Perry Lake Estates Neighborhood Association Meeting Minutes

Date: July 25, 2026

Time: 8:00 AM - 8:55 AM

Board Members in attendance: Keith Nelson, Jeff Tappy, Curtis Metz, Allen Brouwer, Darcy Coney

1. **Call to Order**
    - Previous meeting minutes were approved via motion.

2. **Financial Report (Curtis)**
    - **Account Balances (as of June 30th):**
        - Operating account: $43,000
        - CD: $100,000
        - Savings: $5,000
        - Total cash: $148,150
    - **Accounts Receivable (AR) Aging:**
        - 16 accounts out of 268 remain unpaid, totaling roughly $7,500.
        - Some accounts paid dues but not late fees, resulting in "two $84 balances." Past practice for these small balances was to "wipe it and move on."
        - A question was sent to ABC regarding some accounts where "it looks like they added a 50 payment to the late payment."
    - **Small Claims:** One account for $968 is in small claims, initiated by Newcome Group. No update from ABC.
    - **Collection Process for Unpaid Dues:**
        - ABC may need to send "another one out and then they can start to the proces before taking accounts to small claims.
        - Curtis will confirm with ABC regarding the required number of notices (thought to be three).
    - **Budget Status:**
        - Over-budgeted items include Insurance and Snow removal (due to 2025 payments bleeding into 2026).
        - Roughly $95,000 has been collected.
        - Net profit: $39,900.
        - Roughly $47,000 remains in the budget for expenses.
        - "Everything looks fine in terms of current operation."
            - $7,000 is expected to come in, aligning with the original budget.
    - **CD Details & Strategy:**
        - The CD is locked until December 21st at a 4% interest rate.

        - Projected earnings are roughly $3,300, which is "$1800 above budget" ($1,500 budgeted, $1,043 current earnings).
        - A suggestion was made to break up the $100,000 CD into "rolling three for nine months CDs" (e.g., a third or a quarter) to ensure continuous availability of funds. This "does make sense" for future planning. No reduced rate is expected for smaller CD amounts.
    - **Three-Year Capital Plan:**
        - Decision: Set up a three-year capital expenditure plan starting in 2027.
        - Objective: Avoid annual re-evaluation of projects, establish a capital fund, provide guidance for future boards and residents, and determine capital expenditure amounts without initially raising dues.
        - Action Item: Curtis to discuss the capital plan with Nancy Loftus.
        - Action Item: Work with ABC to develop the budgeting process for the next three years.
    - **Budgeting & Dues:**
        - Approximately $20,000 is available from savings that can be moved.
        - "We have 4,000 untouched. We have 2,000 untouched." (Context: $4,000 was budgeted for bridge repair, which the county covered; $2,000 was a line item for a dying willow tree).
        - **Challenge:** "I don't think there's any way for us to tackle any of these projects without raising dues because we don't have an extra 20 to 30 thousand dollars in a budget that we can allocate differently."
        - **Potential Strategy:** A combination of raising dues and utilizing existing Savings.
        - **Impact of Dues Increase:** Raising dues by $100 per household would generate approximately $26,000.
        - **HOA Dues Comparison:** Sandra and her team are analyzing area HOAs (e.g., Lockaboo: $495; Milagro: $750 with no pool).
        - **Dues Change Process:** Requires a board decision, and the overall budget (including proposed dues) must be approved by homeowners who attend the annual meeting or submit proxies.
    - **Motion:** A motion to accept the financial report was moved and seconded.

3. **President's Report**
    - The President's report was moved, seconded, and approved by all in favor.

4. **Social (Darcy)**
    - **4th of July Bike Parade:**
        - The event "went well" and was organized by the social committee.
        - 114-115 people attended (120 ice cream cups ordered, 6 left). Previous years using a "Whip and Chill" truck resulted in "long lines" and people waiting nearly an hour for their ice cream.
        - A local vendor from Leo was used for serving, which was efficient. The vendor is "a little bit more expensive" but good for supporting local businesses, and the plan is to "probably use them again.
        - Two children got lost during the event. The path used is different from before, having been extended "a couple" of years ago to include the other side (cold water side), likely Abby's contribution. A six-year-old got lost on the "big path" by herself. The day of the event was hot.
    - **Remaining Year Events**
        - Santa (Scheduled for end of year)

- Fall Block Party (september two years in a row in the common area)
    a. Band Inquiry: "The Cicadas" band is willing to play for three hours for $900. Another band, "No Outlet" (Ben's son's band), costs $1500.
    b. The common area lacks electricity, requiring a generator for amps.
    c. Budget: The budget for social events is "just over a thousand" ($1036).
    d. Alternative: Suggestion to use a "big battery powered Bluetooth speaker" for music.
    e. Estimated spending for the block party is ~$500 (typically hot dogs and chips are purchased).
- Adult Social may be considered for next year if funds are available or carried over.

