

## Cottage Acres HOA Board Minutes

Allure Activity Center

July 29, 2023

This meeting of the CAHOA Board was called to order by Roger Aschbrenner, President, at Allure Activity Center at 2:05 pm.

Board members present were: Darla Stigall, Phyllis Houck, Joel Klein, Julie Sprecher and Roger Aschbrenner.

Absent: none

### Owners / Visitors in Attendance:

Gloria Panice	Eileen Crownhart	Wanda McBride	Gene McBride
Jen Kranov	Lisa Kranov	Bonny Brown	Don Dirks
Leona Dirks	Laurie Gingrich	Deb Riggins	Linda Dowd
Penny Lindstrom	Eleanor Klein	Peg Landes	Mary Ellen Segneri
Louie Segneri	Debbie Tiesman	Tom Tiesman	Adele McDonnell
Rhonda Wait	Connie Dubes	Janet Meter	David Billings
Carol Britt	Chryel Magill	Jennie Brauer	Caroline Reuter
Sheryl Beien	Elaine Forward	Linda Topp	

### Prior meeting minutes

- Approve the minutes from the May 17, 2023 board meeting.
  - **Motion by Darla Stigall**      **Second by Joel Klein**      **Motion passed.**
- Approve the minutes from the November 28, 2022 organizational meeting.
  - **Motion by Phyllis Houck**      **Second by Darla Stigall**      **Motion passed.**

### Financial Reports

A summary of the following reports was provided

- Accept the 2023-06-30 Balance Sheet
  - **Motion by Julie Sprecher**      **Second by Darla Stigall**      **Motion passed.**
- Accept the YTD 2023-06-30 Profit and Loss
  - **Motion by Joel Klein**      **Second by Phyllis Houck**      **Motion passed.**
- Approve the May - June 2023 Disbursements
  - **Motion by Darla Stigall**      **Second by Julie Sprecher**      **Motion passed.**
- Accept the Budget utilization report 2023-07 showing expenses incurred, expenses projected or committed and the resulting balances in each budget category.
  - **Motion by Darla Stigall**      **Second by Julie Sprecher**      **Motion passed.**

**Actions Taken Without a Meeting (ATWM)**

- Ratify the 30 ATWMs listed below.
  - **Motion by Joel Klein                      Second by Darla Stigall                      Motion passed.**

