

Elk Lake Property Owners Association

Elk Lake Shores *Shorelines*

Volume 17, Issue 11

www.elklakeshores.net

November 2019

From the president

Scott D. Jones jonescott1396@yahoo.com

Reviewing Building Covenants and the Warranty Deed

A few months ago, I asked for your opinion on the idea of Pole-Barn homes, as this type of structure has been requested by potential buyers. It is no surprise that neither the Warranty Deed nor the Rules and Regulations address this type of structure, since the concept is relatively new. To put it another way, there is nothing in our documents to prevent Pole-Barn homes. We have also received some requests by members to build pole-barn boat-storage facilities as an independent structure on off-water lots. As it stands today, the Warranty Deed clearly prohibits this, as no storage structure can be built prior to a permanent residence. I believe a small storage building on your dock is the only exception.

These types of request are going to keep coming, so I think it makes sense to provide more clarity on what can and cannot be built. A goal for 2020 is to review and update any and all building covenants as it relates to Elk Lake. One idea we are considering is to have one set of standards for on-water lots and a different standard for off-water lots. I encourage all interested parties to provide their thoughts. Any recommendations that we make will most likely require a change to the Warranty Deed.

So what is the Warranty Deed? I like to think of it as the Master Document that lists certain rules and covenants any purchaser must follow. To change the Warranty Deed requires a two-thirds majority vote by the membership, not the ELPOA Board alone. I imagine most of you are familiar with the Rules and Regulations. The Rules and Regulations are an extension of the Warranty Deed and can be modified by a simple majority of the elected Board of Directors. However, any rule or regulation cannot conflict with the Warranty Deed, i.e. Master Document.

It is my opinion that IF we are going to reach out to the membership to vote on a change to the Warranty Deed, then we

should include any other changes to the Warranty Deed we feel have merit. It looks like the last time it was amended was in 1998.

History of the Lake

Elk Lake was founded in 1960 and the HOA in 1961. We have 59 years of history of this wonderful retreat. You will find a brief history on the Website, and I would like to see if we can build on this. For example, I would like to see a picture of George Schneider as a kid enjoying the lake.

It would be nice to have a historical album, including pieces from every decade since the 60's, for the Annual meeting next May. For all of you longer-term members who have information, stories and photos to share, please let me know. If any of you would like to work on this project, we could surely use your help. We are not the first to tackle this project, so we will do some digging to see what is in the archives.

Membership

Patrick Tessier patritessi@aol.com

Just a quick update on the steps the ELPOA board has been taking to deal with members who are behind on their annual dues.

In order to balance the ELPOA budget, pay for the road improvement project, and fix the leaks at the dam, the annual fees have been raised in 2019. The ELPOA board is taking steps to collect past dues from members who are behind on their annual dues, and it has been a challenging exercise to say the least.

There are two groups of delinquent accounts. The first group consists of members who no longer come to the lake, and we have no contact for them. They also haven't paid their property taxes for years, and Owen County is in the same boat, unable to find these people. These members may have moved to another part of the country, are too old to manage their affairs or even deceased, and there is not much we can do; we cannot even legally take these lots back, and if we could, the property taxes due and other liens on these lots make them financially unattractive. One possibility is to pass these accounts to a collection agency and hope they will be able to track a few members or their heirs and collect money on our behalf.

The second group consists of members who enjoy the facilities of ELPOA but are behind in their dues. We have contacted these members and reminded them of their obligations to our community. Our preferred approach is to discuss and agree on a payment plan, until the account balance of the member is paid in full. Unfortunately, some members are not returning our calls or simply refusing to discuss the issue. Although it is something that we do not enjoy, we have no choice now but to take whatever legal actions are appropriate to recover the money due. It is unfair to our members in good standing to have to pay higher dues because other members are simply not willing to pay their fair share.



Michael and Abby Moran

Lot 1404 (home),
1297, 1298, 1299, 1506

James and Laura Duke

1332 (home) and 1333

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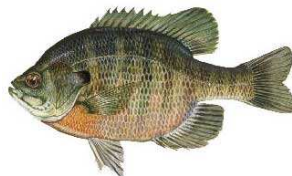
elpoa@elklakeshores.net

Guardhouse- 502-484-2482

Office phone/fax- 502-462-0165

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.

