



The Town Homes of Townsend Woods

12/07/2025

Town Homes of Townsend Woods Special Meeting Minutes

WHEN: Sunday, December 7, 2025 @ 1:32 pm – 3:33 pm

WHERE: Sycamore Public Library and Virtual Zoom Meeting (Options to attend the meeting through a phone call or a zoom link. Information with link/phone number to follow closer to meeting date. *Please understand that we will not be able to take questions from those watching through Zoom.*)

The meeting began with a call to order and the Pledge of Allegiance.

Officers Present: Salena Taylor (President), Sally Riccardi (Secretary), Valerie Myers (Treasurer), and Fred Taillon (Trustee).

Member Present: 9

Members on Zoom: at any given time, there were between 1 and 4 present.

The meeting began with an announcement from the board: This meeting has been called for the purpose of hearing concerns from homeowners. For the meeting to run smoothly we are asking for the following

1. All homeowners in attendance should sign in on the sign-in sheet provided.
2. Each homeowner whose name is on the agenda should come to the podium to speak.
3. Each homeowner will be given 20 minutes to address their concerns. If a homeowner is unable to have all concerns addressed within that time frame, they may be given a chance to speak again after all other homeowners have had a chance to speak.
4. For homeowners who have submitted questions but are not in attendance, their questions will be read aloud and answered by the board.
5. If any homeowner who is in attendance would like to ask questions pertinent to the topic being discussed, they should stand and state their name before speaking.

Minutes Guide:

Member questions are in BOLD font. Board answers are in regular font. *Any discussion will be in italic font.*

1. Questions from Greg Fogarty

- a. **Audit Information** - What is an audit? The CPA that Valerie talked to indicated that an audit is simply taking a sample of some transactions and running tests. Such tests could include transaction tests which will ensure transactions happened and were recorded correctly. They can also perform cash disbursement tests which ensure that transactions are accurate, legitimate, and properly recorded and

authorized. Audits are generally performed to give suggestions on how a company or organization can improve upon practices and procedures that they currently have in place and to help catch any mistakes that may have been made. The very basic, first step with an audit, is performing a simple audit which is called 'agreed upon procedures.' This is suggested for organizations on a yearly or every other year basis to assist organizations in ensuring that the accounting procedures that they are using are complete, accurate, and effective. This beginning level audit would cost anywhere between **\$2,000 and \$5,000**. If an organization has any concerns that their procedures are not working well or if several inaccuracies are found while performing 'agreed upon procedures,' a fuller scale audit would then be recommended for the following year. If any inaccuracies are found during the 'agreed upon procedures', suggestions will be made so that the rest of the year can be run more smoothly while implementing or paying attention to any area where a weakness may have been found. A fuller scale audit would simply take a larger sample of transactions to run tests on. A full-scale audit would cost about **\$15,000 - \$20,000**. The anticipated outcome of either 'agreed upon procedures' or a full-scale audit would be to assist an organization in ensuring that they are using the best practices and procedures so that their organization can run smoothly. If there is suspected fraud within an organization, the organization can look into having forensic accounting performed. This is a specialized form of auditing which dives deep into the records of an organization. Forensic accounting is only performed by a few specialized accounting firms. The CPA that Valerie spoke with indicated forensic accounting would only be performed after lower levels first take place. Forensic accounting would cost a minimum of **\$30,000 to upwards of \$50,000**.

- b. **Date planned** - According to the CPA that Valerie talked to, his opinion was to schedule the audit for after the start of our fiscal year. This way, the CPA's can take a look at our current procedures and practices. If they find any areas for improvement in the way we do things, they can then provide us with suggestions which then would be able to be implemented in our (at that time) working year. The CPA said that to get on the schedule to have an appointment for April/May, we would need to call to schedule the appointment in January or February. This is on our to-do list and we will get this scheduled.
- c. **How many years will it encompass?** 1 year. That's all the audit does. They don't go back farther than that. If you want to go back farther, you must go to a forensic accounting specialist.
- d. **Who will be doing it?** Valerie has been in contact with a CPA from Siepert and Co. This is a local certified public accounting firm. Before deciding on working with Siepert, she spoke to several other companies. Many companies said they do not do audits on not-for-profit organizations. Of the companies that she spoke with initially, the CPA at Siepert was most helpful in providing information and was thorough in giving answers to many questions.
- e. **What information should be included?** During the audit or agreed upon procedures, the CPA will work with the association to figure out what areas should be looked at and what kinds of tests should be performed to better help the association run more smoothly. From everything that Valerie was told, when an