- 2023/05/18 (15) Gingrich, Rich & Laurie – approve replacing their A/C unit.
- 2023/05/18 (65) Tiesman, Debbie & Tom – approve replacing 3 or 4 boards on their privacy fence and stain or paint as original color. Adding plants, various kinds within their private garden. Adding a screening fence around the meter on the east side of their unit.
- 2023/05/18 (28) McGinn, Nancy – approve planting of hostas within the retaining wall around the front tree which is on Common Area.
- 2023/05/23 (14) Harrington, Peggy – approve replacing the rock in the front planting area with similar rock to what is installed around the utility boxes. Replace the edging around the front planting area, final choice to be submitted to the HOA Board for approval. Add new weed barrier under the rock. Replace the concrete downspout extension, keeping it with in the private garden area. Remove or relocate pavers.
- 2023/05/24 (42) Friedlein, Tom – approve the purchase of 2504 B Katey Court with a resolution to satisfy the Kinsley Title Company closing requirements. Sale of property from Tom Friedlein to Richard D O'Malley.
- 2023/05/25 (A) Administration – approve & authorize the reimbursement of \$64.90 to Roger Hoffman for the purchase of post lamp photo cells. This purchase is used in the repair of post lamps around the complex.
- 2023/05/30 (60) Sprecher, Julie – approve the removal of plants from west side of unit and replacing those plants with hostas.
- 2023/06/02 (55) Carmody, Joanne – approve adding additional mulch and planting of Sedum. Mulch around the front tree in the yard, on Common Area. Mulch along the west and south side of the unit. Mulch around the pine trees on the south edge of the patio. Plant five (5) Sedum plants along the south wall of the unit.
- 2023/06/02 (66) Segneri, Louie – approve trimming of the tree on the northwest corner of the unit.
- 2023/06/03 (A) Administrative – authorize repair or fill in the small ditch behind Bill Saunders unit. The ditch is about 40ft long 3to4" deep and 8to12" wide.
- 2023/06/05 (A) Administrative – approve the purchase of stamps from the USPS in the amount of \$63.00 for use by the Care Committee.
- 2023/06/05 (50) Houck, Phyllis – approve installing an outdoor weather patio shade on the west side of the front porch. The color is coconut brown.
- 2023/06/05 (50) Houck, Phyllis – approve installing a Larson Lake Breeze brown aluminum screen door adjacent the door from the kitchen to garage.
- 2023/06/06 (13) Lindstrom, Mary – approve installing a new front screen door, same style and color as Peggy Harrington Lot 14. Approve having vent cleaning performed. Repairing or replacing flexible trim sealing outside garage door. Installing a key pad for outside garage door access. Repair lamp post rod and paint if necessary. Repair window screens.
- 2023/06/06 (25) Dubes, Connie – approve removing two (2) bushes, one on each end of the patio landscaping bed, not replacing the bushes.
- 2023/06/07 (66) Segneri, Louie – approve dividing current perennial plants and plant the split in some of the open areas of the landscaping bed. Adding new mulch in the landscaping bed and around the trees on common area, currently mulched and edged. Repair patio pavers along the edge that have separated from the base patio. Reseed and fertilize lawn.
- 2023/06/10 (A) Administrative – authorize Dravis Landscaping to provide bush trimming this summer. The cost of this service is the same as the spring & fall cleanup - \$1,500.
- 2023/06/15 (45) Beien, Sheryl – approve the purchase and installation of a Outdoor Cordless Roller Shade Patio Sun Blind 7x8' in the color of Mocha.
- 2023/06/20 (58) Block, Helen – approve replacing the mulched areas along the front sidewalk with rock.
- 2023/06/27 (A) Administrative – approve contracting with Buntjer Bros to renovate the front entrance area at a cost of \$3,400. This would include removing 18" along the edges of the roads, from the ends of each yellow stripe and replacing with road gravel for a solid edging. In the center island, pour concrete pad for the mailbox and drive to the mailbox. Along the interior edge of the island also cut 18" and replace with road gravel for a solid edge. Also, in the island remove the remaining grass areas and replace with A-rock similar to what is in the island area already.
- 2023/06/21 (67) Dudley, Don – approve the modification of the front landscaping bed, add dirt, reused edging and add sod.
- 2023/06/23 (A) Administrative – authorize contracting with Helm/CIVIL to remove and replace the driveway at 805 C&D Coventry Lane at a cost of \$3,550.00. After removing and replacing the concrete driveway apron there existed a lip of ½ to 1" from the concrete apron to the top of the blacktop driveway. One that would likely create a blockage of the water (rain) from running off of the apron onto the driveway, thus creating a pool of water on the apron and/or a tripping hazard.
- 2023/07/06 (61) Wait, Rhonda – approve the purchase and installation of a Terrazzo Concrete application resurfacer to apply to the unit owner's sidewalk & patio. The color would be "Café". The Terrazzo surface will need to have a sealant applied and the unit owner will be responsible for any repairs due to snow removal or salt applications.
- 2023/07/08 (44) Reuter, Carolyn – approve repairing the ruts in the grass along the west side of the unit.
- 2023/07/08 (26) Meter, Janet – approve replacing the garage door with a 9x7' garage door, colonial style and an almond color.
- 2023/07/09 (62) Hoffman, Roger – approve the lease/rental of their unit, 905 A Village Ln, to their son Ben for a period of at least one (1) year.
- 2023/07/12 (A) Administrative – approve establishing an account relationship with Raymond James Investments. The account would be an "Enhanced Savings Acct" currently paying 5%. The initial deposit required is \$100,000. The account would be holding our Capital Reserve Funds, Emergency-Roof-Road. The funds will be combined and held in one account. Our accounting firm, McFalls, will allocate the interest to the appropriate individual accounts as needed. Authorize the transfer of Capital Reserve Funds from Sauk Valley Bank to Raymond James.
- 2023/07/14 (A) Administrative – approve and authorize the reimbursement of \$100.00 to Phyllis Houck for the sewer line cleaning performed by Reaver Plumbing on 6/12/2023. Reaver had to snake the sewer line from the cleanout to the sewer main line. The total cost was \$230.00. This is a cost sharing approval with the two (2) unit owners (49 & 50) – Phyllis Houck & Kathy Esgar/Deb White as both units were affected. They will split the remaining expense of \$130.00.

