



# Porter Cove Homeowners Association

P.O. Box 895, Chesterton, IN 46304

www.portercove.com

Volume 8, Issue 3

July, August and September 2008

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## Common Complaints

Barking dogs, unleashed dogs, vehicles blocking walkways, overgrown trees blocking walkways, and vehicles parked on both sides of curve creating blind spots for passing cars.

## STATE of INDIANA

DEPARTMENT OF REVENUE  
INDIANA GOVERNMENT CENTER NORTH  
100 N. SENATE AVE



INDIANAPOLIS, IN 46204-225

June 2, 2008

Porter Cove Homeowners Association, Inc.  
POB 895  
Chesterton, IN 46304-0895

RE: FID# 35-2133651  
Tax Years End 12/31/2000 thru 12/31/2006

Dear Corporate Officer:

This letter is about the correspondence submitted to the Indiana Department of Revenue. After reviewing your correspondence, the Department has determined that the late penalties in question have been waived. In light of the circumstances you have been granted a One-Time Waiver. According to I.C. 6-8.1-10-2.1, a return showing no tax liability and filed after the due date is subject to a Failure to File penalty of \$10.00 per day the return is past due, up to a maximum of \$250.00.

Should you have any further questions, please do not hesitate to call the Department.

Respectfully,

Laura Bates, Tax Analyst  
Business Tax Processing Section  
(317) 615-2674 Voice  
(317) 615-2697 Fax



## ANNOUNCEMENTS



### Your 2008 PCHA Board

President - Nancy Hiatt  
395-1567 president@portercove.com

Vice President - Sharon Jones  
219-973-8742  
vicepresident@portercove.com

Secretary - Madalene Vargas  
921-0057 secretary@portercove.com

Treasurer - William Lopez  
921-0024 treasurer@portercove.com

Director - Jim Wiseman  
929-1488 director@portercove.com

### Kids Cove Park

Please report any vandalism or equipment damage to Sharon at 219-973-8742 or vicepresident@portercove.com.

### Join A Committee

Please join the Porter Cove Welcome Committee or Neighborhood Watch. Duties are simple. Call the PCHA Vice President at 219-973-8742

### Important Numbers

Police Dept 911 or 926-7611  
Fire Dept 911 or 926-1226  
Parks Dept 921-1687  
Allied Waste Services 219-662-8600

### Change of Name or Address

If you have received this newsletter with an incorrect name and/or address, please forward the correct information to president@portercove.com. Thank you!

## Welcome New Neighbors To Porter Cove

Five new neighbors have joined our community in the second quarter.

693 Pearson Rd, 1040 Cove Trail, 1398 Dixon Parkway, 1337 Port Cove Dr., and 725 Commodore Lane were all fortunate to get great deals in Porter Cove! The lowest priced home sold for \$133,600.00 and the highest priced home sold for \$218,00.00.

Three homes are still active with asking prices ranging from \$199,000.00—\$249,000.00. If you are one of the three homeowners trying to sell your home this fall, remember these two words, “*Curb Appeal*”.

First impression is very important when trying to sell your home. There are rarely second chances with buyers so you have to get it right the first time. Over 80% of homebuyers find their home by searching on the internet. The most visited website is the National Association



of Realtors Website “Realtor.com”. Ask your realtor if your home is listed there, or go online to see for yourself. While there, check out your competition. You will need at least six photos to be on that website and it is strongly advised to include the following: view of the front of your home, view of the living room, view of the dining room, view of the kitchen, view of the master, and the sixth picture can be a view of a special feature, (e.g., bath w/spa tub, large yard, office space, etc.).

**Curb Appeal** is very important. Your lawn, flowers, and shrubs should be perfectly maintained. The last thing a buyer wants to think about is all the work required to keep up the yard. Keep your lawn 3 inches tall from May-September, it will hold more moisture in the roots for a greener

lawn. If you cut shorter, it could burn.

