

The Woodlands Acorn

**The Woodlands Homeowners'
Association, Inc.
2025 Woodlands
Board of Directors**

President: Michael Simmons
president@woodlandshomeowners.org

Vice President: Jason Minor
vp@woodlandshomeowners.org

Treasurer: David O'Halloran
treasurer@woodlandshomeowners.org

Secretary: Sara Cummins
secretary@woodlandshomeowners.org

Membership: Gina Mencias
membership@woodlandshomeowners.org

Clubhouse: Jeff Bugher
clubhouse@woodlandshomeowners.org

Grounds: Neil Metzger
grounds@woodlandshomeowners.org

Pool: Nick Oreshan
pool@woodlandshomeowners.org

Tennis: Catherine Taylor
tennis@woodlandshomeowners.org

Activities: Sherri Zimmer and John
Buckingham
activities@woodlandshomeowners.org

Facilities Managers: Betsy & Blake Abshire
Facilities@woodlandshomeowners.org

Website: woodlandshomeowners.org
Twitter: @WoodlandsCarmel
Facebook:
<http://www.facebook.com/WoodlandsCarmel>

MESSAGE FROM YOUR PRESIDENT

Michael Simmons

As we welcome 2026, I'm pleased to share an update on our community and the work accomplished over the past year. In 2025, your board remained focused on responsible stewardship—maintaining our amenities, managing resources carefully, and supporting the long-term health of the Woodlands. We're grateful for the trust you place in us and for the many residents who contribute their time and perspective to our shared success.

This past year, we have continued to see success in maintaining and enhancing our neighborhood amenities. Our ongoing collaboration with Aquatic Pool Management ensured the pool ran smoothly and safely throughout the season, and our dedicated Pool Director, Nick Oreshan, went above and beyond to keep operations on track. His commitment does not go unnoticed, and we owe him our sincere gratitude for his tireless leadership and dedication.

Our activities team—Sherri Zimmer and John Buckingham—once again brought neighbors together through creative, well-run events that added joy and connection across the Woodlands. Their energy and dedication remind us why this is such a wonderful place to call home.

To our volunteer board members and countless resident volunteers: thank you. From caring for shared spaces to listening and responding to community concerns, your behind-the-scenes efforts made a real difference. In a year when we had to weigh tradeoffs, you showed what steady leadership and neighborly collaboration look like.

Looking ahead to 2026, we remain committed to the excellent stewardship of our HOA assets and to fostering community in every way possible. We will continue to offer strong amenities, services, and events—while keeping dues as low as we can prudently afford. Where upgrades and repairs are needed for safety and long-term value, we'll move forward thoughtfully and transparently, always mindful of costs and impact.

As winter settles in, we're already looking forward to the arrival of spring and seeing neighbors out and about again. Until then, I wish everyone a happy, healthy start to the new year.

If you **own a rental property**, please see **Carmel rental registration requirements**:
<https://www.carmel.in.gov/274/Rental-Registration-of-Single-Family-Dwe>.

Annual Board Meeting March 9, 2026, at 7:30 pm

ACTIVITIES

Sherri Zimmer and John Buckingham

What an incredible year of laughter, connection, and creativity! From cozy movie nights to lively dance steps, 2025 was packed with memorable moments that brought neighbors together.

Fall brought one of our most anticipated gatherings—the **Chili Cookoff Evening**. With nearly **100 attendees**, the atmosphere was electric. The band kept the energy high, the chili was sizzling, and everyone had an absolutely smashing time. It was community spirit at its finest!

As the year drew to a close, we celebrated the holidays in true Woodlands style. December's movie night featured a family favorite—***Elf***—for our kids' movie n

ight. Blankets, popcorn, and giggles filled the clubhouse as little ones settled in for an evening of holiday cheer. Later in the year, we introduced something new and exciting: **swing dancing lessons**! It was a joy to see residents twirling and stepping to the beat, proving that fun knows no age limit.


And of course, the highlight of the season—a **visit from Santa himself**! Children shared their wish lists, posed for photos, and gathered around as Santa read *'The Night Before Christmas'* before leading a joyful sing-along. Crafts, ornaments, and sweet treats rounded out an unforgettable evening.


Have ideas for adult activities? We'd love to hear them! Email us at **activities@woodlandshomeowners.org**—your creativity helps make these events possible.


Here's to another year of fun, friendship, and unforgettable memories in the Woodlands!

Upcoming Seminar: Understanding Your Social Security Benefits

Start the new year informed! We're pleased to announce a special seminar, **"Understanding Your Social Security Benefits and Changing Laws,"** presented by a representative from the **Social Security Administration**.

