

Woods Creek HOA Quarterly Newsletter

Current board member contact information is as follows:

President

Mike Strobel
815-409-2351

Vice President

Dennis Robinson
815-728-7355

Treasurer

Michelle Robinson
815-728-7355

Secretary

Tam Bieszczad
815-728-0203

Coordinator

Jen Bieszczad
815-728-0203

It has been suggested that homeowners may wish to look into a “Loss Assessment” coverage rider to their home insurance policy that would cover any liability for payments should there ever be a lawsuit that affects the Home Owners Association. For instance, if someone drowns in the pond and the HOA is sued for \$10mil the HOA insurance will cover the first \$2mil and the homeowners will need to split the balance. This “Loss Assessment” coverage will take care of that payment so you won’t have to.

Some homeowners have experienced leaky. Some of you may need to have your roofs replaced sooner than expected. You may want to check your roof for problems before they become damaging to your home. Just a heads-up.

Before long, Winter will be here and with it, snow. Plowing of the streets is the responsibility of the Village of Wonder Lake. Any complaints should be directed to them, not the Board. We are looking into the cost of having the sidewalks around the pond cleared of snow. The areas in front of the well and the park are the responsibility of the village to clear.

Homeowners are responsible for clearing their driveways and sidewalks of snow. This includes the sidewalks on the side of corner houses. Violations with fines will be issued for snow that is not cleared within 24 hours after 2” snowfall or greater.

Several homeowners are complaining that the Board is not available to respond quickly enough for their liking (due to the fact we are a board of volunteers with full time jobs of our own). We are looking into the possibility of hiring a management company to handle things such as finding and addressing By-Law violations, chasing down payments that are due for collection, researching and obtaining bids for any work done in the neighborhood and legal or finance paperwork and payments such as liens, foreclosures, etc. The research done so far looks like the cost will mean an increase of your HOA dues to at least \$700/yr for this convenience to the homeowners. This will be the first vote we will hold on the website as soon as the voting feature is finished later this fall.

As always, we are open to questions, comments and suggestions so please submit any new ideas in writing to **Woods Creek HOA PO BOX 70 Wonder Lake, IL 60097**
Or you may submit your questions, comments or requests online via the website at **<http://www.woodscreekhoa.com>** and select the “Board” link on the menu across the top.

WoodsCreekHOA.com

Website is up and running!

This will be the last newsletter printed and mailed to homeowners. If we already have your email address, we are now sending all newsletters to you electronically.

Q: Why are we moving away from printed newsletters?

A: Due to the wasted cost of printing and postage of newsletters that few homeowners actually read anyway, all future correspondence and information will be via the website and email. Since no one can really say they don't have access to computers anymore, it makes no sense to waste money on printing paper newsletters. We have access to the internet on computers in the house, at work, at the library, at the unemployment office, on smartphones, and even on some T.V.s. It's time to take advantage of the digital age and eliminate the unnecessary costs involved with postage.

Q: How do I get logged into the website?

A: If we have your email address on file already then your account is ready to log into now. If we do NOT have your email address yet, you may register yourself on the website at <http://www.woodscreekhwa.com/Register/> or click on the "Members" tab on the website and then select "Register (New Member)".

Q: The website says my email address is already in use. How do I log in?

A: If it says the email already exists, then we have you already set up in the system. All you have to do is reset your password and you're all set. Do the following:

- 1) Click the "Login" button and enter your email address (this is your user name) and type anything in the password box.
- 2) An error will pop up saying "**Incorrect Password. Please try again. Or [reset your password.](#)**" Click on the "reset your password" link and an email will be sent to you at the email address you entered for the login with further directions.
- 3) Click the link on the email message and enter your new password on the page that comes up on your web browser.

Q: What if I don't own a computer, don't have a job with a computer in the building, have no way of getting myself to a library, unemployment office or other public buildings that all have computers in them, and don't own a TV or smartphone with internet capabilities? What should I do then?

A: As unlikely as it may be that someone might actually not have access to any computer anywhere, by any means in this area, you can be put on a list for continued postal mailings of the newsletter by requesting it with your name and address on a piece of paper and mailing it to:

Woods Creek HOA, PO BOX 70, Wonder Lake, IL 60097

August HOA Quarterly Meeting Minutes

All 5 board members were in attendance along with 4 homeowners.

Meeting was called at 7:05PM.