audit is being performed, the goal is for the CPA to work *with* the association, rather than working to find errors. During the audit, they will need access to information regarding income and disbursements, check book, ledgers, invoices and receipts.

f. Any other thoughts from others about this should be entertained.

- i. *A homeowner asked if someone was concerned about fraud. She was wondering why an audit is being proposed. Valerie replied that an audit is recommended for HOA's to do annually. Since she's been on the board it has never been done, so we plan to do it in 2026, but also, homeowners are requesting that an audit be done. The homeowner replies with some advice about internal audits. This is where a few homeowners (not board members) can look at the books and statements and do the audit internally. This would save us the cost of having a CPA do the audit. To do this, there would have to be a consensus among homeowners, this is not something the board could unilaterally decide. The homeowner states that if we don't suspect fraud and we don't want to spend the money, an internal audit could be an option. Another homeowner with a background in this area suggested that an internal audit seems like a better option for us. We discussed possibly adding this item to the agenda for the next general meeting, so we have a larger sample of homeowners to discuss it with.*
- ii. *Another homeowner explained that the audit is being requested because for the last few years the budget for the association has been larger than the projected income as well as the fact that homeowners have not seen any itemization of anything that gives them answers to their financial questions. They have questions such as, where is the interest from the CD's, how much have they grown? The answers and actions from the board have been suspicious and that is what caused them to request the audit.*
- iii. *Another homeowner responds, saying the cure for that distrust is a set of financial policies that are always followed.*

6. Questions from Tracey Byrne

- a. **Snow Removal Contract:** This document was available in the handouts at the meeting, and is now also on the website.
- b. **How much did it cost for Green Acres to do the year end clean up?** Green Acres charged \$2,025 for their fall cleanup, which included a final mow and cleaning up flower beds. We were also charged \$3,525 for 3 visits in November, which included one mowing, pruning of bushes, and cutting down all summer growth and plant materials. So, the total amount was \$5,550.
- c. **All contracts should be available to homeowners on the website.** This is a good idea. As of today, there is a new page on the website titled "Contracts". Currently the only contract on the website is the Snow Removal contract with Green Acres. As more contracts are signed, they will be published on the website for all homeowner's access.
- d. **Plans for the audit** This question was answered previously in the meeting. Tracey feels like she got her answer from the earlier discussion.