One common myth is to cut short to avoid cutting often, but cutting short can not only cause your lawn to burn, but can also cause disease and fungi. Lawns should be thoroughly watered every three days in the early morning but never during the intense heat of the sun. Trim the edges and leave a first impression that will welcome your on-lookers and peak their interest to see what else your home has to offer.

The *Market* has been really tough these last couple of years but even in today’s market, homes in Porter Cove should sell in less than 5 months if advertised correctly.

A few last tips...

Make sure that your home is priced correctly, never give information to the buyers about why you are leaving or what you may accept, and try not to be present for showings.

Don’t worry, it will sell!

We wish you all well with a smooth transaction and great profits!



In the near future, we will discontinue this section. As we stated in the Spring 2008 Newsletter, our goal is to have the Porter Cove Network displayed on our website only. If you would like to network with neighbors please go to

**www.portercove.com**, click **Workforce** in the left column and view phone numbers and discounts.

Advertisement is free to residents of Porter Cove. The following are just a few networking opportunities that you may find online.

- **Lawn Care and odd jobs**  
Alexander Buff—cdbuff@crown.net  
Andrew Scott Menard 395-9873

## Free Porter Cove Classifieds

- **Baby Sitters** (Red Cross Certified)  
Krystena & Jesica 921-0508  
Lea Dujmovich 263-6080,  
Alexander Buff 926-5218
- **Pet Sitters**  
Krystena & Jesica 921-0508  
Alexander Buff 926-5218
- **Computer Troubleshooters**  
IT Specialist- Charles 746-1478
- **Mortgage Loan Financing**  
Suzi Toadvine 916-6752
- **Real Estate Consultants**  
Area Specialist-Sharon 973-8742
- **Financial Consultants** Cindy  
Wyman 405-2405
- **Spa and Salon Services**  
Serenity Salon 219 921-0300
- **Home Cleaning Services** Michelle  
Bryant 241-6935

If you have a business or service that you would like to offer to the community, simply log onto our website, click **Workforce** in the left column and register.

Please take note that these listings will be provided for information purposes only and the PCHA Board strongly recommends that you exercise your consumer right to interview and research the backgrounds of those you would like to conduct business with.

## Current Important Issues for Porter Cove Residents

### Tax Penalties for FY 2000-2006

On page 1 of this newsletter, we have copied the letter from the Indiana Dept. of Revenue (IDR) forgiving all penalties for tax years 2000-2006. The total amount of penalties would have cost the Homeowners Association \$1,750! We are grateful to the CPA Firm of Darlene L. Kittredge for preparing and filing the past returns and asking the IDR to forgive all assessed penalties.

Some homeowners have asked how PCHA got into this mess in the first place. To the best of our understanding, past board members believed that it was not necessary to file tax returns because PCHA yearly revenues were under \$10,000. As we all learned, this information was erroneous and almost cost PCHA a lot of money.

The good news is that PCHA is current with both IDR and the IRS (we should mention that to date, we have not been assessed any penalties by the IRS).

The current board feels that it's important not to point the finger at any one person or board. Rather, it's a lesson to be learned. Next February, it will be time for board elections. We would like to encourage homeowners who have never been on the board to volunteer to become an officer. New faces bring fresh ideas and have the ability to look at old policies in a new light.

### Inflatable Swimming Pools

Some homeowners have put inflatable swimming pools in their front or unfenced back yards for the kids to swim in. Please know that if your pool has 24 inches or more water, you must construct a 4 foot

fence around the pool. Without a fence, you will be in violation of the Indiana Building Code which was adopted by the Town of Porter.

Without a fence, you are also inviting safety problems. A neighbor's child could drown in 24" of water.

Please put your inflatable pools in your backyard and surround with a 4 foot fence. The Porter Police and/or Porter Building Inspector may be called to enforce this code.

