

Dear Neighbor,

Soon is our VIRTUAL Hidden Lake Annual Homeowner's meeting—
Thursday, October 15, 2020 at 7:00 pm. We will be getting together
virtually this year at <https://zoom.us>. Enclosed is the **Proposed 2021 Budget
and News Letter.** They have a lot of information for the Community and for
the meeting.

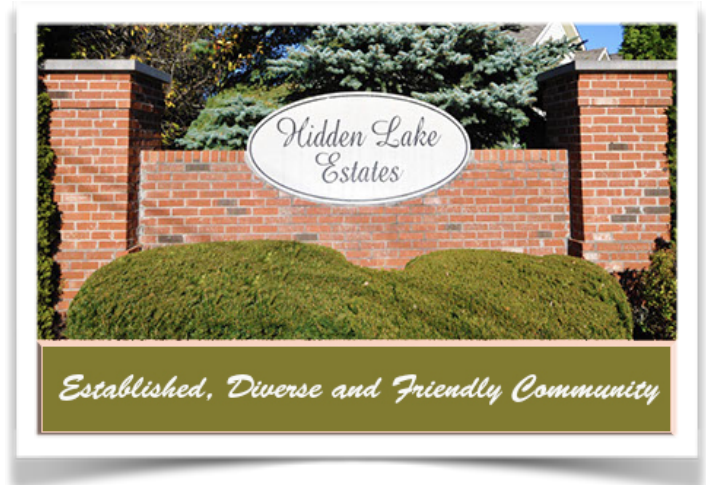
Also, contains a form that you need to fill out and returned to us by **October
10, 2020** so we can send you the meeting number and the password to join
in for the meeting on October 15th. There are two easy ways to get this
information back to us.

1. You can **email** the information to HLEBoard@hleindy.com,
2. **Drop it off** in the HLE Mail Box at 11137 Bear Hollow Drive (the box that
faces the sidewalk.)

Any question PLEASE ask.

Kindest Regards,

Richard J. Ruzewski
President of the Hidden Lake Estates
rruzewski@hleindy.com



Form to fill out and return by Oct 10, 2020:

Home Owner: _____

Address: _____

Phone Number: _____

Email: _____

PROPOSED 2021 BUDGET HIDDEN LAKE ESTATES				
ELECTRICITY - 12 months @ \$50.00			\$	600.00
Pole Rental (24 @ \$14.92 = \$358.20/month)			\$	4,298.47
WATER METER 1 721362 (\$50.00/month)			\$	600.00
METER 2 721363 (\$50.00/month)			\$	600.00
P.O. BOX			\$	140.00
ACCT. FEES FOR TAXES			\$	275.00
INSURANCE			\$	2,106.00
POSTAGE			\$	200.00
NEWSLETTER			\$	400.00
COMMONS				
Tree Removal			\$	1,000.00
Lake Maintenance			\$	1,500.00
Street Maintenance			\$	300.00
Snow Removal			\$	2,000.00
ASAP Aquatics			\$	1,600.00
E.S.W. COMPANY billed 8 times @ \$813.13				
Mow, Trim & Cleanup - 28 times @ \$100.00			\$	2,800.00
Turf Weed Control & Fertilization - 4 times @ \$150.00			\$	600.00
Mulching Landscape Beds - 1 time @ \$300.00			\$	300.00
Landscape Bed Maintenance - 7 times @ \$25.00			\$	175.00
Tree/shrub control - 2 times @ \$100.00			\$	200.00
Open Irrigation - 1 time @ \$150.00			\$	150.00
Backflow Tests - 2 times @ \$65.00			\$	130.00
Irrigation Winterize - 1 time @ \$150.00			\$	150.00
Summer Annual Install			\$	600.00
Fall Annual Install			\$	400.00
Flower Maintenance - 5 times @ \$200.00			\$	1,000.00
ATTORNEY			\$	1,000.00
ATTORNEY - COLLECTION COSTS			\$	1,200.00
MEETING HALL AND SIGN RENTAL			\$	100.00
MISCELLANEOUS			\$	415.53
OFFICE SUPPLIES (PAPER, INK, PRINTING)			\$	300.00
TRAIL AND BRIDGE REPAIR			\$	150.00
WELCOME COMMITTEE			\$	300.00
WEBSITE			\$	100.00
NEIGHBORHOOD ACTIVITIES			\$	250.00
ACCOUNTING FEES (100.00 PER MONTH)			\$	1,200.00
MAIL BOX FUND			\$	3,000.00
TOTAL BUDGET FOR 2021			\$	30,140.00
INCOME BASED ON 137 HOMES @ \$220			\$	30,140.00

hello.

