

# NEWS

Woodhaven Lakes



Volume 38

December 2021

Number 11

Woodhaven's 2021 "Stay Golden" Season has come to an end. By now most of you have...  
(see page 3)



what's inside...

Management Report  
pages 4-14

Preliminary Splash Pad Design & Info  
pages 26-33

Snowmobile Trail Info  
page 34



president's letter



christine moffett | president  
board of directors

Woodhaven's 2021 "Stay Golden" season has come to an end. By now most of you have begrudgingly winterized because the Fall provided some wonderful sunny and warm weekends, making it hard to close that camper door.

I'd like to share my thanks to so many for making it a memorable season filled with so many events, with lots of new Property Owners and most of all, just spending quality time with family and friends. It takes a lot of commitment, creativity, and a positive attitude to create the experience we all shared this past season. First off, I would like to thank Management and Staff for bringing new event ideas and a lot of effort to plan and deliver these events. Second, I would like to thank all of the volunteers. We have the Boards of Review, Committees, and my fellow Board Members, who spend their time during the week and weekends in association meetings to ensure Property Owners' interests are being met. Last but not least, I would like to thank all of the Property Owners- those who owned in Woodhaven 50 years ago and those who are new who passionately recreate, relax and make memories together. We had a powerful experience this year combining this diverse group of Owners together to celebrate in style.

Now we move to the planning phase for 2022 on the financial and event scheduling side of things. No small task, given what we just experienced in 2021 with all of the events, but I have no doubt our staff and volunteers are up to the task. They continue to amaze me with their ability to handle pretty much anything, even when it comes to adverse situations they always seem to handle them, learn from them and move forward for Woodhaven Lakes. Thank you all and on to the 2022 Season!

PRIME SOLUTIONS

KEN RICKETS  
815-690-4025  
KEN@PRIMESOLINC.COM



FLOORING SERVICES &  
INSTALLATION

WINTER SPECIAL  
\$250 DISCOUNT  
JANUARY - FEBRUARY ONLY!

FREE ESTIMATES | FULLY INSURED



Your Companion-Centered Family  
Veterinarian in the Country

1701 13TH AVE  
RT. 251 NORTH  
MENDOTA IL, 61342  
(815) 539-6601  
WWW.MENDOTAVET.COM

JEFF'S  
CLEAN UP

SPRING/FALL GRASS CUTTING

SIGN UP NOW FOR FALL CLEANUP  
WHILE ITS STILL AVAILABLE!

JEFF LEWIS  
630-300-4323  
CALL FOR A FREE ESTIMATE!

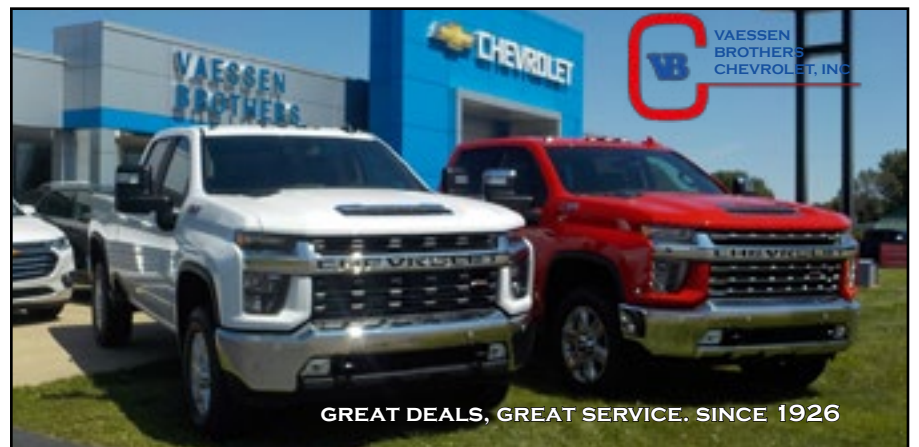
ROEMMICH RESORT HOMES  
1867 TOWER ROAD SUBLETTE IL 61367  
815-849-5577 FAX: 815-849-5492  
www.roemmichresorthomes.com  
Hours: Mon., Tues., Thurs., Fri., Sat. 9:00-4:00pm  
CLOSED WEDS. & SUN.