 **Date:** January 22, 2026

 **Time:** 6:30–7:30 PM

 **Refreshments:** Coffee and snacks will be provided

This session is a valuable opportunity to learn about Social Security benefits you may be entitled to and to stay up-to-date on recent and upcoming changes in the law. We hope you'll join us!

Adult-only Event Coming in January... Singo. It's like Bingo, but it involves naming songs given a portion of the lyrics.

POOL NEWS

Nick Oreshan

Management

The board will continue our partnership with Aquatic Pool Management for the 2026 season. Do you know someone who would be interested in being a lifeguard next summer? Please encourage them to apply here and list Woodlands HOA as their preferred pool: <https://www.indianapolis-pmg.com/summer-job-application>.

Rules

This past year, the Board implemented new pool rules that empowered our lifeguard team to ensure the safety of all attendees. These changes provided clearer authority for lifeguards to act decisively when enforcing safety standards, creating a more secure environment for everyone.

Looking ahead, we are working toward a more comprehensive and consistent ruleset that will promote accountability within Aquatic operations while maintaining fairness and clarity for our families. Safety remains the Board's and Aquatic's highest priority, and we are committed to transparency in communicating these rules. Our goal is to provide Aquatic with the flexibility to make informed decisions for pool patrons while ensuring that expectations are clear and consistent.

To maintain this standard, the pool rules will be reviewed annually to ensure they continue to impact the safety and enjoyment of all members positively.

Swim Lessons

We plan to offer swimming lessons again for the 2026 season, with dates to be confirmed. Please stay tuned for future updates and sign-up links via MailChimp.

Swim Team

As we begin the new year, we are anticipating another great Swim Team season for the Woodlands! Staff, timing, and sign-ups will be solidified in the first quarter of 2026, with details to follow soon.

Maintenance

During the summer season, the pool required an in-season repair to the shallow end floor after the surface began delaminating, which caused minor injuries to patrons' feet. This repair necessitated a brief shutdown; however, the pool was refilled and reopened within a matter of days, minimizing disruption for our members.

Looking ahead, the Board has approved a complete chip-out of the pool in the spring. This major renovation, estimated at approximately **\$73,000**, represents a significant investment in the neighborhood's most utilized amenity. We believe this improvement will ensure the pool remains safe, functional, and enjoyable for years to come.

MEMBERSHIP

Gina Mencias

Happy New Year, Neighbors!

The 2026 annual dues will be **\$539**, as approved by the Board of Directors at the December 8, 2025, Board meeting.

All homeowners will receive an **electronic invoice for the 2026 annual dues in early January**. The invoice will be emailed to the address currently on file for your household. If you need to update your email address or believe that you may not have one on file, please get in touch with me directly at **membership@woodlandshomeowners.org**.

We strongly encourage electronic payment when you receive your invoice, as it helps reduce mailing and printing costs for the HOA. Thank you in advance to those who submit payment **before January 31**.

In **February**, any accounts that remain unpaid will receive a **paper invoice via U.S. Mail**. Please note that the **payment deadline is March 1, 2026**. Payments may be made by check and either:

- Dropped into the black WHA Member mailbox located to the left of the Clubhouse front doors, or
- Mailed to **10700 Lakeshore Drive East, Carmel, IN 46033**

Any dues received **after March 1** will incur a **\$75 late fee**.



YOU COULD HAVE YOUR 2026 DUES REFUNDED!

Register for the drawing at the **Annual Meeting on March 9 at 7:30 p.m.** To be eligible, you must:

- Be a **Class A Member**
- Have your **2026 dues paid in full**
- Be **present to win**

For more details, please see **page 6** for the Dues Payment Process.

CITY OF CARMEL REQUIRES RENTAL HOME REGISTRATION

If you own a home in the Woodlands that you rent to others, **the City of Carmel now requires rental registration and a permit for all residential rental properties** within city limits. This is a city program and applies to rental homes regardless of HOA jurisdiction—**the Woodlands does not have additional rental restrictions beyond what the city requires.**

A New Carmel City Ordinance affecting Homeowners who rent out their homes goes into effect Jan 1, 2026. Carmel's Residential Rental Dwelling Permit and Registration Program (Carmel City Code, Article 6) mandates that all long-term residential rental properties be registered and permitted. Registration opened on December 1, 2025, and includes a \$5 permit fee.

This ordinance establishes:

- Registration and Permitting Requirements for Renting Single-Family Homes for Periods Longer Than 30 Days
- Rental Permit Cap limits the number of rental permits issued to less than 10% of dwellings in a subdivision with ten or more lots. Legacy dwellings, established before the ordinance's effective date of January 1, 2026, will count toward the 10% cap.
- Starting February 1, 2026, no new rental permits will be issued in subdivisions that have reached this 10% limit.