### Thank You!

"Our family would like to thank our Porter Cove community for helping us find our lost cat, Baloo. A special thank you to Blake Valdez for calling when he spotted Baloo and for putting out food to draw him in. Our community was so supportive, helpful and understanding!"

The Aponte Family & Baloo

## Proper Disposal of Trash and Large Items

The Allied Waste Company will not pick up just anything you put out on the curb as they have a certain limit and a time schedule to keep.

Please be advised that they will not pick up carpet and padding that is more than 4 feet in length and 10-15 feet in width. Please use your judgment by how heavy the roll is. Carpet must cut, rolled and tied with rope. Keep covered from wet weather with a tarp or plastic.

Homeowners with washers, dryers, hot water heaters and other appliances or bulky items will have to call Allied Waste for a special pick-up. The number (219) 662-8600. There is no extra fee for this service since Allied Waste has a contract with the Town of Porter to pick up in our subdivision.

Call Porter Street Department at 926-4212 to pick up yard waste such as lawn clippings, small branches, and leaves. Leaves can be left loose at the curb but be sure to bag everything else. You can also drop off at the Beam Street Public Works facility. Call for hours and location.

Call Porter County Recycling Services at (219) 465-3696 to dispose of any hazardous wastes items such as tires, paint, motor oil, etc.

Please do not take large trash items out to the curb more than two days before pick-up and call first to verify that your item(s) will be taken away.

### Trash Cans/Receptacles

As part of the Porter Cove Covenants and Restrictions, trash cans/receptacles should not be visible from the street. The purpose of this restriction is to avoid a decrease in community property demand and value. It is also not the most pleasant thing to look at.

We understand that in some isolated cases, keeping your trash can hidden can be difficult due to a fence or your homes position in the community, but we ask that you do your very best to obstruct any viewing from the street.

If you have a 2.5 car garage you should have no problem keeping your trash can in there, but If you cannot keep it in your garage or shed, we ask that you place it on the side of your home as far back as possible. Some homeowners have planted small flowering trees or shrubs on the side of their homes and placed the receptacles behind them. We certainly appreciate their efforts!

If you have your trash cans in front of your home you will receive a notice. To avoid this, please find an acceptable place for it and inform all family members of the new location.

Let us all do our part to respect our covenants, our neighbors and the value of this great community!

## Oil Prices To Affect Some Home Repairs and Sway Sells

### Need A New Roof?

We have noticed that quite a few Porter Cove homes are in need of a new roof or some shingle repairs. So, our Vice-President made an effort to negotiate a community/group rate.

After calling several local roofing companies, it did not take long to realize that the rising oil prices would greatly effect the costs in repairs.

It turns out that most of the materials needed to repair the roof are oil based products. As long as the oil prices are unstable, it would be difficult to get a commitment on price as a group.

If you need roof work done or plan to get a replacement in the next year or so, we strongly recommend that you consider getting a guarantee quote now or better yet, consider getting repairs done now before a price increase.

If you do not need roof repairs or any home improvements, think twice before you indulge. The rise in oil prices affect us in more ways than one. Whether you need a new roof or you need to sell

your home, high oil prices are not just something that affects us at the gas pump.

When a buyer is looking for that perfect home, it may take six months before making a selection. Most buyers are looking in areas away from where the currently live. Following a Realtor around to see 6 or 7 homes each weekend can be very costly. The expense has caused many buyers to be even more particular about what they see. A simple thing like too few of pictures on the Internet can be enough to make a buyer skip a showing.

If you combine the higher restrictions from the mortgage lenders and the rise in fuel costs, it is no wonder why home sales are slow.

In addition to that, GM announced that they will close a few SUV factories because sales have dropped substantially. This will cause many tens of thousands to lose their jobs, cause more homes to go on the market, creating more competition for current sellers. This will keep the market moving at a slow pace and possibly lowering value. These are just a few examples of the fuel cost domino effect.



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Visit

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