Happy Thanksgiving!



Thank you for  
trusting us to  
service your  
camping needs!

\*\*\*\*\*  
Sheds-Decks-Room  
Additions  
Driveways-Mini Storage  
Water, Sewer & Electric  
Extensions



GREAT DEALS, GREAT SERVICE. SINCE 1926

Check out our selection of New & Used  
Cars, Trucks, Crossovers, & SUVs

We service all U.S.  
Cars, Trucks, Vans, Crossovers, SUVs, & Motorhomes  
Service Hours: Mon-Fri 7a.m.-5 p.m. | Sat. 7 a.m.-12 p.m.

800-227-5203 | 815-849-5232 | vaessenbrothers.com  
Minutes from Woodhaven Lakes - Route 52 in Sublette

## management report



jeff hickey | executive director  
amy ackert | g.m. administrative services  
randy koehler | g.m. member services

## 2022-2023 Budget

A summary of the proposed budget presented at the November 13th Budget Hearing is included in this issue of the *Woodhaven News*. Please take some time to review this information and let us know if there are any questions about the budget. The November 13th Budget Hearing was recorded, and a copy is available to all Owners on Woodhaven's YouTube Page. Links to this recording can be found on Woodhaven's website and Facebook Page. Please do not hesitate to contact us at the Association Office if you are having any difficulties accessing this information.



Approval of the 2022-2023 assessment will be on the agenda for our December 14, 2021, Board Meeting, which will be held via Zoom. Comments regarding the budget and the recommended assessments of \$1,360 for lots with sewer services and \$1,235 for lots without sewer services can be presented to the Board of Directors at the November 16th and December 14th Board meetings. Both meetings will be held via Zoom and Owners with questions and/or comments about the budget will need to submit information prior to each meeting.



Management, Board, and Committee members will continue their budget work, focusing on the line-item budget and five-year operating plans of the Association over the winter months. Our goal is to complete the final 2022-2023 budget for approval at the March

2022 Board Meeting. Property Owners interested in learning more about the budget are encouraged to attend Board, Finance and Facilities Planning Committee Meetings. The times and locations of these meetings are published in the paper.

## Main Gate Passes

For Property Owners who chose to leave passes at Woodhaven's Main Gate, please remember all passes remaining at the gate on December 1st will be relocated to the Administration Office. They will remain at this location until the Property Owner of record picks them up or provides authorization for a guest to pick them up. Guest authorization must be confirmed by establishing direct contact with an administrative staff member, usually through a phone call. These passes will not be released to a guest without direct confirmation from the Property Owner of record.

## Committee Applications

The Association received applications from 41 Owners interested in applying for a seat on one of five standing committees. They include the Communications Committee, Finance Committee, Facilities Planning Committee, ESAC Board of Review, and Public Safety Board of Review. Our By-Laws state each committee will consist of five (5) or more Owners appointed through the application process. The Board of Directors has received and is reviewing the applications. A decision to confirm the appointments is expected to take place at the December 14, 2021, Board Meeting. The appointed terms will begin January 1, 2022, and run through December 31, 2025.

## Delinquent Account Analysis

Each October month-end, the Association completes an analysis of delinquent account activities on Association assessments along with Lee County Taxes. This analysis coincides with the annual delinquent tax sale occurring in Lee County each year, typically on the last Wednesday in October. The information gathered is used to monitor and compare payment activities, evaluating if there are any significant trends and/or changes occurring.

This year's activities provide further support of the positive changes occurring with our collection efforts. The number of lots with delinquent balances was down to 151, compared to 189 last year, and the total dollar amount outstanding was less than \$200,000. For some additional perspective, these totals are the lowest levels we have ever achieved and are nearly 400 lots less and more than \$650,000 lower than the highest totals reported in more than 16 years. This is very good news!