The Official Newsletter of the Hidden Lake Estates HOA

Board Directors:

President: Rich Ruzewski
rruzewski@hleindy.com

Vice President: James Beard
jbeard@hleindy.com

Secretary: Rob Gorden
Rob@hleindy.com

Finance Committee:
Bill and Carol Megnin
bcmegnin@hleindy.com

Welcome Committee:
welcome@hleindy.com

**HLE Web / Next Door /
Newspaper Committee:**
Richard Ruzewski
rruzewski@hleindy.com

This is Richard Ruzewski, I am the President of the Hidden Lake Estates this year. I and my husband, Scott, have been residents in Hidden Lake Estates since November 1999. We have a ranch house which I decorate for Halloween and Christmas on Bear Hollow Drive.

In 2020, the Board planned an exciting year, but due to the coronavirus, we had to cancel everything. We also have to cancel the "in person" annual HOA meeting and change it into a VIRTUAL annual meeting this year. Big change, but the safety of you and your family is very important. The Virtual meeting will be held on Thursday, October 15 at 7 pm.

The annual meeting agenda will be simple this year, we will go over the budget and vote on it. IF you would like to join the Board, there are TWO openings. We have to be two people because the Board has to have an odd number of members so there will never be a tie when we vote on items. If three or more people are interested in joining the Board, we will have an election among these people. **IF you are interested in becoming part of the Hidden Lake Estates Board, email me at rruzewski@hleindy.com. The cutoff date is Oct 1 2020.**

Also, is you have a topic to discuss at the upcoming meeting, email me at rruzewski@hleindy.com

See you at the Virtual meeting,
Richard Ruzewski
President HLE

Mailing Address
Hidden Lake Estates HOA
PO Box 29379
Indianapolis, In 46229

Well, it has been a very interesting year with COVID-19 as it halted a lot of our plans with the Home Owners Association this year. I know Rich Ruzewski had a lot of good ideas, but it was not worth the risk during the time of social distancing. We are hoping that next year we will be able to do bigger and better things.

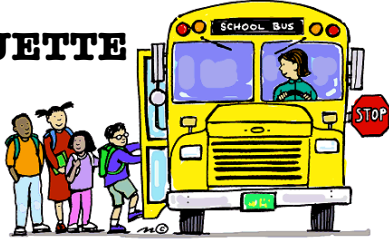
We have managed to see a lot of progress with some of the items that we were able to do with local government. Terry Arnold and Kareen Adkins along with Councilman David Ray were awesome in bringing local government together, along with our neighboring Home Owner Associations. This was a catalyst in getting a pass-lane on German church road, Street repair, and Pennsy Trail extension to downtown among other things. It was awesome to see the needs of our neighboring communities working together. It takes teamwork to make a dream work!

We are hoping that next year we can come together as a community. I know one of the things Rich wanted to do was have a community action day to help with clean up around the area as well as a cookout. I would also like to bring out our local police officers and firemen that serve this area, so we can get to know them. I believe community involvement is an important part of the well-being of our community. Please let us know some of your ideas so we can make this one of the best places to live!

Best Regards,
Jim Beard,
Vice President HLE

BUS STOP

ETIQUETTE



Parents and students, please be mindful that when you are waiting for the school bus, at the designated bus stops, please ***do not*** use it as a trash dumping area. The Board has been notified that un-eaten breakfast, utensils, soda cans and other trash is being left at bus stops for homeowners living by the bus stops to pick up. Your neighbors should not be made responsible to pick up your discarded trash. Keeping our neighborhood looking clean and respectable is a responsibility of everyone that resides in it.

