

Elk Lake Property Owners Association

Elk Lake Shores *Shorelines*

Volume 15, Issue 2

www.elklakeshores.net

February 2017

From the president

Sheri Donaldson sheridonaldson@yahoo.com

Help Make our Community Better!

Our community has lots going on, and that includes a range of upcoming social events as well several important on-going projects. There's always room for another article in the association newsletter, and several committees—budget, landscaping, road maintenance, election oversight, buildings and grounds, security and long-range planning—are looking for volunteers. Please let a board member know if you would like to participate in a committee this year. Elk Lake is our community and is in need of your valuable input.

You can be instrumental in helping to plan the community-wide spring cleanup and barbeque, to renovate the lodge, to redesign the common area landscaping, to review and update the association's guidelines, to create the association's 5-year plan and to get involved in any number of other important endeavors. All it takes is a few hours of your time each month and a commitment to your neighbors.

There's a lot to be gained from volunteering your time: new friends, new skills, recognition by your neighbors and—perhaps best of all—an improved community.

Contact a member of the board today via email or phone. All board member information is available on the website [http://www.elklakeshores.net/](http://www.elklakeshores.net) or by calling the gate at 502-484-2482.

Looking forward to seeing you at the meetings. Thanks as always.



Kevin L. Patterson

Lot 960

West Chester, OH

Jennifer and Chris Hamm

Lots 22-23

Cincinnati, OH

Vice-president's report

Scott Jones scott.d.jones@ubs.com

Governing Documents

Warranty Deed, Bylaws and Rules and Regulations.....what are these governing documents and why do we have three sets of governing documents? I must admit, when I joined the board a little over a year ago, I was very confused. Let me give you a brief description of each.

Warranty Deed

The Warranty Deed is the governing document that was put in place when Elk Lake was created. It sets the rules for property size, property location, the obligation of paying dues and the establishment of a Board to oversee the duties to run the ELPOA, among several other items. The Warranty Deed is the "core" document, the Constitution that makes Elk Lake a homeowner's association community. When people buy a property within Elk Lake, they are buying into a community with rules and covenants attached to the deed. It is part of home ownership. Any rule or covenant in the Warranty Deed can only be changed with a two-third's vote from the Membership.

Bylaws

Like most associations, the bylaws are the rules and procedures that govern how the Elk Lake Property Association (ELPOA) can operate. In the Bylaws you will find the type of organization we are, the purpose of the association, a description of a member, a description of a membership, voting rules and procedures, obligations of members, and the guidelines for enforcing the rules and regulations. So the Warranty Deed created ELPOA and the Bylaws outline the obligations of the members and the Associations Board of Directors in running ELPOA. Bylaws can be changed by the board as long as they do not conflict with the Warranty Deed.

Rules and Regulations

The Rules and Regulations are all of the rules needed for the safe enjoyment of the collective membership. Basically they are the rules to keep civility in a community of 400 members. For example there are rules regarding boat size, boat safety, the use of ATV vehicles, personal conduct rules, and property maintenance requirements. The goal of the rules is to provide safe enjoyment and to protect the property values. The difference between quality enjoyment and complete

Continued on pg. 2, column 2

Legal report

Tom Goldschmidt tom@gesgoldschmidt.com

We are looking into various ways to pursue the collection from our members who owe past dues.

We are contacting lawyers and collection agencies to see what is the best and most economical way to proceed in this area.

We have been working on various methods of trying to find many of these people so we can contact them.

This is an area the board will work hard on in 2017.

Lakes and Dams

George Schneider elpoa1357@gmail.com

We recently had a dam inspection by the State of Kentucky, and a few things need to be repaired.

This is the reason for all the earth work on the front side of the Deer Lake (reservoir) dam. We had some erosion that needed attention and must place riprap or stone at the discharge side of the over flow tubes.

The main lake dam requires the filler/repair of pot-holes on the road top of the earthen dam and riprap placed at the bottom of the spillway in order to stop erosion under the spillway skirt. We also need to cut some brush and reset a Wier Box. The Wier Box measures seepage thru the earthen dam. So we will be doing work this spring.

When doing winter low-pool projects, REMEMBER please clean up construction debris, moving it as far from the water as possible. The dam valve will be closed March 1, and water will be coming up. Every year we have large boards and lumber floating in the lake. These are dangerous and can cause costly boat repairs, so again please check your shoreline before March 1.