On the Lee County side of the analysis, the statistics are not as favorable. For example, the number of lots with delinquent taxes increased from 380 lots to 410 lots this year. With real estate taxes, our focus is to monitor the number of lots versus total dollars. Over the last 16 years, this number has ranged from the low last year of 380 lots, to a high of 610 lots. Often times, those not paying real estate taxes are paying their assessments and this continues to be the case in 2021. Of the 410 lots delinquent in real estate taxes, only 68 if these lots are delinquent in assessments with about half if them owing Woodhaven less than \$600. So basically, there are 342 lots current in assessments who have not paid their real estate tax bills with Lee County. The consequence of not paying your tax bill can result in the loss of your property.

If you are an Owner and are reading this and have not paid a real estate tax bill with Lee County, your next course of action should be to contact Lee County directly. To address delinquent taxes that have been sold, you will be contacting the Lee County Clerk & Records Office at (815) 288-3009. You may also contact the Lee County Treasurer's Office to confirm whether the correct address is provided on your property. Many times, issues related to real estate taxes occur when individuals buy property without fully understanding their obligations, which occurs more frequently from private sales. Another common example is when a Property Owner changes their primary and principal address with the Association but fails to also change this information with Lee County. Again, if any of these situations apply to you, please contact Lee County to resolve them at your earliest convenience.

## Summary of 2022-2023 Proposed Budget

PREPARED BY JEFF HICKEY, EXECUTIVE DIRECTOR

The following is provided to give Owners some information on the development of the fiscal year (FY) 2022-2023 budget. Items within this article were presented and explained in detail at the November 13th Budget Hearing. This Budget Hearing was recorded, and a copy is available for all Owners to review on Woodhaven's YouTube Page. If there are questions or if more information is needed about the proposed budget, please contact the Association Office. This budget is presented by the Board of Directors and is based on accomplishing objectives that were established in September for FY 2022-2023.

PRIME  
SOLUTIONS

KEN RICKETTS  
815-690-4025  
KEN@PRIMESOLINC.COM  
PRIMESOLINC.COM



TUB TO SHOWER  
CONVERSION  
PARK MODELS

WINTER SPECIAL  
STARTING AT \$2K

FREE ESTIMATES | FULLY INSURED



**PROPOSED 2022-2023 FY ASSESSMENT**

The chart provided shows a breakdown of the recommended assessment levels proposed for FY 2022-2023. The columns shaded in green show the adjustments made during this budget process, which are noted below:

- The Operating fund increased from prior projections by \$40, a total increase of \$70 per lot.
- Lot fund, water & sewer services, water & sewer reserves, and debt service funds did not change from prior projections and remain at the same allocation levels.
- Association Reserve Fund assessments decreased from \$160 to \$65, a \$95 change: \$144 to \$49 on NS lots.
- New project assessments increased from \$34 to \$89, a \$55 change.

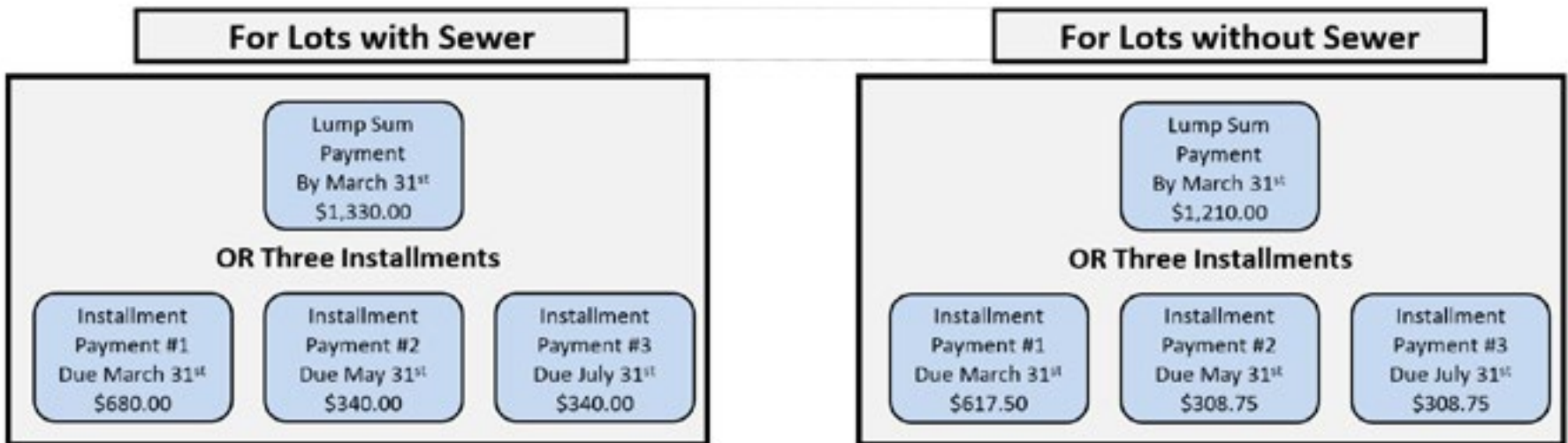
The recommended assessment levels for the 2023-2024 FY have been amended and are projected to be \$1,485 on S lots, a \$10 increase from prior projections, and \$1,365 on NS lots, a \$15 increase.

