



WOODS CREEK HOMEOWNERS ASSOCIATION  
PO BOX 70 WONDER LAKE IL 60097

President	Mike Strobel	815-409-2351
Vice President	Dennis Robinson	815-728-7355
Treasurer	Michele Robinson	815-728-7355
Secretary	Tam Bieszczad	815-728-0203

February 26, 2014

## 2014 Woods Creek Newsletter

Happy New Year Woods Creek Residents!

As we ring in the New Year to a snowy start there are a few things the board would like to address.

### IMPROVEMENTS:

\*We are now on the web! [www.woodscreekhoa.com](http://www.woodscreekhoa.com)

\*Going forward all correspondence will be on our website; this includes newsletters, meeting minutes, budgets, ledgers and all other information pertaining to our subdivision. If anyone has anything that they would like to see on our site please let us know. **We are open to suggestions, questions or concerns.**

\*Dues can now be paid online! Log onto the site and click pay dues. Pay by Credit Card (Visa/Master Card), Debit Card, or Pay Pal Account. There is a \$5.00 convenience fee that will apply.

### SNOW REMOVAL REMINDER:

\*We have had a pretty brutal winter as well as record breaking cold and we are taking in account for the weather as we do not want to be out in it as much as you do. Please keep in mind as it continues to snow we will be issuing violations for snow not removed within 24-48 hours of snowfall. We are not clock watchers and we take account for situations where you cannot get out to the clear snow immediately. If you are not home, out of town, work long hours it is STILL your responsibility to clear the snow. If you live on a corner lot, you must clear the sidewalks on the entire lot (front and side) not just the front. If you go on vacation it works the same as having someone checking your mail, watering plants or mowing lawn in summer as there is no difference with making arrangements to clear snow from driveway and sidewalks.

We were asked to get clarity on the word clear:

**CLEAR:** -So as to be out of the way of or away from. *"She had time to clear the road before the car came"*

-As not to be obstructed or cluttered. *"The floor had been swept clear of litter"*

-Completely. *"He had time to get clear the ice off of his windshield before leaving"*

Synonyms: completely, entirely, fully, wholly, totally, utterly

**Our attorney has asked us as homeowners instead of trying to define clear just respectfully keep our sidewalks and driveways free of snow and ice as we are not asking to go out with a blow torch and clean it every time. It is something we need to do and we should not have to remind everyone as majority takes care of it so why make it more of an issue.**

\*We can offer our Landscaping Company as an option if you need someone in which it will be an independent contract between you and the Company. Please contact us if you would like information on AAA Landscaping.

\*Also, the children who are walking to and from the bus stops do not need to be dredging through the snow. It poses as a safety issue if the sidewalks are not cleared then the children may be forced to walk in the road.

### GARBAGE CANS REMINDER:

There are no further warnings. If garbage cans and recycle bins are left in sight you will be fined. Again, they must be put into a screened in enclosure or kept in your garage. This does not mean placing screens around your cans or placing behind your bushes. An enclosure can be Wood or PVC. Please let us know if you have a concern of where it should be placed.

#### UPCOMING BYLAW ENFORCEMENTS:

In the spring, we will be checking for homes in violation of not repairing, painting or replacing siding and trim. If you have any questions regarding the colors please let the board know. There is a monotony code that needs to be followed however we look at fact you are improving your home so if you are considering changes please contact us as it must be approved prior to the change.

#### VIOLATION INFORMATION:

\*In no way is the Board out to take your money. Financially, it has no bearing on us as we are all volunteers. The goal is to ensure everyone's home in this subdivision has a good appearance as this is what increases property value. Unfortunately with the economy, we all have taken a big hit on our homes so there have been a lot of short sales and foreclosures, which has lead to new homeowners moving in and are not as aware of the bylaws and how the Association works in the subdivision. If you need a copy of the bylaws a copy is available on our website. Please be considerate as many homeowners moved into a subdivision with an association for this purpose.

\*If anyone has a question as to what the Board is responsible for or a violation question, please let us know.

