

2025 CBCCHOA ANNUAL MEETING

Oct 18, 2025

AGENDA

CBCC Annual Meeting October 18, 2025

Approval of minutes from September 16, 2025 Board Meeting:

Treasurer's Report:

Secretary's Report:

DCC Report:

Old Business:

- CBCC HOA Covenants 2025 Revision - Conclusion:
- Lot 198 Hamilton Hills Amendment: Vote conclusion & Board vote:
- Financial Summary & Capital Budget:
- HOAworks – HOA Software, Current Status:
- Cress Law engagement:
- Christmas Decorating Contest & gift card vote (3 - \$50 gift cards):

New Business:

- 2026-2028 Board Members Vote – 3 positions

Next Meeting: November 18, 2025, 7:00 PM, at Hamilton Town Hall

CBCCHOA Treasurers Report

October 18, 2025

CHECKING:

			Notes:
Balance	9/1/2025	\$ 38,990.75	Sep 16, 2025 Treasurers Report
Credits		\$ -	
		\$ -	
Debits		\$ (2,273.01)	
		\$ 180.00	9/1/2025 Kevin Grubel Annual subscription for signNow
		\$ 204.13	9/15/2025 Jan Longsworth Certified mailings, stamps, and ink
		\$ 25.00	9/22/2025 Steuben County Recorders Office Recording of revised CBCCHOA Covenants
		\$ 1,660.00	9/22/2025 Nate's Lawncare Aug mowing 4x @ \$415ea
		\$ 203.88	9/22/2025 Paula Felver Annual GoDaddy Website Subscription
Balance	10/1/2025	<u>\$ 36,717.74</u>	

SAVINGS - Capital Budget:

			Notes:
Balance	9/1/2025	\$ 253,939.15	Sep 16, 2025 Treasurers Report
Credits		\$ 14.12	
		\$ 14.12	Interest (as reported in 10/1/2025 Farmers State Bank Statement)
Debits		\$ -	
Balance	10/1/2025	<u>\$ 253,953.27</u>	

CBCCHOA Treasurers Report October 18, 2025

2022 AND PRIOR PAST DUE OWNER ASSESSMENTS AND/OR WEED SPRAY PAYMENTS:

Lot #:	Name:	Discrepancy:	Notes and Current Legal Actions:
160	Gritmaker	\$ 112.00	2015 lien for unpaid dues. Includes \$12 of \$50 filling fee
Total	7/15/2025	<u>\$ 112.00</u>	Total prior to 2023 outstanding to the CBCCHOA

OUTSTANDING 2023 OWNERS ASSESSMENTS AND/OR WEED SPRAY PAYMENTS:

Lot #:	Name:	Discrepancy:	Notes:
51	Thieken	\$ 600.00	Past due assessments and weed spray
Total	7/15/2025	<u>\$ 600.00</u>	Total 2023 outstanding to the CBCCHOA
* 2023 Outstanding amounts do not include late fees and lien release costs.			

OUTSTANDING 2024 OWNERS ASSESSMENTS AND/OR WEED SPRAY PAYMENTS:

Lot #:	Name:	Discrepancy:	Notes:
194	Premier	\$ 600.00	Past due assessments and weed spray
Total	7/15/2025	<u>\$ 600.00</u>	Total 2024 outstanding to the CBCCHOA
* 2024 Outstanding amounts do not include late fees and lien release costs.			

OUTSTANDING 2025 OWNERS ASSESSMENTS AND/OR WEED SPRAY PAYMENTS:

Lot #:	Name:	Discrepancy:	Notes:
27	Bradley	\$ 600.00	Past due assessments and weed spray
34	Hunt Rental Prope	\$ 600.00	Past due assessments and weed spray
85	Nadeau	\$ 50.00	Paid without late fees, owes late fee
194	Premier	\$ 600.00	Past due assessments and weed spray
Total	7/15/2025	<u>\$ 1,850.00</u>	Total 2025 outstanding to the CBCCHOA
* 2025 Outstanding amounts do not include late fees and lien release costs.			