The information in this report is provided to demonstrate how we came to the recommended assessment levels and to explain how each portion of the assessment is used by the Association. This report focuses on areas where changes and/or adjustments were made, and the feedback received will be evaluated before the final assessment levels are approved.

Property Owners will continue to have a choice of two payment options. The first option offers three installments with 50% due by March 31st, 25% due by May 31st and the final 25% due by July 31st. The second option offers a discount of \$30 for lots with sewer services and \$25 for lots without sewer services when full payments are made on or before March 31st.

Woodhaven Assessments Lots With Sewer Service	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023 Initial Levels	FY 2022-2023 Amended	FY 2023-2024 Amended
Operating Fund	\$ 705	\$ 735	\$ 865	\$ 910	\$ 940	\$ 980	\$ 1,005
Lot Fund	8	8	8	8	8	8	8
Water & Sewer Services	88	90	92	94	96	96	98
Disaster Recovery Fund	45	45	45	45	-	-	-
Association Reserve Fund	234	196	209	147	160	65	210
Water & Sewer Reserve Fund	84	88	60	60	60	60	60
New Projects	4	6	19	34	34	89	42
Debt Service Fund	62	62	62	62	62	62	62
<b>Total Assessment</b>	<b>\$ 1,230</b>	<b>\$ 1,230</b>	<b>\$ 1,360</b>	<b>\$ 1,360</b>	<b>\$ 1,360</b>	<b>\$ 1,360</b>	<b>\$ 1,485</b>

Woodhaven Assessments Lots Without Sewer Service	FY 2018-2019	FY 2019-2020	FY 2020-2021	FY 2021-2022	FY 2022-2023 Initial Levels	FY 2022-2023 Amended	FY 2023-2024 Amended
Operating Fund	\$ 705	\$ 735	\$ 865	\$ 910	\$ 940	\$ 980	\$ 1,005
Lot Fund	8	8	8	8	8	8	8
Water Services	44	45	46	47	48	48	49
Disaster Recovery Fund	45	45	45	45	-	-	-
Association Reserve Fund	228	191	191	130	144	49	200
Water & Sewer Reserve Fund	42	44	30	30	30	30	30
New Projects	2	6	19	34	34	89	42
Debt Service Fund	31	31	31	31	31	31	31
<b>Total Assessment</b>	<b>\$ 1,105</b>	<b>\$ 1,105</b>	<b>\$ 1,235</b>	<b>\$ 1,235</b>	<b>\$ 1,235</b>	<b>\$ 1,235</b>	<b>\$ 1,365</b>



MANAGEMENT REPORT

**BUDGET SUMMARY INFORMATION – OPERATING ACTIVITIES**

The information included below summarizes our budget worksheet, which is used to evaluate and establish the assessment needed for operating activities. The following chart projects income and expenses for each department of the Association’s operating fund and includes information for the lot fund. The projected incomes from our subsidiary operations and from the utility fund are reported within the administration department as other income. Projected income and expenses for the subsidiary operations and the utility fund are provided below, as well.

