



Oak Creek

Oak Creek Subdivision Homeowners Association (HOA) Open Meeting Minutes - March 10, 2025

Attendees: See Listing Below

7:00pm – Call to Order

Introduction of The Building Group (TBG) representatives Christi Wessel (present) and Roman Szalata (Via Zoom).

A move to enter into the record the meeting minutes from the January 13, 2025 Annual Mtg was made by HOA Bd President Linda G.; a motion to approve said minutes was stated by Randy O. and seconded by Ginger T.

Meeting minutes were approved and were already posted to the HOA website (oakcreekyv-hoa.org) and TBG website (buildinggroup.com/resident-portal).

7:05pm – Communications

- Communications received - The Board presented a brief summary of three formal communications received from *one* resident regarding the following:
 1. A January 17, 2025 request for financial data, contractual data and activity records for the time period Jan1, 2024 – Dec 31, 2024
 - The Board provided to the homeowner the following:
 - (a) Monthly Balance Sheet-Operating,
 - (b) Monthly Income Statement-Operating
 - (c) Monthly Income Statement Summary-Operating
 - (d) Major Service(s) Contracts in effect
 - (e) HOA and TBG Website links to Mtg Minutes
 - The financial data identified was sent to all residents via email on February 13th along with the 2025 proposed budget. Budget discussed at length in this March meeting.
 2. A February 17, 2025 request to:
 - Review the laws that apply to the HOA and invalidate the assessment increase pending further review and explanation of the budget.



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- Develop and implement a written Board policy that requires the board to formalize a procedure for contracting with 3rd parties for goods and services.
- On March 7, 2025 the Board provided a written response to the homeowner.

3. A February 24, 2025 (email) request to clarify the new proposed budget that was issued to residents in advance of the March open meeting.

- On March 7, 2025 the Board provided a written response to the homeowner.

All responses were drafted and issued with guidance provided by The Building Group and HOA legal counsel.

7:15pm – Finance

- **2025 Operating Budget** (final review)

One resident inquired about best way to view end-of-year financial data (2023 vs 2024). Linda shared balance sheet data (also available to residents via TBG portal) with Operating and Reserve account data from Oct 2023 through Jan 2025 for comparison.

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	Operating/Checking Account	Reserves/Savings Account	Total/Combined Assets
2023			
2023 October	\$25,053.65	\$107,893.01	\$132,946.66
2023 November	\$27,246.55	\$107,969.15	\$135,215.70
2023 December	\$28,443.69	\$108,369.41	\$136,813.10
2024			
2024 January	\$32,887.84	\$107,720.43	\$140,608.27
2024 February	\$37,467.89	\$81,960.06	\$119,427.95
2024 March	\$48,180.89	\$80,239.80	\$128,420.69
2024 April	\$47,583.00	\$83,828.91	\$131,411.91
2024 May	\$52,101.26	\$84,100.17	\$136,201.43
2024 June	\$53,298.33	\$83,334.24	\$136,632.57
2024 July	\$47,056.47	\$53,470.80	\$100,527.27
2024 August	\$36,767.59	\$55,311.53	\$92,079.12
2024 September	\$35,438.70	\$56,311.32	\$91,750.02
2024 October	\$36,091.17	\$57,310.83	\$93,402.00
2024 November	\$39,590.22	\$58,301.85	\$97,892.07
2024 December	\$44,489.68	\$59,291.79	\$103,781.47
2025			
2025 January	\$48,105.24	\$59,441.01	\$107,546.25

Review and distribution of the level of detailed financial information (extracting any personal account information) that was sent out in January to all residents is not



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standard practice. This was done this year due to extenuating circumstances as described in “Communications received” above.

Availability and reliability of financial information will improve now that TBG has a full fiscal year under their belts and is familiar working with our HOA.

Randy reminded all attendees that if you have authorized an automatic payment of the monthly assessment, you will need to re-authorize the debit amount to reflect the new assessment increase, which started in March. Contact TBG if you have any questions.

A line-by-line review of the proposed revised 2025 budget was conducted by Luke M. and Randy O.

Budget format was enhanced to better reflect typical HOA accounting “best practices”, especially for comparison of reserves vs. operating expenses.

