

# Copperfield HOA Annual Meeting

Sat., Nov. 6, 2021

10 a.m.

Georgetown Town Hall

Melissa Atkins called the meeting to order at 10:01 a.m. (Atkins opened the Facebook Live link.)

M. Atkins started off by advising attendees there are several copies of the Copperfield HOA bylaws and covenants available. These are a starting point, a place to start discussion with residents. These are not in a place where we're prepared to vote on these yet. The board plans to set a date for discussion of these for future voting.

## **Board Introductions**

Ray Chinn, Treasurer (resident since 2007)

Ken Curry, Vice President (resident since 2012)

Kevin Atkins, Member at Large (resident for about three years)

Melissa Atkins, President (resident for about three years)

Cheryl Williams, Secretary (resident for 16 years)

There are three positions up for election today: President, Member at Large, Treasurer

M. Atkins invited Ben Stocksdale, a Georgetown town council member and resident of Copperfield (High Point Way) to introduce himself. Stocksdale shared that the town has a website - [Georgetown.IN.gov](http://Georgetown.IN.gov) - where lots of information, including meeting dates and trash pickup dates is listed.

Stocksdale discussed proposed stop signs for Copperfield – at Copper Passage and at Hidden Springs. Obviously, the locations are subject to change once the city engineer reviews the locations. There has been talk of a stop light at the main/front entrance to Copperfield. This is still being reviewed and discussed. There is discussion about an expansion of Brookstone, which currently only has one entrance. There is a spot at the back of the subdivision that may be able to be opened up and tied into State Road 64 (this is controlled by INDOT) and Copperfield. It does not appear to be a priority for INDOT but is under consideration/review. There will be a new light at Nova Park down State Road 64.

Stocksdale welcomes feedback from residents. Town meetings typically are held at 6:30 p.m. the third Monday of each month. His email address is [Ben.stocksdale@georgetown.in.gov](mailto:Ben.stocksdale@georgetown.in.gov)

Ray Chinn followed up with some additional information about the proposed stop signs. They will be a different design than what we currently have in Copperfield mainly to get people's attention when they are installed. We'll be able to change them out at a later date to match what we have in the neighborhood.

Minutes from last year's meeting were read; motion made by Judy Falkenberg; John Thomas seconded. Motion passed.

### **Director Reports**

M. Atkins started by talking about the purpose of the HOA. Some people think the HOA board is the police of the neighborhood. The purpose of the board is to help maintain the property values of all properties in the neighborhood. Copperfield is a neighborhood that is aesthetically the way we want it and property values are maintained. The board can be a mediator in certain situations but does not want to get in the middle of controversy or disputes between neighbors. Board would like to encourage residents to reach out to each other for discussion. Board members are not walking the neighborhood every day noting this person's doing this wrong and that person's doing this wrong. If residents notice something, they should reach out to board members to make them aware.

Board has no control over the streets; streets in the neighborhood are maintained by Georgetown. The board cannot prevent people from parking on the streets. Residents who have concerns about parking need to notify the Georgetown police department.

The board is aware of issues with the HOA website; currently working on a fix to address the unsecure message.

Kevin Atkins - Member at Large - tries to keep up with the lights at the front and rear of the entrances. This has been a bit of a

challenge keeping up with any that go out. K. Atkins did replace the ballasts in all of the lights within the past couple of months. K. Atkins is a licensed electrician, so his work on the neighborhood lights saves the HOA money.

Ken Curry – Vice President - No report.

Cheryl Williams – Secretary – expressed appreciation for residents who reached out in advance of doing any work on their homes to ensure something planned fits within the covenants.

Chinn - It's not fair to those who do reach out in advance when others don't take that step. The board has had to turn down requests in the past; Chinn reiterated the board is trying to protect everyone's interests. If a resident sees something questionable or that might take away property values or in violation of Covenants, please let the board know.

With a corner lot, resident cannot have the fence extend on the side that goes to the street; this is based on what the Developer had in the Covenants. The board has to decide if they want to take legal action - spending residents' money - to make the individual take action to correct something that does not adhere to the Covenants.