If you currently rent your Woodlands HOA home to others, please contact membership@woodlandshomeowners.org to **request an HOA letter for your property**. To register your property with the city, visit <https://www.carmel.in.gov/government/departments-services/rental-registration>

**** Class A and Class C Members ******2025 DUES POLICY AND PAYMENT PROCEDURES**
PLEASE PAY YOUR DUES OBLIGATION ON TIME BY MARCH 1
MEMBERSHIP DUES (ASSESSMENTS) PAYMENT PROCEDURES

On August 12, 2019, the Board of Directors adopted a Delinquency Policy Resolution effective beginning January 1, 2020, with the following procedures, rules, and regulations for the collection of assessments:

MEMBERSHIP DUES (ASSESSMENTS) PAYMENT PROCEDURES

- January:** Members receive annual dues notices by email if an email address has been provided. The dues notice will include: (1) the amounts due, and (2) the payment due date.
- FEBRUARY** Members who have not paid their dues by January 31 will receive dues notices by mail (US Postal Service). Annual dues assessments are due by March 1 and must be received by March 1 (not just postmarked).
- MARCH 1** Annual dues assessments are due by March 1 and must be received by March 1 (not just postmarked). Payments must be received at Woodlands Homeowners Association, Inc., 10700 Lakeshore Drive East, Carmel, Indiana 46033.
- MARCH 2** Dues are late. Any payment received for less than the full amount shall not be accepted as full payment.
- MARCH 31:** The late charge of \$75 will be added to the member's account. Payment must be for dues plus a late charge.
- APRIL 1** On or soon after April 1, the Association will send a first Delinquency Notice (late notice) to members who have not paid dues by March 1. Members are responsible for the annual dues and the \$75 late charge. The total amount is due within 15 days. Any payment received for less than the full amount (dues plus late charge) shall not be accepted as full payment.
- MAY 1** On or soon after May 1, the Association will send a second Delinquency Notice (second and final late notice) to members who are still delinquent. Members are responsible for the annual dues and the \$75 late charge. The total amount is due within 15 days. Any payment received for less than the full amount (dues plus late charge) shall not be accepted as full payment.
- MAY 16** On or soon after May 16, if the member is still delinquent, the matter may be turned over to the Association's attorney to pursue collection in the manner recommended by the Association's attorney. All communications by the owner must be directed to the attorney.
- Any member who is late with payment will be responsible for (1) late charges, (2) costs/ charges for filing liens, (3) attorney's fees, court costs and expenses incurred by the Association, (4) charges incurred by the Association for "bounced" or "stopped payment" checks, (5) any and all other charges incurred by the Association.

Homeowners of Class A lots of the Woodlands I, II, III, IV, and Briar Creek and II have legal obligations to pay dues to the Woodlands Homeowners Association, Inc. for the maintenance and upkeep of the Common Properties. Class C properties are not obligated to pay annual dues to the Association unless the Class C homeowners have chosen to opt-in as members. They, too, are obligated to pay for the maintenance and upkeep of the Common Properties. For more information, refer to the Declaration of Covenants and Restrictions in the Legal Documents section of the Association website:

<https://woodlandshomeowners.org/>

WOODLANDS HOMEOWNERS' ASSOCIATION, INC.

DELINQUENCY POLICY RESOLUTION

Passed by the Board August 12, 2019

WHEREAS, Woodlands Homeowners Association, Inc. ("Association") is responsible for the maintenance, improvement, repair, and operation of the residential community in Hamilton County, Indiana commonly known as Woodlands, including, but not limited to, the maintenance, repair, and upkeep of the common areas and recreational facilities, payment of insurance thereon, and the cost of labor, equipment, and material furnished with respect to the common areas; and

WHEREAS, as set forth in the "Declaration of Covenants and Restrictions" recorded in the Hamilton County, Indiana Recorder's Office on December 3, 1979, at Misc. Book 261, Page 87, by purchasing a home within the community, each owner covenanted and agreed to pay assessments to the Association for their pro rata share of the Association's common expenses; and

WHEREAS, there is a need to clarify and ratify orderly procedures for the collection of assessments that remain unpaid past their due date, since delinquent assessments pose a serious financial and administrative burden on the Association.