- Operating Expenses: generally are common recurring annual expenses
- Reserve Expenses: less frequent expenses (especially “big ticket” items) generally are captured and budgeted in the Reserves category

OC HOA goal is to have one year of assessments in reserve (\pm \$101k). Allowable and recognized best practice in Illinois is to have no less than 70% of annual assessment in reserve. OC HOA is financially stable and striving to improve current reserve amount.

Randy reiterated last assessment increase was 8 years ago; inflation alone during that time-period approaches 25-30%. Ability to operate these past years without an increase is attributable in part to the level of volunteer activity in our community. Thanks to all who contribute their time.

Importance of committee “binders” was discussed. One now exists for Pool committee (thanks April and George B) and Grounds committee (thanks Gene). Binders will be available in clubhouse office. Suggestion to scan and post binder data on website was made – for future consideration. Password protected website (OCHOA website upgrade would be needed or TBG homeowner’s portal) may be an option regarding where to store digitized records of any type. Board will evaluate costs and time involved for committees to maintain.

Transfer of knowledge is important; effective knowledge transfer is crucial for HOA success to ensure valuable information, skills, and expertise are not lost due to fluidity of HOA Board members and committees. Though not specifically mentioned but



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implied, our hired pool support staff (John Tunnell and Chris from AquaGuard) may “retire” in a year or two. They both have a lot of combined Oak Creek pool knowledge and have saved us a lot of money in the past. The Board needs to be cognizant of oversight of the pool asset in the future.

Install a mailbox for the Clubhouse (27 Oak Creek)? The Board to research the request.

Treasurer Randy O introduced a motion to accept the 2025 budget as presented; motion was seconded by John B.; vote was taken and budget was approved and adopted.

7:55pm – Committee & Group Reports

- **Architectural Review Committee** – newly formed for this year and thus no new news to report. Nabil F. is newest member of the ARC.
- **Clubhouse Committee** – Dorothy Jarman has agreed to chair the Clubhouse Committee.
 - Water testing (state requirement)
 - First test for exterior water sources at clubhouse was completed with satisfactory / acceptable results.
 - Second test for interior water source (kitchen) is in progress. Sample has been obtained and submitted and confirmed received by testing agency. We now are awaiting results.
 - Pump room repairs
 - First bid in hand and committee is now scheduling two more bids to bid the repairs and materials.
 - Anticipating the cost to be \$10k-\$12k as reflected in 2025 budget. This repair is important to ensure proper continuing function of the pool, proper drainage and the structural integrity of the pump room (which was not designed to carry that additional weight of all pump room equipment).
 - Committee to convene a meeting to review and delegate roles and responsibilities to ensure clubhouse structure, mechanical equipment, maintenance, supplies, etc. are attended to on a regular basis, including necessary county inspections.
- **Grounds Committee**
 - Tree removal: committee is focusing on removal of one large oak tree at eastern edge of pond common area, adjacent to path. Also looking at removal of two dead trees in pond area. Grounds committee to meet with Jose Martinez on Wednesday (3/12) to



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get additional quote for this work. Volunteers could remove some of the smaller trees but large oak must be done professionally.

- Removal / demolition of barbed wire fence at perimeter of walking path is about 80% complete.
- Pond maintenance: McCloud contract has not been renewed and Grounds committee volunteers are evaluating self-performing this activity. The 2025 pond-summer season will be a test season to determine best way to manage pond maintenance going forward. A long-term maintenance solution may need to be considered by future HOA Boards.
- Tennis courts: will fill cracks and restripe. This is a short-term solution to a larger maintenance problem. Due to potential magnitude of tennis court repair cost(s), a separate committee may need to be formed to focus and explore repair options in the years to come. A suggestion was voiced to begin accruing a dedicated reserve fund for this work. Consultation with specialty sport court contractors should continue to determine extent and cost of repairs required.
- Playground (rubberized) mulch to be added to existing area to cover bare / worn spots this spring. Basic inspection and nuts and bolts tightened previously to ensure safe use of playground equipment.
- Book donation box at playground needs to be fixed / repainted.
- When volunteers perform work on behalf and for the benefit of the community, HOA liability insurance is active and exposed.

- **Pool Committee**

- Committee met earlier this month; pool “binder” is complete and will be kept in the clubhouse office.
- John Tunnell will be back this year to assist with operation and maintenance of the pool.
- Watch HOA website calendar and Facebook page for opening day details.
- Warranty repair of pool resurfacing work will be scheduled for May.

