

Community Forum Questions (Black) and Answers (Red) June 7th through August 25th, 2023

Question	Jun 7, 2023	Malone	141	dsmalone3@gmail.com	Why do we have 4 HVL patrol cars and who paid for those? Also whose responsibility is it to pay for fiber optic damage?	Public
Answer					Why do we have 4 patrol cars? We employ nine people on security, five full-time and four part-time who are sometimes asked to all work simultaneously such as during the fireworks. Each officer may be issued a marked vehicle to use while on duty. In normal operations, we have 1-2 people on duty and having the extra older vehicle allows us to have one in the shop and maintain our security services. Also whose responsibility is it to pay for fiber optic damage? The fiber optics organization, SEI/REMC, promised to restore property as they proceed with the work. This normally means yard and landscaping damage. There have been some cases where sewer lateral lines, water lines, cable lines, and telephone lines have been damaged. These are dealt with on a case-by-case basis by the contractor and, ultimately, SEI/REMC.	
Question	Jun 7, 2023	Hess	821	handmadecreationsbybetty@comcast.net	Would like a detailed breakdown of where and when the emergency fund money was spent and depleted since 2019	Public
Answer					Hello Betty, my apologies for not responding sooner. Earlier I did not have a copy of the attached graph. This is a list of items which is over and above our normal day to day expenses. I am hoping this gives you the information that were looking for. If not, please let me know.	
Question	Jun 7, 2023	Brinkman	1451	bradley.brinkman@gmail.com	Is there an action plan to have the excess yard waste near the (full) yard waste dumpster removed?	Public
Answer					Hello Bradley. The current system is being reevaluated. We are hoping to replace the current system with one that is more effective for home owners and also less costly. Hopefully there will be more news about this soon.	
Question	Jun 7, 2023	Judd	2464	kjforjudd@aol.com	Why is HV so money hungry? We who live in HV also have to live with paying higher bills on everything. It's not just HV.	Public
Answer						
Question	Jun 7, 2023	Litchholt	121912181	torrin9@msn.com	What is the projected budget and forecast for the golf club for 2023-2024? Will it become self-sustainable?	Public
Answer					Hello John, for this year the cost of membership increased by 15% and we have 251 members. At this time we expect for the Golf Course to be somewhat profitable and any profits will be used to improve the Golf Course infrastructure. I hope this answers your question.	
Question	Jun 7, 2023	Wentworth	1598	outwest09@gmail.com	Can you put a barndominium on Brook Ridge Circle? What is the monthly HOA cost?	Public
Answer					Hello Tiffany, the membership cost is \$563.50 per half year. We are not sure what the Barndominium is? You would need to bring plans to our office and first meet with our Gina Keller. Gina may then tell you it is not an acceptable design or she may recommend you to meet with the Architectural Committee for more information. You may call Gina at, 812 537 3091, ext 4.	
Question	Jun 8, 2023	Ferguson	2519	rjferguson2@gmail.com	Is the storm drain in my front yard scheduled for maintenance? I am sure my neighbors will appreciate it.	Public
Answer					It is still on the list. As I noted after our Annual Meeting, this is our busiest time of the year in maintenance, so it may be a bit still.	
Question	Jun 8, 2023	Will	1149	rawill62@gmail.com	I know assessments don't need membership approval, but I thought dues increase does require vote by POA membership??	Public

Answer					Attachment was sent to Bob Will from David Wismann	
Question	Jun 8, 2023	Cordesman	1929	mmcordesman69@yahoo.com	What is the cost to finish blacktopping the cart paths and installing a new sprinkler system?	Public
Answer					Hello Mike, The estimate that we have to finish the paths is from last year. It is approximately \$93,000. The Sprinkler system is a bit of an unknown until we would get an updated quote but the last number discussed was around \$850,000. There is currently no timeline for installing the sprinkler system due to the cost.	
Question	Jun 8, 2023	Meyer	2214	waykel@comcast.net	Please explain why we do not get a complete board meeting agenda prior to the meeting?	Public
Answer					Wayne, our agenda items come from the Board and also from Committees. We need to have our agenda items to the office the Friday before the meeting in to allow time for the office to put it all together while keeping up with their other duties. Things sometimes change at the last minute and we compensate the best we can. Do you have a specific thing that you notice or a suggestion?	
Question	Jun 9, 2023	Steczynski	1871	lpsteczynski@yahoo.com	My wife saw on FB that a sewer line was hit and flooded a basement. She it was the owners responsibility to have the line marked. True?	Public
Answer					Rich and I are working on this issue with REMC and NRTC. One of the subcontractors, without permission from them, posted notices in areas where they will be working which seem to put the responsibility on the homeowner. This is not the Board's understanding when they agreed to have REMC/SEI complete this project.	
Question	Jun 9, 2023	Dean	1751	debdean@seidata.com	I would like for someone to tell me specifically what the upcoming \$300 assessment is for and how you arrived at that amount.	Public
Answer					Debbie, I apologize for the late response. The primary purpose as recommended by the Finance Committee is to replace our emergency fund which is required by our bylaws. It also provides some funds for our escrow accounts. As explained at the May Board meeting, our funds were depleted over previous years with the intention of replacing those funds from savings. However inflation took away the ability to save and replenish those funds. Your current Board is very unhappy to have to be the ones to follow these recommendations and impose this assessment but it is necessary. Thank you for allowing us to explain this.	
Question	Jun 11, 2023	McCreary	2407	pmccreary154@gmail.com	On the HVL website, there is an option to click on "Hidden Lake Golf Club". However, the link does not go to HVL's Golf Club as I was expecting	Public
Answer					Thank you for your question. We did find a broken link located under the Recreation column which has been fixed. To click through to the Golf Club, there is a link located on the Welcome page with the HVGC logo that will take you directly to the Hidden Valley Golf Club website	
Question		Cox	2215	mrmagoocox@yahoo.com	Since when do we need permission to be proud of our kids graduating,,, I got a letter that reads" all signs must be approved by the POA office.	Public
Answer					Just talked with Dan Tester. Sign has been up 6 weeks already. They just need to send in the form to get another 30 days.	
Question	Jun 22, 2023	Betty	Hess	handmadecreationsbybetty@comcast.net	Would like to know when and where the Emergency Fund money was spent. Sent an email regarding this approximately 2 weeks ago and have not received	Public

