

Oak Creek

Oak Creek Subdivision Homeowners Association (HOA) Annual Meeting Minutes – January 12, 2026

Attendees: See Listing Attached

1. Call to Order (7:00pm)
2. Reading of Minutes of Previous Meeting(s) (7:00pm)

The Board (Bd) advised meeting attendees that a reading of the most recent November meeting minutes (and all past meeting minutes) was not required, as per past open meeting and annual meeting practice.

The Board did welcome and solicit input from the meeting attendees inquiring if there were any questions, comments, or corrections to the November minutes needed. No one came forward with any additional comments.

The Board reminded meeting attendees that meeting minutes from all previous meetings can be found on the Oak Creek HOA (the HOA) website.

A motion to enter into the record the meeting minutes from the November 10, 2025 open mtg was made by Bd member Randy Olsen, seconded by Bd member Ginger Thayer, and unanimously approved with no revisions or corrections by the attending Bd members.

Draft version of minutes were already posted to the HOA website (oakcreekyv-hoa.org). Draft designation will now be removed for final/approved version posting.

3. Communications received from outside sources (7:05pm)

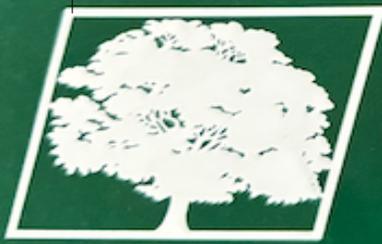
Day-to-day inquiries from residents over the course of the year are not intended to be reviewed as a part of this annual meeting agenda item.

HOA President Linda G. explained that this past year (2025) saw the fewest amount of “communications” requiring Bd attention and disposition. Examples include community violation notifications as allowed per the HOA Declarations, By-Laws or Rules and Regulations.

Some communication was received from a resident just prior to the annual meeting, with questions regarding the budget and assessments. Timely response was provided by the Bd to the homeowner prior to the meeting.

4. (a) Report of Current Officers (7:10pm)

Property Manager (RowCal) in attendance; introduction of Kathryn Hovarka, Director of Community Management.



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Report of current officers:

Secretary

- A high level summary of the Bd's communication efforts was presented:
- A reminder that two websites exist with important and relevant information for all homeowners:
 1. Oak Creek HOA website – oakcreekyv-hoa.org
 - Primary resource for HOA operational information such as:*
 - A. Governing Documents-

Bd is focused on updating the Oak Creek website (oakcreekyv-hoa.org) and ensuring the relevant governing documents are current, accurate and available to all homeowners.

Local (OCHOA specific):

 - Covenants
 - By-Laws
 - Rules & Regulations

State:

 - Illinois Common Interest Community Association Act (ICICAA Eff Jan 1, 2024)
 - B. Meeting Minutes-

All meeting minutes are posted on the OCHOA website; this will be considered the official location for posting of all meeting minutes. It is intended (in the near future) to provide a link to the meeting minutes from the RowCal resident portal website, for homeowner convenience.
 - C. Frequently Asked Questions (FAQ)

The most FAQs posted on website are reference to community fencing and roof materials issues. New FAQs will be posted if/when other subjects warrant inclusion in this FAQ space.
 - D. Architectural Review Committee (ARC)

Residents are directed to this section of the website for any guidance or questions regarding the community architectural compliance requirements.
 - 2. RowCal Website – rowcal.cinwebaxis.com
 - Primary resource for HOA financial information.*
 - A. Resident specific account information
 - B. HOA bank account information
 - C. Board specific (restricted access) and sensitive community financial information

Treasurer

- Property Manager transition (from The Building Group to RowCal; October 2025) has been relatively smooth.
- Positive feedback from the Board and residents attending the meeting was received regarding the transition to, communications with, and responsiveness of the RC team.
- All relevant financial information has been successfully transferred to the RowCal website.
 - Year-to-date expenses vs. budget data, HOA account balances, and other relevant HOA financial information is available on-line and within the (yours) homeowners account.