- **Social Events Group**

- Easter egg hunt event is scheduled for April 12th; planning is being coordinated by Jazel Aguirre. Volunteers and donations are needed and appreciated to have this event.
- A Kentucky Derby day party is being planned for Saturday, May 3rd; coordination is being spearheaded by Dorthy Jarman and Ginger Thayer.
- Watch HOA calendar, Facebook page and monthly (emailed) Board Communication for these and all other upcoming social events!



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8:10pm – General Business or New Business

- Community Entry Monuments – four bids received but only two are qualified. IDOT has authorized ±\$70k reimbursement to HOA based on lowest qualified quote presented; they will pay for construction of monuments (one at each community entrance). The Board is in negotiations with IDOT and contractor to allow contractor to direct bill IDOT; an initial reimbursable down-payment amount (±\$10k range) to be paid by HOA. Quote includes electrical installation and service tie-in; landscaping is also included. Targeting monument concept and design and lighting options to be presented to residents at the May open meeting by the contractor.
- Lot 7 transfer of ownership – a brief explanation of (Morgan Creek) tax levy situation related to Lot 7 (located on Winding Creek Rd, between 24 Winding Creek (Woodward) and 16 Winding Creek (Robinson) lots) was presented. This has been a problem for many years primarily due to incorrect mailing address for the tax bills. Tax bill address for Lot 7, Clubhouse and Common Areas (pond) have been updated to be sent to TBG for future notification.
Property Concepts is still listed as the owner of Lot 7. This is left over from the original developer / owner of the Oak Creek development. The Board is working on finally getting ownership transferred to the OCHOA. Deed is in hand and being reviewed prior to recording with the Kendall County Recorder's Office.
- Tom Hytry memorial – new tree planting (in pond area) is being organized by Grounds committee. Memorial plaque is also in the works for display in the clubhouse.
- Residents who have experienced damage to their lawns due to city/county snow plowing activities this winter can call Oswego Township offices and a work-order will be initiated for lawn repair.
- First brush pick-up begins 3rd week of April. As the Board becomes aware of the dates, they will be added to the HOA calendar on the website.
- Please Note – The correct mailing address for The Building Group is 1221 N. LaSalle Drive (in lieu of N. LaSalle Street). This minor difference may impact mail / courier communications w/TBG.

8:24pm – Board Executive Session

- Executive session was not needed this month

8:25pm – Motion to Adjourn

- Motion/Second/Vote to adjourn meeting at this time



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Meeting sign-in for March 10th – 5 Board & 12 additional resident households

Name	Address		
1. Dorothy Jarman	1 Timber Court	13. Kelsey Lupole	14 Oak Creek Dr
2. Ed Grahovec	49 WINDING CREEK	14. Todd + Jessica Worch	75 Oak Creek Dr
3. Jim Lee	8 Winding creek	15. John Baer	41 Winding Ck.
4. Eric + Jean Paetzel	51 Oak Creek	16. Linda Grahovec	49 Winding Ck
5. Tim Chisari	26 Oak Creek	17. Randy Olson	65 Winding Ck
6. Donald Hahn	83 Oak Creek	18. Luke Martin	31 Oak Creek
7. Nashil Susan Fehr	74 Oak Creek	19. Ginger Thayer	84 Oak Creek
8. GENE DUNNE	38 WINDING CREEK		
9. Lee Ann Olson	65 Winding Creek	Christi Nessel	The Building Group - C
10. Mark Roun	6 Fox Hill	Roman Szalata	The Building Group - V
11. Jeanne Brommer	52 Winding Creek		
12. Peter Johnson	47 Oak Creek		

A new segment being added to the Minutes

Did you know.....From the By-Laws:

ARTICLE V ELECTION

An election shall be held at the annual meeting each year electing the members of what shall hencefore be known as the governing board, serving as Board of Directors for said corporation.

A. NUMBER OF BOARD MEMBERS:

The governing board shall consist of five (5) members.

B. TENURE OF GOVERNING BOARD

Members of the governing board shall serve for two (2) years.

Oak Creek Subdivision Homeowners Association

oakcreekyv-hoa.org

Facebook - [Oak Creek Yorkville HOA Community Page](#)