

III. Hidden Valley Lake Property Owners Association

A. General Information

The Hidden Valley Lake Property Owners Association, Inc. (HVL POA) was chartered in 1972 as a Not-For-Profit Corporation in the State of Indiana. The purposes for which the HVL POA is formed are:

- 1) To exercise the powers granted to it in or pursuant to the restrictions and covenants set forth in the Articles of Incorporation, By-Laws and/or deeds in the Hidden Valley Lake Subdivision located in Dearborn County, Indiana.
- 2) To promulgate rules and regulations for the use of all streets, right-of-ways, common lands, parks, recreational facilities, swimming pools, etc. which shall be binding upon all property owners in HVL, their families, guests and their invitees.
- 3) To establish, enforce and collect charges as may be assessed by the HVL POA on members for the purpose of raising funds to pay for the expenses for the maintenance of property or the welfare of the residents of the Hidden Valley Lake Subdivision.
- 4) To provide for the maintenance of parks, recreational facilities and other community enterprises or improvements to the assets of the HVL POA.
- 5) To enter into contracts for the acquisition of land on which streets, parks, recreational facilities or lakes are situated.
- 6) To accept title for such lands on which streets, parks, recreational facilities and lakes are located.
- 7) To promulgate rules and regulations controlling the construction of improvements on lots within Hidden Valley Lake Subdivision.
- 8) To hold all the rights, powers, privileges and immunities to accomplish the purposes defined above.

B. Assets and Facilities

Today, the Hidden Valley Lake Subdivision (HVL) consists of a wide range of assets and facilities maintained for the benefit of its residents. Some of these consist of:

- ◆ 1,746 acres, 561 acres of common ground and recreational areas.
- ◆ A 150-acre main lake stocked with fish native to the area, approximately 1.5 miles long and 100+ feet deep with 4.5 miles of shoreline. The main lake offers the opportunity for powered and non-powered boating as well as swimming.
- ◆ A marina with a boat launch and dock rental facilities.
- ◆ Six (6) additional smaller lakes for fishing.
- ◆ A sandy beach on the main lake with bathhouse, 2 shelters, play area and restroom facilities.
- ◆ Many park and picnic areas scattered throughout the community.
- ◆ A sports complex of fifteen (15) acres with baseball and soccer fields.
- ◆ Nature and hiking trails.
- ◆ Tennis courts with Dynaflex sports surfacing.
- ◆ A 5,200 square foot Olympic-type pool plus a children's wading pool.
- ◆ HVL Community Center with community meeting room which may be reserved by members of the HVL POA in good standing for approved activities.
- ◆ Fitness Center located in the Community Center with state-of-the-art fitness equipment and group classes.
- ◆ A privately operated restaurant.
- ◆ The Hidden Valley Lake Golf Course, which is a privately owned, par 72, championship 18-hole golf course with a pro shop and the 19th Hole Snack Bar for refreshments.
- ◆ Paved and hard-surfaced and privately maintained roads.
- ◆ A law-enforcement, security and emergency service consisting of Dearborn County-trained Sheriff's deputies, which are on duty 24 hours.

C. Office Information

The HVL POA operates its own office currently located in the lower level of the Lodge building.

Mailing Address:	Hidden Valley Lake Property Owners Association 19303 Schmarr Drive Lawrenceburg, IN 47025-8848
Hours of Operation:	7:00 a.m. to 6:00 p.m. Monday-Thursday & 8:00 a.m. to 4:00 p.m. Friday Closed Weekends & Holidays

Phone Numbers: Indiana - (812) 537-3091
FAX - (812) 537-1521

Internet Access: Web site – <http://www.hiddenvalley-lake.com>
E-mail address – moemanion@comcast.net

D. Contact Information

1) Emergency

	<u>537/539 Exchange</u>	<u>637 Exchange</u>	<u>800 number</u>
Emergency Police	911	911	
Dearborn County Sheriff Dispatch	(812) 537-3431	(812) 537-3431	(800) 543-1149
Hidden Valley Deputies	(812) 537-9400		
Fire Department & Life Squad	(812) 537-3431	(812) 537-3431	(800) 543-1149
Dearborn County Hospital	(812) 537-1010	(513) 621-4098	
Poison Control Center	(812) 537-8240	(812) 537-8240	(800) 872-5111
Animal Control Center	(812) 926-0910	(812) 926-0910	
Natural Gas (24 hour)	(888) 784-6160		

2) Other

	<u>537/539 Exchange</u>	<u>637 Exchange</u>
HVL POA Maintenance	(812) 537-3300	(812) 537-3300
HVL POA Pool	(812) 537-1707	(812) 537-1707
HVL POA Beach	(812) 537-4151	(812) 537-4151
HVL Golf Course	(812) 537-5033	(513) 241-6710
Valley Rural Utility Company	(812) 539-3330	(513) 564-1500