Answer					Hello Betty, my apologies for not responding sooner. Earlier I did not have a copy of the attached graph. This is a list of items which is over and above our normal day to day expenses. I am hoping this gives you the information that
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	I still do not know why we do not have a a person writing for grants. It looks like we would be eligible for several federal grants as well as other such as from the SEIREMC.
Answer					I can't respond to this ... my insight... I know at least a couple of grants have been requested and we have been denied
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	8901 \$32K fir Natural Resources wages. What is this for and could it be done by volunteers or is it a requirement of having a lake?
Answer					
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	Golf course 8860 and 8830. We have an item for \$31K for Interest expense but nothing for Mortgage payments. Presume the course is paying the payments directly? Also why is there not a separate line for the subsidy the course gets?
Answer					For tax purposes the subsidy comes from 2005 Investment HVLGC on the balance sheet. On the mortgage payments, at audit these payments get moved to 4031 Golf Course Mortgage on the balance sheet Showing a lower long term liability.
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	There were some significant expenses for Office technology but based on what I am seeing in communication these seem to be paying off.
Answer					Correct
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	14 8490 Workers Compensation Insurance at \$9K. Is this for all employees like maintenance as I could not find another line for Workers Compensation - may have missed it.
Answer					Work Comp for all POA staff
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	8480 Office Employees Insurance at \$38K. Is this for E&O/D&O? If so seems a bit high but I do not know what our experience is. I noticed a separate line 8670 for General Liability Insurance so this number for office employees is confusing.
Answer					Same as above on Security ... General Liability is our property insurance, Board insurance, errors and omissions ... and vehicles
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	12 8221 Security Employee Insurance is this for Workers Compensation, Law enforcement Legal liability or ? Do we have Law enforcement Legal liability?
Answer					Basic medical/dental/vision/life, etc
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	What is 8170 Valley fire hydrants expense at \$18K? is this just for testing annually? Seem like a lot or I do not know what is being done.
Answer					This is the water cost for our fire hydrants \$1,485/mo... and they are adding 25 new ones in 2025 This expense will increase!
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	What is 8050 Valley Ditching at \$22K?
Answer					This is all the culvert work and expenses that go with fixing and maintaining
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	8021 Valley Lawn Care at \$53K. Based on statements at meetings this will go up but by how much?

Answer					The board will need to negotiate and hopefully find a cheaper vendor or sustain the current contract....there is no way I can estimate the future of this expense
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	7690 Pool and Beach maintenance and repairs at \$24K. Does this include the new pool liner or is that 2023?
Answer					The new pool liner for 2022 would show on the balance sheet in 2080 Fixed Asset for Swimming Pool & Beach ... as we capitalize and depreciate the expense. Now part of the major expense for maintenance last year was the leak and drain issue upon putting in the liner.
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	5987 Willies Rental is \$48K for the year 2022. Does this ever go up or is it a percentage of sales? I think we really do much of the major maintenance although Willies may do some. The rental rate does seem a bit low considering average restaurant rental rates and the location but I do not know what Willies has done for us otherwise.
Answer					It is a percentage of sales and we handle building maintenance.
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	Fitness expenses are at almost \$18K before the new equipment was purchased. Presume this will be almost the same for 2023 less maybe the \$2K for maintenance and repairs?
Answer					Agreed
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	I noticed that 5401 Fitness membership is approx. \$25K but in your note it is now over \$42K. Was the increase due to new equipment or ? In any case, if the \$42K number is right that is an excellent result in one year and probably would justify the purchase of new equipment even considering other fitness expenses.
Answer					I'm not sure which report he is looking at2022 Fit Income was \$24,879 and 2023 YTD is \$17,925 . I don't see 42k??... but we have definitely seen a significant increase with the new equipment
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	What is 5210 Cable commission income? At over \$14K is this a fee from Comcast? If so will we lose it when SEI is done?
Answer					This is commission from Comcast ... averages about 3500 a quarter. We will lose this income.
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	What is 5210 Cable commission income? At over \$14K is this a fee from Comcast? If so will we lose it when SEI is done?
Answer					This is commission from Comcast ... averages about 3500 a quarter. We will lose this income.
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	I noticed that 5192 Golf course income is over \$180K. Just what number would this have to be to have the course be self-sustaining?
Answer					This category is a set number monthly ... the amount billed for the GC in Jan or July Divided by six months... this is an accounting need in order not to exaggerate the income in Jan and July ...same for dues and assessments income. This spreads it out consistently month over month. Audit suggested some time ago and was handed to me by Moe to handle in this manner.
Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	What is 5165 NPO Fines Income? Guess I just do not understand the acronym
Answer					Non Property Owners Not much going into this because of the issue with Security ... but Non Residents come through our streets and can get citations, parking, etc....

Question	Jul 9, 2023	Paul	Nielander	pbniel@yahoo.com	What is 5125 ID card income? over \$2000 seems a lot as I thought the cards were free - at least we did not pay.	
Answer					Replacement cards are \$5 / Nanny / Grandchild / Etc \$50 ... correct we did not charge last year because it was a new program but we are consistently charging this year	
Question	Jul 8, 2023	Daniel	Kuhn	dnlkuhn1@gmail.com	When can gas & electric flags be removed after the fiber optic cable has been put in the ground but the ends still show above ground?	Public
Answer					If the orange conduit has been laid in front of your home, most likely the flags can be removed. Please give me your address and we will confirm.	
Question	Jul 20, 2023	Eric	Rabenold	eric.rabenold2@gmail.com	Would it be possible to have a general education meeting on SEI Internet that discusses streaming options and setup. Review packages and service	Public
Answer					We are in the process of planning a series of Town halls now that the network is being activated. Dates will be announced at the next board meeting (July 27th)	
Question	Jul 28, 2023	Michele	Schneider	schnemr@gmail.com	Why are we not investing our reserve fund into investment accounts that gain interest, such as money market account?	Public
Answer					Thank you Michele. We are in agreement on the funds. The only problem with Capital improvement is that we set aside capital for some replacements such as vehicles etc. We will discuss. I have not heard of ERTC but will check. Not sure about 2020 other than having the Audit report and list of capital items but a lot of unexpected expense could have been due to the new docks? You seem to have a lot of expertise. Have you ever considered joining our finance committee or any committee for that matter? You would be so very welcome.	
Question		Michele	Schneider	schnemr@gmail.com	How much was received as a federal grant for PPP Funds? Why were these funds not put into the emergency reserves?	Public
Answer					The HVL POA received \$157,200 received April 27, 2020, This loan was forgiven by letter on Feb 19, 2021 Our accountant reports that it went into operating funds and was used for payroll as that was what the loans were for ... 157k at that time of year would have covered to about Mid/ End of May.	
Question	Jul 30, 2023	Sara	Kent	sarakent1124@gmail.com	Question 4 implied that Verizon will not be allowed to give service to HVL after SEIREMC gets their installations done.	Public
Answer					There are no exclusives provided with communications. If you are satisfied with Verizon, you may keep the service. SEIREMC is an option available to all residents when the network is completed.	
Question	Jul 30, 2023	Sara	Kent	sarakent1124@gmail.com	The revenue under \$125 from the snacks sold at the Pool goes to whom or where.	Public
Answer					The pool snack bar has always been operated by volunteers from the Swim Team. They handle all responsibilities and receive all funds.	
Question	July 31, 2023	JON	DUTTON	jdutton1@aol.com	WILLIE'S RENT. Is there an annual contract? The \$48,000 does seem extremely low. And, basing it on sales....does the POA have access to the books? Or, do we just use what is told to us? When was the last time the contract was renegotiated? Thanks...	Public