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

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

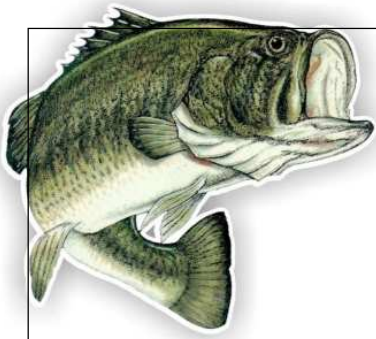
Financial report

Tom Goldschmidt tom@gesgoldschmidt.com

With the active expenditures part of the year over, from a financial point of view, we are not in bad shape to budget. Of course, the Dam Expense problem still needs to be addressed. This short fall, in the Dam budget, will have to be taken from money that was budgeted for future concerns and increasing the reserves. The October report will start to allow the board to make these allocation decisions.

ELPOA Income / Expense Analysis

Type	Accounts	2019 September Operating Budget		
		Actual YTD	Budget	Balance
INCOME				
	Membership Dues	\$404,004.00	\$411,400.00	\$7,396.00
	Reserve Transfer from	\$16,390.00	\$16,390.00	\$0.00
		\$420,394.00	\$427,790.00	\$7,396.00
Total				
EXPENSE				
	Payroll Expense	\$81,656.00	\$113,895.00	\$32,239.00
	Security Expense	\$4,000.00	\$5,750.00	\$1,750.00
	Building & Grounds Expense	\$65,358.00	\$94,690.00	\$29,332.00
	Lake & Dam Expense	\$105,098.00	\$23,390.00	-\$81,708.00
	Road Expense	\$89,719.00	\$102,000.00	\$12,281.00
	Administration Expense	\$47,998.00	\$75,500.00	\$27,502.00
Total		\$393,829.00	\$415,225.00	\$21,396.00
	Profit / Loss	\$26,565.00	\$12,565.00	
Marina Gas				
	Marina Gas Income	\$10,478.00	\$35,000.00	
	Marina Gas Expense	\$22,136.00	\$35,000.00	
	Total Profit / Loss	(\$11,658.00)	\$0.00	
Citizens Union Bank Loan				
	Membership Dues - Loan	\$73,600.00	\$74,800.00	
	Reserve Transfer from Roads	\$22,128.00	\$22,128.00	
	Total Income	\$95,728.00	\$96,928.00	
	Interest Expense	\$30,439.00	\$22,128.00	
	Loan Financial Charge Expense	\$3,093.00	\$0.00	
	Road Loan Payment	\$31,134.00	\$74,800.00	
	Total Expense	\$64,666.00	\$96,928.00	
	Available for Loan Payment	\$31,062.00		
Miscellaneous Income				
	Miscellaneous Income	\$87,361.00	\$49,350.00	
	Reserve Budget Accounts	\$0.00	\$49,325.00	
	Profit / Loss	\$87,361.00	\$0.00	



Elk Lake Sportsman's Club

Bob Duke, president

bosssofthemoss50@yahoo.com

We had a great fishing season this year. Thanks to everyone who came out to participate. October's tournament was cold, but more on that later.

First, I would like to say thank you to Julie Kirk for her time putting together the monthly newsletter. Always look forward to reading it every month.

Also we are thinking next year to bring back the Sportsman's Auction. I will talk about that in next few months about how it works.

OK, our October tournament was cold, but still some nice fish were caught:

Big bass was caught by Bob Cardosi at 4.28 lbs.

First place was Doug Settles with 14.63 lbs of bass.

Second place was Johnny Duncan and Jeff Feltner with 12.06 lbs.

Third place was Bob Cardosi and Dave Black with 10.88 lbs.

Ok, the end of the season points and numbers -- unbelievable how close it was! Top 10 are as follows:

Johnny Duncan was points' leader for the year with 105.

Second was Vince Feix and Scott Fryman with 104...wow.

Third place was Bob Cardosi with 88.

Fourth place was Dale Jones with 77.

Fifth place was Ron and Tim Moschel with 68.

Sixth place was Steve Cardosi with 67.

Seventh was Bill Weil with 60.

Eighth was Bob Duke with 59.

Ninth was Bill Wheatley with 55.

Tenth was Casey Nutini with 51.

So congrats to Johnny Duncan, who wins the points' pot of \$155. We also collected \$265 for the Sportsman's Club. Great season! Hope to see you next year.



Photo right by
Sam Altman

Important Notices for Members

Vehicles at the dam

Do not park your vehicles at the dam — unless you are launching a boat that will be taken out in the same day. All other vehicles will be towed at owner's expense.

Boats at the lodge

There is a \$25 fee per month for storing your boat/trailer at the lodge parking area. Parking for the day or weekend will be accepted, but ELPOA is not responsible for any damages.

Please either contact the ELPOA office and make plans for payment or remove them. They will be towed at the owner's expense.