CBCCHOA DCC Report
October 18, 2025

Old Business:

Gaffer Lot 117 Construction Project (282A):

- Waiting on DCC replies for step approval UPDATE approved pending Gaffer fixing light issue
- Complaints on brightness of lights. Lights Were not on drawings approved by DCC. New style LED lights have 3 settings his on brightest (5K).
- Requested lights be reduced to mid range due to effecting other homeowners views. (Ringer has experience with this brightness issue).
- Electrician admitted these were not on approval and is checking to see why the Gable angle soffit ones were not recessed.

Mitchell/Premier Lot 194 (also 193):

- Fine remains unpaid.
- Recommend Board start process for Lien or collection.

Frontier Fiber Optic Build Out:

- Town now has AWP doing traffic control for safety.
- Trucks are marked (Utility One, Frontier, AWP etc)
- Safety vests being worn with ID's
- Frontier advised they will build out Ball Lake then reassess permitting.

CBCCHOA DCC Report
October 18, 2025

New Business:

Mowing of Drainage Right of Ways.

- Looks like 1 of two drain areas were cleaned up on 282B.
- Just informational in the event Board wants to enforce written directives from earlier meeting.

Wappes Retaining Wall:

- Approved by DCC.
- Work done by 101 Landscaping
- Only issue to DCC has been complaint regarding dust flying from cutting of blocks. I let Contractor know but no standing by DCC in issue.

Gaffer Retaining Wall Railing:

- Took Kevin to site visit.
- Explained railing requirements based on Indiana Code.
- Discussed setbacks for stone walkway and drainage area between Lilly's lot and theirs.

Sheley Property Seawall (lots 38 & 39):

- Tom Wehring informed IDNR and Army Corps has approved Seawall
- Jeff is working with Wehring on behalf of DCC for colors and information we may need.

Shipe Hot Tub (lots 189-192):

- Simple Hot Tub request handled by Ringer. Approved.

Schiebel Patio Flat Work Approval:

- Requested to pour 2 small areas behind house as flat work (No ILP required). Approved.

CBCCHOA DCC Report

October 18, 2025

New Business (cont):

Need Board help on pier issues. Verify which ones are Ok vs Covenants vs not. Please take time to look at various ones that may not be compliant so we can address as they come up requesting approvals for other things. Or at least get them approved for variance.

General Notes:

Reminder to ALL HOA Members: No request even considered without all 3 pieces of literature emailed to us.

- Architectural Request Form
- Architectural Standards Form signed by lot owner AND contractor performing work
- Lot plan with requested work or samples of materials if just exterior decor.
- Most Approvals are valid for 60 days if no ILP required. 1 Year if ILP is required.

Use email of cbcc.hoa.dcc@gmail.com whenever possible. Phone calls are immediately referred to email.

2024 Profit and Loss Statement
Crystal Bay Crystal Cove Home Owners Association

January - December 2024

INCOME

Member Dues and Weed Spray	\$ 103,850.00
Member Fines and Judgments	\$ -

Total Income	\$ 103,850.00
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EXPENSE

Professional Services	\$ 31,130.00	
HLA Weed Spray		\$ 29,700.00
Tax Sale and Legal Fees		\$ 617.50
Taxes and Prep		\$ 812.50
Insurance	\$ 1,037.00	
Office Expenses	\$ 923.41	
Dues/ Weed Spray Refund		\$ 100.00
Misc Office Expense		\$ 823.41
Maintenance	\$ 10,095.00	
Snow/ Salt		\$ 100.00
Mowing		\$ 9,770.00
Dirt Work and Rodents		\$ 225.00
Private Road Maint		\$ -

Total Expense	\$ 43,185.41
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NET OPERATING INCOME	\$ 60,664.59
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Other Income	\$136.66
Other Expenses	\$0.00

Net Other Income	\$136.66
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NET INCOME	\$ 60,801.25
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Profit and Loss Statement 2020 - 2024 Comparison
Crystal Bay Crystal Cove Home Owners Association