Roads

Peter Dames pdames@bellsouth.net

We recently had a situation that members need to be aware of. Some of the main and side roads that have not been rebuilt were damaged by heavy equipment.

Because of the unseasonably warm weather, and the amount of rainfall, the grounds around the lake were saturated and extremely soft. This rarely occurs in winter, but often does in the spring for a few weeks.

During this period of time when the roads are in this condition, we will not be permitting heavy equipment, i.e. cement trucks or tractor trailers with heavy loads, on the roads. We are doing this to protect your investment in the roads and will only be for a short period of time during the year.

If you are building or scheduling deliveries involving heavy equipment, please check with the gate prior to delivery to avoid a wasted trip.

The website has been updated with a year-end summary on the road project. Please check it out.

Governing documents continued

chaos is the *Rules and Regulations*! And trust me, after just one year on the board, I have seen chaos appear and try to take over.

It is my belief that the Elk Lake membership elects nine board members to not only maintain the roads, collect dues and provide security, but to also see that the membership adheres to the requirements set by the warranty deed and live by the *Rules and Regulations* for the benefit of all. I encourage all of you to read these documents, which are posted on the website or can be obtained in the office.

Office hours:

10am—4 pm Saturday

Or by appointment

Email addresses-

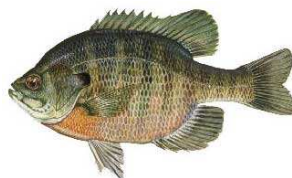
elpoa@elklakeshores.net

Guardhouse- 502-484-2482

Office phone/fax- 502-484-0014

Marina- 502-484-3181

Newsletter and email address change- jakirk@fewpb.net



Elk Lake Information

Regular meetings of the ELPOA are the third Saturday of each month.

@ 8:00am

Elk Lake Resort car licenses and frames. For sale at office, gate, and marina — \$5 each.

Email: elpoa@elklakeshores.net **Website-** www.elklakeshores.net

Financial report

Tom Goldschmidt tom@gesgoldschmidt.com

We closed the year with a deficit of \$5,558 vs. the budgeted number of \$6,260.

Even though our expenses were \$26,510 over budget, our income was \$27,212.00 over budget..

The major increase that helped us was the large number of new memberships. Thank you, new members!

Some un-budgeted expenses were the new deck and office stairs at the lodge. We also experienced many small inflationary increases in other areas. The board is looking at some other expenses for 2017 that will cause our budget to short fall approximately \$30,000.

Hopefully we will see income from areas that have not been budgeted. We also have the reserve funds that would cover us if we don't.

Wishing you all a great year at Elk Lake.

Type	Accounts	2016 December		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$280,950.00	\$287,200.00	\$6,250.00
	Other Income	\$100,587.00	\$66,625.00	-\$33,962.00
Total		\$381,537.00	\$354,325.00	-\$27,212.00
EXPENSE				
	Payroll Expense	\$95,917.00	\$94,785.00	-\$1,132.00
	Security Expense	\$3,333.00	\$2,000.00	-\$1,333.00
	Building & Grounds Expense	\$99,593.00	\$81,000.00	-\$18,593.00
	Lake & Dam Expense	\$5,138.00	\$3,500.00	-\$1,638.00
	Marina Gasoline Expense	\$25,628.00	\$25,500.00	-\$128.00
	Road Expense	\$66,490.00	\$66,000.00	-\$490.00
	Administration Expense	\$66,996.00	\$63,800.00	-\$3,196.00
	Reserve Accounts	\$24,000.00	\$24,000.00	\$0.00
Total		\$387,095.00	\$360,585.00	-\$26,510.00
	Profit /Loss	-\$5,558.00	-\$6,260.00	
	Road Rebuild Recap			
	Membership Dues	\$69,200.00	\$71,800.00	
	Road Fund Transfer	\$20,971.00	\$20,971.00	
	Loans	\$350,000.00	\$350,000.00	
	Total Available Assets	\$440,171.00	\$442,771.00	
	Road Rebuild Expenses	\$426,216.00		
	Available Assets	\$13,955.00		

Important Notices for Members

Director Meetings of ELPOA 9 am

1-21-17

2-18-17

3-18-17

4-15-17

5-20-17

6-17-17

7-15-17

8-19-17

9-16-17

Annual Member Meeting

10-8-17 @ 2 pm

10-21-17

11-18-17

12-16-17

The ELPOA Board
is changing the
way past dues
owed and assess-
ments as well as
current dues owed
and collections will
be enforced.

