



VCHOA annual business meeting March 2nd; Budget challenge, management report top agenda

Circle March 2nd on your calendar. That's the evening for the annual Association meeting. The meeting begins at 7 p.m. in the Warren Government Center, 510 N. Post Rd.

Copies of the latest financial statement will be provided as well as the budget-planning document members of the Board of Directors work with to meet the needs of the neighborhood — within current income levels.

The early part of winter was good for your Valley Creek Homeowners Association — and ultimately each homeowner. The below average snowfall translates to a significant savings at a time when we it was truly needed. Late January turned to normal weather and the plowing began.

Affordable H.O.A. Management Services has been successful in collecting delinquent accounts. Yet, even with their efforts the funds sought to construct new entry signage are not available. That project is on-hold until the Association can afford the improvement.

Thanks to the special committee who spent at least two-months last summer looking at possible designs. Committee members were: Melynda Dobbs, Amy Brewster, and Dee Bailey. Their design choices were sent out for estimates. All would require approximately \$10,000 to complete. Funds simply are not available at this time.

Neighborhood Garage Sale gives you day to sell a 'treasure'

Once again the VCHOA will promote a neighborhood garage sale — and the real winners are the many homeowners who take advantage of the flood of shoppers. The spring sale will be held Saturday, April 10. This is the day before Easter and has been a successful day for several years. Your VCHOA will place ads in local papers and signs will be posed on Cumberland Road.

We owe much of the success for this event to Julie Green. She's a lady who loves to promote a sale — and spends plenty of hours in preparation. Sale hours are 8 a.m. to 3 p.m. Experience shows that first shoppers will be circling the neighborhood shortly after 7 a.m.

Independence Day community parade planned, Volunteers needed to organize kid-friendly events

Saturday, June 26th, at 10 a.m. the Valley Creek Independence celebration parade will roll-off from the gazebo with the Warren Township Fire Department leading the way. This event has become a much-anticipated time as all the children decorate their bikes, trikes, wagon, strollers and more (with the help of Mom, Dad, Grandma and Grandpa).

For 2004 we need volunteers willing to organize a few kids games, perhaps a craft project or two, to add to the fun time for all. Other volunteers can help with serving refreshments and cooking the traditional American hot dog.

The Independence Day Parade is held the Saturday before July 4th to give everyone the time to enjoy the event and still be able to travel to visit friends and family on the holiday that honors the birth of our Nation.

Willing to volunteer for this event? Call Lee Harris, 891-8664 or e-mail: lpharris@att.net. We can use everyone

2004 Budget presents challenge; some cutbacks possible

On the surface, setting a budget for your Valley Creek Homeowners Association should be a simple bit of math: multiply \$150 by the number of lots: presto: \$22,650 to meet expenses.

Challenge: anticipated expenses for 2004 are \$23,373.96 — \$976.04 in the green.

Reality: expectations never equal actual income. As 2003 ended past due accounts totaled \$10,741.91. The Board of Directors authorized Affordable HOA to turn 32 homeowners over to an attorney for collection.

The members of the Board are watching expenses closely early in the year. Snow plowing charges took a bite in January as winter finally arrived. Yet, with a bit of cooperation from Mother Nature our actual expenses will not exceed the \$1,500 budgeted for the first two months.

Contracts for lawn treatment, lawn mowing and pond treatment have been signed. These contracts hold the line on price increases and give us all reason to be optimistic.

If the cash flow challenges continue, The Grapevine will publish quarterly — and delivered to homes by volunteers who will place them at your front door. You will also be able to get the news from our website geocities.com/valleycreekhoa.

A quick summary of recurring expenses:

Common area mowing/fertilization	Insurance
Snow Plowing	Licenses/permits/community events
Entry pond fountain	Legal/accounting fees
Street lights/fountain electricity	Postage
Water for gazebo area	Repairs (gazebo, fountain, etc.)

Check covenants — prevent stress!

Every homeowner should keep a copy of the Valley Creek Planned Unit Development (PUD) covenants handy. While each section of the development has a set of covenants specific to that section — the important aspects apply to all sections.

A copy of the covenants for Section Three are available on the Valley Creek HOA website. Print them out. Read them carefully. This is where you'll learn that large satellite dishes are banned. Same for outside clotheslines. Parking on streets is not allowed for periods exceeding 24-hours. No storage of recreational vehicles, travel trailers, boats, etc., is permitted.

Affordable HOA Management representatives visit our community at least twice a month on send letters to homeowners violating the covenants.

Checking the covenants will prevent stress and keep the community sharp.

Outdoor Home Improvements

Although spring and summer feel like they are a long way off, they have a way of sneaking up on us. So there are no surprises in your spring and summer home improvement projects, here is information on the Architectural Control Committee (ACC) approval process:

Nearly all outdoor home improvements require architectural control committee approval. This includes, mini-barns, fences, children's play sets, decks, landscaping, exterior painting/staining and just about anything else that could possibly impact the neighborhood.

ACC approval forms are available from committee members Larry Green and Bob Findlay. The forms will soon be available on the Valley Creek website.

The approval process usually takes less than a week, but please keep in mind that the committee may take up to 14 days to respond.

Any improvements that are not approved by the ACC are subject to corrective action at the homeowner's expense.

If you need more information, the homeowners' covenants contain specific details. Any other questions may be directed to Larry Green and Bob Findlay.

Street light out near your home?

Call IPL 261-8222

to report the problem.

Family Seeks Childcare Provider

***Interested in providing childcare for a newborn and a 7-year-old?
Contact the Findley's at 894-2583***

Follow these basic break-in prevention tips.

Make sure you:

Never allow strangers into your home.

Use your peephole -- and don't open the door! Ask service people to slip identification under the door (call their home office to double-check). Have a person who claims to need help wait outside while you call for assistance.



Play it smart on the telephone.

Don't let callers know you're home alone, or the times of day when your home is empty. Retrieve answering machine messages often. Never give out credit card numbers or other personal information (unless you've made the call to a reputable organization).

Vary your routine.

Changing your daily patterns (even slightly) may discourage a burglar. Remember -- burglars hate surprises!



8

Lock Out Crime -- protect your home from intruders.

This page is from a booklet shared by the Indian Sheriffs' Association, Inc., in conjunction with CrimeStoppers of Marion County.

Valley Creek is a good community with few problems. Yet they do happen. The most important steps for each homeowner to take is prevent problems.

Also, if you have a problem report it to the Sheriff's Office. It is important, even if the problem is small. By reporting things you set the stage for increased police attention -- and nip a potential bigger problem in the bud.

Affordable

H.O.A.

Management Services

For normal inquiries please call our main number 24 hours a day
Leave the following information; Name, Address, Development,
Lot Number and nature of call.

(317) 322-0596

5208 Commerce Square Dr. Suite "D" Indianapolis, IN 46237
Phone (317) 322-0596 e-mail Affordablehoa@aol.com Fax 885-24

~For After Hours Emergencies Only: Call (317) 716-8909~