Ben tacked on to the fence discussion and advised residents who have questions to contact the town engineer. There may be times when the HOA board does not take issue with a fence, but the town engineer does. It isn't always an issue but always a good idea to check with the HOA board and the town engineer to

ensure the installation doesn't cause a problem. It's a safety issue and cannot interfere with drainage.

M. Atkins – The board has been working with the town fire department. They had reached out and attended a recent board meeting. The fire department had some concerns about a couple of fire hydrants in the neighborhood and code requirements about space around the hydrants. The board offered to send a letter to residents to ensure they understood the requirements.

Carol - Reiterated the bylaws - take into consideration that people who moved into the neighborhood early on read and adopted the bylaws. There's been a lot of discussion about above-ground pools. Aesthetically this is an issue for some but not for others.

M. Atkins – The board reviewed the Bylaws and Covenants to remove the references to the Developer and made a few other minor changes (yard signs, etc.). The sign discussion was a hot topic during COVID when people wanted to put hero signs up. By the Covenants, these were not allowed. The board made some changes to address signage issues.

The board had been asked to clarify voting requirements on the Covenants. M. Atkins confirmed there has to be a 50% quorum; if no quorum, a second meeting is required. If no quorum at the second meeting, the board can vote on it.

Additionally, a resident made a comment about walking dogs on leashes. There's a leash law in Floyd County; however, the way

the Covenants read, “dogs and cats must be confined to owner’s lot.” This verbiage should be clarified (residents can walk their dogs) and expanded to say residents must clean up after their dogs/pets. This is an area that needs to be addressed. M. Atkins suggested we revise to read, “According to City/County laws.”

Original Covenants say pools must be in ground and fenced. (City/County/State laws govern fences around pools.)

Resident who lives on Evergreen Way brought up an issue with the sidewalk, which was broken during the installation of a pool in a yard that faces Copperfield. Technically, the sidewalks are maintained by the homeowners. If contractors broke it, they should pay for it. Who goes to the contractor? The homeowner who maintains the sidewalk or the homeowner who is having the pool installed? The HOA board is aware and had discussed that issue; the board will notify the homeowner who is responsible and let them determine how to handle. The board also discussed broadening efforts to address issues with sidewalks throughout the neighborhood; the board will reach out to homeowners to make them aware of the fact it is their responsibility to maintain the sidewalk.

Suggestion was made to consider having the HOA take over maintenance of the sidewalks; however, residents would see an increase in HOA dues if that action were taken.

Resident Comment: Carter Drive - Farm behind them. Neighbor knew who to contact about the drainage creek and the fence line. He contacted the proper person to maintain and clear/mow

along the fence line. Resident has concerns over their small dog and children if there are snakes and other dangerous animals in the vegetation that's growing in the drainage ditches. Resident will contact the owner of the property behind Carter - David Brown - to see if he'll mow/clean the drainage ditch area.

Ben Stocksdale: Unfortunately, storm water issues can be the responsibility of multiple people/entities. He advised residents to let the town know if there are drainage issues; they can help determine who is responsible.

Ray Chinn advised Stocksdale of an issue at the front entrance of Copperfield where pooling of water occurs and ices over in the winter. This is a hazard to drivers exiting the front entrance onto State Road 64. Chinn will address with the town engineer. If it's driven by an underground spring, there might be a challenge to fix it; however, it does need to be noted.

Ray Chinn - Treasurer's Report: Chinn provided a copy of the budget to residents in attendance. Approximately one-third (28%) of the HOA's money is spent on lawn/maintenance (sprinkler, flowers, cutting grass); 17% is spent on electricity (two companies - Duke and REMC - that own the streetlights in the neighborhood); insurance (to cover the front area of the neighborhood and board members who are all bonded). The HOA is maintaining a relatively stable balance, currently at \$40,654.78. The HOA will collect annual dues - due by Jan. 1 - so there will be additional funds added to the balance. The HOA board authorized \$10,000 for a project to add shrubs and flowers at the

front entrance last year. Same individual has been doing the work; his rates are reasonable and have not increased.

In addition to the shrubs and flowers, a new sprinkler system was added to water the new plants.

Resident asked - How are dues coming in? Chinn advised we have a couple of people who do not want to pay. The developer made a lot of enemies. Some waited to pay when the neighborhood was turned over to the HOA because they didn't want it to go to the developer. When Chinn took responsibility over the dues, the HOA was able to collect on a lot of outstanding dues.