\*In regards to the vacant homes, the mortgage companies that hold the titles are responsible for maintaining the property and if found in violation they will also be fined therefore we contact them when issues arise. The HOA is not responsible for these properties unless we take possession of the home.

#### DUES:

\*2014 Dues are due March 31, 2014 and are enclosed. We will accept payments 2 ways: online or mail. We will not accept any payments to any of Board Members homes, as our homes are not a dues drop. Everyone needs to be considerate even though we represent the HOA we do have families and work as well so we request if there is an issue that you need to speak to anyone of the board about, please email or call us before coming to our homes.

\*Dues not paid by the due date will impose a \$50.00 a month late fee after 30 days and will be turned over to our HOA Attorney for Collections. (Please see enclosed collection policy) Again, collecting dues is required for upkeep of the subdivision. Wonder Lake is a Village of HOA's meaning you are in an Association if you live in a subdivision in Wonder Lake. When dues are not paid, it impacts the subdivision financially, so with that being said, please pay your dues in a timely matter. This way we can sign contracts for landscaping, pay insurance and other necessary bills for the year.

We feel our dues are very reasonable however we may be forced to increase them for 2015 due to budget changes. We will keep everyone posted of the upcoming changes.

#### 2014 QUARTERLY MEETINGS:

Second Tuesday: February 11-*passed (minutes posted on the website)*, May13, August12 (Board Member Elections), November11

#### MISCELLANEOUS:

\*Please see your water bill; we have a new water consulting firm- Robinson Engineering.

\*Fighting taxes... it is highly recommended! Once you receive your annual valuation card from the Tax Collector, its best to get the information in as soon as possible. Unfortunately, you may have to do this annually but the more people who fight their taxes the lower they will go! You get very limited time to do this so best to jump on it ASAP.

\* Christmas Decorations and Lights- must be removed by April 1<sup>st</sup> or weather permitting.

We hope you have a Prosperous New Year!

The Woods Creek HOA Board- Mike, Dennis, Michele and Tam





Woods Creek HOA  
P.O. Box 70  
Wonder Lake, IL 60097

February 26, 2014

## ANNUAL DUES NOTICE

Woods Creek Residents: 2014 HOA dues are coming due.

**Total: \$150.00**

**Due Date: March 31, 2014**

You can now make your dues payment 2 ways:

*-Payment online-*

Log onto [www.woodscreekhwa.com](http://www.woodscreekhwa.com)

Pay by Credit Card (Visa/Master Card), Debit Card or PayPal Account. A convenience fee of **\$5.00** will apply.

*-Payment by mail-*

Please make check payable to Woods Creek HOA and mail to:

Woods Creek HOA- P.O. Box 70 Wonder Lake, IL 60097

**\*\*Payments will not be accepted at any board members home\*\***

If you have any questions or concerns regarding your dues or logging onto the site contact the HOA board at:

[www.woodscreekhwa.com](http://www.woodscreekhwa.com)

Thank you,

Woods Creek HOA Board

Mike, Dennis, Michele and Tam

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To ensure proper delivery of correspondence, please include any changes below and return with your payment:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

**WOODS CREEK HOMEOWNERS ASSOCIATION  
POLICY FOR COLLECTION OF DELINQUENT ASSESSMENTS**

The annual payments required of all residents are essential for the proper operation of the structures and common areas we all share. The payments must be made on time and should be made payable to the association and mailed before the due date annually. In order to apply consistent enforcement of these payments as well as provide a uniform policy for each resident to follow, the following rules and procedures shall be used:

1. Assessments are due on the 31st of March. If the assessment is not received within 30 days of the due date a late fee in the amount of \$50.00 will automatically be imposed.
2. Once the Owner's arrearage exceeds thirty days (30) delinquent, a copy of the ledger as well as the name and address of the unit owner and tenant, if applicable, will be faxed/e-mailed to the attorney's office for the initiation of the collection process.
3. This consists of obtaining a tract book search on the resident's property in order to verify ownership, the preparation and mailing, by certified mail, of a 30-day notice and demand, and the preparation of a lien (optional). The charges and costs relating to these services will be charged back to the resident. (Currently the Tract-book search is \$75.00, the Notice and Demand Letter is \$146.25.
4. If at the conclusion of the 30-day period, payment, or arrangements for payment have not been made, a forcible entry and detainer action against the resident will be drafted, filed with the court clerk and placed with a special process server for service upon the resident. The cost of these actions, together with the filing and service fees in the approximate amount of \$400.00 are charged back to the owner.
5. The initial court date is typically set within 3 or 4 weeks. If the matter is not contested by the owner, a judgment and order of possession will be entered. The ability of the association to take possession of the unit is delayed, by operation of law, 60 days. Upon the expiration of the 60-day delay, if the owner has not paid or arranged for payments of the indebtedness, to include the original judgment and attorneys' fees and court costs awarded, then the matter will be placed with a sheriff for eviction procedures.
6. The sheriff typically takes between 2-4 weeks to perform its eviction procedures. The association will receive a phone call typically 1 day in advance of the Sheriff's arrival at the unit. A locksmith should be present as well as the manager. The Sheriff will remove the contents of the unit and a locksmith will change the lock and provide the association with the new key.
7. Upon completion of the eviction, the association is permitted to lease the unit for up to 13 months in order to recover the unpaid assessments, fees and costs. Any lease entered into for this purpose should contain a 30-day termination provision in the event the resident pays the indebtedness in full and desires to move back into the unit.

8. Occasionally the association's attorney will be served with a foreclosure action filed by a resident's bank as a result of the resident's failure to remain current on the mortgage. The association's board/management has certain "business decisions" it has to make at this junction. If the foreclosure action has not advanced to a substantial degree, the procedures set forth above should be followed as the Association can complete the eviction process and place a tenant in the unit much earlier than the bank can complete its foreclosure process. However, if there has been a delay in turning the delinquent unit owner over to the law firm for collection, and the bank has gotten a "head start", other factors may have to be taken into consideration. If a unit has very little equity, that is the resident owes an amount close to or exceeding the value of the home, it is recommended that the association take no action, other than performing a tract book search and sending out a 30 day notice and demand, as it is unlikely that any surplus funds will be available to apply to the unit owner's delinquent assessment account. If surplus funds subsequently become available, the association may be able to proceed to court and obtain these funds. However, if there appears to be a substantial equity, it is recommended that an appearance and answer be filed so that in the event surplus funds are generated as a result of the foreclosure action, the association will be paid out of these proceeds. Ultimately, these are decisions to be made by the board/management with consultation with the association's attorney. If the bank completes the foreclosure and the property is sold at a sheriff's sale, the bank is responsible for payment of assessments as of the month following the sheriff's sale. When the bank sells the unit following the foreclosure, the purchaser is responsible for the payment 6 months of assessment payments at closing.
9. In the event of a bankruptcy, all collection action must stop pending further order of the bankruptcy court. However, the association should keep track of post-bankruptcy petition assessment payments. If the owner misses 2 assessment payments after filing a petition in bankruptcy, the association's attorneys may be able to proceed to the Bankruptcy Court and obtain permission from the Bankruptcy Judge to pursue the unit owner notwithstanding the bankruptcy. Management will be responsible to alert the attorneys to this situation so that the appropriate action may be taken.
10. Occasionally a resident will request a payment plan arrangement. Payment plans should require a minimum "down" payment of   \$75.00   and extend for a maximum of   1   month.
11. The legal services performed by the association's attorneys vary in cost depending upon the time involved and complexity of the particular task. The association counsel has on file the current collection department rates relative to the items set forth above.

February 15, 2014

**We are now online!**

**[www.woodscreekhoa.com](http://www.woodscreekhoa.com)**

**Due to the increase in postage, going forward all correspondence will be available online only.**

***Save the date:***

**Dues are due March 31<sup>st</sup> annually.**

**Dues letters will no longer be mailed.**

**\*Signs will be posted up front for reminders**