Woodhaven Association Operating Funds	Admin. Mang.	Acct., Pay. & Coll.	Marketing, Comm., & IT	Recreation & Rec Plex	Aquatics	Public Safety	Maint.	Janitorial Services	ESAC	Resource Mgmt.	Lot Fund	Totals
Other Income												
Subsidiary Income *	\$85,720											\$85,720
Utility Fund Income *	\$187,139											\$187,139
Delinquent Fees		\$103,000									\$0	\$103,000
Interest	\$12,000	\$50									\$500	\$12,550
Recreation Programs				\$92,100	\$14,500							\$106,600
Rec Plex Income				\$106,085								\$106,085
Newspaper Advertising			\$40,000									\$40,000
Citations						\$22,000			\$50,000			\$72,000
Miscellaneous	\$32,000	\$30,500	\$18,850			\$20,000	\$4,750		\$29,000	\$37,800	\$14,000	\$186,900
<b>Total Other Income</b>	<b>\$316,859</b>	<b>\$133,550</b>	<b>\$58,850</b>	<b>\$198,185</b>	<b>\$14,500</b>	<b>\$42,000</b>	<b>\$4,750</b>	<b>\$0</b>	<b>\$79,000</b>	<b>\$37,800</b>	<b>\$14,500</b>	<b>\$899,994</b>
Expenditures												
Personnel	\$392,070	\$292,605	\$339,295	\$325,621	\$217,947	\$1,055,005	\$301,067	\$273,978	\$254,839	\$516,738		\$3,969,165
Professional Services	\$29,000	\$58,100	\$88,000		\$250				\$900			\$176,250
Prop. & Equip. Expenses	\$37,900	\$4,000	\$13,250	\$25,100	\$36,050	\$13,900	\$376,500	\$25,250	\$16,225	\$317,550	\$32,000	\$897,725
Programs & Activities		\$3,200	\$10,000	\$179,200	\$2,000	\$600						\$195,000
Marketing & Communications			\$126,000									\$126,000
Bad Debts	\$119,168		\$0								\$973	\$120,141
Utilities	\$226,000										\$15,000	\$241,000
Insurance & Benefits	\$1,059,000											\$1,059,000
Other Expenditures	\$48,961	\$35,875	\$7,500	\$5,650	\$1,600	\$3,850	\$900		\$100	\$3,150	\$15,167	\$122,753
<b>Total Expenditures</b>	<b>\$1,912,099</b>	<b>\$393,780</b>	<b>\$584,045</b>	<b>\$535,571</b>	<b>\$257,847</b>	<b>\$1,073,355</b>	<b>\$678,467</b>	<b>\$299,228</b>	<b>\$272,064</b>	<b>\$837,438</b>	<b>\$63,140</b>	<b>\$6,907,034</b>
Assessment Income needed to fund activities. (Other Income minus Expenditures.)	(\$1,595,240)	(\$260,230)	(\$525,195)	(\$337,386)	(\$243,347)	(\$1,031,355)	(\$673,717)	(\$299,228)	(\$193,064)	(\$799,638)	(\$48,640)	(\$6,007,040)
Percentage of Total	26.56%	4.33%	8.74%	5.62%	4.05%	17.17%	11.22%	4.98%	3.21%	13.31%	0.81%	100.00%
<b>Per Lot Assessment by Department</b>	<b>\$262</b>	<b>\$43</b>	<b>\$86</b>	<b>\$55</b>	<b>\$40</b>	<b>\$170</b>	<b>\$111</b>	<b>\$49</b>	<b>\$32</b>	<b>\$132</b>	<b>\$8</b>	<b>\$988</b>
\$6,007,040 / 6080 lots = \$988 Operating Assessment - Includes 2% adjustment to account for Assessment Discounts \$0 / 6080 lots = \$0 Surplus from Previous Years \$6,007,040 / 6080 lots = \$988 Net Operating Assessment Needed for 2022-2023 Fiscal Year												

