



# Oak Creek

## OAK CREEK SUBDIVISION HOMEOWNER'S ASSOCIATION

### NOTICE OF ANNUAL MEETING To be held on January 12<sup>th</sup>, 2026

To Oak Creek Homeowners/Members

Enclosed are the Annual Meeting forms and documents for your review and consideration. The annual meeting will take place Monday, January 12, 2026 at 7:00 pm at the Oak Creek Clubhouse. All Homeowners are welcome.

If you cannot attend the meeting, you may choose to be represented by a proxy. Your designated proxy must bring the properly executed proxy form to the annual meeting or it may be submitted to Zoe Hughes, RowCal's Community Manager representative ([zoe.hughes@rowcal.com](mailto:zoe.hughes@rowcal.com)) or any current Board member before the meeting starts. A proxy form is included with this notice or may be accessed on-line at the Oak Creek HOA website (oakcreekyv-hoa.org)

AGENDA – The Oak Creek annual meeting agenda is enclosed. The general order is as outlined in the Oak Creek By-Laws and includes the election of officers and any new business to be discussed.

COMMITTEES - Please consider joining a committee. Committees are not elected positions and the number of volunteers needed for each is from (no less than) 3 to 7 residents. The work that our committees do and the events that they plan are critical to the Board and the community. As a member of a committee, you not only gain friendships but also gain experience and knowledge of our community's needs and understand their priorities.

A form is enclosed (or may be accessed on-line at the Oak Creek HOA website) or simply talk to a Board member, current committee lead or committee member, if interested.

BOARD OF DIRECTORS (the Board) – An election shall be held at the annual meeting electing the members of the HOA governing board. Any resident member can run for a position on the Board. Being on the Board does require a time commitment that is needed for various duties, responsibilities and meetings of the Board as conveyed in our Oak Creek By-Laws and Governing Docs.



# Oak Creek

There will be two open seats on the Board and both are open to re-election of the two current Board members (both of which have agreed to re-run for the Board). Nomination forms must be received by December 31<sup>st</sup> so that we can forward and distribute to the community-at-large, for their consideration, in advance of the annual meeting. Candidate nominations and profile forms describing candidate's experience, qualifications, interests, etc., should be submitted to any board member or sent to Zoe Hughes/RowCal at [zoe.hughes@rowcal.com](mailto:zoe.hughes@rowcal.com).

**PROPOSED BUDGET** - enclosed please find the Boards proposed budget for 2026. The Board, with input and support from the committee leads, reviewed the current financial operating information, researched past projects and budgets, considered future community necessities, met with all of the committee leads, and consulted with our management company, RowCal Management LLC, to develop the proposed budget which is attached to this letter.

Please note:

1. The budget enclosed herein is *proposed*. The final operating budget must be approved and implemented by the Board no later than two (2) months after the annual meeting, as stipulated in the By-Laws.
2. The proposed budget included herein does not reflect full year (December outstanding) actual income and expenses; this is not final for 2025.
3. The Board's approach to the 2026 budget development is to focus on funding each of the HOA's basic and essential operational needs with an eye towards the continued replenishment of the reserves and for additional savings for mid-term and long-term projects, namely, the tennis court resurfacing (3 year savings goal) and pool liner (8 year savings goal) replacement respectively.

Please call or email with any questions.

Respectfully submitted,

Linda Grahovec, President  
630-222-0778  
[president@oakcreekyv-hoa.org](mailto:president@oakcreekyv-hoa.org)

Randy Olson, Treasurer  
630-863-4222

John Baer, Secretary  
925-212-1227

Ginger Thayer, Bd Member  
630-730-2290

Luke Martin, Bd Member  
630-697-5154

OAK CREEK SUBDIVISION HOMEOWNER'S ASSOCIATION  
C/O ROWCAL Property Management Company  
Orland Park, IL 60467