E. Organizational Information

1) HVL POA Board of Directors

- A. Under provisions consistent with the laws of the State of Indiana and the Articles of Incorporation of the HVL POA, the HVL POA Board of Directors serves the following purposes:
- B. To conduct the business of the HVL POA.
- C. To exercise, in furtherance of the purposes of the HVL POA, all the powers of the HVL POA without prior authorization or subsequent approval by the members of the HVL POA.
- D. To make, alter, amend or repeal the By-Laws and rules and regulations for the conduct of the affairs of the HVL POA.
- E. To establish officers of the HVL POA and to elect such officers for such duties as it may determine.
- F. The HVL POA Board of Directors is voted on by the HVL POA membership by ballot at the annual meeting. (See Section XI.) The term served is two (2) years with three (3) board members being elected one year and two (2) board members the following year. Any member of the HVL POA in good standing can run for the HVL POA Board of Directors.
- G. The HVL POA Board of Directors' meetings are held on the 4th Thursday of the month unless otherwise posted on the information signs at the entrances to Hidden Valley Lake. The HVL POA Board of Directors' meetings are open to the public.

- H. The members of the HVL POA Board of Directors serve as liaisons to the various HVL POA committees and attend committee meetings. The committee liaison assignments change on a yearly basis.
- I. The current HVL POA Board of Directors' members are:

<u>Office</u>	<u>Name</u>	<u>Address</u>
President	Robert Starks	20902 Ridgecliff Court
Vice President	Karen Shell	444 Hidden Valley Drive
Member at Large	Bill Blantz	20104 Longview Drive
Secretary	Jeff Fuell	2012 Morningside Drive
Treasurer	Donna Lask	20079 Longview Drive

2) HVL POA Committees and Panels

- A. Under provisions consistent with the By-Laws of the HVL POA, there shall be standing committees and panels. The duty and responsibility of each committee and panel is to review, study and recommend to the Board of Directors any decisions, rules, or regulations pertaining to its area of responsibility within the HVL POA as defined by the By-Laws of the HVL POA. The committees and panels shall also perform such other duties as may be from time to time directed by the President of the HVL POA Board of Directors. Any decision of a committee or panel may be appealed to the HVL POA Board of Directors by any person aggrieved by such decision.
- B. In particular, HVL POA committees and panels have the responsibility of maintaining the following HVL POA rules and regulations:

<u>HVL POA Rules</u>	<u>Committee/Panel Name</u>
Judicial	Judicial Panel
Architectural	Architectural Committee
Burning	Safety, Security and Elections Committee
Curfew	Safety, Security and Elections Committee
Dog Control	Safety, Security and Elections Committee
Elections	Safety, Security and Elections Committee
Lakes and Water Craft	Lakes Committee
Noise	Safety, Security and Elections Committee
Parks and Recreational Facilities	Parks and Recreation Committee
Persons	Safety, Security and Elections Committee
Pool and Beach	Parks and Recreation Committee
Property	Safety, Security and Elections Committee
Signs and Solicitations	Safety, Security and Elections Committee
Traffic and Vehicle Operations	Safety, Security and Elections Committee

- C. Any member of the HVL POA in good standing can serve on an HVL POA committee or panel.
- D. All regularly scheduled HVL POA committee meetings are open to HVL property owners.
- E. The current HVL POA committees and panels and their regularly-scheduled meeting times are:

<u>Committee/Panel Name</u>	<u>Monthly Meeting Date(s) and Time(s)</u>
Architectural Committee	1st and 3rd Thursdays at 7:00 p.m.
Safety, Security and Elections Committee	1st Thursday at 7:00 p.m.
Finance Committee	3rd Tuesday at 7:00 p.m.
Future Planning and Political Action Committee	2nd Monday at 7:00 p.m.
Judicial Panel	2nd Monday at 7:00 p.m.
Lakes Committee	2nd Wednesday at 7:30 p.m.
Parks and Recreation Committee	3rd Monday at 7:00 p.m.

- F. The Future Planning and Political Action Committee is charged with the responsibility for making recommendations toward a Master Plan that provides the HVL POA with continuity, organization and management goals. This committee provides the following services:
1. Present strategic actions to the HVL property owners, the HVL POA committees and the HVL POA Board of Directors that will create income and/or make further enhancements to Hidden Valley Lake.
 2. Develop an organized plan to continue the improvement of the existing HVL POA amenities.

3. Discuss current events in the community, county and state that will have an impact on Hidden Valley Lake and thus delegate certain member(s) to attend local government and related meeting and report back to the HVL POA Board of Directors.