○ **Value of Social Events:** Social events are important for residents to see value in their HOA payments, as many do not realize the extent of maintenance (e.g., trees) and there is no community pool.

- **Motion:** A motion to accept the social committee report was moved and seconded.

5. Architectural Committee Report (Jeff)

Recent Requests

- Replacement of a deck and addition of a pergola.
- Replacement of a deck (changing from wood to Trex), approved as "just maintenance." Residents should "err on the side of submitting it" for general maintenance items.
- Installation of 12 trees along a fence row on Perry Lake Drive (landscape).

Pools

- A pool was installed on Perry Lake Drive.
- An above-ground "pink" pool (16-18 foot diameter, full height) needs to be addressed.
    - They need to be notified that they can't come back (referring to the pool remaining).
    - The property has received second and third notice.
    - The rule is: No, we cannot do an above ground pool per the covenants.

Motion: A motion to accept the architectural committee report was moved and seconded.

6. Covenant Violations

Report Issues:

- A report on covenant violations was reviewed.
- Frustration was expressed regarding the report format: "We've asked at least three times now to not just give us the report, because to me, that means very little. We need to know which of these are and where."
- The current report is considered "less than useful" because it doesn't show history or actions taken. Inconsistency in reporting has been observed for the last six months.
- Previous reports missed visible issues

Violation Process:

- Notices are sent on the first offense. The third offense allows for action
- to be taken. A yearly count of offenses is maintained.
- Request: Expectation for ABC to indicate when a violation reached 3 offenses and "what action has been taken on the previous report." The report should show "what last month's was, this is what this month's was, and this is what's happening."
- Fiscal Responsibility: Concern was raised about the expense of sending letters for first offenses.

7. **Maintenance Report (Presented on behalf of Matt)**

County-repaired sidewalk bridges

- Matt reported that structural pieces not replaced by the county still have issues rotting.
    - ABC has reached out to the county regarding this. Action is currently "on pause."
    - No repainting or power washing will occur until clarity is received from the county.

Common Area Walking bridges

- Two walking bridges in the large common area have issues, and people need to "be careful around them."
- Safety Concern: Concern was raised about liability.
- Discussion on Removal: If removed, it creates "gap sidewalks that go to nothing" with an "18 inch deep ditch." "It is not. If it's a liability issue if you leave them and someone gets hurt on Gotcha. It's not a liability issue if you take them off." If removed, "we obviously would have to put like a cross at the end of the sidewalk or something."
- County Responsibility Inquiry: Andy sent a request to ABC "a week or two ago" to ask the county about responsibility for common area bridges.
- Clarification: "Those are our ditches. They're unregulated." The discussion refers to "the walking bridges" in the common area, which are "just overflows between the ponds." The original bridges were installed by the developer.
    - Alternative: Jeff shared information about a potential alternative approach through ABC, which is currently "on pause."
    - Decision: We are pausing everything regarding bridges to seek clarity.

Lawn Care

- The lawn care company is "doing a good job keeping up with the common area."

Project Prioritization & Planning

- Maintenance poll results were shared with the board
    - Top Ranked “Need” projects included Callison Court Pond and Common Area Bridge Work
    - Top Ranked “Want” projects included Auburn Road and Coldwater Road signs
- Debate among board members regarding prioritization methodology
    - Proposed alternative: A quadrant system
    - Board will pause on current project activities until clarity on prioritization is achieved.
- The decision was made to not worry about money at this stage, but to focus on priorities first. Matt expressed frustration about wanting to improve the neighborhood but lacking the funding to do so promptly, fearing delays or further deterioration.
- Resident input
    - Poll Idea: A suggestion was made to include a poll in the newsletter for residents to vote on adding items to the priority list.
    - Concern: This was met with concern that it could lead to more confusion.
        - Argument for Input: "We're really working for the residents. This isn't our decision."
        - Counter-argument: Board meetings are not resident meetings; the board has been given the power to make decisions.
    - Proposed Approach: The board should come out with a list that we're doing, make it public, and proceed with that.