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- End of year operating expenses vs. income (assessments) is running as expected
- Reserves are currently at >70% (minimal) of the assessed annual income level. The 2026 proposed budget targets a preferably higher funding level than this.
- 5-6 (individual account) end of year collections issues are being closely monitored and actions considered consistent with the bylaws and HOA rules
- Late collection fee calculations and methodology are under review by RowCal and the Bd.
- The Bd's primary focus regarding the proposed assessment increase is to maintain generally recognized (and legal counsel recommended) minimum reserve levels while simultaneously establishing a long-term planning account for the funding, timing, and prioritization of significant expenditures such as the tennis courts, major pool maintenance projects (pool liner), and an aging clubhouse structure (distinct from routine maintenance), to name a few.
- ...with emphasis on the Bd's intent to avoid any future special assessments.
- A general appreciation for all volunteers was voiced thanking them (and reminding all of us) for their on-going contributions and our reliance on them for the successful operation of the community and related cost savings to all homeowners.

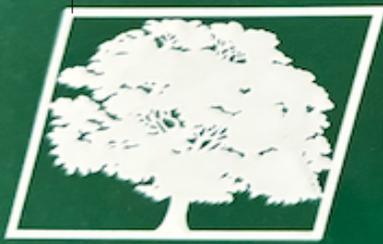
President

- Linda expressed her thanks and gratitude to her fellow Bd members for their active participation in all Bd activities and responsibilities during this past 2025 season. She appreciates the differing and thoughtful opinions and inputs expressed by each.
- Residents have responded positively to the President's Monthly E-News Letter that has been published monthly now for the past two years.
- An effort was made last year to update all of the forms that are available for resident's use (e.g., Violation Forms, Meeting Proxy, Committee Sign-Up, Board Application, Pool Use & Consent Form and Oak Creek Rules & Regulations and all posted on the HOA website.
- Every effort is made to keep the HOA calendar current. Watch HOA calendar, Facebook page and Monthly E-News Letter communication for all upcoming community events.
- Transfer of Lot 7 to OCHOA ownership was completed. Thanks to John Wyeth for his pro-Bono contribution to prep and submit documents to the county recorder's office.
- Oak Creek Subdivision entry monuments are under construction, after an extensive Right-Of-Way and permit application process was completed. All costs/expense for the monuments (±\$100k), incl. legal costs for permitting and easement related work, has been paid by IDOT.
- The 2025 assessment increase was integral to the HOA's ability to more quickly replenish the depleted reserves that were used to pay for the pool liner replacement performed in 2024.

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- Healthy and transparent financial status including an appropriately funded reserves is important to potential buyers and their lenders. Financial information is scrutinized by lenders when considering a potential mortgage for homes in a HOA governed community.
- Establishment of a separate Long Term Planning (capital improvements not routine maintenance and required emergency reserves) account is important to the HOA's future financial viability and care of key community assets such as the tennis/pickleball courts (see also Treasurer's report, bullet #8, above).
- The Bd intends to distribute a survey to the community for input regarding the future use and condition of the tennis/pickleball courts.
 - One option that will be presented to the community to refurbish is the installation of a "sport court" multi-use athletic surface product. Samples were displayed and will be available / stored in the clubhouse office for future reference.
- A special recognition of one of the most important yet often overlooked aspects of a successful community is the social group. A special thanks was presented to Ginger Thayer for her role in leading the committee of numerous event volunteers and reinvigorating our sense of community pride. While governing documents, managing important community assets and architectural standards play a role in creating and maintaining a well-managed neighborhood, it's the connection between neighbors that fosters a sense of community spirit.

Join in and get to know your neighbors please volunteer please participate!

4. (b) Committee & Group Reports (7:35pm)

See separate attachment for Committee & Group Year-End Summaries – read by the Bd.

5. Annual Election of the Governing Board(7:55pm)

RowCal's Director of Community Manager, Kathryn Hovarka, facilitated the election of new Bd members.

As mentioned in the Annual Meeting Notification packet that was distributed to each active member of the community, two vacant positions on the board were available to be filled.

Two candidate application forms were received by the advertised cut-off date of December 31st, 2025. One each for:

1. Linda Grahovec
2. Randy Olson

Kathryn inquired of all the meeting attendees if there were any other candidate application forms that had not yet been submitted for the member's consideration; no other applications were presented.

Kathryn further inquired from all members present at the meeting that each had received an annual meeting notification packet indicating the open board positions and candidate application guidelines; no verbal disagreement nor objection was noted. Kathryn also confirmed that we had a quorum for mtg.