M. Atkins – While there are some people who have not paid, there is a process for notifying and collecting. The HOA board will look for ways to tighten up the process for notifying and documenting those notifications to people who are in arrears. Williams and Chinn will work together on the notification process.

Chinn - Title companies are working with the HOA now to ensure homeowners are current on their dues. There are a couple of properties with liens on them as a result of the property owners not being current on dues.

If any resident has questions about what the dues pay for, etc., they can contact Ray Chinn or any member of the board.

Resident: Noted lawns/maintenance fees went up about \$3,000. What drove that increase? Chinn: With additional flowers, the



landscaper had to apply more mulch than has been applied in the past. The landscaper dug up and removed old mulch before applying new mulch this year.

Resident on Copperfield (across from Atkins): There are trees hanging over the fence in my back yard. Who do I talk to about these trees? M. Atkins responded that the resident likely has to figure out who owns the property then talk to them to see if they'll trim their trees back.

M. Atkins asked if everyone in attendance had an opportunity to review the proposed 2022 budget. Chinn indicated there is not a lot of variance from previous years; however, we are in an inflationary period so he factored in a three to five percent increase for 2022.

M. Atkins called for a motion to approve the proposed budget. Bobby Roe made a motion to approve. Tim Smith seconded. All in favor. None opposed. Motion carried to approve the proposed budget for 2022.

### **Call for Volunteers**

The HOA would like to establish a *Decorating Committee*. Currently, Melissa Roe handles decorating the entrances to the neighborhood. A couple of years ago, the HOA invested in some new decorations. The front entrance is a lot of work. Decorations have to be wired into the stone due to the high winds. Looking for volunteers to help with this effort.

Melissa Roe - Considering how popular we are at Halloween, we may want to consider doing Halloween decorations. Roe is happy to cover the cost of pumpkins and leaf garland; she'd prefer the HOA keep money for other things.

The HOA would also like to establish a *Social Committee* and a *Welcome Wagon Committee*. It would be great if we could hold Neighborhood Cookouts (perhaps in the flat green space at the front of the subdivision). There had been discussions of creating a dog run in that space; however, those discussions were dropped due to concerns from homeowners on Cove Way.

Williams expressed appreciation to those residents who have coordinated food trucks over the past year.

Facebook Page: Notices about food trucks and any other social activities could be posted on the FB page. The HOA board plans to launch an effort to review/maintain followers of the HOA FB page.

Ray Chinn shared that the website – 39 Degrees North – is a good site for finding the name of a property owner.

### **Unfinished Business**

Dog run: As was just mentioned, this issue was dropped due to concerns among homeowners along Cove Way. The new neighborhood behind Copperfield has a nice walking track; however, it is not flat.

No other unfinished business.

### **New Business**

Bylaws and Covenants: M. Atkins stated the board was and continues to be interested in changing Bylaws and Covenants to remove references to the “Developer.” In addition, the board has a desire to make minor edits to address issues pertaining to parking overnight (safety concerns) and yard signs. The board will address website concerns about “non-secure site.”

M. Atkins asked all residents to look over the Bylaws and Covenants that were posted to the Facebook page and on the website.

Generic emails go to an email address maintained by Cheryl; copy goes to Melissa.

Ray Chinn: The Developer signed the rights over to the HOA. It’s a matter of cleaning up the paperwork to remove references to Developer. The Developer does not have anything else to do with the neighborhood.

The town has a goal of doing some repaving work in 2022.

Question from Resident: Are we completely filled? Yes. There is one vacant lot; however, it is owned by the neighbor next door to the lot. The resident has added the sidewalk to the vacant lot although it is cracked in one spot.

A resident stated the Covenants/Bylaws say no work is to be done out of a property, but so many people have been working from home due to the pandemic. We may need to address/revise the Covenants/Bylaws to say something about “where customers/members of the public come in and out” in reference to this point.

Renting: A property owner brought up an issue pertaining to renting. On the Facebook page recently, someone brought the issue to discussion. The resident is aware of a property that is being rented, but the homeowner is very strict and seems to be making sure tenants keep the place clean. Bylaws/Covenants specifically say property owners cannot rent their properties. Not trying to get anyone into trouble, but we don't want to see our property values diminish as a result. Board can send a letter to property owners.