NOW, THEREFORE, BE IT RESOLVED that the duly elected Directors of the Association have adopted the following procedures, rules, and regulations for the collection of assessments:

1. Assessments are due and payable in advance for each fiscal year annually, with the due date being the 1st day of March.
2. To be deemed timely, payments must be received (not just postmarked) by the due date at Woodlands Homeowners Association, Inc., 10700 Lakeshore Drive East, Carmel, Indiana 46033.
3. The Association will send two late notices to the owner before the account is sent to an attorney's office for collection. Notices will be sent approximately 30 and 60 days after the respective due date.
4. Any payment or installment not received within 30 days after the original due date shall result in a late charge of \$75 being added to the delinquent owner's account for which the owner is responsible, which shall be deemed a part of the indebtedness to the Association.
5. If an owner is still delinquent after the second late notice is sent, the matter may be turned over to the Association's attorney with instructions to pursue the collection thereof in the manner recommended by the Association's attorney. Thereafter, all communications by the delinquent owner must be directed to the attorney. Actions taken by the attorney may include recording a lien against the owner's property, filing a small claims lawsuit against the owner, or foreclosing on the Association's lien.
6. Any payments received at any time for less than the full amount then due shall not be accepted as full payment.
7. Payments received will be applied in the following order: (1) attorney's fees, court costs, and expenses incurred by the Association, (2) late charges, (3) charges incurred by the Association for "bounced" or "stopped payment" checks, then (4) outstanding assessments.

LAKE AND GROUNDS UPDATES

Neil Metzger

Lake Management

The blue dye treatments for our lake have been a resounding success in reducing submerged algae growth. We will continue these treatments in 2026, starting in June. This food-grade blue dye is completely safe and poses no harm to people, pets, fish, turtles, or any other wildlife, nor does it affect lawns. It's a natural and environmentally friendly solution that helps maintain the beauty and health of our lake.

Boat/Watercraft Storage

Our boat and watercraft storage area, located behind the pool, is currently full. To ensure everyone has the opportunity to enjoy this amenity, we'll be introducing a new annual registration process this Spring. This will include a small fee and a simple serialization system for each watercraft.

The goal is to keep the storage area active and accessible for neighbors who regularly use their boats and watercraft. We appreciate your support in helping us create a fair and enjoyable experience for everyone in the community. Thank you for collaborating with us to maximize the benefits of this shared feature! If you have any questions, please don't hesitate to contact the Grounds Director.

Dam Safety Inspection

The dam safety inspection was completed in August 2025. One significant finding from this review is that the Woodlands Homeowners Association currently lacks an Emergency Action Plan in place to address a potential dam failure—a requirement under Indiana state law.

We are actively working with a third-party vendor to develop this plan, with an estimated cost of approximately \$10,000. In addition, another mandated remediation involves conducting a spillway capacity analysis to ensure compliance and safety.

For the latest updates and detailed information, please visit the "Lake and Boat Info" page on our website: <https://woodlandshomeowners.org>.

CLUBHOUSE

Jeff Bugher

Surveillance System Implementation

This year, the Board approved the implementation of a comprehensive surveillance camera system, both inside and outside the clubhouse. This initiative was accompanied by the development of clear policies for administration and use, additional signage around the grounds and inside the clubhouse, and the designation of the Clubhouse Director and Vice President as stewards of video review. A more detailed introduction to the system and its purpose is provided in the 2025 Fall Acorn.

Facility Maintenance and Improvements

The 2025 project included major repairs such as gutter and signpost fixes, improved ballroom lighting, replacement of the broken kitchen faucet and under-sink shut-off valves, HVAC servicing and repairs, fire extinguisher inspections, installation of a smart thermostat, and pest and critter control, including attic bat exclusion. Additionally, semi-annual window cleaning was added.

Looking Ahead

As we approach the upcoming year, residents can anticipate ongoing enhancements to clubhouse operations and amenities. A surveillance policy has now been posted on the Woodlands HOA website.

The Board encourages all residents to stay involved by participating in events, volunteering, sharing feedback, reporting maintenance issues, and suggesting improvements. The clubhouse remains a vital part of our community, and its success reflects the dedication and participation of Woodlands homeowners.

TENNIS UPDATES

Catherine Taylor

Neighborhood Tennis Court Refurbishment Project

We're excited to announce that our neighborhood tennis courts will be undergoing a complete refurbishment this year. This project involves completely removing the existing courts and constructing **brand-new**, high-quality **playing surfaces** designed to enhance durability, safety, and overall playability.

As part of the renovation, the **entire perimeter fence will also be replaced**, giving the area a refreshed and modern appearance.

Additionally, we aim to expand recreational opportunities for our community. **If you know anyone interested in providing pickleball or tennis lessons**, please get in touch with Catherine at tennis@woodlandshomeowners.org.

We look forward to sharing more updates as the project progresses, and can't wait for everyone to enjoy the improved facilities!