This will be dis-
cussed at the next
Director Meeting

ELPOA Important Member Contact Information

ELPOA Gate 502-484-2482
ELPOA Office 502-484-0014
ELPOA Marina
Owen County Fire/Police – 911
Webpage - elklakeshores.net

Upcoming ELPOA Events

Watch out for upcoming events at the Lodge on the website and Facebook!!

ELPOA Owned Lots for Sale

\$750

167, 168, 178, 223, 225, 234, 235,
238, 241, 244, 245, 248, 271, 382,
383, 469, 470, 490, 497

\$1,700

128, 132, 313, 375, 380, 430, 436,
460, 462, 512, 844, 846, 850, 852,
921, 935, 967, 1210, 1229, 1270,
1304, 1308, 1525, 1556, 1595,

\$2,800

118&119, 385&386, 465&466,
484&485, 907&908, 912&913,
1034&1035, 1277&1278

\$3,000

251-253, 260-262, 452&453,
457&458

\$3,400

1578&1579, 1588&1589,
1593&1594, 1596&1597

\$5,100

1520-1522, 1529-1531, 1590-1592,

\$5,500

853-856, 1598-1600

\$7,000 1380-1383

\$10,000 860-868

IMPORTANT REMINDERS

If you are building and expecting heavy deliveries make sure you and/or your contractor check in with the gate to see if the road is open or closed to heavy traffic due to road conditions"

When returning your dues please fill out the Member Information Update page and return with your dues.

All members must complete and submit a property improvement application BEFORE you start on any construction project.

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Long-Range Planning

Vicki Boerger vboerger@yahoo.com

A planning session will be set to discuss long-range goals for Elk Lake. If any member has ideas they would like to submit or discuss, please email me to submit your suggestions in writing.

Once the date of the planning session has been determined, this will be published in the next Newsletter and on the Website for membership notification.

The board will then hold an open meeting to discuss the operational needs of the facility and the desired wants of the membership for determining future projects and financing of such projects.

Adopt-A-Planter Project

A Big Thank You goes out to Nick and Beck Lange and their Family at Lot 1331. They are the first family to adopt the planter at the front gate for the Spring/Summer of 2017!

This Spring will be their fourth year at Elk Lake, and they are looking forward to welcoming everyone through the front gate. Be sure to say Hello when you pass their dock and let them know how much you appreciate their green thumbs!

Buildings and Grounds

Jason Wainscott fullserviceauto@hotmail.com

Scott Jones scott.d.jones@ubs.com

Costly Errors in Judgment

We members of the ELPOA board were elected by you to ensure the safe, long-term use of the lake and to protect the values of members' properties. Part of that responsibility is to ensure that all construction projects comply with the Association's restrictions.

We continue to have a problem with members building decks, docks, or other structures without the proper permits, and then some of these structures being in violation of the Association's Warranty Deed or *Rules and Regulations* that bind us all. If you are about to spend \$3,000, \$5,000 and in some cases \$30,000 on a new dock or other structure, it is in your best interest to inquire about needed permits and restrictions before you spend this money.

Stating "I didn't know I needed a permit" is no excuse, as well as a costly mistake! You have to know that such a structure might need approval or a permit. Not inquiring about restrictions or permits is a very costly error in judgment.

Docks

There are three areas of concern regarding docks: Are they violating the property line restrictions?; Do they violate the distance into the water?; and Are they built in a safe manner according to code? It breaks our hearts to tell a member that their brand-new \$10,000 dock extends too far into the lake.

So what are we as board members to do when a completed dock is in violation of the Warranty Deed? Is the violation okay as long as it is completed prior to inspection? Do we just walk away, since it was finished, and hope to catch the next member not in compliance? What if a skier is killed hitting a dock that extends too far into the lake? The only answer to the long-term wellbeing of the lake community is to demand that all projects are in compliance.

Property Improvements

Listed below I explain the process of property improvements as outlined in the Association's *Rules and Regulations*.

Every member must fill out and turn in a Property Improvement Application before you start ANY project, even if it does not require a permit. You will also need a permit from the Owen County Building Inspector if the structure is 120 square feet or more.

