

Cottage Acres HOA Board Minutes
Allure Activity Center
March 29th, 2025

The Meeting of the CAHOA Board was called to order at 10:00 am at the Allure Activity Center in Sterling, IL by Penny Lindstrom, President.

Board members present: Penny Lindstrom, Linda Topp, Helene Moreth, Rene Morris, Elaine Forward

Owners / Visitors in Attendance:

Jan Kuepker
Michael Moreth
Deb Riggins
Linda Dowd
Connie Hoagland
Janet Meter
Adele McDonnell
George Vrhel
Peg Landes
Laurie Gingrich
Chyrel Magill
Elizabeth Wiltshire
Julie Sprecher
Susie Cedro
Bonny Brown
Darla Stigall
Bill Sanders
Gloria Panice
Rhonda Wait
Carolyn Reuter
Gene & Wanda McBride
Roger Aschbrenner
Barbara Akers
Patricia & Lyle Freas
Nancy McGinn
Christine Folk
Teresa Ortiz
Leona & Linda Dirks
Eileen Crownhart
Andy & Melissa Schott
Carleen Jenner

Mary Lindstrom

Open Forum Comments and Questions:

- Penny, our board president, opened the meeting with an update on our insurance situation. On December 13, we were notified that Rockford Mutual would be dropping our coverage due to high risks related to

replacement costs and an ongoing lawsuit. We received two quotes, out of the eight insurance brokers contacted with four of those eight being local, one from Eckburg through Lloyd's of London and another from Kane Gillette with Hugh Miller Agency. Lloyd's of London, through Eckburg, was the more affordable option, and the coverage remains the same.

- To offset rising operational costs, there will be an increase in HOA fees. We are working to keep the increase as minimal as possible and expect to finalize details by our next board meeting on May 3. This will allow residents a couple of months to adjust their finances before the new fees take effect on July 1. The amended budget will also show how a portion of the increase will be allocated to capital reserves. As required, all owners will receive a letter and a copy of the amended budget at least 10 days before the meeting.

Eckburg has also informed us that we should anticipate at least a 10% increase in insurance costs for 2026.

Owner Lyle Freas asked about moles and also if he is responsible for trimming his evergreens and spiraea in his private garden area. We are looking at a revision of the Rules and Regulations regarding evergreen and yews and spiraea bushes in private garden areas.

Julie Sprecher raised her concern for not having Sonny's do the twice a year downspout and gutter cleaning for \$3400 each cleaning. We have a list of those with downspouts plugged to look into: Julie Sprecher, Nancy McGinn, the Quad, Rhonda Wait, Chryel Magill raised her concern for not having a cement extension to direct water out of her private garden area.

Laurie Gingrich and Leona Dirks asked if it was their responsibility to remove dead bush near A/C units. It is not. Will get a quote when looking at other dead bushes in the Common areas.

Minutes approved:

Minutes of November 9th and November 11th, 2024 board meetings.

**Rene Morris made motion to approve minutes, Linda Topp seconded the motion .
Motion passed**

Financial Reports

- Approve the Profit & Loss January 1, 202 to December 31, 2024
 - **Motion by Linda Topp Second by Rene Morris Motion Passed**
- Approve the balance sheet Jan-Dec. 2024 and January 2025
 - **Motion by Helene Moreth Second by Linda Topp Motion Passed**

Pay

Ratification of Actions Taken Without a Meeting (ATWMS)

- Ratify the actions taken in the 8 ATWMS listed below.

2024/21/11 Contract with Allure for Activity Center usage.

2024/03/12 Administration- reassignment of Board Positions: Elaine Forward, Sec., Linda Topp, VP. Rene Morris, Member at Large

2024/03/12 Payment to Dave Jackley Sewer for \$2378.00 replacement of sewer line at 805B Florence Lane

2024/10/12 Pay Linda Topp and also billed to Debit card totaling together \$300 for supplies and food for Dec. meet and greet

2025/13/01 Pay Rich McNinch \$1500 for web site redesign and support

2025/13/01 Pay Approved Insurance contract through Eckburg Ins. With companies APIA, Northfield, US Liability Insurance for a cost of \$61,000 effective 01/21/2025 to 01/21/2026

2025/07/02 Approved Paying Dravis and additional \$375 for each salt application to driveways and sidewalks

2025/18/03 Approved to pay Tom Liccioi \$300 for replacement of shingles on 808 A&B Coventry Lane and furnace vent cover at 806B Village Lane and approved replacement of roof and skylights at 804 A&B Coventry Lane cost \$17,500 and roof and one skylight at 906 A&B Coventry Lane

Motion by Helene Moreth Second by Rene Morris Motion Passed

Modifications granted to 4 owners listed below:

Connie Hoagland: 2minature roses of sharons with stipulations

Christine Fold and Jennifer Jellrichs replace garage lights as close to what exists now

Peg Landes replace garage door with new door in almond color

Bonny Brown replace front storm door with new door same color as the one being replaced.

Motion by Rene Morris Second by Linda Topp Motion passed

- Penny Lindstrom, Board President, went over projects to possibly be completed as listed but no action taken.
- Sidewalk sections for repair at 807B Florence Land, 805 A&B Coventry Lane and entrance to sidewalk in Common area from Stratton Drive
- Driveway repair at 805C Coventry Lane
- Removal of dead bushes around Quad and other common ground areas (excluding Private Gardens)
- Drainage on Coventry Lane and Stratton Drive
- Restriping of roads and parking areas
- Filling in rock along roads and entry
-
- Motion to adjourn at 11:50 am.
 - **Motion by Helene Moreth Second by Linda Topp Motion Passed**