- e. **Where did the profit loss statements come from?** Taken specifically from the meeting minutes from our July meeting on 7/21/2025: “Another homeowner asked what kind of accounting software we use. Valerie answered. She uses a variety of excel sheets; we don’t pay for accounting software. Our tax accountant creates all the necessary technical sheets for us.” In that meeting, Valerie indicated that she does not use specialized software or quick books. She indicated that she does not create any specialized financial documents. However, our tax accountant has a quick books file for the association. From this, she can create any financial documents needed. The profit and loss statements that were handed out to another homeowner were provided to the association, in a folder, along with a copy of our tax return. The tax accountant also keeps records of these financial documents. The profit and loss statements handed out to a homeowner are not fraudulent and were created by our tax accountant during the specific year in which taxes were done.
- f. **Please explain the \$88,000 payout in full detail.** In April of 2019, a homeowner’s father-in-law was visiting. There was a depression or sunken spot where the driveway meets the sidewalk. The father-in-law tripped on the depression/sunken spot and claimed he was injured. In June of 2019, the association’s attorney emailed the board notifying us that the father-in-law was suing the association for personal injury. In the email in which the association’s attorney notified us of the lawsuit, he indicated that the association must promptly notify their insurance company of any personal injury lawsuit. The attorney asked for the association’s insurance agencies info. From that point on, the association has no record through email or otherwise indicating what happened with the claim as it was handled entirely by the association’s insurance agency. Looking back through meeting minutes, it appears that the case was still ongoing on April 28, 2021. Meeting minutes from September 23, 2021, indicate “The ongoing lawsuit with a homeowner who had a guest fall in their driveway has come to a close. The case was settled fairly and most importantly the Association’s insurance rates have not changed due to the lawsuit.” Liability insurance rates during the lawsuit were – 2019: \$789, 2020: \$793, 2021: \$798, 2022: \$859. The association has contacted our insurance agent and found that regarding this case, a \$28,000 payout was issued to the homeowner. Valerie provided some paperwork regarding this issue. It was an email from the insurance company. This was all they could give us on short notice. An official document on their letterhead is being sent to us as soon as they can. Once they do, anyone who wants to see it can be sent a copy.
- g. **When will a new budget proposal be ready for homeowner review?** The new proposed budget will be worked on by the board in the coming weeks. We will have it for review at the next scheduled meeting in January. This budget doesn’t take effect until April 1st. We have 2 scheduled meetings between now and then and can call another special meeting if needed. Again, as a reminder, if anyone has any suggestions or ideas regarding the budget, we are happy to hear them. Just send us an email, letter, or use the website or drop box.
- h. **When will the next election be and how will it be handled?** The next election process will take place at the end of February/beginning of March 2026. The

board plans to discuss this as well in the coming weeks to present at the next regularly scheduled meeting in January. We will work towards a solution that allows all homeowners (present or not) to vote, and to feel that the process implemented is fair and trustworthy. In the bylaws, regarding elections, page 5, article 2.5 states “shall be elected by members at a meeting” meaning their election to their position will take place at a meeting, not necessarily the voting. Page 6, article 2.7 states “Elections shall be at a meeting”. This does not indicate voting must take place at the meeting, simply the announcement of the person being elected.

i. **Discussion:**

- i. *A homeowner suggested re-reviewing contracts as a board, making some tweaks if necessary, and try to change up the contracts (for future companies when looking for quotes)*
- ii. *A homeowner suggested putting the quotes we obtain on the website as well. Another homeowner suggested that getting that much input from homeowners would be overwhelming, and the homeowners are not meant to go through quotes and vote for contractors. So instead, put the quotes on the website alongside the board’s decision-making process. Show the homeowners why we chose the company we chose and how we got to our decision. This would increase transparency.*
- iii. *Another homeowner offered their insight into how the city makes decisions about contractors: The bids come in; they are reviewed and put on the agenda. They leave it open for anyone who wants to contribute. Then, somebody makes a motion, the motion is seconded, there’s a discussion, and then they vote.*
- iv. *It was also mentioned that when we are in our bid process for contractors, we should tell them exactly what we want done, what the work should look like. Then inform them of our timeline and when we will decide by. Vendors/Contractors appreciate this kind of etiquette.*
- v. *It also makes sense to start our bidding process sooner than we have in the past to help ourselves not feel rushed to make these decisions as well as have more vendors to choose from as they won’t all be booked up already.*
- vi. *We should have a set of quality standards and bid specifications that we can offer to vendors to help them give us the kind of quotes we are looking for.*
- vii. *There was a lengthy discussion about snow removal, especially with the storm last weekend and the storm last night. A suggestion was made that someone should go around and look at everything after they’re done and hold the company accountable for their work. If it’s not a well done job on something that is in the contract, then they need to be told to fix it.*
- viii. *Green Acres will be held accountable for fixing the torn up grass that happened during their clean up today. The contract states they will fix these damages by April 30th. We will hold them accountable for this.*
- ix. *Today, Fred went out to work with the guys from Green Acres. He spoke with them about what we want them to do in regards to the mailboxes,*

moving piles of snow off of the front lawns, etc. The man he spoke with was not here during the last weekend storm cleanup, but he was very accommodating today.