ARCHITECTURAL REVIEW CHANGES

With the onset of Fall and preparing for the upcoming holidays and the winter, many homeowners begin to think about the changes they would like to make to their properties. If you are considering making any changes to your property, from what currently exists, please remember to complete the "Request for Architectural Review Form" and submit it to the Hidden Lake Estates HOA Board for approval. The "Request for Architectural Review Form" can be found on our neighborhood website at www.hleindy.com under the "Information" tab. The form can be submitted electronically to the Board's email address at HLEBoard@hleindy.com.

Remember you bought your house you bought in this neighborhood and so, you have to follow the rule and regulation for the HLE. Paperwork is crucial!!

TRASH BINS AND VEHICLES

Please remember that our neighborhood bylaws require Trash Bins be put away in the garage or around the back of the home on the day the trash is picked up. You may contact the Board with any questions at HLEBoard@hleindy.com. Remember when you bought your house--you bought into this neighborhood, so you have to do your part by following the rules and regulations for the HLE.

We also want to draw your attention to a couple of other very important covenant matters involving street parking and stop sign violations:

- We have some homeowners who consistently break these rules by using the street as their parking place, rather than their own driveways. Excuses for parking on the street include, but are not limited to the following: 1. There's no room in their garage. 2. There are more cars in their family than what they have room in their garages or driveways. 3. It's inconvenient to move cars out of the driveway and then back in for family members with various schedules.

Our Covenants allow for the Board of Directors to have vehicles towed that violate our parking rules; but securing a company who will tow in residential areas to enforce parking violations has been a challenge. Since city/county rules governing residential towing has made it difficult to secure towing services for our HOA, we are exploring other enforcement options for violators.

Until then, let us make an appeal in this way. Who knows, maybe we'll be able to reach someone's conscience. Parking on the streets inhibits the easy access for emergency vehicles from reaching our homes during a crisis. Some of our neighbors have already experienced this issue! Trash pickup and postal deliveries are also impeded. When parked on the street, it is more difficult to see young children who may dart out from behind the vehicle. Nobody wants to hit a child! We have had cars parked on the street hit, especially during inclement weather.

- We continue to witness vehicles that speed through the 3-way stop sign. No only unsafe, but these people are blatantly breaking the law! Those who live near the stop signs are always in jeopardy of being hit as they back out of their driveways or crossing the street. Again, short of having the police available to ticket every offender, this is another violation difficult to control. Please respect your neighbors enough to stop at the stop signs and to park in your own driveways.

Can an HOA Increase Property Values?

Buying a house is no small decision. It is a huge investment — one that should be considered at great length. When you go hunting for a home, you should not jump to purchase the first one you see. Remember that you want your investment to increase in value over time. But, how exactly do you do that with a house? The answer is staring right at you.

Purchasing a home that is a part of a homeowners association can be an excellent use of your hard-earned money. But, can an HOA increase property values? They absolutely can! Being part of an HOA is a huge asset when thinking about the future.

How Can an HOA Affect Property Values?

Before we dive in, you may be wondering what the purpose of an HOA is. Why do homeowners associations exist in the first place? And what do HOAs do exactly? To put it simply, an HOA exists to maintain the community with the goal of increasing property values.

An HOA takes care of all common areas, using dues collected from residents to repair, maintain, or replace community amenities. Other than that, an HOA governs and runs the community itself.

With so many jobs to do, the HOA effect on property values is undeniable. Here are several reasons why HOAs can increase the property value of your home:

1. Creating a Desirable Community

One of the best features of a homeowners association is that the presence of an HOA creates a community that can be the envy of other neighborhoods. In this type of community, everyone pitches in so that you can enjoy amenities that you would otherwise not have access to, such as a Lake or trails.

Furthermore, within an HOA community, strangers turn into neighbors, who then become like family. The presence of a safe, fun, and tight-knit community can be a huge draw for potential buyers and can help improve the property value of your home.

2. Formulating a Beautiful Neighborhood

Even if a home itself is beautiful, if the neighborhood around the home is unkempt, property values can decrease. Homeowners associations exist in part to beautify the entire neighborhood.

