
Cottage Acres HOA Board Minutes
Regency Activity Center
December 14th 2021

This meeting of the CAHOA Board was called to order by Roger Aschbrenner, President, at the Regency Activity Center at 10:34 AM.

Board members present were: Bill Long, Linda Topp, Phyllis Houck, Roger Aschbrenner and Joel Klein.

Owners / Visitors in Attendance:

Linda Chouinard	Arletta Shuman	Penny Lindstrom	Jennie Brauer
Sheryl Beien	Carolyn Reuter	Eleanor Klein	Elisabeth Wiltshire
Bonny Brown	Janet Meter	Harriet Bushman	Connie Dubes
Jan Kuepker	Rich & Laurie Gingrich	Darla Stigall	Bernice Warren
Nancy McGinn	Roger Hoffman	Peg Landes	

Prior meeting minutes

- Accept the minutes from the 30 Oct 21 board meeting into the record.
 - **Motion by Phyllis Houck Second by Linda Topp Motion passed.**
- Accept the minutes from the 14 Nov 21 Special Voters Meeting into the record.
 - **Motion by Linda Topp Second by Joel Klein Motion passed.**
 - Note that these minutes will be presented for approval at the next voters meeting.*
- Approve the minutes from the 17 Nov 21 organizational board meeting into the record.
 - **Motion by Phyllis Houck Second by Linda Topp Motion passed.**

Financial reports

- Approve the Balance Sheet 2021-11-30 and Profit and Loss Statement 2021-11-30.
 - **Motion by Bill Long Second by Joel Klein Motion passed.**

Acknowledgement of firms

Attorney – Ward, Murray, Pace & Johnson – Matt Cole & Dan Hawkins
Accounting – McFalls & Dodge – Contact person is assigned when work is requested
Insurance Agent – Trinity Insurance – Camren Plotner
Landscaping – Edgewood Landscaping – Aaron Arbuckle

Identification of the following governing documents (Note that these are listed in the order of priority and precedence)

1. CAHOA Declarations
2. CAHOA Bylaws
3. Amendments to the Declarations & Bylaws
4. IL Common Interest Community Association Act (CICAA)
5. IL General Not For Profit Act
6. Rights & Responsibilities of Association Board Members

Reaffirmation of two signatures required for checks

Discussion: The bank reminded the HOA that our signature card states that two signatures are required for checks. However, they also said that they have been allowing checks with one signature. Currently HOA business is conducted using one signature for normal monthly bills and any extraordinary payments require two signatures. Bill Long requested that we continue this method and also mentioned he hesitates to use automatic payments because of the potential costs from some companies and difficulty in correcting billing errors that have been paid automatically.

- Require two signatures for non-ordinary bills and allow one signature for monthly bills.
 - **Motion by Phyllis Houck Second by Bill Long Motion passed.**
- Action: Bill Long to create a list of the normal monthly bills that would need only one signature.

Online and Automated Clearing House (ACH) Authorization

- Authorize Bill Long, Phyllis Houck and Roger Aschbrenner to have online access and ACH approvals.
 - **Motion by Bill Long Second by Joel Klein Motion passed.**

Roberts Rules of Order

- Adopt Roberts Rules of Order in the administration of meetings conducted within the Association.
 - **Motion by Phyllis Houck Second by Joel Klein Motion Passed.**

Note there are abbreviated rules available on the internet if preferred over reading the book.

Review and reaffirmation of various agreements

Travelers - Umbrella Insurance Policy – Current – Expires 2022/01/28 – IN631332 CUP.

Travelers – Property Casualty Insurance Policy – Current – Expires 2022/01/28 – IN572211 680

The renewal premiums for the two policies has increased to \$29,703 from approximately \$23,000. We are in the process of obtaining a quote from another insurance company.

- Accept the renewal of the current policies for next year.
 - **Motion by Joel Klein Second by Phyllis Houck Motion passed.**
- Discontinue the notation of \$18.50 for insurance on the monthly HOA bill.
 - **Motion by Linda Topp Second by Phyllis Houck Motion passed.**

Note the \$18.50 does not cover the cost of insurance and the insurance payment is paid from the general operating fund.

Mowing Contract – Current – Expires 2021/12/31. For the 2022 mowing season the monthly cost for 7 months of yard care is approximately \$4290.

- Reaffirm the 3 year contract for 2022-2023-2024 with Edgewood Landscaping.
 - **Motion by Joel Klein Second by Linda Topp Motion passed.**

Snow Removal Contract for driveway aprons and sidewalks which runs from December 21 to March 22. Cost is based upon the number of inches of snow requiring removal and starts at any amounts over 1”.