The Subsidiary Budget summary estimates income and expenses for our subsidiary operations and includes separate columns for the General Store, Service Center and Woodhaven Lakes Realty. The projected income of \$90,520 is consolidated and shown as other income in the administration department of the Association’s operating fund. This income calculates to an estimated return of about \$15 per lot. (\$90,520 / 6080 lots = \$14.89)

The Utility Fund estimates income and expense information associated with the W&S operations of the Association. The projected income of \$186,439 is also consolidated as other income in the administration department and generates an estimated return of about \$31 per lot. (\$186,439 / 6080 lots = \$30.66)

Subsidiary Budgets Operating Funds	General Store	Service Center	Woodhaven Lakes Realty	Totals	Woodhaven Utility Fund
Revenue					
Gross Sales / Assessments	\$1,141,400	\$2,200,000	\$355,000	\$3,696,400	\$561,600
Other Income	\$21,050	\$8,750	\$48,050	\$77,850	\$160,880
<b>Total Revenue</b>	<b>\$1,162,450</b>	<b>\$2,208,750</b>	<b>\$403,050</b>	<b>\$3,774,250</b>	<b>\$722,480</b>
Expenditures					
Personnel	\$303,655	\$377,510	\$98,684	\$779,849	\$205,659
Professional Services	\$4,500	\$4,500	\$2,500	\$11,500	\$50,200
Prop. & Equip. Expenses	\$54,800	\$41,050	\$8,100	\$103,950	\$77,400
Marketing & Advertising	\$1,000	\$4,750	\$8,250	\$14,000	\$0
Cost of Sales	\$749,871	\$1,507,210	\$206,200	\$2,463,281	\$0
Real Estate Taxes	\$0	\$16,000	\$3,000	\$19,000	\$58,000
Utilities	\$69,000	\$15,000	\$4,550	\$88,550	\$99,900
Insurance & Benefits	\$30,000	\$67,200	\$9,400	\$106,600	\$31,000
Other Expenditures	\$27,150	\$48,800	\$25,850	\$101,800	\$13,182
<b>Total Expenditures</b>	<b>\$1,239,976</b>	<b>\$2,082,020</b>	<b>\$366,534</b>	<b>\$3,688,530</b>	<b>\$535,341</b>
<b>Net ROI in Subsidiaries</b>	<b>(\$77,526)</b>	<b>\$126,730</b>	<b>\$36,516</b>	<b>\$85,720</b>	<b>\$187,139</b>

**OPERATING BUDGET ANALYSIS**

This chart provides information on how each department’s assessment funding level has changed when it is compared to the current operating budget.

The following points provide information on significant additions, deletions, adjustments and/or changes to the proposed operating budget. When you review this information, it is important to understand what is provided does not identify every change made. Merit increases, minor adjustments and increases consistent with reasonable inflation are not specifically identified but are available to any Property Owner interested in reviewing the Association’s specific line-item budget.

- Overall comments:
  - » The previous 5-year plan projected operating fund assessments of \$940 for FY 2022-2023, adjustments to increase administration, recreation, and maintenance expenses, and reduce income from delinquent accounts contributed to increasing the operating assessment to \$980.
  - » The \$980 operating assessment is \$70 higher, representing an increase of about 7.7%.
  - » The lot fund assessment has remained the same at \$8.
  - » The water assessment includes a \$1 increase from \$47 to \$48.