Page 13 of the ELPOA *Rules and Regulations* --
"Clearing of Lots, Home Construction, and Improvements – Elk Lake Property Improvement Application Required"

states that before commencing any clearing of Elk Lake lots (e.g., tree removal or excavation) for purposes of home construction, home improvements, etc., the Member must first submit an "Elk Lake Property Improvement Application" to the Board for review and approval (and satisfy other applicable requirements that may then be in effect). Said Application must include a soil erosion protection plan.

The Application requires building plans and specifications, as appropriate, and should address any issues raised by the Association. In the past, serious violations of these restrictions have occurred when members began their land-clearing and construction projects without first submitting the applicable property improvement information and materials to the Board. Strict compliance from the membership with this pre-construction approval process will eliminate these problems in the future.

If a structure is built not in compliance with the Association's restrictions, the violator will have to remedy the problem at his/her own cost. To be safe, please obtain, fill out, and submit an ELPOA Building Permit Application. These permits help protect the value of all members' properties.

We have updated the building application, and it is now in the form of a Construction Packet. Inside this new Construction Packet is all the information you need to build the proper and allowable structure. It includes a Construction Checklist, Contractor Rules and Regulations, ELPOA Building Requirements, ELPOA Property Improvement Application, and the Owen County Building Permit Application. The permit fees are much less than paying to change a finished project.

The Association has the authority to order an immediate stoppage of any construction, excavation, alteration, or other project that is not in compliance with the Elk Lake Property Improvement Application. In addition, and as specified in the *Rules and Regulations*, "If preliminary or temporary injunctive relief is required to preserve the status quo and to avoid prejudice to the Association's enforcement rights, the Board may immediately seek such relief available to it, including attorneys' fees and related costs, from the Owen County or other applicable courts."

The ELPOA Board, acting on behalf and in the best interests of the membership, is charged with protecting our lakes, maintaining the beauty and value of our properties, and ensuring the enjoyment of the area by the membership.

Security

Sheri Donaldson sheridonaldson@yahoo.com

Jason Wainscott fullserviceauto@hotmail.com

New 2017 Stickers

The ELPOA Board has made some noticeable changes to the stickers that we use to enter and exit the property. New to 2017, we will be using a three-sticker system with a different sticker for vehicles, motorized boats, and motorized recreation vehicles. All three stickers will be the corresponding color and being on the driver side of the vehicle will hopefully help with a speedy entry and exit into and out of the property.

Vehicles — The vehicle sticker will be a round sticker with an elk head printed in the middle. This sticker always will go on the driver side windshield of the vehicle that it was approved for. We ask that you remove any previous year stickers to avoid any confusion.

Motorized Watercraft — The round sticker is for motorized watercraft. We ask that you use three- inch stickers, like the ones you use for your state registration number on the side of the vessel, and put your lot number behind the state registration sticker and on the driver side of the vessel. Then put your ELPOA round sticker behind your lot number. This will create a more streamline and attractive system.

Motorized recreation vehicles — The square sticker is for your motorized recreation vehicles. Using the same system as you do for motorized watercraft, affix the sticker somewhere on the driver side of the vehicle. It can be a fender or the windshield, as long as it is on the driver side of the vehicle. Lot numbers are also required to be somewhere on the motorized recreational vehicle. Where is up to you but attempt to keep it close to the driver side or rear of the vehicle to make it easier on the guards when checking in and out.

Kayaks, canoes, pedal boats, do not require an ELPOA sticker. However we do recommend that you put your lot number somewhere on them in case they happen to float away, so we can find where they belong, or in case someone tries to take them through the gate.

www.elklakeshores.net

The Elk Lake web site is your official source of information pertaining to Elk Lake Shores.

Check it regularly for newsletters, forms and building permits, and other needed information for members.

Remember your building permit!

Any addition to houses, decks or docks require it. Available online or call 502-514-1592.

YUMMY LAKE CHILI



INGREDIENTS

Servings 4-6

- 1 ½ lbs ground beef
- 1 large chopped onion (yellow or white)
- 4 minced garlic cloves
- 2 tablespoons chili powder
- ½ teaspoon salt
- 2 teaspoons ground cumin
- 1 teaspoon dried oregano
- ¼ teaspoon cayenne
- 2 (15 1/2 ounce) cans kidney beans
- 1 (28 ounce) can diced tomatoes
- 1 (6 ounce) can tomato paste
- ½ teaspoon Tabasco sauce
- 1 (4 ounce) can chopped jalapenos
- 1 teaspoon Splenda sugar substitute (or sugar)
- 1 cup dark beer
- 1 cup shredded cheese (cheddar or Mexican mix)
- ½ cup sour cream