- Reaffirm the snow removal contract with Edgewood for 21-22 of the sidewalks and driveway aprons.
 - **Motion by Linda Topp Second by Bill Long Motion passed.**

Snow Removal Agreement for roads is with Regency which runs from now until 2024 (5 year contract made in 2019). Regency contact is Mark.

- Reaffirm the contract with Regency for snow removal from the roads.

- **Motion by Phyllis Houck Second by Linda Topp Motion passed.**

Reserve Reconciliation

Discussion on transfer of funds from the operating funds to the reserve funds in accordance with our 2021 Budget – Reserve Contributions.

In the 2021 Budget we stated that \$84,000 of the Owners Maintenance Fees would be transferred into the Capital Reserve Accounts. To date we have transferred \$35,000. During our road replacement project (10) ten unit owners requested extensions be added to their driveway aprons at a cost of \$1,320 per extension. This was an individual unit owners cost. The individual owners will be billed and paid the Special Assessment, funds were deposited into the General Operating Account. The driveway extension bill of \$13,200 was paid for from the Capital Reserve Funds. We replaced the roof on one building in 2021 at a cost of \$19,175 with the payment from our General Operating Account.

Our Treasurer, Bill Long, indicated that he would transfer \$43,025 from the General Operating Account into the Capital Reserve Account prior to yearend.

Capital Reserve Contributions from Maintenance Fee Assessments	\$49,000
Special Assessment for Driveway Extensions from General Operating Acct	<u>\$13,200</u>
	\$62,200
Less the Cost of (1) building roof replacement paid from General Operating	<u>(\$19,175)</u>
Net Cash Amount to transfer	<u>\$43,025</u>

Useful life studies for capital reserves

An analysis of roof and skylight ages was provided by Roger Hoffman to the board in 2020.

- To accept and place this analysis/assessment into the record with thanks to Hoffman for his assistance.
 - **Motion by Phyllis Houck Second by Bill Long Motion passed.**
- To establish 15 years as the useful life of the unit roofs with a replacement cost of \$20,000 per unit.
 - **Motion by Linda Topp Second by Bill Long Motion passed.**
- To establish 30 years as the useful life for the roadways with a total replacement cost of \$210,000.
 - **Motion by Joel Klein Second by Phyllis Houck Motion passed.**

Inspection report

Several people recall an inspection of the property being performed last year and thought the report was placed on the CA laptop.

Action: Joel Klein to look for it.

Miscellaneous

- Request of board members Bill Long and Linda Topp to assist in creating a list of actions taken or approved Cottage Acres projects during the previous board's term of November 1, 2020 through October 30, 2021. A paper or electronic record of board minutes or actions taken outside of a board meeting is not available. In order to provide a historical record of approvals or actions taken we will attempt to compile this list.

- Roads
 - Helm/CIVIL has indicated that no sealants or other maintenance is required for the new roads.
 - Some streets were cored out, regraded and crowned for drainage off the roadway
 - Other streets were overlaid so crowning was not possible. Some puddling can occur on these streets and remediation is unavailable to reduce puddling at this point.
 - The board is working with a landscaping company to assess and improve drainage from the property.

- HOA treasurers and secretary's laptops should be backed up. Is this being done?

Action: the Treasurer and Secretary will evaluate and begin backing up the two laptops to flash drives to provide a backup of the Associations records.

- Linda Topp requested consideration to send a card and/or provide flowers to one of our residents as an expression of sympathy and support. Information was shared that a previous board took an action to establish a committee "Caring Committee". The card or flowers will be sent from the board on behalf of the HOA residents. A \$50.00 limit was established.

Action: Linda Topp will purchase a card/flowers and provide to the resident.

Open forum

- Does the board have plans to look at area improvements? Suggestions include a bonfire area and as enclosed dog park. The board agrees improvements are a good idea and will add to its list of items to review.
- What does the HOA insurance cover? The answer for this is detailed in the declaration and bylaws but the short answer is the roof and exterior walls from the studs out.
- Concerns about the large piles of snow that can accumulate with winter snow removal. The problem is that there are very few areas to push the snow when roads and driveways are cleared. Both companies have to use the same areas to pile snow. When the snow gets to be too much then it has to be loaded into trucks and removed which is costly.
- Concern about how hard it is to see the edges of our blacktop roads at night. Suggestions for lighting or painting stripes at the edge of the roads on the turns.
- How much does the fall cleanup cost? This is included in the annual contract for lawn care.

Adjournment

- Adjourn the meeting at 12:33 PM.
 - **Motion by Phyllis Houck Second by Linda Topp Motion passed.**

Tentative date for the next board meeting: Saturday January 15th in the afternoon

Submitted by:
Joel Klein

Sec. CA HOA