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Since there were two candidate applications submitted for two open Board positions, a formal vote was not taken nor necessary. Linda and Randy were re-elected by acclamation to serve another two-year term as Board members.

A short pause of the annual meeting was conducted allowing the newly elected board to convene an executive board meeting (as required by the by-laws) to determine who would fill the President, Treasurer and Secretary positions of the governing board. The attendees were offered to review the samples of both the SportCourt and FlexCourt materials and brochures provided at the meeting.

6. General Business or Any New Business(8:20pm)

General Business-

Upon reconvening the annual meeting after the executive session concluded, the new board was announced as:

Linda Grahovec, President

Randy Olson, Treasurer

John Baer – Secretary

Ginger Thayer, Director

Luke Martin, Director

A discussion regarding the proposed assessment increase was initiated.

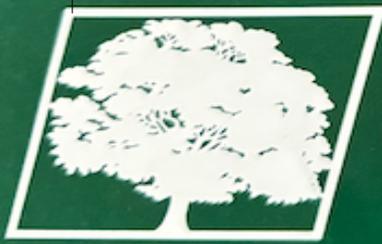
A brief summary of the Board's approach to the 2026 budget development and proposed \$15/mo assessment increase calculation was presented:

1. Maintain the basic operation and maintenance of the HOA assets and common areas by minimally funding each of the budget expense categories to “pay the bills”(based on 2025 actuals and anticipated 2026 COL / inflation driven increases)
2. Maintain and fund generally recognized (and legal counsel recommended) minimum reserve levels.(\geq 70% of annual assessed income level, as stated previously)
3. Simultaneously establish a Long-Term planning account for the funding, timing, and prioritization of foreseeable or anticipated (due to age) future large capital (improvement) expenditures including (but not limited to):
 - Tennis/Pickleball court - surface repair/rehab/refurbishment/upgrade. The board will solicit input from the community before any action or expenditure is authorized (\$90k-\$120k est'd range in 2026 dollars)
 - Clubhouse (non-routine maintenance)
 - (a) The aging clubhouse structure with visible needs for exterior paint, interior paint, carpeting, wall repairs...
 - (b) Signs of septic system “stress” (based on a plumbing back-up episode this past summer) due to age and the related potential magnitude of costs to repair or replace.
 - Pool
 - (a) Liner replacement in 8-10 years ($>$ \$65k based on most recent 2025 replacement)
 - (b) Pool pump obsolescence and scarcity of part to fix; new pump on the horizon? (\$2k-\$4k new)
4. Avoid any future special assessment to address any of the example items listed above.

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Questions from the floor were opened.

One resident disputed the need to implement an assessment increase and presented a one-page handwritten analysis (copies distributed) in support of their position.

While current HOA reserves are adequate (70% minimal with 100% optimal targeted), the resident's analysis did not consider the same long term capital expenditures as envisioned and included by the Bd as noted (1-4) above (see also President's report, bullet #7, above).

In the interest of time, the board agreed to take-away and review all comments presented during the discussion and set a new date to convene a Board Meeting for the final / formal adoption of a 2026 budget and assessment level.

Kathryn explained to all attendees that the statute (ICICAA eff Jan 1, 2024) governing the management of the OC HOA supersedes the dated by-laws and allows the Board to adopt assessment and budget increases up to a certain threshold (<15%); the Board's 2026 budget proposal does not exceed this threshold thus, the adoption of assessment level changes and the final 2026 budget does not require a vote from the membership.

With resident feedback in mind and in compliance with the statute, the Board will meet again in a future near term date to finalize the budget process. Date to be posted and residents notified TBD. A Community E-News Letter will be sent to all active members-of-record and posted to Facebook and the Oak Creek Community Calendar within 48 hours.

(POST MEETING – E-News Letter email distribution, posts to Facebook and the Oak Creek Community Calendar regarding the subsequent Jan. 26th Open Board Special Meeting was done on Jan. 13th & 14th)

New Business:

- A community survey will be distributed to all residents to obtain feedback on the future capital improvement of the tennis/pickleball courts as well as other pertinent community-wide items.
- In the coming year, the Board would like to revisit the HOA Covenants / By-Laws and look to make improvements, change some of those that are outdated or no longer relevant and align them with the most current state laws that now govern our HOA – maybe address 6 per year.
- In light of the expiration of the existing common area landscaping contract, one resident requested that we look at other landscape contractors in lieu of renewing the existing contract. The Board, with help from the Grounds Committee (whom already met to this regard), will solicit alternate/additional proposals for the landscape work scope. As a Bd requirement, any contract or improvement over a certain dollar threshold requires three bids to be presented by the committee before the Bd. will approve any such contract or work.