Answer					I am researching the contract now and will need some time to be sure of the status. I do know that the contracts in the past required for us to get copies of the taxes paid and that is how the rent was determined by a percentage. Also I do know that prior to Willies it was a money loser to HVL for years. Either David, Ken or I will get back with you after we get more data.	
Question	July 31, 2023	Albert	Hewetson	ahewetson32@gmail.com	What is the difference between Hidden Valley Lake Inc. and Hidden Valley Lake Property Owners Assoc.? Each has a separate tax ID number. Each received PPP money.	Public
Answer					The HVL POA is of course the Property Owners Association. HVL Inc is a privately owned company with no affiliation to HVL POA. Our Golf course was formerly owned by HVL Inc.	
Question	August 9, 2023	Doug Gabbard	Gabbard	dougga@live.com	Do we have the fitness center P&L split out yet?	Public
Answer					Our accounting does have the numbers split out. These numbers are reported to the Finance Committee and to the Board in the monthly report. However, it is not totally separate from the overall budget, on the advice of our accountants. To do so would have required a totally separate organization with its own EIN, which would have incurred more of an expense.	
Question	Aug 16, 2023	Kevin	Houtchens	fritterers@comcast.net	Is there any substance to the rumor Hvl is being investigated by the Indiana government?	Public
Answer					Hello Kevin, the short answer is yes. Two residents have filed claims against the POA Board of Directors concerning the HVL POA special assessment with the Indiana State Attorney General. As reported at the July HVL POA Board meeting we responded to the Indiana State Attorney General by gathering our May and June Board meeting minutes along with the slides and relative information that had been presented as well as copies of the Echos, Annual Audit reports etc and sent them to the AG through our own attorney. At this time we are awaiting further notice from the AG and will report to the community as more information becomes available.	
Question	Aug 17, 2023	Wayne	Meyer	waykel@comcast.net	During the last POA Board meeting it was explained that "cash reserves" are set aside for emergencies. Could we make it a priority to better define the term emergencies in the bylaws and make adjustments to section 2 accordingly? I am willing to help rewrite that section; support from the HVL board to do this would be appreciated.	Public
Answer					In progress. Due to re-scheduling of the Finance Committee Meeting, we ask your patience in order to provide answers to this question. Thank you.	
Question	Aug 18, 2023	Al	Hewetson	ahewetson32@gmail.com	Has any board member listened to the audio of the July board meeting? Listen to the first ten minutes and my point will be validated. We are paying tens of thousands of dollars for "technology" and this what we get? Cursing by those running the system and blank spaces for minutes on end. It's an embarrassment to even publish something this. And it happens month after month. Please explain the plans for making the audio recordings something worthwhile.	Public

Answer					AI, myself and your Board of Directors take full responsibility for this fiasco. As your new HVL Board of directors we immediately stopped any and all discretionary spending. We also temporarily suspended our community manager from any discretionary spending. We anticipate postponed spending of multi thousands of dollars in the technology arena alone. Recently we have invested in bringing Fiber Optics into the HVL POA Office that will save us money and become a very good investment. To improve the zoom meetings requires a new and expensive computer system to replace a 10 year old one and much improved microphone system, all of which is being investigated but may or may not be approved this year. Please work with us as we navigate through this difficult period.	
Question	Aug 22, 2023	Julie	Hewetson	jahewetson54@gmail.com	Could we negotiate the new Rumpke contract to eliminate recycling? This would eliminate some of the truck damage to the roads. The community has access to the many Dearborn County Recycling bins. There are two very close to HVL. One at Bright Elementary and the other at Tanners Creek Church just North a couple miles on RT 1	
Answer					We can certainly ask what the savings would be and it would be helpful to have less of their trucks on our roads. Another, but not very popular idea is to have a central collection point, (drive thru), where everyone takes their trash.	
Question	Aug 22, 2023	Julie	Hewetson	jahewetson54@gmail.com	Could we use the property on Stateline that we own to place yard waste? We could have it open say 1 Saturday morning a month, manned by a HVL maintenance crew member. That's where the dredging company dumped the lake material. This could be vetted by showing your HVL member card. It would hurt the environment and could become habitat for wildlife.	
Answer					This could create hazards for entry and exit as well as a fire hazard. At some point we may wish to develop that property?	
Question	Aug 24, 2023	Michelle	Schneider		We have been told boat registrations have increased but Income line item from 2022 to 2023 look flat. Have we indeed increased registered boats on the lake, and if so what are the numbers?	
Answer					2023 YTD (8/8) 502 Power 1212 Other 2022 483 Power 1176 Other	
Question	Aug 24, 2023	Michelle	Schneider		When was the last increase on golf cart registration fee?	
Answer					All amenities were increased in 2022. 1st increase in 7 years, what we could find documented. Golf Cart went from \$25 to \$50.	
Question	Aug 24, 2023	Michelle	Schneider		Why are we only averaging \$100 over 5 months in interest income? Reserve & restricted Money should be kept in a money market account and earning interest that can help build the account up.	
Answer					We have not had any monies to invest. We agree with the strategy.	
Question	Aug 24, 2023	Michelle	Schneider		Why are deed transfer fee down so much from 2022? From \$17,045 in 2022 to \$3,100 in 2023.	
Answer					We can look at real estate trends and try to budget for this line item. But ultimately it is determined by the sell of homes/lots in the Valley.	
Question	Aug 24, 2023	Michelle	Schneider		What constitutes golf course income? Thought they kept all income Why is this on our POA financials?	
Answer					This is the income generated by the Golf Course assessment to the residents for the purchase of the GC. \$90 a year. These funds are utilized to pay the Golf Course mortgage.	