**CANDIDATE PROFILE FORM**

PROFILE FORM FOR POSSIBLE MEMBERSHIP ON THE BOARD OF OAK CREEK  
SUBDIVISION HOWEOWNER'S ASSOCIATION (dedicating your time and talent to help  
manage the community as a whole – may need to be a voted on depending on submissions):

NAME: \_\_\_\_\_ SPOUSE'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ LOT # \_\_\_\_\_

OCCUPATION AND/OR EMPLOYER:

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NUMBER OF YEARS YOU LIVED IN THE OAK CREEK COMMUNITY: \_\_\_\_\_

PROVIDE CURRENT (OR PAST) OAK CREEK COMMITTEE ACTIVE INVOLVEMENT:

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DESCRIPTION OF MEMBERSHIPS, INTEREST OR SKILLS USEFUL FOR THE BOARD:

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DESCRIBE YOUR QUALIFICATIONS TO SERVE AS A BOARD MEMBER:

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PLEASE RETURN TO: ROWCAL Property Mgmt. Company  
Attn: Zoe Hughes at [zoe.hughes@rowcal.com](mailto:zoe.hughes@rowcal.com). Ph (630) 296-9991

# Oak Creek Subdivision Homeowner's Association Committee Sign-Up Form

The Homeowner's Association can only thrive with the help of our community residents volunteering for committee's. Please consider giving of your time and talent to one our committee's.

Name

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Address

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Phone – Primary or home

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Phone – Secondary or mobile

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Email

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Please check which committee(s) you are interested in:

- Architectural Review Committee
- Pool Committee
- Clubhouse Committee
- Grounds Committee (common areas)
- Social Planning Group (events, welcoming)
- Updating Covenants/By-Laws (ad hoc committee)

Area(s) of Expertise: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please email any of our Board Members for additional information. Send this form to RowCal c/o [zoe.hughes@rowcal.com](mailto:zoe.hughes@rowcal.com). Ph (630) 296-9991.

Thank you for your willingness to strengthen our subdivision.

OAK CREEK SUBDIVISION HOMEOWNERS' ASSOCIATION

c/o ROWCAL Property Management  
Ph: (630) 296-9991 Orland Park, IL 60457  
Attn: Zoe Hughes zoe.hughes@rowcal.com

PROXY  
(WITHOUT DIRECTION)

THE UNDERSIGNED, BEING THE VOTING MEMBER FOR LOT(S) AND/OR ADDRESS:

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IN OAK CREEK SUBDIVISION HOMEOWNERS' ASSOCIATION HEREBY APPOINTS:

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TO REPRESENT THE UNDERSIGNED AT THE ANNUAL MEETING OF THE OAK CREEK  
SUBDIVISION HOMEOWNERS' ASSOCIATION ON MONDAY, JANUARY 12, 2026  
AND AT ANY AND ALL ADJOURNMENTS THEREOF, AT THE OAK CREEK BATH  
& TENNIS CLUB, 27 OAK CREEK DRIVE, YORKVILLE, IL 60560 AND TO VOTE ON  
MY BEHALF THE OFFICIAL BALLOT FOR MY LOT(S) FOR THE ELECTION OF  
TWO DIRECTORS/MEMBERS OF THE OAK CREEK SUBDIVISION HOMEOWNERS'  
ASSOCIATION AND ON ALL SUCH OTHER BUSINESS AS MAY PROPERLY COME  
BEFORE SUCH MEETING AS IF THE UNDERSIGNED WAS PERSONALLY PRESENT.

MY PROXY IS HEREBY AUTHORIZED TO VOTE AS HE/SHE IN HIS/HER SOLE  
DISCRETION MAY SEEM FIT.

DATE: \_\_\_\_\_

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Please print your name

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Signature

INSTRUCTIONS

1. FILL IN YOUR LOT(S) NUMBER(S) OR ADDRESS.
2. FILL IN YOUR PROXY'S NAME.
3. EXECUTE THIS FORM WHERE INDICATED.
4. FILL IN THE DATE OF YOUR SIGNATURE.