2023/07/14 (61) Wait, Rhonda – approve expanding the current designated private garden to include the west side of the unit, three (3) feet from the wall and (≈32) feet along the wall; transplant a small shrub from near the post lamp to the west side of the unit by the A/C; purchase a low growing juniper and plant along the west side of the unit in the same area near the A/C; all plantings and transplants would be made within the newly designated private garden area; adding mulch, brown in color, to an area along the west side of the unit to complete the addition of an additional private garden; if edging is desired in this area a separate request will be made to the BOD.

2023/07/14 (A) Administrative – authorize and approve the purchase and reimbursement of up to \$65.00 to Roger Hoffman for the purchase of Flood Light. This purchase is used in the repair of the flood light at the front entrance on our signage.

### **Owner Requests**

None

### **Property Repairs (Requested – Repaired)**

Roger Hoffman repaired post lamp issues on units #13-14-26-03. We do have an issue with #14 as the wire is either shorting out or is cut – will need to find someone to trench from the light to the utility box to run new wire and correct the issue.

### **Quote / Project Considerations**

K & B Gutters completed the adding or modifying downspout extensions on the multiple units

Licocci has replaced roofs on two (2) buildings (5-6-7-8 & 11-12)

Licocci will be replacing siding on two (2) buildings this summer (5-6-7-8 & 9-10) - \$4,975 & \$7,200

Licocci will be evaluating 9 other units to repair siding from the siding removed.

Licocci will be replacing the shutters on three (3) buildings (5-6-7-8 & 9-10 & 11-12) ≈\$2,000 per building or ≈\$6,000 total

Buntjer finished the front entrance island and side of roads at the front entrance.

TruGreen has applied two (2 of 4) sprays this year - weed & feed the grass areas.

### **Quotes / Contracts for new projects**

We are working on obtaining quotes for the following projects we would like to complete in 2023.

Licocci – repair of Bay windows – two (2) buildings

Buntjer – replace and repair Downspout Splash Guards

Buntjer – retaining wall repair / replacement around sign

Buntjer – road edging with gravel (multiple areas)

Tree Replacement – (4) trees from McCormicks

### **Other Project Considerations**

2023 Inspection of Common Areas has been completed and the compilation process is waiting to be completed.

Little Free Library installed near mailbox cluster at the corner of Stratton & Village.

Establish an account with Raymond James “Enhanced Savings Account” and transfer funds from SVB Capital Reserve Accounts to this RJ account.

Consider a policy to further address the ownership, or leasing/renting of individual units to individuals under the age of 55.

### **Occupancy Policy Statement**

- Approve the “Occupancy Policy Statement” as presented with a modification or amendment to policy statement #1 from “stays would be for two (2) to three (3) days,” to “stays would be for three (3) to five (5) days”.
  - **Motion by Phyllis Houck      Second by Julie Sprecher      Motion passed.**

Draft a policy to establish guidelines and procedures for assessing fines to unit owners for non-compliance with the Declarations and the Rules & Regulations.

Corporate email addresses for CA Board members were discussed. This topic appears to have a number of issues that do not provide a current or ongoing benefit to the Association and will therefore be placed on the back shelf for the time being.

### **Open Forum – Comment & Question Period**

There were questions, concerns and opinions expressed regarding what changes unit owners may want to do around their units and what changes actually require prior written HOA board approval. Here are the main points.

- There appears to be a lack of understanding and acceptance about what unit owners are allowed to do outside their units that does or does not need written approval from the board and why approval is required. There was concern expressed that a system of levying fines was being considered to move unit owners to compliance with the Declarations and Rules & Regulations.
- There were questions and concerns expressed about, fire pits – grills - unleashed pets – potential younger than 55 occupant(s) - landscaping requirements – speeding – and means of changing the Declarations and Rules & Regulations. A general discussion was had by those present about these topics.
- A large percentage of our unit owners come into the HOA from single family homes with yards and exteriors that they were able to do just about anything they desired. With an HOA there are a significant number of pages in the Declarations and the Rules & Regulations that are considerably more restrictive and restraining.
- The board suggests and encourages all of our unit owners to work with the board to learn and understand the rules set before us all and work to achieve a higher level of compliance for the overall benefit of the whole community. As we work together, guidelines or policies may be considered to try and soften or minimize some of the perceived or real restrictions that are considered burdensome to us all.