Items:

- 1) Vice President went over the meeting minutes from the last quarterly meeting in May.
- 2) VP discussed looking into the prices for bubblers for the pond as well as exchanging our current fountain for either a bigger one or having two similar ones. This is due to the large amount of algae and weeds forming in the pond which resulted in the fountain being clogged. A service call had to be made to repair the fountain as well as reset the timers/controller that someone broke into the box to damage. May need a new power cord to reposition the fountain closer to center. Current cord is too short.
- 3) VP discussed the responsibilities of the homeowner when they are renting out their property. The homeowners are responsible for any violations caused by their renters' actions as well as any dues and fines.
- 4) President discussed replacing a few trees in the neighborhood. Random drawing will be held for any homeowner that needs a tree replaced. A letter of commitment must be signed that the homeowner will water and otherwise take care of the tree for the first month after planting. Contact the board if you wish to be placed in the drawing.
- 5) President discussed snow plowing and getting estimates for blowing around the common areas. Village is responsible for their lots' sidewalks at the well and septic pond. Metal posts may be installed at each intersection corner to prevent the village piling snow at areas where children typically have to stand for bus stops.
- 6) Letters of approval need to be obtained from the HOA board for any work done on your property before you obtain a permit from Village Hall. The following items are examples of things that require permits: any concrete poured, pools, fencing, home renovations and sheds with foundations.
- 7) President discussed home maintenance violations such as missing siding, and trim that needs to be painted. Violation letters will be sent.
- 8) President discussed mosquito spraying. Seems effective this year. Will vote over the winter whether we want to continue next summer.
- 9) Treasurer went over the quarterly expense report and discussed "Forcible Entry and Detainer" lawsuits that will be going out to 3 homes for non-payment of dues. Essentially the HOA has the court evict the homeowners from the house and rents it out until the expenses are recovered.
- 10) Attorney is monitoring 3 properties in foreclosure to keep us notified of the proceedings. He has been paid \$1551 in legal fees and has recovered \$7500 in liens, foreclosures and past due amounts.
- 11) Secretary discussed the website status – up and running. Considering new additions and suggestions. Paypal will be added so dues can be paid online. Asked whether convenience fee should be added to cover Paypal fees and all homeowners in attendance approved.
- 12) Coordinator discussed By-Law violations. Homeowners need to understand the By-Laws are a legal contract and need to be followed. We are not out to "rip off" the homeowners. Other homeowners are the complainants, not the board. It is our job to enforce the By-Laws and maintain the common areas within the neighborhood. By-Laws will continue to be enforced.
- 13) Board elections were held for the positions of Vice President, Secretary and Coordinator. Board is unchanged as no one ran to oppose any positions.

Meeting adjourned at 8:51PM.

Expense Report

Purpose: Woods Creek Home Owners Association 2013 Expense Report
 Date Range: 5/7/2013 thru 8/6/2013
 Meeting Date: Homeowners Association Meeting August 6, 2013

Date	Description	Debits
Checking Acct Balance:	5/7/2013	\$23,219.36
Deposits:		
5/28/2013	Teller Deposit	\$725.00
7/10/2013	Teller Deposit	\$2,767.42
Total Deposits		\$3,492.42
Expenses:		
5/15/2013	2088- Voided Check	
5/15/2013	2089- Com Ed Electric'Bill	\$ (25.30)
5/15/2013	2090- Environmental Technology Fountain Install and Light Purchase	\$ (1,628.48)
5/24/2013	2091- Prescient Inc- Reimbursement of Check -overpayment/ foreclosure	\$ (1,070.00)
5/26/2013	2092- Com Ed Electric Bill	\$ (70.93)
6/3/2013	2093- Travelers Insurance Rider Add On	\$ (83.00)
7/1/2013	2094- AAA Landscaping May Service	\$ (558.00)
7/1/2013	2095- Com Ed Electric	\$ (93.65)
7/1/2013	2096- Kovitz Shifrin&Nesbit Attorneys- Dues Collection/Recovery	\$ (1,008.52)
7/11/2013	2099- Kovitz Shifrin&Nesbit Attorneys- Foreclosure Monitoring 3 properties	\$ (543.84)
7/12/2013	2098- Com Ed Electric	\$ (132.79)
7/12/2013	2100- AAA Landscaping June Service	\$ (744.00)
7/12/2013	2101- Clarke Environmental Mosquito Control June and July Svc	\$ (2,136.00)
7/12/2013	2103- Travelers Insurance Annual Premium	\$ (2,508.00)
7/13/2013	2097- Tam Bieszczad Reimbursement of envelopes, copies for newsletter	\$ (133.50)
7/13/2013	2102- Tam Bieszczad Reimbursement of postage for newsletter	\$ (86.59)
Total Expenses:		(10,822.60)
Checking:	Acct Balance as of: August 6, 2013	\$15,889.18
Savings:	Acct Balance as of: August 6, 2013	\$6,621.55
	Overall Account Balances as of August 6, 2013	\$22,510.73