- x. *Another homeowner offered the idea that when something like this happens (a lousy job cleaning up after a snowstorm), people get mad. The board members should write down everyone's complaints and concerns that we hear so we can accommodate the homeowners when looking for new contracts. Make sure that these concerns will not come up with the next company by putting it in their contract.*
- xi. *As part of the conversation about the profit loss statements, a homeowner was saying that with the more detailed statements passed out at the last meeting, the issue was connecting the numbers to the items. Homeowners would like to see everything, fees included, itemized out. They want to be able to SEE the interest from the CDs in the itemized statements. The suggestion is that we make these things as detailed as possible, while still redacting homeowner names and addresses.*
- xii. *Another homeowner suggested that we should have a running budget sheet that states the amount given to each item: how much is taken out each month, where is it going, and what's left in the account. Similar to keeping records with a checkbook. The sheet would then already be made and easier to put together and hand out at the meetings. Maybe that would take care of some of the animosity and stress that she's been hearing about. She offers to help out with this if we don't know how to create these kinds of documents. This also offers another easy way to do an internal audit each year.*

7. Questions from Gina OConnor

- a. **What does our snow removal contract look like with Green Acres, what is their process?** The contract was included in the handouts today as well as available on the website. They come to plow streets and driveways after 2 inches of snowfall. If the snowstorm is a larger event, they will wait till the event is almost over. They will salt the streets, but not the driveways or walks. They will shovel all sidewalks, including front porches.
- b. **What is each board member's job description and why aren't board members sticking to their own duties?** Job descriptions for board members can be found in the by-laws. Here they are:
 - i. President: Has the authority to sign all contracts authorized by the board.
 - ii. Secretary: has the authority to attest to the president's signature.
 - iii. Vice President: performs the duties of the president in their absence.
 - iv. Treasurer: is responsible for overseeing the financial affairs of the association.

Clearly, there is much more that is expected of officers of the board. Here is a summary of additional duties expected of each officer:

- i. President: presides over the meetings, keeps track of all violations in the neighborhood.

- ii. Secretary: keeps organized and detailed accounts of all meetings including the agendas, minutes, and now, the website. Also, writes up the warnings and violations.
- iii. Vice-President: Seeks out bids/estimates from companies for services needed in the association: roofing, landscaping, concrete repairs, etc., and is the main point of contact between vendors and the association.
- iv. Treasurer: over sees all financial affairs, including collecting and depositing money brought in and disbursing funds. Treasurer will keep record of all homeowner accounts and keep financial documents and records. The Treasurer also has the HOA printer, as the majority of documents that need to be printed and mailed are financial in nature. They also oversee the HOA email address for the same reason; most requests are financial in nature. Anything that is not financial in nature is forwarded to the rest of the board for input.
- v. Trustee: is not an officer of the board but is a board member and is often a liaison between homeowners and board members, assists in enforcing all bylaws and rules, and oversees the light-it-up program. The trustee will also do an outdoor review of any property that's for sale to ensure there are no unapproved modifications and to assess the condition of the property.

As summarized from bylaws, page 4, article 2.3.1, all board members must work together to enforce bylaws, arrange for payment of taxes, ensure proper insurance is kept, prepare a budget, and authorize repairs when and where necessary for association property

As a group, all board members vote on any decision that needs to be made for the association. Any contract that is signed, any action we may or may not take, it is all voted on within the board.

***Right about here we realized that the meeting was not being recorded. We immediately began recording. We are very sorry for this mistake and for those that were counting on it.**