YOUR PROXY MUST BRING THIS FORM TO THE ANNUAL MEETING!

| OAK CREEK SUBDIVISION HOMEOWNERS ASSOCIATION - PROPOSED BUDGET |            |                                    |                              |  |                            |   |                              |
|--|------------|------------------------------------|------------------------------|--|----------------------------|---|------------------------------|
|  | Account    | Description                        | 2025 Budget                  |  | 2025 Actual                |   | 2026 Budget                  |
| <b>Operating Accounts</b>                                      |            |                                    |                              |  |                            |   |                              |
| <b>Income Accounts</b>   |            |                                    |                              |  |                            |   |                              |
| <b>Assessments</b>   |            |                                    | <i>as of 3/1 - \$120/lot</i> |  | <i>as of 12/15/25 only</i> |   | <i>as of 3/1 - \$135/lot</i> |
|  | 40-4000-00 | Residential Assessments            | \$101,520.00                 |  | \$102,786.24               |   | \$114,480.00                 |
| <b>User Fee Income</b>   |            |                                    |                              |  |                            |   |                              |
|  | 42-4240-00 | Other User Fee Income              | \$0.00                       |  | \$750.00                   |   | \$1,000.00                   |
| <b>Delinquency Income</b>                                      |            |                                    |                              |  |                            |   |                              |
|  | 43-4305-00 | Late Fees & Interest               | \$0.00                       |  | \$600.05                   |   | \$500.00                     |
|  | 43-4310-00 | NSF Service Fees                   | \$0.00                       |  | \$35.00                    |   | \$0.00                       |
| <b>Income Accounts Total</b>                                   |            |                                    | <b>\$101,520.00</b>          |  | <b>\$104,171.29</b>        |   | <b>\$115,980.00</b>          |
| <b>Expense Accounts</b>  |            |                                    |                              |  |                            |   |                              |
| <b>Administrative Expense</b>                                  |            |                                    |                              |  |                            |   |                              |
|  | 50-5020-00 | Community/ Social Events           | \$750.00                     |  | \$421.94                   |   | \$1,600.00                   |
|  | 50-5040-00 | Bank Charges                       | \$0.00                       |  | \$30.00                    |   | \$50.00                      |
|  | 50-5075-00 | Website                            | \$1,000.00                   |  | \$509.50                   |   | \$1,000.00                   |
| <b>Insurance Expenses</b>                                      |            |                                    |                              |  |                            |   |                              |
|  | 53-5300-00 | Property & D&O Liability Insurance | \$6,000.00                   |  | \$5,246.00                 |   | \$6,000.00                   |
| <b>Utilities</b>   |            |                                    |                              |  |                            |   |                              |
|  | 54-5400-00 | Electricity                        | \$5,000.00                   |  | \$10,486.54                | * | \$6,500.00                   |
|  | 54-5405-00 | Gas Service                        | \$4,500.00                   |  | \$4,702.37                 |   | \$5,000.00                   |
|  | 54-5430-00 | Telephone Service                  | \$350.00                     |  | \$100.00                   |   | \$350.00                     |
|  | 54-5435-00 | Cable & Internet                   | \$900.00                     |  | \$1,087.90                 |   | \$1,200.00                   |
| <b>Contracted Services</b>                                     |            |                                    |                              |  |                            |   |                              |
|  | 60-6075-00 | Janitorial Services                | \$2,240.00                   |  | \$1,650.00                 |   | \$2,500.00                   |
|  | 60-6085-00 | Pest Control                       | \$1,200.00                   |  | \$564.00                   |   | \$700.00                     |
|  | 60-6095-00 | Pool Management & Payroll          | \$10,000.00                  |  | \$7,481.50                 |   | \$10,000.00                  |
| <b>Landscaping &amp; Irrigation</b>                            |            |                                    |                              |  |                            |   |                              |
|  | 63-6300-00 | Landscaping Contract               | \$11,240.00                  |  | \$13,619.32                |   | \$12,000.00                  |