### **Adjournment**

- Motion to adjourn at 4:43 pm.
  - **Motion by Julie Sprecher      Second by Darla Stigall      Motion passed.**



Cottage Acres HOA
Occupancy Policy Statement

BOD Adopted 2023-07-29
Page 1

Cottage Acres HOA
Occupancy Policy Statement

BOD Adopted 2023-07-29
Page 2

It is the intent and desire of Cottage Acres HOA to be, to maintain and to encourage being a 55+ Community. The following sections from the Declarations are relevant to the qualifications for occupancy of a unit.

2.12. Family. One or more persons each related to the other by blood, marriage, or legal adoption, or a group of not more than three (3) persons not all so related, together with his or their domestic caregivers, maintaining a common household in a Dwelling Unit, or as otherwise defined from time to time in the City of Sterling zoning code or municipal code.

5.17. Occupants. The terms, conditions and provisions of this Declaration, and the rules and regulations promulgated pursuant hereto, shall be binding upon any occupant, and such terms, conditions, provisions, rules and regulations shall be deemed incorporated in any agreement granting such occupant the right of possession of any Lot or Dwelling Unit or portion thereof.

5.18. Lease of Lot. Any Owner shall have the right to lease all (and not less than all) of his Lot subject to the provisions of Subsections (a), (b) and (c) below:

(a) no Lot shall be leased for transient or hotel purposes, which are hereby defined as being for a period of less one (1) year;

(b) the Owner shall submit to the Board (i) a written application completed by the proposed lessee, setting forth the name, current address and financial and character references of the proposed lessee, (ii) a description of the basic terms of the proposed lease, including the length of the term and rental amount, and (iii) any other information reasonably required by the Board; and

(c) The Owner and proposed tenant shall satisfy and comply with Section 5.25 herein.

Within fifteen (15) days after receipt of the aforementioned information, the Board shall hold a meeting to vote upon the question of approving the proposed lease. The lease shall be approved unless at least three-fifths (3/5ths) of the Board members then serving valid vote against such approval. The decision of the Board shall be final and binding. In the event the Board fails to hold a meeting within said fifteen (15) day period or fails to vote on the proposed lease, the Board shall be deemed to have consented to the terms of the proposed lease.

Any lease shall be in writing and shall provide that such lease shall be subject to the terms of this Declaration and that any failure of the lessee to comply with the terms of this Declaration shall be a default under the lease. A lessee shall be bound by the provisions hereof regardless of whether the lease specifically refers to this Declaration.

5.25 Age Restrictions.

(a) It is intended that the Cottage Acres Community shall at all times qualify for the "Housing for Older Persons" Exemption under the Fair Housing Amendments Act of 1988, as amended from time to time ("FHAA") and this provision shall be deemed not to be in violation of Article 3 of the Illinois Human Rights Act. Accordingly, unless expressly approved, in writing by the Board, each Dwelling Unit shall at all times be occupied by at least one resident who is fifty-five years of age or older ("Age Qualified Occupant").

(b) If an Age-Qualified Occupant's occupancy is terminated, then other occupants of the Dwelling Unit may continue to occupy that Dwelling Unit provided that the Cottage Acres Community meets the requirements of the FHAA.

(c) The Board shall adopt, implement and enforce rules, regulations and procedures to ensure that at all times the development shall qualify for the "Housing for Older Persons" exemption under FHAA, including, without limitation rules, regulations and procedures to verify such compliance. The Association shall maintain appropriate records evidencing such compliance for a period of ten (10) years.

Policy Statements

- 1. Visits to an occupant, by children under the age of eighteen (18) are encouraged to bring joy to the occupant. Usually these overnight stays would be for three (3) to five (5) days, and may occur several times during the year.
2. Children under the age of eighteen (18) may visit an occupant and stay overnight for a period not to exceed two (2) weeks or fourteen (14) days. These visits may occur a couple, (2) or (3), times per year.
3. Other guests and family members may visit an occupant and stay overnight for an unspecified period of time or frequency.