2024 Profit and Loss Statement		\$550/lot	\$550/lot	\$550/lot	\$450/lot	\$350/lot
January - December 2024			2023 P&L	2022 P&L	2021 P&L	2020 P&L
INCOME						
	Member Dues and Weed Spray	\$ 103,850.00	\$108,175.00	\$106,550.75	\$94,375.00	\$98,825.00
	Member Fines and Judgments	\$ -	\$ 100.00	\$ -	\$ -	\$ 500.00
	Total Income	<u>\$ 103,850.00</u>				
EXPENSE						
	Professional Services	<u>\$ 31,130.00</u>				
	HLA Weed Spray	\$ 29,700.00	\$ 29,700.00	\$ 10,050.00	\$33,225.00	\$45,725.00
	Tax Sale and Legal Fees	\$ 617.50	\$ 3,073.00	\$ 2,458.75	\$ 1,766.40	\$ 5,120.43
	Taxes and Prep	\$ 812.50	\$ 212.50	\$ 1,123.02	\$ -	\$ 80.00
	Insurance	<u>\$ 1,037.00</u>		\$ -	\$ 869.00	\$ 806.00
	Office Expenses	<u>\$ 923.41</u>				
	Dues/ Weed Spray Refund	\$ 100.00	\$ 550.00	\$ 2,900.00	\$ 700.00	\$ 400.00
	Misc Office Expense	\$ 823.41	\$ 1,213.05	\$ 773.51	\$ 394.05	\$ 477.53
	Maintenance	<u>\$ 10,095.00</u>				
	Snow/ Salt	\$ 100.00	\$ 2,170.00	\$ 1,260.00	\$ 1,610.00	\$ 1,100.00
	Mowing	\$ 9,770.00	\$ 6,738.00	\$ 7,305.00	\$10,920.00	\$ 6,300.00
	Dirt Work and Rodents	\$ 225.00	\$ 3,700.00	\$ -	\$ -	\$ -
	Private Road Maint	\$ -	\$ -	\$ 17,703.00	\$ -	\$ 9,984.50
	Total Expense	<u>\$ 43,185.41</u>				
NET OPERATING INCOME		<u>\$ 60,664.59</u>				
	Other Income	\$136.66	\$0.00	\$0.00	\$0.00	\$0.00
	Other Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Net Other Income	<u>\$136.66</u>				
NET INCOME		<u>\$ 60,801.25</u>	<u>\$ 58,945.45</u>	<u>\$ 62,977.47</u>	<u>\$44,890.55</u>	<u>\$ 29,331.54</u>

CBCCHOA 5 Year Capital Budget - 2024 through 2028

[illegible]

Candidates for Crystal Bay Crystal Cove Homeowners Association Board for 2026

Michael Biers

- I am an electrical engineer with 42 years of experience in the aerospace industry. My career has equipped me with strong problem-solving, project management, and collaboration skills that I believe would serve the HOA well.
- As a resident of Crystal Bay/Crystal Cove, I am committed to helping maintain the quality, value, and sense of community that make our neighborhood a great place to live.

Connie Kracher

- My husband Kyle and I bought land in 2015 and built our home on the north side of Crystal Cove in 2017. We both grew up on lakes in Michigan and Indiana. We love our neighborhood and strongly support the CBCC, HLA, and Town of Hamilton, including attending and participating in many of the CBCC and Town of Hamilton meetings through the years.
- My personal background: I am a healthcare specialist, research administrator, and professor for Purdue University. I have also taught for Indiana University and have served on numerous committees at both universities. As a CBCC board member, I would be fair and support the mission of the CBCC and DCC in maintaining the integrity of our beautiful neighborhood. I would be honored to serve the CBCC if elected.

Nick Shipe

- I am a current full-time resident on 270a where I own 4 lots. I have been living full time in the community for 2 years and split between Fort Wayne and our Hamilton lot for one of those.
- I am currently director of transportation at circle logistics, I have a family of 4, and look to bring assistance and resolutions to as being part of the board.

Bob Mason

- I'm a retired maintenance man, lifelong tinkerer, and proud husband to my amazing wife Deb. For the past 4 years, we've called Hamilton Lake home, living at 320 Lane 280 in Hamilton, Indiana — where the views are great, the neighbors are friendly, and the projects never quite stop.
- I spent my working years elbow-deep in electrical systems and refrigeration units, keeping things running and occasionally wondering who designed this mess. I served on the Whisper Rock HOA board for a while — which taught me that fixing machines is sometimes easier than fixing meetings. Now retired, I enjoy the slower pace, lake life, and sharing stories from a career full of sparks (literal and figurative).