3) HVL POA Employees

The HVL POA employs seasonal and full-time employees to carry out daily business, activities and responsibilities and enforcement of the HVL POA rules and regulations. The employees are organized in the following manner reporting to the HVL POA Community Manager:

- A. HVL POA Office Staff consisting of three (3) full-time employees.
- B. HVL POA Maintenance Staff consisting of a Maintenance Supervisor/Building Coordinator, two (2) full-time employees and seasonal employees managing the pool and lifeguarding functions.
- C. HVL POA Security consisting of six (6) deputies.

F. HVL Clubs and Organizations

Residents and property owners of HVL also have a wide variety of clubs and organizations through which they can get involved in community affairs. Information about these clubs and organizations can be obtained from the HVL POA office or on the HVL POA Web site.

The current list of clubs and organizations include:

- HVL Athletic Club
- Bridge Clubs (Days, Evenings and Marathon)
- Civic and Social Activity Club (Includes Children & Teen Activities)
- HVL Riders (Motorcycle Club)
- Fish and Game Club
- Garden Club
- Homemakers Club
- Ski and Sports Club

In addition to sponsoring a wide variety of social events in HVL, the Civic and Social Activity Club has several other important functions within the HVL POA. All meetings of this club are open to all residents and property owners of HVL. Unlike other clubs, the Civic and Social Activity Club has the power and authority to make motions in HVL POA Board of Directors' meetings and from time to time shall perform other functions that may be given to it by the HVL POA Board of Directors.

G. Dues and Assessments

1) General Information

- A. Dues, fees and assessments are billed semi-annually. The first billing is on January 1st, with the dues, fees and assessments to be paid by January 31st. The second billing is on July 1st, with the dues, fees and assessments to be paid by July 31st.
- B. The HVL Board of Directors may from time to time make assessments of the HVL POA membership if deemed to be in the best interests of the community. (By-Laws: Article I: Membership, Section 3, #F) The HVL POA office may be contacted for current assessments.
- C. The HVL POA reserves the right to charge the following additional fees. These fees are subject to change:
 1. Any balance left on a property owner's account after the above due date shall be assessed a ten (10) per cent finance charge. A late fee of \$10.00 per month per account will then be charged until the balance is paid.
 2. If a lien is filed on a property owner's account, a \$50.00 lien-filing fee shall be added to the account.
 3. Should an account be sent to a collection service, the property owner shall also be responsible for a thirty (30) per cent collection fee.
 4. If a property owner's account is sent to an attorney for collection, the property owner shall also be responsible for any attorney fees, filing fees and court costs.
 5. The fee for a non-sufficient funds check is \$30.00.
- D. Any deeds transferring property in the Hidden Valley Lake subdivision shall be subject to an Administrative Deed Transfer Fee. This fee shall be assessed per deed regardless of the number of lots transferred by the deed. The fees will be assessed as follows:
 1. Property with a house - \$100.00
 2. Vacant Lot - \$50.00
 3. Inter-family transfer or Inter-family trusts - \$ 25.00

Upon the death of the first person named on the recorded deed (and therefore eligible voter in POA elections), the \$25.00 Administrative Deed Transfer Fee would be waived to change the succeeding name on the POA office records to become the first name. This action must be taken within one year of the death.

- E. No refunds are given on dues and fees on sold property.
- F. Title companies should handle any balance owed on any dues, fees and assessments at the time of closing. Please contact the HVL POA and VRUC for any outstanding account(s) balance due.
- G. Fees not paid by the buyer at closing will be assessed against the lot(s) upon filing of the deed.
- H. Property owners are granted waivers of dues during the time they are deployed or called into active duty. A copy of deployment orders must be submitted to the POA office and approved by the Community Manager.

2) Schedule of Dues and Assessments

<u>Amount</u>	<u>Description</u>
\$165.00	HVL POA membership dues per year per member. The HVL POA member is considered to be the first name on the deed. The member and all members of his/her immediate family that reside with him/her are entitled to receive Identification Cards and use the HVL POA amenities.
\$ 65.00	Road repair and replacement fee per year per lot owned.
\$ 50.00	Snow removal and security fee per year per house.
\$111.00	Assessment per year per lot.
\$ 20.00	Assessment per year per house.
\$155.00	Assessment per year per membership.
\$198.00	Rumpke trash service per year, if signed up (optional).
\$ 42.00	Rumpke wheel can rental per year, if requested (optional).