- c. **How will the election be handled this year?** This question was answered previously in the meeting.
- d. **Where are we with the budget for next year since it wasn't approved?** This question was also answered previously in the meeting.
- e. **Where are we with repairs (other than roofs and driveways)? Specifically gutter cleaning and concrete repairs.** Anastasia (the vice president) is in charge of contacting companies and securing these quotes. She is feeling under the weather today and is not in attendance, however, she did send us some information to help answer this question. Here is what she sent us: We are looking into companies for next year. We have a few quotes and are waiting for a couple more. As for the gutter cleaning, it won't happen until springtime, so we will get those quotes before our March meeting. Concrete repairs will need to be handled in a very similar way as our roof and driveway repairs. With the concrete, we will

have a few companies come in, do evaluations to determine which properties are most concerning and less concerning and we will need to get an idea of cost before we can even begin to plan how many we will be able to do at one time. Currently, I have obtained a quote from Elite Landscaping Services, and Fred has assisted with another landscaping quote that is currently being prepared. *Fred has sent this quote to the board this morning* As a board, we have collectively decided to keep the current roofing company, Tip Top Roofing. Fred made an important point during the board's last workshop: switching companies could create complications because different companies might use different materials. To maintain a neat and uniform appearance throughout the association, it is best to stay with the existing provider.

- f. **How many notices of violations have been sent and how much money was collected?** During this fiscal year (since April 1, 2025), 27 warnings of violations have been issued, of those warnings, 12 violations were issued. Due to the process that we are legally required to follow: giving homeowners warnings and then sending them violation letters (both of which offer a time frame to correct their violation), by the time we get to the date when we are actually allowed to fine them, the violations have been fixed. Therefore, \$0 were collected from violations, because no homeowners' reached the point of incurring a fine. Keep in mind, that if the same violation is broken again, after it has been fixed, we have to start the process all over again. As a homeowner put it, "we are stuck in a hamster wheel".
- g. **Why are homeowner's delinquent on their association dues for more than a couple months?** Valerie took responsibility for this. She says, "I screwed up and I'm sorry. I could've stepped down, but I made the assumption that just doing the best she could to get through would do." She didn't step down because it had been difficult to fill board positions previously. She stated that she is working very hard to get everything back on track. She also provided the following information: As stated previously, in 2023 and 2024, I experienced some health issues that prevented me from performing all of my duties fully. As a board, we worked together to ensure that at the very minimum dues were collected and entered into the books, deposits were made, and all vendors were paid on time. During this time, no late fees were issued due to the fact that no late notices were sent. With that aside, I have been working diligently this year to send out as many notices as possible, per month, to those behind in dues. By sending notices this year, the association was able to recoup money from 8 homeowners that owed \$1,000+. The association also has an additional 7 homeowners on a payment plan that were not on a payment plan previously. 5 homeowners have been sent to collections, 2 of which will be paid up entirely by the end of the year and 2 have been put on payment plans. For the remainder of this fiscal year, I intend to stay focused on recouping outstanding dues and stay diligent with sending out notices, late notices, and fees when needed. Valerie promised to work diligently to make sure things are kept on track and run how they should be.
- h. **Please provide details about the \$88,000 pay out mentioned at the last meeting.** This item was answered and discussed previously in the meeting.

- i. *A homeowner wanted to discuss concrete repairs: suggested looking at prices for hydro-jacking as well as a total replacement. If the cost isn't much different, he recommends opting for the replacement option. He says they hydro-jacked their back patio and it was terrible because there is nothing under there. The base layer wasn't done correctly. The board noted that this is similar to what the developer did with the driveways, which is why they also need to be completely torn out and replaced, instead of repaired.*
- j. *A homeowner requested that the board send out annual, bi-annual, or quarterly statements to all homeowners. Valerie stated that all 101 homes have their own ledger. These statements can be made and sent out. Another homeowner suggested looking into cheap accounting software that can do this for you to make her life much easier. Valerie will begin implementing bi-annual statements to be sent to every homeowner.*
- k. *Back to the \$88,000 dollars. The board doesn't know where that number came from. The insurance company verified it was \$28,000 that they paid out. This \$88,000 is closer to another number: After it was mentioned at the last meeting that there was \$55,000 sitting in probate with the city of sycamore, I (Sally, the secretary) decided to do some digging because no one on the board had heard of this before. After making several phone calls and searching in several online databases, I came up empty handed. I decided to submit a FOIA request with the City of Sycamore regarding any and all money, in any status (in probate, paid out, etc) spanning from when the association was built until now. Their response included a ton of documents. There is no money in probate, but there was a legal situation between the board (at the time, 2007-2011-ish) and a Bank that had bought all the properties from the developer (that went bankrupt mid-project) except 1 property. The HOA said that the bank had to pay to finish the association (the roads and sidewalks). The bank said they didn't have to cover that because they didn't actually buy all of the properties, and therefore were not the "new developer". In the interim, while the case was being worked out, the bank put \$90,000ish into an escrow account with a title company, to show the courts good faith. In the end, the HOA lost the suit, the \$90,000 ish was awarded back to the bank and the HOA had to pay for finishing the association.*

