

HUNTERS CREEK HOMEOWNERS ASSOCIATION

Annual Meeting Minutes November 18, 2024

Opening:

The meeting was called to order at 6:35 PM by Jim Kuehn, and he introduced the board.

Present:

Board members Jim Kuehn (President), Joe Dressler (Vice President), Tom Kolak (Secretary), and Brenda Asher (Treasurer) were in attendance.

Quorum:

A quorum was confirmed with 22 property owners present.

Prior annual meeting minutes:

The minutes of the previous meeting held 13 November 2023 were reviewed and accepted.

Treasurer Report:

Treasurer Brenda Asher provided the treasury report detailing the income and expenses of this year and explained that there will still be some bills to close out the Calendar Year. She shared that there are 172 members out of 188 lots that pay into the HOA. The delta is made up of grandfathered residents, members of the board, vacant lots, and delinquent payment from members.

A resident asked a question about how members in Phase 1 and 2 become members of the HOA with Brenda answering and Jim reading from the bylaws that state when an original homeowner sells their house, it is mandatory for the new homeowner to join the HOA.

Another question was asked about what the phone at the pool was for, and it was addressed that it was mandatory to have a landline there by the state of IL for 911 calls.

Discussion continued related to maintenance items that were taken care of to include fence and gate repairs around the pool and sports court area. Discussion ensued on out year expenses that Mr. Dressler addressed by utilizing our Reserve projections and that it will be reviewed, updated, and shared to the HOA.

Ron Skimehorn motioned to accept the report and Ms. Mcgarigle seconded it with it passing with no negative responses.

Audit Report:

President Jim Kuehn read the audit committee lead Rich Thompson audit report. Mr. Thompson conducted an audit of the HOA's records, reviewing bank statements, invoices, and payment. His report concluded that the financial records were orderly, in good standing, and meticulously

documented. The report also commended Ms. Brenda Asher for her record keeping and hard work.

Nominating Committee:

Incumbent President Jim Kuehn and Secretary Tom Kolak were nominated for re-election and unanimously approved. No other nominations were received. No other offices were up for election.

Old Business:

President Jim Kuehn led the discussion recapturing old business items. The initial discussion was on our HOA insurance coverage and the work Mr. Kuehn did on its behalf since the last HOA meeting. The board took all of the research into consideration and recommended increasing the HOA liability umbrella coverage from \$3M to \$5M plus keeping the \$2M standard underlying insurance for a total of \$7M worth of coverage.

There was lengthy discussion on the motivating factors to increase to \$7M and follow on discussion as to what is the 'right' number to be fully covered without increasing our dues. Answers included there is no 'right' number, but depends on how much risk the HOA is willing to take on. An insurance specialist in attendance mentioned some cases had claims in excess of \$20M awarded, and it was also noted that the higher the cap, the larger the settlement one would try to seek. Examples of misconduct witnessed within our facilities helped foster this conversation, and the attendees passed the board's recommendation of increasing our insurance coverage unanimously.

Mr. Kuehn then mentioned a public safety issue of no sidewalks in parts of our HOA and that the presence of multiple cars on the street impacts visibility and safety for pedestrians and drivers alike. He discussed this concern with city officials, but there was no infraction taking place.

Mr. Dan Asher then provided a detailed account of the various rec area repairs he has performed over the course of the year. The two pool leaks were fixed and we have seen a dramatic decrease in our water consumption which led to drastically lower water bills. He also mentioned fixing the optical scanner on the court as well as various fence/gate repairs. It was mentioned new pool lounge chairs will be needed next season in addition to a new picnic table.

The reserve study was discussed again and with current projections the board suggested no change to the HOA fees/dues. This motion was brought up and passed unanimously by all in attendance.

Last item of old business was discussing the Ice Cream social event, which had less than desirable turnout. It was noted it is still in the budget.

New Business:

The board discussed to the audience the addition of 7 new infrared cameras and how utilizing a professional installation service had paid dividends by the board already identifying several members improperly using our facilities. As a result the amount of infractions have significantly been reduced.

The HOA Sign restrictions/policies were brought up for those in attendance reminder. Signs celebrating significant accomplishments are allowed to be up for no more than 30 days. No political or commercial signs are allowed.

Mr. Kuehn continued new business discussion by reminding the attendees of the property upkeep requirements outlined in our restrictions. He read the bylaws that state the property must be properly maintained and reminded the audience that the board does not actively seek violations but responds to complaints received.

Discussion continued on to the new format of home lightning along roof lines. The bylaws don't discuss this issue, but Mr. Kuehn reminded people to be courteous and encouraged talking with your neighbors as a first line of solving any issue.

Open Forum:

The meeting transitioned into a more open format, but first Mr. Kuehn reminded people that our HOA Board email address has been having some issues and preached patience if you do not get a response right away. All board members' phone numbers are on our website, and contact can be made if no reply is received.

A question was asked about why phase 1/2/3 weren't mandatory for the rec fee, with the board addressing that the initial two phases were established before a rec area existed and reiterated what the bylaws said about the rec fee.

Another question was asked by a property owner about a home being built behind their current house and there has been an issue with water runoff as a result. It was discussed that they should talk to the city engineer to address that issue.

Lastly there was a question about easements and where they would be located between neighbors lots, etc. It was answered that it depends on the lot location and generally easements are only for public utilities.

Closing

The meeting was adjourned at 7:57 PM.