2024/2025 Budget

David O'Halloran

March 1, 2026 - February 28, 2027, Budget Forecast

Last Fiscal Year 3/1/25 - 2/28/26			Forecast for New FY 3/1/26 - 2/28/27	
Forecast Income / Obligatory Sources	FY 2025 - 2026 budget	Actual	New FY Budget	Proposed Change from Last Year's Actual
Membership Fees (Class A and Class C)	\$ 210,740	\$ 209,712	\$ 215,880	\$ 5,140.00
Clubhouse Rentals	\$ 5,000	\$ 11,516	\$ 7,500	\$ 2,500
Transfer Fees	\$ 750	\$ 9,053	\$ 750	\$ -
Tennis Lessons	\$ 1,500	\$ -	\$ 1,500	\$ -
Swimming Lessons	\$ -	\$ -	\$ -	\$ -
Pool Guest Fees	\$ 500	\$ 1,522	\$ 1,500	\$ 1,000
Interest Income	\$ 3,500	\$ 8,991	\$ 3,500	\$ -
Total Income	\$ 221,990	\$ 240,794	\$ 225,490	\$ 3,500
Operating Expenses	FY 2025 - 2026 budget	Actual*	New FY Budget	Proposed Change from Last Year's Actual
Activities	6,600	6,300	7,000	\$ 400
Administrative	28,250	35,810	29,000	\$ (1,008)
Clubhouse (includes all utilities for all property)	45,000	34,034	41,913	\$ (3,087)
Grounds (Landscaping, tree trimming, dam, and lake)	39,250	37,192	35,600	\$ (3,650)
Pool, Tennis & Pickleball	90,300	84,205	87,000	\$ (3,300)
Taxes (Federal and State)	-			\$ -
To Capital Reserves for future expenses based on the Reserve Study	17,280	-	24,977	\$ 7,697
Total Operating Expenses	228,438	197,541	225,490	
Capital Improvement Expenses		Proposed***		
Pool Resurfacing		\$ 74,000		
Dam Improvements		\$ 10,000		
Tennis Court& Fence Replacement		\$144,923		
Total Capital Expenses		\$ 228,923		
FY 2025_2026 Total		\$ 202,114		

*Actuals above include anticipated expenses for December 2025, January 2026, and February 2026

** Capital Reserve Balance at 11/30/25 is - \$254,470

VICE PRESIDENT

Jason Minor

Living in the Woodlands remains an incredible blessing, and the opportunity to work alongside such dedicated volunteers on the WHA Board has been a privilege this past year. The level of services, activities, and top-tier facilities we enjoy here, all while maintaining some of the lowest HOA costs in the Carmel area, is truly remarkable.

In my role as Vice President, one of my key responsibilities has been to recruit new board members and collaborate with the Board Nominating Committee to present a slate of candidates for the board. Below is the slate that our membership will vote on during the Annual Meeting on March 9, 2026, at 7:30 pm. As you can see, many open positions remain that need a volunteer for next year. Would you consider serving your neighbors in this way?

The positions up for election next year are:

Position	Names on Slate
President (1 yr.)	Open
Vice-President (1 yr.)	Open
Secretary (2 yr.)	Open
Co-Activities (2 yrs.)	John Buckingham

Board positions not up for election are Treasurer (David O'Halloran), Clubhouse Director (Jeff Bugher), Grounds Director (Neil Metzger), Membership Director (Gina Mencias), Co-Activities Director (Sherri Zimmer), Tennis Director (Catherine Taylor), and Pool Director (Nick Oreshan).

MARCH 9, 2026 ANNUAL MEETING

All members are encouraged to attend the WHA Annual Meeting on Monday, March 9, at 7:30 PM at the Clubhouse. One agenda item will be to vote in new Board Members. **If you are interested in sending in a new nomination for any of the open positions above, or if you want to be considered for a Board position, via a "self-nomination", detach the form below. Complete the form for a "write-in" nomination. The "write-in" nomination process ends on February 1, 2026, and any new nominations must be returned by February 8, 2026.** Nomination forms can be dropped off in the black WHA Member mailbox located to the left of the Clubhouse front doors or mailed to the Clubhouse at 10700 Lakeshore Drive East, Carmel, IN 46033. If you have questions, please send an email to Jason Minor, VP, at vp@woodlandshomeowners.org.

NOMINATION FORM TO SERVE AS A BOARD MEMBER

I nominate _____ (insert name) for the position of _____
 _____ to serve on the WHA Board.

“A Great Place to Gather”

**The Woodlands Homeowners Association, Inc.
10700 Lakeshore Drive East
Carmel, IN 46033**