Boat Trailers on ELPOA Property - Any boat trailers that are parked on the ELPOA's property need to have the owner's lot number and name on the trailer for identification. Any unmarked trailers will be moved.

Please take a few moments and read through the Rules and Regulations to refresh yourselves on what is and is not allowed within the ELPOA. Quiet Time, boating rules, swimming regulations from private docks, beach rules, speed limit, garbage, etc. It is your responsibility to make you and your guests are aware of the rules.

Reminder - If you have a property improvement permit and your job is complete, please call 502-514-1592 so we can do our inspection and return any road-deposit checks.

Upcoming Events

Watch the ELPOA website and Facebook page for upcoming member events!

The ELPOA is accepting donations for any area that needs it!

Donate to Roads, Beautification, Security, Lakes and Dams etc. Or upgrades to Lodge!

Please contact the ELPOA office for additional information!!

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 and submit the Member Information Update page.
- ⇒ **BEFORE you start on any construction project** — members must complete and submit a property improvement application.

ELPOA Board Meetings 2019

Nov. 16, 9 am
Dec. 21, 9 am

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.

LOTS FOR SALE!

Contact ELPOA office
for pricing
and locations.



Tony Sloma



Janetta New



John Bladen



Ashley Byers



Zach Juett



Anastasia Juett

Security

Cheri Fredelake Cherifredelake160@gmail.com

Wow is it the end of October already? Where has the year gone? With many property owners packing up and closing up their houses until next year, I just want to ask that we all be good neighbors and keep our eyes open for anything unusual or suspicious. If you see something out of the ordinary or out of place, please report it to the guard house.

I've come up with a bright idea. How about when we all approach the gates after dark, we turn our headlights off. You wouldn't believe how doing that helps the guards out. The guards can NOT see you or your sticker when you pull up if your headlights are on. They are blinded by the light. I know they would greatly appreciate it.

With the holidays quickly approaching, most of us will be doing a lot more shopping on line. This means more packages being delivered to the guard house. With limited space to put things, especially larger packages, it would be greatly appreciated if everyone would pick up their packages as soon as possible. Many of the larger packages are kept outside due to size and weight. We don't want them to be affected by the weather.

With the 2019 season having come to an end, the guards would like to thank the property owners for their patience, understanding and cooperation. Many owners, family members, friends and even contractors passed through the gates this year. The guards appreciate the fact that everyone is aware they have a job to do and at times things do get hectic and busy. They appreciate the compliments they are given. It's nice to hear you are doing a good job. Please keep the compliments coming; those good words go a long way.

How do we reach You if needed?

Lot # _____
Name _____
Cell Number _____
Email Address _____
Name _____
Cell Number _____
Email Address _____

Please provide the information listed above and email to ELPOA1396@gmail.com. Please note that this email address was created to receive this information and is not the address to contact any member of the Board or the Elk Lake office.

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	<p>NEW LISTING! Log home on two of the best lots on lake. With an estimated 260 ft of waterfront! Great location near no wake on both sides. Gentle slope to waters edge. Don't miss this one! \$220,000</p>			<p>Cedar sided home nestled in the trees with easy walk to your dock (With a little creativity it'll be totally awesome!</p> <p>A must see!! \$159,000</p>	
	<p>NEW LISTING! Want an affordable lake house? Cute cottage on two lots. Set and relax and enjoy the wildlife. Not too far from entrance and close to the reservoir. \$49,000</p>			<p>HOME & Garage! One of the best lots on the lake home has screened-in porch & enclosed porch! CH/A pool table and new flooring Only \$289,000</p>	
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SOLD LOT 1404 - A beautiful **WATERFRONT** A-Frame with additional 4 off water lots with a large, 24' X 60', pole barn for your boat storage. This home offers 3 bedrooms with an additional loft bedroom. This property has a two level deck overlooking the lake. The boat dock comes with two boat lifts and a boathouse for storing all your boating equipment. There is an additional storage shed located close to the home for all you lawn care equipment. This home offers GREAT VIEWS and DEEP WATER!! **MLS 526301, \$289,000. SOLD**

LOT 43 - CLOSE TO THE ENTRANCE, DAM, AND MARINA, BEST COVE ON THE LAKE, WATERFRONT, COMFORTABLE. What else could you ask? This 2 Bedroom, 1 Bath well maintained Home is waiting for you to **ENJOY** the **SUMMER!** Central Heat and Air, Lots of Storage Buildings, Boat Storage Building, Dock, and a reasonable **LEVEL** Lot. A must see! **MLS 515124, \$179,000**

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