Question	Aug 24, 2023	Michelle	Schneider	Landlord fees are way up in 2023. What percentage of residence in HVL are rentals? Too many rentals in an area drive property value down. What is the Rule in bylaws about this and how are we maintaining/regulating this?
Answer				The category was new in 2022 because so many rentals were occurring. The BOD added an extensive bylaw below which has eliminated the problem. The one landlord that was paying the 5k has sold that property this year. Today we have about 10 registered renters. Not to say there are not others that are not following the bylaws 13-3-1. New Renters a. Property owners/landlords renting properties in Hidden Valley Lake must submit a completed HVL Rental Property Registration Form to the POA OFFICE for each property rented. (This agreement is located in Appendix A of these bylaws.) 103 b. Property owners/landlords must pay the POA a \$1,000 registration fee and an annual \$5,000 fee for each rental property. There is a minimum \$10,000 assessment for failure to register a property or pay the annual fee. c. Any property owner who is currently, as of 9/1/21, leasing their property is eligible to apply to the Board of Directors for a variance on the registration fee and annual fee. Property owners who choose to rent their homes after 9/1/21 may also apply for this variance. Only one variance can be granted for each POA membership. d. All fees are waived for property owners granted a variance, except for a one-time \$100 processing fee. e. Renters must sign and adhere to the guidelines contained in the HVL POA Renters Agreement and submit the fully executed document to the HVL POA Office (The HVL POA Renters Agreement is located in Appendix A of these bylaws.) f. Property rental periods may not be less than six months and all renters must be registered with the HVL POA. (As amended 12/17/18; 8/26/21.) 13-3-2. Renters' Assessment to Use Amenities Renters of property at Hidden Valley Lake Subdivision must pay an annual Renter Amenities Assessment in order to use the amenities provided by the HVL POA. The assessment for a renter and their immediate family to use the amenities at HVL is: \$300.00
Question	Aug 24, 2023	Michelle	Schneider	When was the last rental increase on Willies, and how much was the increase? How are we verifying sales to document payments being made by Willies per their contract?
Answer				We are presented with his sales via the IN Sales tax website monthly. Willie's is currently in negotiations for a new contract. Previous was a three year term.
Question	Aug 24, 2023	Michelle	Schneider	Why is there over \$50,000 under Fitness Maint. & Repair on the P&L? If this is all new equipment this must be moved to the Balance sheet as a capital asset and depreciated. Fitness has had just over \$10K cumulative profit over pas 3 yrs., so what is the useful life of this new equipment? At current profit rate it will take over 15 years to make enough profit to cover cost of new equipment.
Answer				It will be capitalized and depreciated. This movement will occur during the audit.
Question	Aug 24, 2023	Michelle	Schneider	What is included in pool technology and why is it up over 50% from 2022? Would like a GL detail on this account.
Answer				Comcast currently encompasses this Technology line item. Looks like \$195 was for computer support at the beginning of the season. All Technology will decrease in late 2023 and is budgeted far less for 2024 due to Fiber installatio
Question	Aug 24, 2023	Michelle	Schneider	What kind of exp. are included in Lake maint. & repair? Lake treatment has own category so not in this line item.

Answer					These are expenses outside of treatments. Repair Examples: Electric for Aerators, Fountains and Lights; Irrigation, Buoys, Signage, Winterization of Equipment, etc.	
Question	Aug 24, 2023	Michelle	Schneider		Why the huge increase in Maint. Employee insurance? Up over double for same time last year.	
Answer					All medical insurance increased 60%.	
Question	Aug 24, 2023	Michelle	Schneider		Why is vehicle maint. Fuel up over double? Fuel cost at pump are staying pretty stable.	
Answer					Our vendor is Laughery Valley Ag. Invoices are showing steady, however we do also buy diesel. In 2022 fuel seems to be bought about once a month, seems to be needed more in 2023 with about two purchases a month.	
Question	Aug 24, 2023	Michelle	Schneider		How many vehicles and/or equipment are we leasing for maintenance? Why would we lease vs. buying used vehicles? If it's equipment what are we using the equipment for?	
Answer					We only lease two pieces of equipment: A mini excavator & A skid steer (like a Bobcat) We use both when we replace culvert pipes, clear ditches, and many other projects. The skid steer is also used to load trucks with salt, sand, rock, etc. Lease vs. purchase...We had an opportunity to lease these two pieces of equipment 4 years ago. We had a backhoe that totally fell apart during snow season and a Bobcat-type unit that was in poor shape. After studying our needs and discussing with our maintenance team, we felt these two pieces of equipment fit our situation. We went through a process of comparison, both lease and purchase, and the lease made the most sense at the time. At the time, used equipment was very high and good used equipment was hard to find. At the end of the lease, we may purchase the equipment for a predetermined amount. This gives us a way to see how the equipment works and work out any bugs in the equipment if we decide to buy it used. A much better way than buying something we know nothing about. I have mixed feelings on purchasing the skid steer since it spends a lot of time in salt during snow season. So far, it does not seem to affect the equipment much. We rent equipment as needed for larger projects.	
Question	Aug 24, 2023	Michelle	Schneider		Why is there a cost for valley fire hydrants under maint? What kind of maint. Do these require besides flushing?	
Answer					We will be pulling out expenses from Maintenance and Office that are truly Valley expenses in 2024. Looks like in the original set up this is where it was categorized. This cost is for nothing but the charges from VRUC. \$1,785 a month water bill. This will increase in 2025 as VRUC will be installing 22 additional fire hydrants.	
Question	Aug 24, 2023	Michelle	Schneider		Very large number in Maint. Technonogy, and an extreme increase from last year, why such an increase? What is included in this? Would like to see GL detail for this account.	
Answer					The increase involves the purchase of Limble software technology @ \$5,040. This is an asset management software that assists manages all our assets, which we have never had before. The remaining is steady with cell phones and internet expense.	
Question	Aug 24, 2023	Michelle	Schneider		Why are security wages up? Has our employee count increased? Why pay for security if they have no authority to do anything and potentially open us up to litigation risk?	

Answer					<p>The wages went up to try to keep pace with the local trends. We were already lagging far behind local police departments and made very little headway in recent years. We have always known we could not directly compete with these local police agencies and, for many years, we were only a training ground. We have a core group of people here who want to be here on a permanent basis.</p> <p>For the 2022 budget, we studied local police departments with the following comparisons: Dearborn County starting \$20.80/hr; Lawrenceburg PD starting \$29.12/hr; Greendale PD starting \$20.50/hr; Ohio County starting \$21.58/hr; Ripley County starting \$20.50/hr; Franklin County starting \$23.99; St. Elizabeth security starting \$19.00 plus shift differential</p> <p>All of the police departments have increases built in if the officer achieves academy graduation. Most departments have seen increases since that time (2 years ago). Dearborn County had a 12% increase across the board in 2023. We did increase our number of employees, from 7 full-time to 5 full-time and 4 part-time, which saves on benefits and gives us flexibility.</p> <p>This question begins with an error. Our officers do have authority as representatives of the owners of property here. Several also have police powers and while they may not use these powers on everyday activities since we have no agreement with their town yet, they still may use them to make an arrest, if necessary.</p> <p>Most of what our officers do is security related and always has been</p> <p>Having police powers was a luxury that benefitted the Sheriff's Department much more than it did HVL</p> <p>There are about 5,000 residents here. Many of them were drawn to a community that offers security.</p>
Question	Aug 24, 2023	Michelle	Schneider		Why is security vehicle fuel down when wages/employee count is up?
Answer					Employee count would have no effect. Fuel is purchased in one unit and is divided evenly between security fuel and maintenance fuel. It is impossible to determine how much is used on an individual basis.
Question	Aug 24, 2023	Michelle	Schneider		What is included in security technology and why has it increased in 2023? Would like to see GL detail for this account.
Answer					Purchase of two speed radars for vehicles that needed replaced. Otherwise, cell phones and internet cost.
Question	Aug 24, 2023	Michelle	Schneider		Why the steep increase from 2022 to 2023 on health insurance? I can see having a competitive plan but this package is to robust.
Answer					An explanation for all health insurance increases: As a small business we saw a 60% increase that was caused by a large medical occurrence with an individual. This could have been anyone, but this did require us to do extensive research and provide a solution. A Benefits task force was created with a few volunteers and a board representative. At a minimum 10+ options were looked at. From not providing insurance but only compensation, conglomerate joining, to standard insurance as examples. The task force provided a solution of traditional insurance that is backed by the government for small business to the BOD and was approved in July. This insurance will not allow for changes in rates due to a major medical occurrence. Any increases seen will be only due to health care overall increasing. This will go into effect on 11/1/23.