8. Suggestions from Sam Solar

- a. **Suggestions for a more formal method to make decisions: She believes in transparency and organization. She believes we should change our method of doing things so it's more formal. Something for us to consider.**
 - 1. **Make a motion**
 - 2. **Seconded**
 - 3. **Discussed**
 - 4. **Voted on**
- b. **People who are attending a meeting via zoom should be allowed to vote.** *A homeowner let us know that we can do a poll through zoom that homeowners on zoom can participate in. We can use this tool to give them the option to vote.*
- c. **Implement time limits for agenda items.** *If we can't reach a consensus, then it should be tabled and put back on the agenda for the next meeting. It takes longer*

to get things done, but everyone feels like they've been heard. It gives more professionalism and reduces the perception of favoritism and distrust.

- d. Look at Robert's Rules to help us implement these changes.**
- e. Rabbits – They are a pest and we should call the Department of Natural Resources about handling them.**
- f. Revising the bylaws.** *We need to have a discussion before we send out a poll so that homeowners know WHY we want to change the bylaws and what our plan might be. She suggested we form a committee about changing the bylaws. We need a user-friendly set of by laws. If we, as an association, do all the work to write them, then the cost of changing them will be far less. She says, we could do so much better.*
- g.** *Another homeowner agreed that making a committee to work on new bylaws and getting homeowners input is a good idea. She says she voted no to change the bylaws because it sounded like the board was going to rewrite them without input from homeowners.*
- h.** *Valerie admitted that the board didn't go about it in the best possible way. We were just trying to get an idea of how many homeowners would even participate in working with us. We clearly did not have it worded right to get our point across.*
- i.** *A homeowner suggested we put on the website: Looking for new committee members to work on changing the bylaws. List what we're looking for and ask who would be interested in joining.*
- j.** *Salena stated that we never had the intention of having the board write new bylaws. If we were unclear about that, we are sorry. All homeowners would be included in the process and the vote.*
- k.** *Valerie added that before she was on the board, there was a new set of bylaws created that never passed. We were a little worried about doing all the work and spending unnecessary money and then not getting it passed.*
- l.** *A homeowner said, that's why we don't use the lawyer, we write them ourselves, and then we can go door to door to get people to talk about it and be involved.*
- m.** *Another homeowner asked who our attorney is: The law firm that we have a retainer with is Kovitz, Shifrin, Nesbit. They are not local to the Dekalb/Sycamore area, however, they are a large law firm with lots of experience and have provided us with lots of useful and helpful information any time information is needed or requested.*

9. Questions from Stephanie Sloman

- a. What are your plans for fair voting of the budget?** This question was answered earlier in the meeting.
- b. Where are we in implementing late fees again?** Late notices will start going out again in January. If dues are not received by the fifth of the month, a late notice will be sent and with that late notice will be a \$10 late fee.
 - i.** *Valerie reiterates what she stated earlier: With confidence I can say that I have everyone's accounts in working conditions. Late fees will begin in January. Pay your dues by the 5th or incur a \$10 late fee. She will sweep the black box and check the mailbox on the morning of the 6th and make*

the deposit on the first business day after that. Anything that comes late (after the 5th) will not be deposited until later in the month, around the 15th. In the past we have waived the late fee for first time offenders, but that's something we will need to talk about as a board and vote on.