7. Adjournment (8:58pm)

A motion to adjourn was presented, seconded, and approved by the Bd.

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2025 COMMITTEE SUMMARIES

ARC (submitted by Randle Olson and read by Luke Martin)

- 4 Roof Replacements - Approved
- 1 Exterior Remodel/Painting and Landscaping Improvement
No ARC action required.
- Inquiries on Storage Shed and Patio Construction and Invisible fence

For this upcoming year, we plan on reviewing ARC procedures and working with RowCal on enforcing our covenants through increased communications.

CLUBHOUSE (submitted by Dorothy Jarman and read by Randy Olson)

- 2025 was back to the basics for the Clubhouse – establishing maintenance priorities and monitoring aging mechanicals. The Septic System was pumped and will need to be monitored due to its age. The windows were professionally cleaned for the first time in three-four years and will continue to be cleaned yearly.
- Gutters were cleaned in the spring, however due to inclement weather the fall cleaning could not take place.
- Cleaning service of the locker rooms was increased from every four weeks to every other week during the pool season due to increased usage and needed deep cleans.
- Plans for 2026 include asking for community volunteers to paint the East room and hallway leading to the East room.
- Unfortunately, the budget could not include, carpet replacement in the East room and hallway. Hopefully, we can do that at some point soon.
- The windows in the pump room and kitchen needed to be replaced. It was allocated in the 2025 budget for these replacements but could not coordinate the scheduling, however, we were able to include for 2026 so we will get these maintenance items completed.

GROUNDS (submitted by Gene Dunne and read by John Baer)

- We have reached out to Arbeen to confirm the 2026 cost to maintain the common grounds.
- We have a few trees that need to be taken down, the walking path requires annual maintenance and the light pole near the clubhouse kitchen will be repaired.
- The retention pond chemicals, fountain and aerator maintenance are ongoing requirements.
- Playground maintenance will be scheduled, tennis court/pickleball cracks will continue to be temporarily patched. Long term solution will be assessed.
- The Grounds Committee members volunteer quite a bit of their time and physical labor regarding the common grounds, walking path, pond, fountain, aerators, playground and tennis courts reducing expenditures that the HOA would incur if not for their efforts.



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POOL (submitted by April Borrás and read by Linda Grahovec)

- 2025 Season Summary (Previous Year)
 - The pool ran smoothly with normal attendance throughout the season.
 - All pool furniture and the sun sail were stored in the clubhouse for the winter.
- 2026 Season Plans & Requirements
 - Final repairs to the pool walls will be completed prior to opening.
 - The state-required main drain cover must be replaced to remain compliant.
 - Pool deck concrete will be cleaned.
 - Concrete has lifted in some areas, and leveling or repair may be needed.
- Additional Recommendations
 - Recommend repairing the gutters, especially near the women's bathroom.

SOCIAL GROUP (submitted and read by Ginger Thayer)

- OAK CREEK SOCIAL GROUP 2025 SUMMARY: The following Oak Creek HOA events/parties were held throughout 2025:
- FAMILY EASTER EGG HUNT - well attended and enjoyed.
- ADULT KENTUCKY DERBY PARTY - extremely well attended and enjoyed! And, fantastic hats!!
- ALL COMMUNITY / FAMILY SUMMER POOL PARTY AND BBQ - Very well attended and supported not only by our HOA, but by volunteers and donations. A great party!
- ADULT PATIO CRAWL - a huge success! Extremely well attended and a wonderful night throughout the neighborhood!
- ADULT SOUP, CHILI & FIXINGS COOK-OFF - an extremely well attended and delicious event!!
- *We did cancel THE FAMILY HALLOWEEN PARTY due to a lack of volunteers, but will revisit in 2026.

We were delighted to see such a large increase in neighborhood participation for our various functions with both volunteers and new participants. So much fun to see more and more of our neighbors socializing and enjoying our beautiful Oak Creek neighborhood!

WE LOOK FORWARD TO INCREASED NEIGHBOR PARTICIPATION IN 2026!!