

# KIRKWORDS

1545 Kirkwood Drive, Geneva, Illinois 60134

A Newsletter For and About the People of Kirkwood

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2007-2008

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KIRKWOOD'S WEBSITE  
[www.kirkwoodhomes.org](http://www.kirkwoodhomes.org)

## Kirkwood Homeowners Meetings

The January Homeowner's Meeting began with six Board members and the Property Manager and seven Homeowners present.

It started with the Homeowner's Quorum:

- One homeowner stated that the roofing problem he presented at the December meeting is still not done and was wondering at what point does the homeowner liability convert to the association's liability if not taken care of in a timely manner.
- Another homeowner was concerned about the Decoration rules and regulations. The Board responded that the first letter with fines was sent as a warning. No formal fines have been added to anyone's account and the decoration problem will be revisited in the Spring.
- Street parking issues were brought up concerning parked cars from a neighboring subdivision.
- The Kirkwood newsletter is to be reviewed by a Board member before going to print due to "business in home" issues that were in last month's publication.
- The website has recently been updated although there are some old items to be changed, which will be taken care of.

**Financial Report:** Snowplowing may exceed budget if it keeps snowing. (KHA does not salt sidewalks)

**Pool Report:** Chuck Pedersen is maintaining the water in the pool which is staying clear this winter.

**Landscaping Report:** The landscape contract has not been signed yet due to pruning issues. They have received several entrance proposals.

**Management Report:** Winter is a quiet time for Property Management. Scott Millard was pleased that there was not one complaint call to Hillcrest about snow removal and commended the Board.

## OLD BUSINESS:

- Rear House Numbers— Last two address numbers will make it easier to identify units in the rear of the building
- Insurance Compliance – Need all Kirkwood homes to name KHA as additional insured : Dwelling only. 51 out of 84 are in compliance. Check your homeowners policy to make sure that you are adequately insured. \$125 per square foot is recommended coverage estimate. Compliance Deadlines and Fines were discussed. John Bray would like to conduct Insurance seminars for Kirkwood in the Spring.

**The next Board Meeting is February 18th at 7 PM.  
 All Homeowners are welcome— your involvement is important to this board**

- Hand Railings: The homeowners that signed up to have railings installed were done. You can see them at 1533, 1536, and 1553.
- Evaluating Kirkwood drainage proposals.
- Gutter Cleaning: Since some homeowners are not cleaning their gutters and downspouts that are full and could cause more problems, the Board may consider supplying one gutter cleaning.

**NEW BUSINESS:** The Board approved the company to replace the problem roofs discussed.

## Kirkwood Homeowners Insurance by John Bray

The Kirkwood Homeowners Association (we, the 84 homeowners) is governed by its written Rules. The Board of Directors has been elected by the 84 homeowners to oversee the operation and maintenance of the entire community. That duty includes the enforcement of Rules. Specifically, this article will deal with the individual unit owner's Homeowner's Policy.

Within the past year, the Board requested that the 84 homeowners have the Kirkwood Homeowners Association designated and added to their homeowner's policy as an Additional Insured on Coverage A only, Dwelling, and to submit a copy of their amended Declaration Sheet(s) to the Association. Thank you to the overwhelming majority who have done so.

### **The best time to find out what your insurance policy does and does not cover is BEFORE A LOSS OCCURS.**

A review of the received amended declaration sheets has disclosed some significant miscommunication between the Board, the homeowner, and the agent. There are no laws that prevent the Association from being added as an Additional Insured. The Association does have an "insurable interest" in Coverage A only; Rules may have to be amended to must rather than may.

To clear up any miscommunication, confusion, and a general lack of knowledge about your homeowner's policy, we will be putting on successive Saturday morning seminars (2-4) running from 9:00 A.M. until whenever. It will be necessary for you to find your policy and bring it with you. Be prepared to be surprised and shocked by some of the things you will learn. We are prepared to answer the same questions and show examples over and over until everybody's light bulb comes on. Knowledge is Power. We hope to start the seminars ASAP in February. Anyone else with an interest in contributing their expertise can call or e-mail me.

We are not going to tell you who to buy your policy from; however, there will be a minimum acceptable amount on Coverage A, Dwelling, and the Kirkwood Homeowners Association will be named on all 84 policies as an Additional Insured. Make the time to come to one of the forthcoming seminars and find out why.

The present range on Coverage A is \$166,000.00 to \$534,000.00. Depending on the company, the premium for one year on a \$300,000.00 basic Coverage A, HO 0003, with a \$500.00 deductible, was \$650.00-\$750.00.