Question	Aug 24, 2023	Michelle	Schneider		Why the huge increase in workers comp insurance in 2023? How many workers comp. claims have we had in the past 5 years? Give brief description of each accident, and how much was the payout for each claim? Do we have an active safety program? Do we do safety training?
Answer					Our workman's comp expense is based on an annual audit that is outsourced by our insurance provider. They look at wages, hours, job descriptions, etc. We have had one case in 2023 and one in 2021. Security has a formal safety program and maintenance has an informal program
Question	Aug 24, 2023	Michelle	Schneider		Why are we spending \$15K on fireworks in 2023 and advertising that they are paid for by CIVISTA when they are not? Why wouldn't we sell advertisement spaces for this event to local Businesses to cover our cost?
Answer					We have received 5k from Civista on 7/24. There are things in the works for 2024 to have additional sponsors.
Question	Aug 24, 2023	Michelle	Schneider		What is included in Office technology and why has it increased so dramatically in 2023? I would like to see a GL detail of this account.
Answer					The major increase was due to the purchase of Technology for our ID / entrancing system. We also have had an upgrade in the main server that provided support from our vendor. And we have had to upgrade several items in order to prepare for Fiber. E Tech is our vendor on the overall Technology project in the GL. Otherwise, monthly costs for cell phones, internet, and our resident receivables system.
Question	Aug 24, 2023	Michelle	Schneider		Why are property taxes up almost 60% from last year? We have not acquired any new property.
Answer					This will be credit adjusted by \$3,157.54 due to a categorization error. Thank You!
Question	Aug 24, 2023	Michelle	Schneider		Why are we absorbing credit card fees instead of passing along? (Assuming Bank fees are mostly Credit card fees) If the customer wants to use a credit card the processing fees should be passed to them as a "convenience fee" NOT absorbed by the POA.
Answer					We identified this issue in our very first executive meeting and it was also mentioned publicly during the June Board meeting. We are working with Elavon to possibly improve our existing credit card system and a possible change is being considered.
Question	Aug 24, 2023	Michelle	Schneider		What is included in the office equipment lease line item, and why the steep increase from last year?
Answer					We are leasing a large piece of scanning equipment in order to scan all of the plot plans and make them available to the resident online. This is necessary due to the aging of the documents and in case of a natural disaster in the building. We also lease our main copier, scanner, fax.
Question	Aug 24, 2023	Michelle	Schneider		What is included in office technology and why has it increased almost double in 2023? Would like to see a GL detail of this account.
Answer					The major increase was due to the purchase of Technology for our ID / entrancing system. We also have had an upgrade in the main server that provided support from our vendor. And we have had to upgrade several items in order to prepare for Fiber. E Tech is our vendor on the overall Technology project in the GL. Otherwise, monthly costs for cell phones, internet, and our resident receivables system.

Question	Aug 24, 2023	Michelle	Schneider		The Rumpke account is one of the biggest expenses, have we shopped this around to other Vendors such as Best Way? Why are we continuing the green can recycle program with an additional cost plus a whole separate set of trucks coming through the subdivision damaging roads? Recycling can be done at area Dearborn Co. recycle dumpsters! Recycle service needs eliminated.	
Answer					This is a contract that encompasses regular trash, recycle, and large items. It is up for renegotiation in 2024 and will look for other vendors to bid. We did receive a bid from Best way during the previous contract negotiation. Currently for all services, one home is \$13.64/month. For reference, Dave Wisman, in an Echoes article referred to the Aurora area residents paying about \$34/month with no recycle or large item.	
Question	Aug 24, 2023	Michelle	Schneider		What is included in Professional fees and why the dramatic increase from last year?	
Answer					The majority is the cost of the annual audit. This is a timing issue. Today 8/22, both 2022 & 2023 are at 21k.	
Question	Aug 24, 2023	Michelle	Schneider		Why are legal fees over triple from 2022, are there other law suits besides the Attorney General issue going on?	
Answer					Not at all about Attorney General which currently is at \$250. We have had several late accounts that have gone to court and required extra hours of negotiations required by the judge. And issues have arose where advice was needed. Also our by-laws are being reviewed and updated.	
Question	Aug 24, 2023	Michelle	Schneider		What is included in natural resource technology? Would like to see a GL detail of this account.	
Answer					The cost of See Click Fix is \$5,250 annually. There is a monthly membership fee for a website that is utilized for MS4 requirements with the state.	
Question	Aug 24, 2023	Michelle	Schneider		Why are we charging \$4,666 month (\$23,330 Jan-May) in bad debt on the P&L? What makes this up? Bad debt should be an end of the year write-off of non-collectable receivables, that are reviewed every year. Board told us that their non-collectable accounts are very low, but this line is telling a different story.	
Answer					It is way better in the last three years. The BOD several years ago worked with our CPA to determine we should estimate an expense. Today, we discuss with the auditors at audit and look at the data from Accounts Receivables to determine the following years numbers. Just recently we had a negotiation in the courts where over \$20k was written off on two different resident accounts. We also cannot collect late dues on a sale from a new owner where a local title company is not involved. We have sheriff sales that cannot be collected on either. These situations are hard to forecast.	
Question	Aug 24, 2023	Michelle	Schneider		Total technology Fees across all departments is forecasting at \$106,612 for the 2023 year. What is included in these? Seems very high and most departments have significant uptick from 2022. Would like to see GL account details for all these technology line items on the P&L.	
Answer					Response above	
Question	Aug 24, 2023	Michelle	Schneider		The principal mortgage payments made for the golf course on line item 8830 should NOT be on the P&L These are reflected on the balance sheet as a reduction in long term liabilities and would also be depreciated.	
Answer					That happens at audit.	