|                               |            |   |                    |  |                     |     |                     |      |
|-------------------------------|------------|---|--------------------|--|---------------------|-----|---------------------|------|
|                               | 63-6325-00 | Snow Removal & Supplies                 | \$750.00           |  | \$190.00            |     | \$750.00            |      |
| <b>Repair and Maintenance</b> |            |   |                    |  |                     |     |                     |      |
|                               | 65-6525-00 | Clubhouse Repair & Maintenance          | \$750.00           |  | \$2,897.96          |     | \$5,500.00          |      |
|                               | 65-6530-00 | Common Areas Repair & Maintenance       | \$3,700.00         |  | \$3,346.85          |     | \$3,900.00          |      |
|                               | 65-6719-00 | Pool Opening / Closing                  | \$2,500.00         |  | \$2,900.00          |     | \$2,700.00          |      |
|                               | 65-6720-00 | Pool Repair & Maintenance               | \$0.00             |  | \$1,281.40          |     | \$3,500.00          |      |
|                               | 65-6721-00 | Pool License IL                         | \$500.00           |  | \$400.00            |     | \$500.00            |      |
|                               | 65-6725-00 | Pool Supplies & Chemicals               | \$2,000.00         |  | \$1,998.19          |     | \$2,400.00          |      |
|                               | 65-6745-00 | Retention Pond Repair & Maintenance     | \$3,200.00         |  | \$1,157.40          |     | \$1,500.00          |      |
|                               | 65-6790-00 | Playground/Courts Repair & Maintenance  | \$900.00           |  | \$482.21            |     | \$2,900.00          |      |
| <b>Professional Services</b>  |            |   |                    |  |                     |     |                     |      |
|                               | 70-7000-00 | Audit & Tax Services                    | \$350.00           |  | \$2,857.37          |     | \$400.00            |      |
|                               | 70-7030-00 | Legal Services - General Counsel        | \$1,700.00         |  | \$5,184.05          | **  | \$2,500.00          |      |
|                               | 70-7040-00 | Management Fees                         | \$9,967.00         |  | \$9,966.96          |     | \$10,266.00         |      |
| <b>Other Expenses</b>         |            |   |                    |  |                     |     |                     |      |
|                               | 91-9105-00 | Reserve Contribution Expense            | \$25,000.00        |  | \$20,600.00         | *** | \$11,448.00         | 10%  |
|                               | 91-9110-00 | Long Term Projects Reserve Contribution | \$0.00             |  | \$10,000.00         |     | \$20,816.00         | **** |
| <b>Expense Accounts Total</b> |            |   | <b>\$94,497.00</b> |  | <b>\$109,161.46</b> |     | <b>\$115,980.00</b> |      |
| <b>Operating Accounts Net</b> |            |   | <b>\$7,023.00</b>  |  | <b>-\$4,990.17</b>  |     | <b>\$0.00</b>       |      |

\* Due to 2024 non-payment error of that utility by TBG

\*\* Includes \$2500 in legal fees for new monuments and Board is seeking IDOT reimbursement

\*\*\* Pool repair / resurfacing deficit was almost fully paid back!!

\*\*\*\* Tennis court resurfacing/capital improvement 3-4 yr savings plan (125k+ project)

**Current November 2025 Barrington Bank Stmt Balances**

**2026 Goals**

|                     |                            |                     |
|---------------------|----------------------------|---------------------|
| Operating & AR      | Stmt Actual \$23,821.88    | \$23,219.00         |
| Reserve Account     | Stmt Actual \$88,333.27    | \$99,781.00         |
| LT Project Reserve  | Stmt Actual \$10,000.79    | \$32,000.00         |
| <b>TOTAL ASSETS</b> | <b>ACTUAL \$122,155.94</b> | <b>\$155,000.00</b> |

Respectfully Submitted By: RowCal, Management Company for HOA