3) Collection Procedures

- A. **Homes** – 30 days after first notice will include service charges. 60 days after first notice, a letter is sent stating Rumpke service will be discontinued if payment is not made within 10 days. If there is not compliance, trash service will be stopped and if rented, the Rumpke wheel can will be removed. Once the delinquent account is paid, the wheel can will be redelivered at an additional fee of \$10.00. If receivables exceed \$800.00, a copy of the lien to be filed is sent with a letter allowing 10 days for payment. After 15 days with no response, a lien on the property is filed and a \$50.00 filing fee is added to the account. The account is then sent to our collection agency. If receivables exceed \$1,200.00, the POA reserves the right to initiate foreclosure proceedings.
- B. **Lots** – After an account is delinquent for two (2) billings, a letter is sent advising the property owner of our collection procedures. A current statement of the account is included with service charges added. When the account is over \$800.00, a letter is sent with a copy of the lien that will be filed if the account is not paid or a payment plan has not been arranged within 10 days. The customer will be informed of a \$50.00 lien filing fee and a fee of 30% of the balance for collection service if sent to collection. After 15 days, if no money is received, a lien will be filed and the account sent to our collection agency.

NOTE: All reasonable effort is made to communicate with the debtor and to arrange payment plans before legal action is taken

H. Rules, Regulations, Forms and Procedures

The HVL POA creates and maintains rules, regulations, forms and procedures for the purposes mentioned in the General Information subsection of this section of the HVL POA Handbook. Examples of some of the rules and regulations are governing the construction of all lot improvements (Architectural Rules) and regulating the use of all water craft used on HVL POA lakes (Lakes Rules).

Application forms are available in the HVL POA office for the purpose of requesting permission to build, register boats or complete other business with the HVL POA.

The HVL POA requires that all residents and HVL POA members register themselves and their boats on a yearly basis. All HVL POA dues, assessments, fees, penalties and fines must be current to complete the registration procedures. The HVL POA office issues the following cards or stickers to residents and property owners when these registration procedures are completed:

- 1) **Boat registration stickers** – Issued for all water craft used within Hidden Valley Lake and must be placed on the designated location on the water craft. (See Section 12 in this Handbook for details.)
- 2) **Personal identification cards** – Personal photo identification cards are required for all residents, HVL property owners and members of their immediate family (6 years and older) living in their household. Identification cards will have a bar code attached to be scanned for admittance to various amenities. Identification card photos may be updated every five (5) years. Current identification cards are required to use HVL POA facilities.

The rules and regulations governing HVL are created and maintained by the HVL POA committees and are enacted by the HVL POA Board of Directors. If you are a member in good standing of the HVL POA and feel that change(s) to a current set of rules is required, the standard procedure to accomplish this is as follows:

- 1) The member in good standing will present the rule(s) change(s) to the appropriate HVL POA committee during one of its regularly scheduled meetings.
- 2) The HVL POA committee will review, study and recommend to the Board of Directors any rule(s) change(s) that it feels is appropriate and necessary.
- 3) The HVL POA Board of Directors will review, study and vote upon the recommendation from the committee during a regularly scheduled HVL POA Board of Directors' meeting. Except for emergencies, the Board of Directors will hear motions to discuss changes to the bylaws or rule changes at two (2) board meetings. The first meeting the motion will be read and discussed. These Board minutes will be posted on the web site and in the Echoes for the community to review. The motion will be read again at the next Board meeting after the Echoes is published with these Board minutes and then the motion will be voted on.

I. Complaint Procedures

From time to time, incidents happen in Hidden Valley Lake, which result in members wanting to file a complaint. Complaints fall into two categories: personal and organizational.

1) Personal Complaints

- A. Personal complaints involve the conduct of an individual(s) who is an employee, officer, committee member or board member. These complaints are personal in nature and are dealt with in accordance with proper personnel procedures.
- B. Complaints regarding employees or officers must be filed in writing. The appropriate form is available at the HVL POA office and must be returned to the HVL POA office where it is logged and scheduled for review.
- C. Complaints regarding committee members or board members are to be directed first to the HVL POA Board of Directors President or committee chairperson. If not satisfactorily resolved, the complaint should then be directed to the Board of Directors as a whole.

2) Organizational Complaints

- A. Organizational complaints are those complaints that apply to the HVL POA but do not relate to a specific individual's conduct.
- B. These complaints are normally concerns that can be simply telephoned to the HVL POA office. If your intent is to file a formal complaint, then you will need to complete a complaint form. Generally, only formal complaints will be acted upon. The HVL POA office maintains a complaint logbook where specific concerns are noted.
- C. All complaints and concerns are heard and reviewed and the effort is made to have resolution in a timely manner. However, not all complaints or concerns may have an immediate solution.

J. Policies and Procedures

- 1) All HVL POA expenditures and distributions shall require prior HVL POA Board of Directors approval including, but not limited to, the full or partial forgiveness of any debt including any reduction in fines and shall be transacted in an open HVL POA Board of Directors meeting.
- 2) All new HVL POA expenditures that exceed 15% of the HVL POA Annual Budget in dollar amount shall require a majority vote by the HVL POA members for approval.