Question	Aug 24, 2023	Michelle	Schneider	Total Health Insurance/Benefit Fees across all departments is forecasting at \$152,242 for the 2023 year, with 17 employees participating. Why are we supplying such a robust benefit plan, without asking the employee to contribute to the premiums through payroll deduction? I've never seen a plan this robust offered to employees. Humana is leaving the private sector this year so this benefits plan should be revamped to be more in line with current employer trends. Stay competitive but don't break the bank.
Answer				Response above
Question	Aug 24, 2023	Michelle	Schneider	Do we qualify for IFTA (international fuel tax agreement) tax since our vehicles are driven on private roads?
Answer				It is Dave's understanding that we do not.
Question	Aug 24, 2023	Michelle	Schneider	Did you receive ERTC grant money? How was this money used?
Answer				No, we did not receive this.
Question	Aug 24, 2023	Michelle	Schneider	Did you receive government assistance in 2021 or 2022 (Such as PPP or ERTC)? Where is that on the P&L? If so, what were these funds used for?
Answer				When the PPP was forgiven, we were advised to place in Misc Income.
Question	Aug 24, 2023	Michelle	Schneider	What was included in pool & beach Maint. & repair for \$24,300.29?
Answer				Large expenses: main drain valve replacement; portable vacuum replacement; ladder step replacements; guard chair platforms; sewer line replacement; electric/lighting repairs
Question	Aug 24, 2023	Michelle	Schneider	Why are we paying for fish study \$3,695 and fish stock \$7,250? Are we charging entrance fee for the fishing tournaments? Cut down on the fishing tournaments so lake isn't overfished, or charge entrance fees for fish tournaments to offset this cost, if not these cost need cut.
Answer				The Lakes Committee Chairman explained this at the August Board meeting.
Question	Aug 24, 2023	Michelle	Schneider	Why are we spending \$6,103 on employee gifts?? This needs cut.
Answer				BOD respond This encompasses losses of immediate family; the small Christmas bonus annually; small
Question	Aug 24, 2023	Michelle	Schneider	How many employees are covered on workers comp? This category seems high, have we shopped this around to look for better pricing? Also implementing a safety program would help with this cost.
Answer				Response above
Question	Aug 24, 2023	Michelle	Schneider	What is Valley membership billing for \$4,084??
Answer				The cost of sending out two billings a year and subsequent months late notices 2 envelopes, paper, and ID badge costs are a membership expense. The "Billing" verbiage
Question	Aug 24, 2023	Michelle	Schneider	Why is our postage over \$13K a year?? I can't think of many things that need to be mailed in this day & age, so this amount seems excessive. Invoices or notices should be emailed.
Answer				Elections, billings, over due notices, payments to vendors, necessary letters, vehicle registrations
Question	Aug 24, 2023	Michelle	Schneider	Office supplies are over \$12K a year?? Way to high needs cut down. No way we should have this amount for office supplies.
Answer				Agreed

Question	Aug 24, 2023	Michelle	Schneider	Are the \$34,268 in bank fees all credit card processing fees or are these other fees? Need pass credit card fees to the customer as "convenience fee" if they choose to pay that way.
Answer				Response above
Question	Aug 24, 2023	Michelle	Schneider	Rumpke fee is outrageous, and they are tearing up our road! We need to CUT green recycle can service immediately! Dearborn Co. has several recycle dumpsters within close vicinity to HVL that can be utilized for recycling needs.
Answer				Response Above
Question	Aug 24, 2023	Michelle	Schneider	Who requires the audit, is that a requirement in the Bylaws? Are these done every 2 years?
Answer				We have an annual audit performed in February and results are usually provided in April. The bylaws do refer to an financial audit in section 2-1-1.
Question	Aug 24, 2023	Michelle	Schneider	Can you list out all income categories that are NOT exempt functional income on the 1120-H tax form?
Answer				Please visit office to review 1120-H form. It will be made available at your convenience
Question	Aug 24, 2023	Michelle	Schneider	Can you provide your fixed asset schedule?
Answer				A copy of t he fixed asset wchedule is available at the POA office. Please visit at your convenience.
Question	Aug 24, 2023	Michelle	Schneider	Are we actively filing liens against past due membership & assessment receivable accounts?
Answer				Monthly
Question	Aug 24, 2023	Michelle	Schneider	Why are retirement plan participants immediately 100% vested in the plan? Employers typically have a 3-7-year vesting schedule they wait to be fully vested.
Answer				Our plan is a Simple IRA ... we are not large enough for a traditional 401k. They can elect to participate at their 90 days or annual enrollment/changes.
Question	Aug 24, 2023	Michelle	Schneider	What is your budget process? Who makes the budget?
Answer				Marla creates a starting point. Then it is reviewed and altered by the Finance committee. Then recommended to the BOD who make more changes before presenting to the community in two board meetings.
Question	Aug 24, 2023	Michelle	Schneider	Do you complete a separate budget for Capital asset fund? Yes Do you have a capital asset projection plan?
Answer				Yes in process currently
Question	Aug 22, 2023	Julie	Hewetson	Could we negotiate the new Rumpke contract to eliminate recycling? This would eliminate some of the truck damage to the roads. The community has access to the many Dearborn County Recycling bins.
Answer				We can certainly ask what the savings would be and it would be helpful to have less of their trucks on our roads. Another, but not very popular idea is to have a central collection point, (drive thru), where everyone takes their trash.
Question	Aug 22, 2023	Al	Hewetson	Does 100% of the income from the food and drink at the golf course stay at the golf course or does it go to the Willie's account of which the POA only gets approximately 2%.
Answer				The Golf Course food and beverage is operated exclusively by Willies, and we get 50% of the alcohol sales receipts.

Question					Why are we absorbing credit card fees instead of passing along? (Assuming Bank fees are mostly Credit card fees) If the customer wants to use a credit card the processing fees should be passed to them as a "convenience fee" NOT absorbed by the POA.
Answer					We identified this issue in our very first executive meeting and it was also mentioned publicly during the June Board meeting. We are working with Elavon to possibly improve our existing credit card system and a possible change is being considered.
Question	Aug 24, 2023	Anthony	Seiter		How can a committee be impartial to a proposal that is being filed when a spouse of a board members sits on the committee.
Answer					Spouses are not always in lock step on every initiative. You would need to be more specific.
Question	Aug 26, 2023	Al	Hewetson		Are the food and beverage people at the golf course HVL Golf Club employees or Willie's employees? In plane words, who employs and pays them?
Answer					<p>Thank you, Al, for asking this question and giving us the opportunity to clarify this for the community.</p> <p>We were advised that many golf foodservice operations do not generate enough sales to cover payroll expenses and the cost of goods, and the foodservice existed for the convenience of golfers. Even knowing that, our goal was to generate a profit. After taking over the golf course, the POA worked diligently with a succession of individuals to operate the food and beverage business. These individuals were paid with golf course funds. They determined staffing needs, and ordered and inventoried all the required food and beverages. Again, all staff, food, and beverages were paid with golf course funds.</p> <p>The POA Board was dissatisfied with these operators and believed we should pursue an alternative that could increase our profits while minimizing the challenges of staffing and maintaining inventories. To that end, we asked Steve Van Wassenhove, the owner of Willie's, to take over the foodservice operation. Our arrangement with Steve is that he is responsible for all aspects of food and beverage service at the golf course. He hires and manages the staff as well as orders and maintains inventories of all needed food and beverage products. In return, the golf course receives 50% of liquor sales. This has increased our income from the foodservice operation.</p>
Question	Aug 29, 2023	Chris	Froehle		In the current bylaws, the role of the secretary is to keep a "true and complete record" of all meetings. What I witness was minutes being passed that had no detail, meeting details [such as name/lot #] not being noted, and no record of discussions being made except that of the audio which is not reliable and does not allow one to hear when more than one person speaks. How is this providing an accurate record of what is being discussed at meetings? Why isn't there a written document of the verbiage of all meetings?