Why is it of vital importance to the 84 homeowners that the Kirkwood Homeowner's Association be named as an Additional Insured on Coverage A, Dwelling, only? Here is an example:

Your neighbor's unit is damaged by fire, the openings are boarded up and there are blue tarps covering holes in the roof. The owner suffers a heart attack and dies while watching the firemen put out the fire. There is no mortgage. The two heirs are grown children living on opposite sides of the country. They have no interest in repairing or retaining the damaged property. A local attorney is hired to cash things out with the insurance company. The Asso-

ciation takes deed to the property in place of the unpaid monthly dues, which have been accruing two years since the fire.

How many owners do you think could sell their unit during that two year period?

For those who don't know, that is what happened when one homeowner (1514 Kirkwood) died suddenly in 2003. The main difference was that a flood loss was involved, all of the flood damage was inside and not visible from the outside. The unit sold for \$100,000.00 *under* current market value at the time of sale in 2007.

With the Association named on the Dwelling settlement check only, along with the insured and the mortgagee, we will be able to protect the other 83 homeowners by making sure the repairs and replacements are made per current codes. Regardless of what the unit owner, the heirs or the mortgagee decide to do, the repaired unit will be ready for occupancy or immediate sale at its full current market value. This alternative certainly beats a two year delay and a significant special assessment of the remaining 83 homeowners to return Kirkwood to its pre-loss condition.

Naming the Kirkwood Homeowners Association as an Additional Insured on Coverage A only eliminates the number one major risk exposure for the other 84 homeowners.

**There is no I in TEAM. Let us all look in the mirror and agree that this is the Number One priority that the 84 homeowners need to make happen NOW and not have to needlessly suffer the consequences after a serious loss occurs.**

*Information on the insurance seminars will be forthcoming shortly with a mailing and a posting on the bulletin board by the mailboxes. There will be sample handouts for you to take with you when you sit down with your agent. Come early or come late, we will be repeating everything several times at each seminar.*

## SNOW PLOWING 2008



Kirkwood Homeowners may call 630-464-0031 for a recorded message regarding snow removal decisions.

This telephone number is only for information and will not record any messages you may want to leave. The message may change throughout the day depending on the variables of the weather.

## Winter's Not Over ..... No frozen pipes

Hurricanes, Floods, Tornadoes. Frozen pipes? While you might not associate cold weather with a natural disaster, frozen pipes, just as any other catastrophic events can cause costly damage. Unlike other disasters, however, this one is largely preventable.



During a cold snap, pipes can freeze and break if unprotected. Even a small crack in a pipe can spill out 250 gallons (950 liters) of water a day. This can cause ceilings or walls to collapse, soak carpets and flooring and ruin furniture or appliances.

Freezing pipes can occur almost anywhere, but homes in warmer climates, where pipes lack insulation or other protection, can be especially vulnerable to a drop in outdoor temperature. Here are five easy steps you can take to reduce the likelihood of frozen pipes:

- Insulate the most susceptible pipes — typically those on outside walls, in crawl spaces and in the attic.
- Disconnect outdoor hoses.
- During extreme cold, let hot and cold water faucets trickle overnight and keep doors under sinks open to allow heat to get to pipes.
- Set thermostat no lower than 55 degrees Fahrenheit (13 Celsius).
- Never try to thaw a pipe with an open flame or torch, and be aware of the danger of electric shock in standing water.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18 KHA 7pm Meeting	19	20	21	22	23
24	25	26	27	28	29	

*A Friendly Reminder*

*The Holidays are over and all the decorations that looked so nice then, Should have been taken down by January 15th. Thank you*

*(Check your 2007 Kirkwood Rules & Regulations. If you have questions)*

**Kirkwood on the Web**

*Need to know what's happening in Kirkwood?*

Check out Kirkwood's website Get the latest information, print out your landscape/architectural forms, look up the Rules & Regulations and a whole lot more.

**Log on to [www.kirkwoodhomes.org](http://www.kirkwoodhomes.org)**

To access the Homeowner Secure Area links, please use the following:

USER NAME: khomeowner                      PASSWORD: l500geneva

*These codes are intended for Kirkwood use only.*

**Neighborhood News Briefs:**

- Speedy Recovery Wishes to Sue Pachucki who suffered a broken shoulder over the Holidays and Jim Van Spankeren who broke his leg recently.
- Good bye to the Gabrielsons in 1592 and welcome to the new family there.

*Do you have an upcoming event, or special occasion that you would like us to post? Just drop it in the Red Mailbox or e-mail to [Denmarks923@aol.com](mailto:Denmarks923@aol.com).*