Visits which appear to be or give the impression of becoming an ongoing living arrangement will not be allowed. The occupant will be required to send the visit upon written notification from the Board of Directors.

- 4. Adult children over the age of twenty-one (21) may request written approval from the Board of Directors, to occupy a "Family" member's vacant unit.

When the occupant is not present or living in the unit, a family member over the age of twenty-one (21) will only be allowed to stay in the unit for a specified period of time, not to exceed ninety (90) days, with the written consent of the Cottage Acres Board of Directors. The maximum period of time the board may consent to is six (6) months.

If the Board of Directors provides written approval, the approved period of time will not exceed six (6) months and will require a lease/rental agreement be submitted and approved for the approved specified time period.

- 5. Adults over the age of twenty-five (25) may live with the occupant as long as the relationship meets the Declaration's definition of "Family" and they are included in the "Age Verification" and identification process. Article 5.25 Section (b) provides that if an Age-Qualified Occupant's occupancy is terminated, then other occupants of the Dwelling Unit may continue to occupy that Dwelling Unit provided that Cottage Acres Community meets the requirements of the FHAA.

Compliance with this section requires completion of the "Age Verification" form and the "Update of Records" form prior to occupancy.

Following these Declaration sections are the adopted policy statements of Cottage Acres; which are to provide guidance to the Board of Directors in administering the "age appropriate" intent of the Association.

A grid of 12 meeting minutes pages. Each page includes: Meeting Title (e.g., Action Taken Without a Meeting), Date (e.g., May 18, 2023), Location (e.g., Lot 15), Attendees (e.g., Edith & Laurie Simich), Action Taken (e.g., Approve the request to replace their AC unit), Date of Meeting (e.g., 6-6-2023), and Signatures of Board Members (President, Secretary, Treasurer, etc.).

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 5, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 5, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 05, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 6, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 6, 2023

Phyllis House, Lot 50
Action Taken:
Approve the request to install a Larson Lake...

Phyllis House, Lot 50
Action Taken:
Approve the request to install an outdoor...

Administrative
Action Taken:
Approve the purchase of stamps from the USPS...

Marion Lindstrom, Lot 13
Action Taken:
Approve the request to install a new front door...

Connie Dubets, Lot 23
Action Taken:
Approve the request to remove two bushes...

Approval of Board Meeting
Date: 29 Jul 23
Phyllis A. Hurd
Date: 29 Jul 23

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Date: 29 Jul 23
Phyllis A. Hurd
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Date: 29 Jul 23

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 7, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 10, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 15, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 20, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 21, 2023

Action Taken:
Decide current general plans and start the...

Administrative
Action Taken:
Authorize transferring Drains Landscaping...

Sheryl Bekers, Lot 45
Action Taken:
Approve the purchase and installation of a...

Helmi Block, Lot 58
Action Taken:
Approve the request to replace the matched...

Don Daalder, Lot 67
Action Taken:
Approve the modification of your front...

Approval of Board Meeting
Date: 29 Jul 23
Phyllis A. Hurd
Date: 29 Jul 23

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Date: 29 Jul 23
Phyllis A. Hurd
Date: 29 Jul 23

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 23, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
June 27, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
July 6, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
July 08, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
July 8, 2023

Administrative
Action Taken:
Authorize contacting with Heli-CIVIL to remove...

Administrative
Action Taken:
Authorize contacting with Hunter Bins to...

Rhonda Walt, Lot 61
Action Taken:
Approve the purchase and installation of a...

Janet Matter, Lot 26
Action Taken:
Approve the request to replace your garage...

Carolin Beuter, Lot 64
Action Taken:
Approve the request to repair the steps in...

Approval of Board Meeting
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Date: 29 Jul 23

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
July 9, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
July 12, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
July 14, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
July 14, 2023

Cottage Acres Homeowner's Association
Action Taken Without a Meeting
July 14, 2023

Roger Hoffmann, Lot 62
Action Taken:
Approve the phone request to lease their unit...

Administration
Action Taken:
Approve establishing an account relationship...

Rhonda Walt, Lot 61
Action Taken:
Inspect the current designated private garden...

Administrative
Action Taken:
Authorize and approve the purchase and...

Administrative
Action Taken:
Authorize and approve the purchase and...

Approval of Board Meeting
Date: 29 Jul 23
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