Williams expressed concerns about the board's ability to draw a quorum to future meetings if more properties are rented. Board will need to be prepared if property owners do not attend HOA meetings to vote on issues; tenants are not allowed to vote on issues.

M. Atkins: Board may need to take steps to address any issues that are not adhering to the Covenants.

Resident: Signs section of the Covenants did say something about prohibiting “For Rent” signs. M. Atkins read the signs section in the new/updated Covenants. That may have been an

old version of the Covenants. Residents will need to determine if there is a desire to add that reference back to the Covenants.

Facebook Question: What do the Covenants say about renting in Copperfield? M. Atkins indicated the version of the Covenants she is referencing does not address rentals.

Resident: There appears to be a bit of a shift from Facebook. Should the board consider other electronic notification methods (i.e. email distribution list)? M. Atkins agreed and stated the HOA board has a desire to establish a more robust email distribution list. Improving the HOA website may be the best way to acquire those emails. Board will look into launching a campaign to acquire email addresses.

Melissa Roe: Had been in a nice Louisville neighborhood that had an enclosed sign at the exit that allowed for information sharing. Melissa took a photo of it and will send it to board members. Might be something to consider for the front and rear entrances of the neighborhood.

M. Atkins: The board acquired an estimate to repair/restore mailboxes in the neighborhood. There is one that is out of compliance. Unfortunately, the estimate was more than the board anticipated. Therefore, the board may need to notify some property owners of the fact their mailboxes need to be repaired.

The board did consider a bank of mailboxes instead of individual mailboxes, but the board agreed this is not an option for Copperfield. Ben Stocksdale suggested we not approach the USPS

about this issue since that is the only option the U.S. Postal Service is offering to new subdivisions at this time.

Facebook Question: Who moderates the HOA FB page? Kevin responded Melissa Atkins, Cheryl Williams, and Ken Curry are administrators.

M. Atkins: The board welcomes any suggestions/input from Copperfield residents.

There was no other new business to address.

### **Election of Open Positions**

President

Treasurer

Member at Large

Open discussion regarding anyone who may be interested in running for a position. Question was asked about the responsibilities for the Member at Large position. K. Atkins outlined the specifics for that position.

Question about when positions start: Positions start Jan. 1.

Question asked about how many meetings there are over the course of a year and when are they held? All positions are two-year terms.

Ballots will be used for counting votes and for door prize drawings.

Pam Schneider raised her hand to run for the MAL position.

The board purchased five door prize drawings - all Georgetown/local businesses. M. Atkins indicated six proxies had been submitted to her in advance of today's meeting. Those individuals' names will be entered for the door prize drawing. The names of those who attended via Facebook Live will be added to the door prize drawing.

M. Atkins extended a huge thanks to Georgetown Town Council for allowing us to use the space. M. Atkins thanked everyone who attended. There are 171 homes in Copperfield, and attendance – in person and virtually – is a small representation. M. Atkins asked if the earlier time (10 a.m.) works better for people? Majority indicated it did.

Covenants/Bylaws will be sent out to all residents with a date for a meeting to vote. If no quorum, a subsequent meeting will be scheduled. If no quorum at that meeting, the HOA board will vote.

Janine Smith volunteered to help acquire email addresses and to clean up the HOA Facebook page. M. Atkins and/or Williams will reach out to her within the next week.

Billy Roe stated he started the Copperfield NextDoor app. There are 207 people on that page.

Ben Stocksdale drew for prize drawings:

- Pam Schneider - G'town Bakery
- Mr. Jacks - Village House
- Cheryl Williams - Halo Spa
- Abby Mann - 812 Pizza
- Jennifer Alley - China One

The Smiths counted votes.

Melissa Atkins was reelected as President with one vote having been submitted for Ken Curry. Ray Chinn was reelected to the Treasurer position. Pam Schneider was elected as Member at Large (with two votes having been submitted for Kevin Atkins).

Melissa Roe made a motion to adjourn the meeting. Bobby Roe seconded the motion. All in favor. None opposed.

Meeting adjourned at 11:51 a.m.