- ii. *A homeowner asked if clerical errors would incur late fees. Valerie says no. If you pay your dues on time, but you get the amount wrong for whatever reason (for example, you are unaware that the dues increased), you will get a notice about it, but not the late fee, because you paid on time.*
- c. **What are the roles of the current board members? Why Does Valerie run the social media and the email address?** Part of this question was answered earlier in the meeting. Valerie and Salena are both administrators of the Facebook page. Sally runs the website. Valerie is usually the one posting on Facebook because she can, at times, get to it faster than Salena.
- d. **Where are we with the audit? I would like an audit that covers the span of time of the current board.** Please see the audit section from earlier in the meeting. The first step of an audit will only cover 1 year. To cover more than one year, we need forensic accounting which both costs an awful lot of money and won't be performed unless the lower audit levels were completed and found something worth looking into.
- e. **Is what we saved to transition to city streets gone?** In order to become city streets, we have to widen our roads. This is a huge project that the association cannot afford for a while since we are focusing on repairing and replacing all of the items that are reaching their age limit in the association: roofs and driveways for starters.

10. Questions from Judy Snelling

- a. **\$88,000 and paperwork to verify it** Judy no longer needs an answer to this question as it was addressed earlier in the meeting.
- b. **Why aren't move in and move out fees and late fees listed on the quarterly report?** There are no longer any "move in" fees. In the bylaws, on page 14, article 4.12 states "Initial Capital Contributions. Upon the closing of the sale of each Unit between the Developer to a purchaser for value, the purchasing owner shall make a capital contribution to the association in the amount of \$240 per unit..." This article in the bylaws discusses a mandatory amount to be paid by homeowners who were purchasing a home from the developer. These fees are no longer collected because there are no longer brand-new homes being sold by the developer. In regard to 'move out fees': Anytime a homeowner sells their home, attorneys involved will request a paid assessment letter from the association. There is a \$99 fee for the paid assessment letter, so this could be assumed to be a 'move out fee'. This \$99 is processed at closing and paid to the association from the title company after closing. In the last treasurer's report dated 11-3-25, there was a detailed and itemized list of money collected, including any paid assessment letter fees.
 - i. *A homeowner advised that a lot of times a move-in fee is used as a way to discourage renters from moving in. They have seen it be up to \$1500 to*

discourage this. Something to think about if/when the bylaws get re-written.

- c. **Why hasn't the trim on one house been repaired and the siding on another replaced?** We sent them notices to have them fixed. As it is their responsibility to fix them. After winter, we will send follow up notices and if not fixed, can arrange for it to be fixed on the homeowners behalf, at the cost of the homeowner. The bylaws indicate that the association takes care of normal wear and tear. If it's due to a windstorm or other act of God, it's homeowner responsibility. If after the lifespan of the siding, we will come in and replace the siding.
- d. **Why can't we get an audit done right now?** Judy no longer needs an answer to this question as it was addressed earlier in the meeting.

11. DISCUSSION

- a. *A homeowner would like to compliment Fred on the light-it-up program. All the new bright lights are great and she's heard from many other homeowners that agree. So, good job!*
- b. *Another homeowner said, "it looks great, but it's way too bright for me". He would like to say that he appreciates the uniform look but wishes it wasn't quite so bright. He also wondered with all the bulbs being replaced, if his porch light is out, how does he replace it without screwing up the uniformity?*
- c. *Fred stated he would let people know what kind of bulbs he used so they could continue matching. He also said that a couple residents did not get their bulbs changed yet because their fixture needs to be repaired first.*
- d. *Next question, will the next meeting be in person again? The board asked if those present prefer in person or zoom, everyone agreed that in-person meetings were better. We will do an in-person meeting for the next general meeting in January, though we can't promise it'll be in the same location.*

12. Motion was made to adjourn, the meeting adjourned at 3:33pm.

Salena Taylor <i>President</i> 331.240.9171	Anastasia Kocher <i>Vice President</i> 815.501.0167	Valerie Myers <i>Treasurer</i> 815.899.0120	Sally Riccardi <i>Secretary</i> 630.387.9381	Fred Taillon <i>Trustee</i> 847.721.6839
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