



Tamarack & Villas of Tamarack HOA

Meeting Minutes

August 19, 2026 at 6:30pm

Cicero Public Library

In attendance:

- Jacquie Farr, President Tamarack HOA
- Tom Jarvis, President Villas at Tamarack HOA
- Jeff Rudolph, Treasurer Tamarack HOA
- Kathy Palmer, VP/Treasurer Villas of Tamarack HOA
- Cyndi McCord, Secretary Villas of Tamarack HOA
- Bonnie Brown, Associa Community Manager
- John Pyles, Pyles Pool
- Tamarack residents

Pool Updates – John Pyles and Jacquie Farr

- Pool Closing Labor Day Monday, Sept 7th
- Resurfacing – target date to begin resurfacing is 9/14, weather permitting. We need at least 7 days with no rain to complete the project. John Pyles explained that resurfacing is required every 5-7 years. The concrete tends to absorb a lot of the initial paint job.

Tamarack Financials – Jeff Rudolph

- Next year we plan to reduce postage costs by utilizing email communication with residents.
- Ponds 3 & 4 had been excluded in our insurance policy but were added recently, thus increasing our premium.
- Budget overrun in Pool Maintenance for security camera installation and several instances of fecal matter and vomit in the pool.
- A winter pool cover and the pool resurfacing in September will be paid for out of Reserves approximately \$20k.
- A new book library box will be installed near the pool.

- We expect to lower the annual Tamarack HOA dues for 2027. More details will be available at the Annual Meeting in October.

Rental Property Cap Reminder – Jeff Rudolph

- Our Covenants restrict the number of rental properties allowed in the community. To better understand the current situation, a questionnaire will be included with the Annual Meeting documentation that will need to be filled out for each property.
- All leases must be at least 12 months in duration.
- Paperwork/Lease copy on rental properties must be provided to Associa within 15 days of signing.
- Homeowners must live on the property at least 3 years before converting to a rental – permission to have a rental property must be approved by Associa and the HOA Board before any lease is signed due to the restriction on number of rental properties allowed.

July 1, 2026, New Indiana Laws regarding HOAs – Jacquie Farr

- Jacquie reviewed each of the new HOA laws that went into effect 7/1/2026. The new laws will be posted on Town Square. Here are the highlights:
 - Covenants are legal governing documents.
 - Payoff and Resale letters – handled by Associa.
 - Service fees must be transparent.
 - HOA's have the authority to issue fines for covenant violations. The Board is working on the fine structure with our attorney. Fines may begin as soon as January 2026, however warning emails would be sent first before any fines are incurred.
 - To change Covenants will now require a 2/3 majority instead of ¾.
 - Renters have no voting rights – only owners can vote on HOA matters.
 - Meeting agendas must be provided at least 4 days in advance of HOA meetings.
 - The only home businesses allowed in community are for childcare. Homeowners must be properly licensed and abide by all state laws.
 - Amateur radios are allowed.
 - American flags are allowed.
 - HOA cannot use/install flock-type cameras.

Villas Financials – Kathy Palmer

- Our Reserve dollars (\$160,935) have been moved to an interest-bearing account.
- Bank Operating Funds (\$36,878) are lower due to Reserves transfer and multiple roof repairs needed.

- \$4,718 in accounts receivable for delinquent accounts.
- Insurance payments have been resolved and will be paid appropriately going forward.
- Awaiting RFPs for lawn care to determine budget for 2027. Our contract with BAM expires at the end of this year.

Villas Budget for 2027 – Tom Jarvis

- We expect the Villas HOA payments to increase next year due to increases in insurance and lawncare.

Villas Roof Repairs – Tom Jarvis

- We have several homes that suffered roof damage from the heavy winds and rain we received. There were 2 instances that cost over \$10k each to repair.

BAM Contract & Snow Removal – Tom Jarvis

- Due to heavy rain, we may need additional mows this year.
- Tom arranged for aeration and over-seeding (rye and fescue) for Villas lawns – cost is \$130 per Villa. They will **not** consider doing half (front or back only). Let Tom Jarvis know if you are interested – payments must be received by **September 10**.
- Final landscape bids for 2027 are due by 10/1.

Other Issues

- Jacquie advised that the Morse Landing community had filed a complaint about pond #4 being unsightly.
- Cicero Police were contacted and met with Michael Scherer.
- Our Landscape committee is working to improve the conditions and are following the guidelines posted by Hamilton County online for retention ponds.
- Jacquie attended the Town Council meeting and explained our position. She plans to also attend the next meeting as the Town Council needs more time to evaluate the Ordinance.
- We are not being fined.
- We will mow the area around pond #4 and No Trespassing signs will be installed.

Next Meeting – Annual Meeting: October 21, 6:30pm Location TBD

- Open seat for Villas Board Secretary – please let Associa know if you are interested in running.
- Tamarack Board is consulting with attorney regarding open board position.

Adjournment