



# Porter Cove Homeowners Association

P.O. Box 895, Chesterton, IN 46304

www.portercove.com

Volume 8, Issue 1

January, February & March 2008

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## News from the Porter Police

On October 30th, the PCHA Board President met with Chief of Police James Spanier to discuss the 16+ vehicle break-ins in Porter Cove that had occurred during the week of Oct. 15-19. Chief Spanier said that all residents should become more aware of what's going on in our community and call the police at 911 or non-emergency at 926-7611 if they see or hear anything out of the ordinary. Chief Spanier said many of the vehicles were unlocked but some were forced entry. So, **LOCK YOUR VEHICLES!** He also suggested not leaving any money or valuables in plain site inside your vehicles.

When the "crime wave" started, Chief Spanier had plain-clothed officers walking the streets of our subdivision, riding bicycles on the trail, and patrolling in unmarked vehicles.

As a homeowner/resident, **YOU CAN HELP!** If you see anyone walking the streets at 3:00 a.m., **CALL 911** and report it! If you hear anything unusual at anytime, **CALL 911** and report it. Keep you eyes and ears open and let's work together to stop all the crime in our neighborhood. Remember: crime occurs even in winter!!!

### www.portercove.com

The Board has engaged a new computer services company to update and maintain our website. Updates will be completed by the first week in January and we encourage all homeowners to visit the site to see the changes. Then, changes/ updates will be made monthly. Our goal is to have a user-friendly, interactive website that will serve us all.



## ANNOUNCEMENTS



### Your PCHA Board

President - Nancy J. Hiatt  
219 395-1567 president@portercove.com

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

Secretary - **Position is vacant**

Treasurer - William Lopez  
219 921-0024 treasurer@portercove.com

Director - **Position is vacant**

### Kids Cove Community Park

Even though it's winter, please keep a watchful eye out!  
The PCHA board met with the Parks Dept. to discuss ways to decrease criminal activity in our park.

### 2008 Assessment Fees

You can pay your 2008 assessment fees online through **Pay Pal** at www.portercove.com. Please call the Treasurer at 921-0024 if you need assistance using this feature.

### Openings On PCHA Board

The Secretary and Director positions are open. Please contact any board member if you are interested. Or, you can sign up at the annual meeting on February 4, 2008.

### Recycle Christmas Trees

Take your once-live tree to Valparaiso Compost Site on Saturday Jan. 5th or 12th from 9am to 2pm. The site is located at 2150 West Lincolnway (north side of Hwy 130 1 mile west of Joliet).

## Welcome New Neighbors To Porter Cove

15 new neighbors in 2007. 4 purchased in the last quarter and we want to extend our congratulations for selecting the great community of Porter Cove!

We have enjoyed these peaceful surroundings for many years and we wish the same to our new neighbors listed on the right. Please take it upon yourselves to introduce your family and welcome them.

Giftng a basket of goodies or dropping off a thoughtful card is a good way to say; "We care about our community and those who choose to live here."

Getting to know your neighbors does not just mean you're making new friends, you are helping to keep the community *In Demand* and *Safe*—two key elements needed to increase property values.



**SOLD**

Four new neighbors have joined our community in the last quarter.

1. 753 Pearson Rd was purchased on August 13th, 2007
2. 772 Admiral Drive was purchased on Sept. 28th 2007
3. 753 Essex Drive was purchased on Oct. 19th 2007
4. 1343 Dixon Parkway was purchased on Dec. 17th 2007

Let's continue to communicate in an effort to protect our investments.

Give your neighbors some sort of contact information when you are out of town. Call authorities if you feel there is a cause for concern.

Police Dept 926-7611  
Fire Dept— 926-1226  
Parks Dept. 921-1687

Join the Porter Cove Welcome Committee. Call the PCHA Vice President at 219 973-8742



Our goal in the near future is to have the Porter Cove Network displayed on the website only. If you would like to network with neighbors please go to [www.portercove.com](http://www.portercove.com) for 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@crowm.net](mailto:cdbuff@crowm.net)  
Andrew Scott Menard 395-9873

## Free PCHA Classifieds Cont...

- **Baby Sitters** (Red Cross Certified)  
Krystena & Jesica 921-0508  
Lea Dujmovich 263-6080,  
Alexander Buff 926-5218
- **Spa and Salon Services**  
Serenity Salon 219 921-0300
- **Home Cleaning Services** Michelle Bryant 241-6935

- **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

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

## Committee Reports

The PCHA Board is proud to welcome all new members of our community committees. It is our desire to fill all positions. These committees will be more effective with active participation from homeowners—this means motivated neighbors like you! Please call or email Sharon to see what significant roll you can play in the ever growing effort to keep our community number one. Don't Hesitate; Join Today!

