



1545 Kirkwood Drive, Geneva IL 60134

**A newsletter for and about the people of Kirkwood**

Visit our website: [www.kirkwoodhomes.org](http://www.kirkwoodhomes.org)

**September 2019**

**Kirkwood Homeowners September 2019 Meeting Highlights**

Kirkwood’s meeting took place on Monday, September 16 at 6:00 pm at the Geneva Public Library. Four homeowners and all Board members were present.

**2020 Monthly Assessment**

The Board has proposed a 5% increase to monthly assessments to begin January 1, 2020 to help keep pace with Kirkwood’s ongoing maintenance needs, the rising costs to service those needs, and the need to grow our reserves.

The last assessment increase was almost 4 years ago – March 2016. While the decision to increase assessments is never an easy one, the Board believes it is necessary in order to have the funds to maintain Kirkwood as a vital and desired neighborhood in which to live. Industry experts also recommend, as a best practice, that an HOA regularly increase assessments to keep pace with inflation and hopefully avoid a “special assessment” to deal with maintenance needs that have not been addressed due to underfunding.

Of the 99 maintenance requests received this year from homeowners, we had the funding to address only 41% of those requests.

Roofs, siding, concrete, gutters, drainage, driveways, and tree trimming/removal are the most frequent requests and remain top priorities of the Board. An increase in monthly assessments will provide additional funds to address the most critical needs that you, our homeowners, bring to our attention.

The Board will vote on the assessment increase at the October board meeting.

(\*Capital Improvement costs include all building maintenance, concrete, driveways, trees, drainage, and final payments on Community Center/pool project.)

**YEAR-TO-DATE EXPENSE SNAPSHOT**

Operating Budget	\$259,056
Capital Improvements*	-195,464
Pool Expenses	- 9,816
HOA Operations	- 14,227
Landscaping	- 18,400
Snowplowing	- 8,505
Reserve Study	- 4,250
Remaining funds for emergencies or reserve fund	8,394

**Homeowner’s Forum:**

A question was asked about the type of insurance policy that is required of homeowners. Our HOA carries an Association policy which covers the common areas only. While the HOA maintains responsibility for routine maintenance of the building roofs and siding, it is the homeowner’s responsibility to carry full insurance coverage on building damage due to high winds, hail, fire, water damage, etc. Dwelling coverage should be an HO3 or HO5 policy to the full replacement cost of the building. Consult with your insurance advisor or agent to determine the coverage that best suits your personal needs.

**Reports: Financial:**

- o HOA assets were \$158,298.76 as of August 31, 2019.

**Maintenance:**

- o **Siding/Painting** – work will begin September 18.
- o **Concrete and Railings** – 1508 & 1563/1565 work is scheduled for the beginning of October.
- o **Stoop void fill** - Raise Rite completed void fill work on stoops at 1501, 1549, 1550 & 1554 on August 20.
- o **Roofs** – 1567/1569 front roofs scheduled to be replaced in November.
- o **Trees** – dead trees behind 1522 & 1540, and tree stump at 1524 have been removed. Additional tree trimming/removal is needed at 1520, 1521 and 1548.
- o **Driveways** –Driveway replacements at 1522, 1565, 1580 & 1582 are scheduled for mid-October.
- o **Gutters** – Apple Siders will provide quotes for gutter work that is proposed for 2020.
- o **Drainage** – quotes to repair drainage at 1522 and to improve the drainage basin at the NE corner between 1580 & 1582 are pending.
- o **Landscaping** - Trimming of bushes and groundcover is still ongoing for the season.

**New Business - Motions made and carried:**

- o Approve landscape request from 1514 to install solar pathway lights to aid visibility & safety in front entrance area.
- o Approve Architectural Application request from 1501 to replace storm/screen door.
- o Approve Landscape request from 1568 to modify front landscape as outlined in the request form.

**Next Kirkwood Meeting**

Monday, October 21, 2019  
6:00 PM  
Geneva Public Library  
Program Room

**Walking on Averill Circle**

It has been brought to our attention that several Kirkwood residents who enjoy walking through the neighborhoods, including Averill Arbors, have been confronted by an Averill resident and told that Averill Circle is a private street and they could not walk there.

We have reached out to the Averill board to inform them of these encounters, acknowledge that Averill is a private street, and ask if it is the intention of their community to prohibit neighbors from walking there. We have not yet received a response, but will inform you when we have more information.

**Brush Pick-up**

The City of Geneva’s brush collection dates for the remainder of 2019 are:  
October 14  
November 11

**KIRKWOOD NEEDS YOU!**

Two of our current board members will complete their terms in December and have indicated they will not seek re-election to the board.

Homeowner participation is critical to keep Kirkwood a self-managed association, and we are seeking individuals to fill the vacancies.

If you are interested, or have questions, please call the management number and select 9 for Board. One of our board members will contact you to answer your questions and discuss how you can contribute to the Kirkwood community.

**What is a Reserve Study?**

The primary role of an HOA Board is to serve as a fiduciary to the homeowners and make the best decisions possible that will serve the association as a whole. One way to do that is to conduct a reserve study(at least every 5-7 years) which becomes a road map by identifying, prioritizing and educating board members regarding long term needs of the property. A qualified engineer conducts an onsite inspection and spends as much time as necessary to evaluate the buildings and common property. Capital projects are prioritized and a customized 5-year reserve funding plan is developed to help the Board proactively manage building and common area maintenance and to help facilitate the budgeting process. The main goal is to protect the investment that we all have made into our homes.

The Kirkwood Board has hired Reserve Advisors Inc. to perform this study for us.

- The first step is an in depth intake of our history and review of all pertinent documents including our declaration and bylaws.
- Step two is an interview with the Engineer who will be coming to the property to do the building and property inspection.
- Step three is the actual inspection which is scheduled the week of December 12.
- Step four is the report that is delivered about 4-6 weeks after the inspection. The findings, in the form of an Executive Summary, will be shared with the homeowners.

As the Board participates in and moves through this process we will keep the homeowners informed.

**Compliance Inspections:**

The annual compliance inspections, except for decks, have been completed and 44 Maintenance/Compliance Alert letters were mailed the first week of September. Here is the summary of what was found:

- o 13 Gutters needed cleaning
- o 11 Weathered storm doors in need of replacement or maintenance
- o 8 Decorations over the limit of 3
- o 5 Decorations attached to siding or a fixture
- o 3 Unauthorized landscape lighting
- o 2 Outdoor security signage
- o 1 Lawn edging
- o 1 Hose not in a container box

*We have had responses from 28 homeowners and extend our sincere thanks and appreciation to those homeowners who quickly responded and are now in compliance. We will follow up with those who have not yet responded.*

When the deck inspections are completed, notices will be sent to those homeowners whose decks are in need of repair. The board will ask for a repair/replacement plan, and not necessarily immediate action, unless a safety hazard has been identified.

During our rounds the Board noticed many violations in the back of units related to items hung on the siding. **Nothing should be attached to the siding not only in the front of the unit but also the back.** The Board will be addressing this next year. So as you pack up your outside items at the end of the season, the Board is asking that you do not rehang them in the spring. We appreciate your cooperation with following Kirkwood’s rules and regulations.