Answer					Chris, we agree and are working toward a solution. For many years we have used audio recorders and video recorders to record the audio from the Board meetings. We invested in a new microphone in 2020 to provide better audio, but this became challenging when those in attendance asked questions without waiting for the microphone. In 2022 when we started putting our meetings on zoom, we began to investigate different audio methods and now are concentrating on ceiling microphones. We have attended zoom meetings REMC where they are using ceiling microphones very effectively. We are working toward procedures and improved omni directional microphones to resolve our audio issues. This last meeting was successful concerning using a ceiling microphone. We plan to have an additional microphone (or two) at the next meeting. One of our challenges is to get members to be patient and speak one at a time and to not have side conversations that the mic can pick up. The recorded audio is downloaded and transcribed to text by Alisha in our Office.	
Question	Aug 30, 2023	Ruth Ann	Hoyt		We used to receive announcements from the POA by text message. This is so much better than email- especially for info that is helpful to receive quickly. Many of us don't read emails every day. I don't know if our phone numbers have been accidentally removed or if they are no longer being sent.	
Answer					Hello Ruth Ann and thank you for your question. As you may know, the current Board of directors is reducing costs wherever possible. For that reason, we use text messaging strictly for emergencies like Water main breaks, No Wake on the Lake, Emergency Weather warnings, and Alerts. We keep text messages to a minimum because it is expensive for the POA. The cost is 3 1/2 cents per text with a limit of 160 characters per text, (160 characters equals on average 30 words). If we go over that the cost doubles to 6 cents. With 2000 residents at 3.5 to 6 cents per text that equals \$70 to \$120 per text message compared to email at zero. Perhaps you can set your phone to notify you when an email arrives? I do not mean to minimize your issue because I sometimes have the same problem.	
Question	Aug 31, 2023	AI	Hewetson		In July 2020 the POA paid \$4000 for a dock replacement on Aqua Vista. Why? There are no POA docks abutting property on Aqua Vista.	
Answer					There is an Aqua Vista Dock. Some refer to it as the Raylyn dock. It has been in the rental inventory for a long time. It was rented by a resident whose property bordered the green space. It was in disrepair and we did repair the dock. Since the repair, the resident who rented it sold his boat and no longer needed the dock. We have not decided as of yet if we plan to put it in the rental inventory.	
Question					In 2018 we spent over \$10,000 on surveillance cameras. In 2021 & 2022 we spent over \$22,000 on surveillance cameras. Now the Safety & Security Committee is wanting to spend an undetermined amount on the FLOCK system. Is HVL such a high crime area that we need to continually be on the cutting edge of video surveillance?	

Answer					Our video cameras are strategically located throughout the Valley to provide not only a deterrent to wrong-doings, but to provide safety and security for our residents round the clock. We have cameras at all of our amenities including the Pool, Shelters, our Maintenance buildings, Golf club and the POA Community Center. These cameras record events around the clock and have been used multiple times by our Rangers for tracking vandalism, parking issues at the beach and marina, violators who have not just littered but have dumped large amounts of trash. The cameras has also been used to track vehicle damage and more. Each installation also requires wifi. The cost cited includes the installation, wiring and a wifi router. The presence of video cameras also acts as a deterrent against criminal activities. Knowing that they are being observed and recorded significantly reduces the likelihood of crimes occurring in the first place. "Protected by Closed Circuit Cameras" sign are a powerful disincentive. Safety and Security is looking at a totally different application. The Flock system cameras are a license plate reading system includes software that ties into a larger Police network and records vehicles for future identification if needed and also identifies vehicles who the police are trying to find. When Tom Biedenbarn was murdered, we had a vehicle description but no way to track the vehicle. Flock would have told which exit and what time any matching vehicles were recorded cameras that lead to not only deterrent value, but apprehension. We had a similar case when a woman was passing counterfeit \$100. bills at the recent yard sale. There is more work to be done, but Safety and Security's role is to research security measures and to report on their research.	
Question	Sep 3, 2023	Al	Hewetson	1604	For 30 plus years our semi annual invoice listed dues plus assessments that equaled the invoice total. Assuming a lot with a house what are our current dues and current assessments individually?	
Answer					The numbers provided in this answer are semi-annual charges: Dues-\$82.50; House on single lot: \$396; Golf Course Assessment-\$55.	
Question	Sep 3, 2023	Al	Hewetson	1604	The Board has stated at previous meetings in the past few months that we absorb over \$36,000 per year for credit card fees associated with dues and assessment payments. The Board and Finance Committee are hesitant about charging a conscience fee for those that use credit cards. Why are we absorbing this \$35,000 expense when 13-1-7 of our bylaws clearly state that cash, check or money orders are the approved methods of payment?	
Answer					We offer this as a service to residents. The fees are somewhat offset by a reduction in staff time needed to take in and deposit cash, checks, and money orders.	
Question	Sep 4, 2023	Rob	Ellig	110	Folks on FB complaining about not knowing pool m hours. On the HVL website ,we have calendar page. Can we add a pool hrs calendar?	
Answer					That is an excellent suggestion. Thank you. We are planning on adding the pool hours to the HVL website calendar next year, as well as, assuring residents that the phone message will be updated if any changes occur due to storms or inclement weather.	
Question	Sep 6, 2023	Al	Hewetson	1604	The docks at Moeller Park have been determined to be non-rentable. This has been discussed at the past two board meetings. I find this disturbing since we spent \$8800 replacing these docks in 2020. Either the Lakes Committee and/or the Board did not do due diligence before spending this amount of money. The Board has final responsibility and accountability for this amount of expenditure.	