### Neighborhood Watch

We still need your help! There can never be too many members on the Neighborhood Watch Committee. The duties are simple: 1) keep an eye out for suspicious activity, 2) make a call to the police about your concerns and, 3) report your

call to your board member contact. Membership can be anonymous if you'd like, and attending meetings is not mandatory. There are eight areas that need to be covered immediately. This is important to your real estate investment as well as the safety of your family. If you are interested call 219-973-8742.

Congratulations to our newest anonymous

neighborhood watch member who said, "I'd love to be a part of this committee. My lifestyle doesn't allow me to attend meetings but I can certainly look out of my window and make a call to the local authorities." This member will cover a nice portion

*"My lifestyle doesn't allow me to attend meetings, but I can certainly look out of my window and make a call to the local authorities."*

of the west side of our subdivision. To find out if your area is covered call Sharon.

### Kids Cove Park Care/Watch

During the summer and fall, we experienced a crime wave that could be easily eradicated by community members joining the Park Watch Committee. Duties are simple: 1) keep an eye on the park, 2) make a call to the police about any suspicious activity and, 3) call your Board contact with your visual report of vandalism and damaged equipment. Thanks to the five members joining in December, we have begun a strong campaign against park crimes and vandalism!

If you would like more details of the type of crimes that have taken place, call Sharon at 219-973-8742.

## YOUR PORTER COVE INVESTMENT REPORT

### **Avoid Foreclosures**

In the past year, there have been several homes in Porter Cove that have been in some degree of foreclosure. To protect your investment, it is important to know what is happening in the real estate world.

#### **How does this happen?**

Some homeowners simply lose their jobs or are victims of corporate downsizing. Some may lose a spouse or have a personal tragedy that may effect the household income. Of course, these are not the only reasons why homes go into foreclosure. For years, sub-prime lenders were warned not to lend money to borrowers that were on, or near, the borderlines of disqualification. But, the booming business in sales caused many lenders to ignore the threats. In January of 2007, the plug was pulled and many of these lenders lost their funding. By Jan 31st, over 30 lenders went out of business. Sellers found themselves at

the closing table with a closer who announced that the funds would not be released. Purchasers could find themselves all packed up with no where to go! And, money spent on surveys, appraisals and inspections is not refundable!

#### **What does this mean for you?**

First of all, you can find yourself living next to a vacant home that the mortgage company simply doesn't maintain. It is important that you report these vacancies ASAP to the PCHA board so that calls can be made to those companies for maintenance. Our neighborhood watch committee can be notified to keep a lookout for vandalism to empty homes. Secondly, understand that all prerequisites have changed for buyers and lending conditions can be difficult including a need for higher credit scores, more down payment and more credit references. Yes, it's a buyer's market but buyers are making unbelievably low offers and asking sellers for help with closing costs and down pay-

ments. The reason for this may be that they qualify for less or because they fully understand the market is filled with motivated sellers. The point is, if you find yourself in this kind of situation, you might want to seriously consider all offers to avoid foreclosure.

#### **How can I stop this from happening to me?**

Avoid the unthinkable: 1) Consider refinancing for a lower rate and better terms. 2) It is important to keep the lines of communication open with your lender. Sometimes they will allow you to make late payments if you are experiencing a hardship. 3) If you have been running behind and do not think you can catch up, call a real estate professional to see what you can do to sell your home faster. Taking preventative measures at a time when you have no signs of foreclosure is the smartest move to make.

## Annual Meeting—February 4th at 7:00 pm

The Annual Porter Cove Homeowners Association meeting is scheduled for **Monday, February 4, 2008 at 7:00 p.m.** It will be held in the **Hawthorne Park Community Center in Porter**, located at the intersection of Hageman and Rankin Streets.

**This year is not an election year but we need homeowners/residents to step up and fill the vacant Secretary and Director positions.**

Please consider signing up and giving back to this wonderful community! Board meetings will be held once a month in 2008, date and time to be determined by new board.

At the meeting, we will share the events and activities of 2007 and take a look at what's planned for 2008. This is also the time for homeowner input with ideas for new activities, subdivision concerns and, of course, offers to help the board by volunteering to sit on a committee!

**!! Door Prizes !!**

### Annual Assessments Due February 1st

As per our Covenants and By-Laws, the annual assessed fees of \$25/year are due on February 1, 2008. Payments can be made in several ways:

- 1) Bring a check made out to **PCHA** to the Annual Meeting on Feb. 4th.
- 2) Pay online by going to **www.portercove.com** and at the top of the page hit **Click Here to Pay On-Line** and then click **Add to Cart**. Your fees are processed through *PayPal*.
- 3) Mail your check to **PCHA, PO BOX 895, Chesterton, IN 46304**.

**Please include the information insert from this newsletter with your payment.** We need to update all homeowner information. And—let us know if you want to be included on the **Cove Crier email distribution list** for immediate news of what's going on in our subdivision.



### PORTER COVE HOMEOWNERS ASSOCIATION

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Website Under New  
Management!!

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