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LOT 1524 - Elk Lake! AFFORDABLE - Two Lots with A cozy cottage Two BR, One BA, Wood Stove in LR takes chill off for hiking in the woods or along the lake, great for winter/summer. Surrounded by woods. It is ready for your creative touches. Open kitchen & family dining. Enjoy family fun on this 240 acre fishing and skiing lake. New windows. Great for your get-away. **MLS 437111, \$50,000**

LOT 308, RED BUD DRIVE - An Off Water Lot at beautiful Elk Lake. Vacant Lot 308, Off Water but very close to Lake, Entrance, Beach, and Clubhouse. Access the Lake thru Associational Lot. Close to Elk Creek Winery and Hunt Club. Within 1 hour of Cincinnati, Lexington and Louisville. **MLS 456385, \$4,500**

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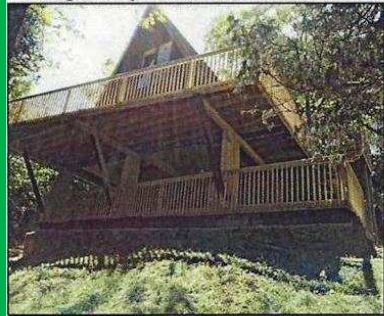
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LOCATION ! Excellent water lot.

LOTS 1347, 1368, 1369Watch all the fun on water and still
Have privacy 3br, 2ba-\$199,000

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LOTS 796, 797, 7982br, central heat & air, huge screen
porch, decks, dock-3 lots-\$215,000*Picture
your**house here*

Lake House Personified! What a view!

SOLDnew decks no wake great water
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LOTS 1065 & 10664br, 2ba home, laundry, huge deck
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nice dock, set for entertaining-**SOLD**

No frills! Just a fun place to be!

GONE \$124,900Covered boat dock, screen porch,
private, gentle water walk-**SOLD**

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LOT 943Outstanding lot, 2br, 2.5ba-poured
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REALLY CLOSE TO LAKE \$ 179,900. 4 Bd/ 1.5 Ba Waterfront, a SOLID BRICK Lower Level! Yes, There is brick flooring and part walls, exposed beams, Close to Water and Gate, Almost Level Lot!

GREAT HILL TOP VIEW \$ 179,500. 3 Bd/ 3 Ba Waterfront near entrance. Move in ready!

COZY WITH CHARM \$ 164,900. 2Bd/ 1 Ba Waterfront, This Cabin has exposed beams, Open Kitchen/Living Room Close to Water, WalkOut Party Space!

NESTLED IN THE WOODS \$ 159,900 2Bd/1Ba with View and Woods Vintage Kitchen Look and 3 Season Room plus Decks... AFFORDABLE !!!

COZY COVE/ LARGE DOCK \$ 144,900. 3 Bd/ 1 Ba Waterfront, Ranch Style. Priced to sell... Large Dock ...1st Floor with open Lv-Kitchen- Dining Plus.

RESTFUL & WOODS \$ 134,900. 2Bd/ 1 Ba, Bird Watchers Alert!@@ ... Great in the Woods Lakehouse with Decks on Front and Back. This is off water on 2 Lots in a natural setting Time to Move? Plus an unfinished Basement ..Come see!

LOTS FOR SALE... BUILD YOUR DREAM HOUSE OR JUST TO PLAY

LOTS #904/ #905 / 1295 @ \$ 3,500. ea
LOTS #1562&1563 \$ 7,000. together
LOTS #1223-1225=\$15,200. All 3

WATERFRONT LOTS

Lot #1160 @ \$26,500.
Lot # 767 @ \$ 31,000.
Lot # 442 @ \$33,000.
Lots # 838,, 839, 840, 1157, 1067 @ \$ 37,000.

502.484.4411

LOOKING FOR A LAKEHOUSE ?

Call Now for Information !

Elk Lake Shores— Just around the corner from Elk Creek Vineyards a 240 acre lake for water skiing, fishing, boating, bird watching, swimming, & much more ... with homes from Woods to Waterfront
Isn't It Time You Had Your Own Place at ELK LAKE ??
What are you Waiting For ???
Relax Now !!!



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LAKESTERS
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or phone

502- 484-0014

ELK LAKE PROPERTY OWNERS ASSOCIATION
445 Elk Lake Resort Road
Owenton, KY 40359