Answer						This is under review at this time. Moeller Docks have provided an income of \$875.00 per year. The previous Board made a decision to stop renting the docks due to the potential liability considering the pathway from Longview down to the docks. That decision is under review at this time. The construction and repairs to the docks have a 20 year life. If the decision is to make them available again, they are considered worthy.	
Question	Sep 6, 2023	AI	Hewetson	1604		At the Safety Committee meeting on 9/5/23 a Board member and the Chair of the Safety Committee told the attending property owners that they will have to announce their plan to attend the meeting prior to future meetings. This is a violation of the Bylaw 1-4-3. All regularly scheduled committee meetings are open to HVL property owners.	
Answer						You are correct in stating that all regularly scheduled meetings are open to residents. A chair knowing in advance that there will be numerous guests allows him or her to schedule a larger space for attendees' comfort.	
Question	Sep 6, 2023	Wendy	Wiehe	1817		I would like to know why our community park is open to the public, when it is advertised as a private amenity on our POA website. I learned last night at the safety committee meeting that it is indeed open to the public. I have raised the question due to concerns about personal safety and community liability. I understand the public is invited in at times due to leagues. However, if they are not visiting for a game, they should not be utilizing this amenity. Why are we as POA members funding a public park, and opening ourselves up to additional liability? I am confused as to why the park being a public space was not disclosed to me when I voiced these concerns to Mr. Wissman several months ago. In addition, like many other POA members I am requesting what the dollar amount is for the limit of liability insurance is for our POA. I was advised last night by Donna Yeltzer and Ken Horn to submit this question here so that the entire community would benefit from the answer.	
Answer						We understand the confusion. The verbiage on the sign is identical to the sign it replaced so this message has been out for many years. The cost to redo the sign is \$1,800 and the expense is difficult to justify in the current economic environment.	
Question	Sep 6, 2023	AI	Hewetson	1604		When did we vote to open our sports complex to the public? I'm not complaining about those who come to support their children when they play a HVL team. Our new sign at the front entrance just says our sports complex is "open to the public". Wrong! We are a PRIVATE community.	
Answer						Answered in an earlier question. "We understand the confusion. The verbiage on the sign is identical to the sign it replaced so this message has been out for many years. The cost to redo the sign is \$1,800 and the expense is difficult to justify in the current economic environment."	
Question	Sep 7, 2023	Jessica	Engel	36		What is being done to reduce cars from speeding in HVL? I've reached out several times to the POA office and expressed concerns and it isn't improving. Is our security capable of giving out speeding tickets? If not, how are the local police supporting us in this? I have 4 children who should be able to play outside and ride their bikes without fear of injury or death.	
Answer						We have discussed speed surveys to get data on how bad the problem is in this area and when the best time would be to set up enforcement. Our team can give out POA tickets and has been doing it where warranted. We ask residents to try to pin down the best times and days of the week when we can try to be in the area. This helps us conserve resources by placing them at the right times and areas.	
Question	Sep 8, 2023	Theresa	Richmond	76		I received the 2nd bill for the additon \$300.00 fee to replenish the emergency fund. My first bill stated it was due by 10/31/2023. This one states it is due 9/30/2023. Which date is correct, I do not want to have a late fee applied.	

Answer					Hello Theresa, the full \$300.00 is due on 10/31/2023. Many of us chose to pay monthly and for convenience the second installment is due on 9/30/2023 but if you miss that date you will not have a late fee. However there will be late fees if the 10/31/2023 date is missed. I hope that helps and if you have further questions, please let me know. Enjoy this beautiful weekend.	
Question	Sep 11, 2023	Wendy	Wiehe	1817	I would like to know why our community park is open to the public, when it is advertised as a private amenity on our POA website. I learned last night at the safety committee meeting that it is indeed open to the public. I have raised the question due to concerns about personal safety and community liability. I understand the public is invited in at times due to leagues. However, if they are not visiting for a game, they should not be utilizing this amenity. Why are we as POA members funding a public park, and opening ourselves up to additional liability? I am confused as to why the park being a public space was not disclosed to me when I voiced these concerns to Mr. Wissman several months ago. In addition, like many other POA members I am requesting what the aggregate amount is for the limit of liability insurance is for our POA. I was advised last night by Donna Yeltzer and Ken Horn to submit this question here so that the entire community would benefit from the answer.	
Answer					Hello Wendy. I was not aware that this was happening until I was voted to the Board recently. There are a number of reasons that this happens such as a resident inviting a non-resident to join them for a walk as an example. I am not speaking for myself but I can tell you from experience that not everyone shares your opinion. Some residents see this as being neighborly and as good advertisement for HVL which may or may not support home prices? If you think about it, enforcing non-resident use of the walkways, etc may be extremely difficult? That said, my personal concern is to assure that we do not have non-residents camping and living on our grounds. This happened years ago at Cincinnati Milacron in Oakley. People would cut the fence and camp near the main lodge which was away from the factory and sometimes went unused for weeks. One of the things that made that inviting was water and electricity available outside the building. HVL may have the same inviting utilities available plus bathrooms. Of course the bathrooms are locked overnight and I am asking our Community Manager David Wisemann to make sure the utilities are disconnected indoors. Our Security does check the building at the 77 acres several times each night. You have approached the right committee. If the Safety and Security Committee recommends a rule change, I would consider voting for it, if it is enforceable. Thanks Wendy. I am copying in Dave Buschmiller, SS&E Chairman. I had not noticed that the sign at the front entrance had been replaced. Apparently the directional sign at the front entrance was replaced sometime over the last six months and now says open to the public. The words "open to the public" will be removed this coming week. We plan to leave the rest of the sign as is for directions to these areas.	
Question	Sep 14, 2023	Al	Hewetson	104	On July 9th Paul Nielander asked about the \$1485/mo water fee for our fire hydrants. The answer stated that the cost would be going up in 2025 because "they" would be installing 25 new hydrants. Who is "they"? Who controls how many fire hydrants we have?	
Answer					Al, the roads committee which I am a member of, has a meeting planned in the near future with the VRUC to discuss this and new water lines to be installed. This is also one of our questions. We should have more information soon.	

Question	Sep 14, 2023	Al	Hewetson	1604	On June 9th Deb Dean asked the Community Forum what the \$300 assessment is for. Part of the answer was to replace our emergency fund and to provide funds for our escrow accounts. I know that Bob Starts gave a very good explanation of what an escrow fund is and how it is held by a third party. I do not recall the POA of ever having an escrow fund. What escrow accounts are being set up and who will hold them?
Answer					Al, the setting aside of funds or putting funds into escrow was started quite some time ago. Various members of the Finance Committee suggested and worked on having both Escrow funds and also the Emergency fund. John Reniger, (RIP JOHN), played a significant role in developing these methods. Funds are needed to be escrowed for large capital expense items such as road repaving, vehicles, maintenance equipment, pool liner replacement and other capital expense items. We are constructing a separate budget sheet that lists the planned capital items and and as funds are assigned they will be held at a bank and Jeff Fuell plans to make that accounting part of his monthly report.
Question	Sep 14, 2023	Al	Hewetson	1604	On July 20th, Eric Rabenold asked about an education meeting on the SEI internet. The answer was that Town Hall dates would be announced at the Board meeting July 27th. It is now September going towards October. When will these town hall meetings be held so that residents can make educated decisions about this service?
Answer					Al, I was not part of that conversation but in checking I am told that this will be discussed at the Future Planning meeting tomorrow night and as you know is an open meeting. Apparently there is a video that may be shared with the community and if that generates a lot of questions a town hall may be held. I consider this information preliminary and may change.
Question	Sep 15, 2023	Phil	Stewart	2627	Do we receive any funds from the County or State to help support our road structure ?
Answer					Hello Phil, unfortunately no, we do not. Our roads were not built to county standards and the county will not accept them. There will be an article in the upcoming issue of Echos to better explain this. If you have any information that could be helpful, please let me know. In the meantime, enjoy this beautiful weather.
Question	Sep 15, 2023	Al	Hewetson	1604	The letter each member received announcing the assessment and dues increase stated that dues will increase by 10%. Since dues are \$82.50 per half, the 10% increase in dues will increase our annual cost by \$16.50. Correct?
Answer					Hello Al, the letter sent clearly stated that dues would not increase. It also gave exact numbers for 2024. Please see the attached document. https://hiddenvalleylakeindiana.com/wp-content/uploads/2023/09/Emergency-Assessment-Master-pdf-2.pdf