Although too many rules can sometimes be a bad thing, the bylaws and governing documents of an HOA exist to make the quality of living better for everyone who lives in the community. These rules result in cleaner yards, freshly painted buildings, and a reasonable (but not excessive) amount of uniformity leading to a pleasing environment and higher property values.

3. Offering Emergency Services

This kind of quick assistance can limit the damages and prevent it from worsening, thus, keep the value of your home from plummeting in a single swipe. While it may not seem like it to some, an HOA's rules and regulations are there to keep property values up.

Everything from what color you can paint your home to [where you can park](#) your vehicles — these rules and restrictions exist to maintain a certain image for the community.

It is even part of an HOA's job to resolve disputes between neighbors so that everyone can live in perfect harmony.



5. Even Science Says So

If you are still on the fence about buying a home within an HOA, let science make your decision for you. [According to a study](#) conducted at George Mason University, an HOA can increase property values. In fact, the study found that, on average, a house within an HOA community sells for about 5% to 6% higher than a house that does not belong to one.

By going with a home in an HOA neighborhood, you can enjoy better profits by selling your house for a higher price. Just make sure you pay your dues on time to avoid having a lien filed against you.

Make a Smart Decision Today

Can an HOA increase property values? The short answer is yes. One of the biggest reasons that an HOA exists is to protect the property value of your home by ensuring that your home and the homes around your property remain beautiful and desirable all year round.

By purchasing a home that is part of a homeowners association, you guarantee the continuing beauty of your home and neighborhood. When prospective buyers see the charm of your neighborhood, more and more people will live there, driving your property value higher.



Zoom.. How Does It Work?

Zoom is a web-based video conferencing tool with a local, desktop client and a mobile app that allows users to meet online, with or without video. Zoom users can choose to record sessions, collaborate on projects, and share or annotate on one another's screens, all with one easy-to-use platform. Zoom offers quality video, audio, and a wireless screen-sharing performance across Windows, Mac, Linux, iOS, Android, Blackberry, Zoom Rooms, and H.323/SIP room systems.

Joining a Meeting

1. Go to [Zoom.us](https://zoom.us)

2. Click the "Join a Meeting" tab. You can find the tab on the top right corner of the homepage

3. When prompted, add your designated Meeting ID (The Meeting ID can be a 9, 10, or 11-Digit number). The Meeting ID should be provided by the host.

4. You're in

Reimagining Online Video Conferencing. Imagine if Skype was on steroids. Using HD video and voice, Zoom brings innovation into meetings and webinars. Zoom also features dynamic voice detection and a choice of either full-screen, gallery view, or both using dual streaming for those of you with twice the amount of screens. If you're more laid back, you're allowed to join as a view-only attendee, or by telephone dial-in when you're on the go.

**Annual Hidden Lake
Estates Meeting
October 15, 2020
Thursday at
7:00 pm
at <https://zoom.us>**

**any question please email
us at
HLEBoard@hleindy.com**

MAIL THEFT

With the busy holidays coming up, mail theft can be a big worry when most people are shopping online now. Along with the obvious loss of valuable items you have purchased, another main motivator in mail theft is to subsequently steal that person's identity and receive access to their private information, including bank accounts and credit cards. Following are some tips to help prevent/limit your exposure to mail theft:

- Retrieve your mail as soon as possible after it is delivered. Don't leave your mail unattended for extended periods, or in your mailbox overnight. If you cannot regularly retrieve your mail promptly, consider obtaining a PO Box from the post office.
- If you will be away from home temporarily, you can notify the post office to hold your mail.
- Always deposit your mail in a mail slot at the post office, or hand it to our letter carrier.
- Monitor your bank account statements regularly, and report any charges or checks you did not authorize. Monitor your credit report and report any accounts you did not authorize.



Safety Thought

By the nature of burglary, light is counterintuitive. Burglars do not work in well-lit areas because the chance of being caught is much higher than working in the dark. Making sure that outdoor lighting are always functioning well is a key aspect of maintaining a safe property. Having a well-lit front porch means nothing if the back side of a house is not lit at all. Perform a full audit tonight to determine the areas of your property that need to be lit.