    - Annual Meeting Input: Suggestion to make resident input a standard part of the annual meeting, with a dedicated "10 minute window" for resident ideas to increase attendance and engagement. This was met with agreement.

Neighborhood signage and entrance signs

- Gold Lettering on Entry Signs
    - Two masons consulted on modernization options; current lettering seen as dated.
- Options: replate existing metal letters, or replace with backlit letters (using existing power).
    - Not currently budgeted — needs future budget allocation.
- Entry Sign Lighting - Lights from Milagro toward Perry Lake (Auburn rd) glare into oncoming drivers' faces.
- Coldwater Sign Condition
    - Sign has shifted ~4" forward, separating from its brick posts (mortar/ties visible); likely weather/ground-related. Keith sees repair as urgent, citing risk of further movement over winter and poor appearance if it falls.
    - Matt's assessment: no imminent failure risk given the sign's thick, curved, self-supporting design; deterioration could take up to 15 years. Recommends budgeting for repair several years out rather than treating as urgent.
    - Not a liability concern — area isn't pedestrian-trafficked, unlike bridges.
    - Keith argues signs matter more than bridges for visibility/first impressions, especially for new residents; Darcy noted the damage wasn't obvious without close inspection.

Street Signs

- 50 road-facing signs; full replacement ~$2-3K (straight reflective white/black), excludes mounting/labor.
- 15-year lifespan. Functionally fine, but cosmetically declining — bird medallions falling off, some peeling.

Mailboxes

- 50 posts/stanchions (2-8 boxes each); HOA responsible for structures.
- Allen County/Fort Wayne pushing cluster mailboxes for efficiency, per broader municipal trend.
- Cluster option: 17 16-place units, $40K+ without labor.
- Alternative: replace stanchions with low-maintenance vinyl arms, $200-400/post without labor (labor includes removing old structures/boxes, installing new posts, reattaching boxes).
- Current look (white plastic) seen as unattractive; peeling paint makes condition obvious.
- Priority: low until an incident occurs (e.g., mailbox hit), then becomes high. Driver's insurance typically covers replacement, though HOA has occasionally paid.

Callison Court Pond

- Fountain is beyond repair (motor failure) and will be removed — no replacement planned.
- Aerator replacement: updated quote ~$6,000 (down from $8,000) for two aerators (two 1-HP or one 2-HP), needed due to pond's irregular shape — one unit alone wouldn't be sufficient. Recommended placement: one center, one in smaller section.
- Additional electrical run: ~$1,500-1,600.

- Estimated total (purchase): ~$7,000.
- Health impact: old fountain was mainly aesthetic; aerators expected to meaningfully improve pond health.
- **Leasing alternative:** avoids equipment ownership/maintenance. Callison Court: 3-year lease at $2,600/$2,700/$2,800 per year — equivalent to purchase cost after ~2-2.5 years. Coldwater Pond comparison: $15K purchase vs. ~$5K/year lease, breakeven ~3 years. Trade-off: no equipment ownership either way.

Bubbler Systems

- Two ponds (Worthington/Linville and Worthington, south of Dakota/north of Perry Lake Drive) have 8-10 year old bubbler systems; ongoing minor maintenance costs (a few hundred dollars at a time), mostly on Worthington.

Budget Allocation

- $4,000 budgeted for bridge repair (county ultimately covered it).
- $2,000 budgeted for removal of a dying willow tree in the common area.

Deferral & Prioritization

- Pond work can generally be deferred to next year, since aerators are removed each November anyway.
- Ponds categorized as a "want," not a critical need — tied to resident satisfaction rather than essential HOA function.

Action Items:

Curtis (Treasurer)

- Develop the three-year budgeting process with ABC.
- Determine funding strategy for capital projects (savings vs. dues increase vs. combination).
- Assess dues changes with ABC.

ABC

- Continue comparative analysis of area HOA dues.

Keith (President)

- Rework the project priority list with added detail (e.g., "repair" vs. "appearance/look good" tasks), including for mailboxes.
- Email the group to gather input on tasks/priorities; aim to identify high-priority items by Monday.

Andy (Secretary/Communications)

- Schedule a follow-up meeting with ABC (via Sandra) on general status and process.

Board (unassigned/general)

- Confirm with Sandra/ABC the required number of notices before an account moves to small claims.
- Notify Matt not to proceed with pond changes mid-stream; defer to next year.
- Follow up on whether Matt received information on the house/court pond — repairability/cost.

Adjourned: 8:55 AM

Next Meeting: August 29, 2026

Respectfully submitted,

Andy Barnes