subdivision news.

Plants and Flowers – Leslie Poplan designs and provides plants and flowers on the east entrance with the change of seasons.

BACC – committee that oversees covenants and applications for home improvements. There have been current problems that homeowners did not get the required permits prior to making improvements to properties. Any property improvements made need to be approved by the BACC and the homeowners are required to ensure that all appropriate permits are requested from the Town of St. John.

Leaf pick-up on December 12th **every other week -** branch pick-up has ended. Homeowners need to ensure that trees in the parkway are kept trim and does not obstruct sidewalks.

There are board positions open – if you are interested in becoming a board member, please email the board.

Open Discussion

April Janota maintains the Facebook page. We appreciate her time and attention that she continues to provide. Thank you.

Leslie Poplon – We also want to thank her for her beautiful job that she continues to do at the east entrance with the flowers and plants. Thank you.

Garry Pufahl - We want to thank him for assisting with maintaining the west entrance. Thank you.

Attendee question – The Preserve is tearing out trees. Schilling online shows the three phases

Phase 1 – Retention Pond and 5 houses

Phase 2 - This phase has not started

Phase 3 – This phase has not started

This will affect the trees located on the subdivision. It will be approximately 2 years before starting the third phase.

Bike path – Ron has not heard anything more about the proposed bike path that connected Bramblewood to The Preserve.

Last undeveloped lot has been sold and a home is being built for a total of 154 homes in the subdivision

The meeting was adjourned at 7:31 p.m.

Signed

Signed