Operating Fund Departments	Assessment Funding	Per Lot Impact	Amount of Change	Percent Change	Per Lot Impact
Administration Management	628,538	103.38	41,024	6.98%	6.75
WI Earnings	(49,204)	(8.09)	5,858	10.64%	0.96
WLR Earnings	(36,516)	(6.01)	(8,109)	-28.55%	(1.33)
WUF Earnings	(187,139)	(30.78)	(11,633)	-6.63%	(1.91)
Accounting/Payroll/Collections	260,230	42.80	45,232	21.04%	7.44
Administration Overhead	1,264,000	207.89	123,500	10.83%	20.31
Marketing/Communications/IT	525,195	86.38	43,313	8.99%	7.12
Recreation (w/ Rec Plex)	337,386	55.49	(67,870)	-16.75%	(11.16)
Aquatics	243,347	40.02	4,506	1.89%	0.74
Public Safety	1,031,355	169.63	33,954	3.40%	5.58
Maintenance	673,717	110.81	140,962	26.46%	23.18
Janitorial Services	299,228	49.22	1,076	0.36%	0.18
ESAC	193,064	31.75	10,091	5.52%	1.66
Resource Management	799,638	131.52	22,730	2.93%	3.74
Assmt Discount Adjustment	5,982,839	984.02	384,634	12.34%	63.26
Projected profit / (deficit)	119,168	19.60	8,512	7.69%	1.40
	(143,607)	(23.62)	32,454	-18.43%	5.34
Operating Fund Assessments	5,958,400	980.00	425,600	7.69%	70.00
Lot Fund Assessments	48,640	8.00			
Operating & Lot Fund Assmts.	6,007,040	988.00			
Water Assessments	292,800	48.00			
Sewer Assessments	268,800	48.00			
					Lots w/o Sewer
Total Operating Assessments	6,568,640	1,084.00			1,036.00

- » The sewer assessment includes a \$1 increase from \$47 to \$48.
- » The net operating assessment includes a 2% adjustment for discounts associated with full payments received on or before March 31, 2022. In the past, approximately 50% of Property Owners paid their assessments in full by the March due date.
- » The operating budget plan projects a deficit offset of <\$143,607>. This offset is approximately \$32,500 lower than the prior year. Based on past performance levels, Woodhaven has managed to generate favorable variances with results generally exceeding the projected deficit. Our current projection for FY 2021-2022 indicates projected results will be favorable but closer to the budget projections and may not be sufficient to offset the projected deficit.
- » Wage increases for full-time employees are merit based and estimated using 3% as the average increase. Adjustments for the Executive Director, GM of Member Services, and GM of Administrative Services recently approved by the Board of Directors are included in the budget plan.
- » The Wage & Compensation Plan for part-time employment positions includes adjustments to match the State of Illinois minimum wage law. On January 1, 2022, minimum wage increases to \$12 per hour and on January 1, 2023, to \$13 per hour. The current minimum wage is \$11 per hour.
- Administration Management – Department 111 comments:
  - » Income includes results from subsidiary operations and the Water & Sewer Fund.
    1. Projected income from Woody, Inc. has been increased from prior projections and is estimated at \$49,204. Recent income totals have ranged from \$112,717 to \$281,631. The projected income from FY 2021-2022 is \$110,320.
    2. Projected income from Woodhaven Lakes Realty (WLR) has been increased from prior projections and is estimated at \$36,516. Recent income totals have ranged from \$18,893 to \$106,339. The projected income from FY 2021-2022 is \$57,070.
    3. The Water and Sewer operations continue to provide the Association with a consistent return. This budget includes an estimated return of \$187,139. Actual returns have ranged from \$197,467 to \$241,886. The projected return from FY 2021-2022 is \$203,844.
  - » Other income changes = income from investments <\$8,000> reduction.
  - » Replacement pass income increased by \$14,000 / office supply expenses increased \$7,000
  - » Payroll includes funding for 4 FT positions and about 8,000 work hours, and includes adjustments based on a recent Board of Director decision to increase compensation levels for the executive management positions. To limit the operating fund impact of these changes, and to recognize and allocate expenses associated with managing the reserve funds, a portion of the compensation adjustments will be recorded as professional services in the restricted funds.
  - » Funding of \$21,000 has been added to budget to complete the Aquatic Operations Referendum.
  - » Funding of \$21,000 for Board elections has been added to the budget.
  - » Bad debt expenses are projected at 2%. (Recent percentages ranging from 1.17% to 1.61%)
- Accounting, Payroll, & Collections – Department 112 comments:
  - » Payroll includes funding for 5 FT positions and about 9,900 work hours.
  - » Income for late fees, collections, and interest penalties are reduced by <\$40,500>
  - » Audit and Tax Preparation expenses are allocated as follows: Association 56% is recorded in the Accounting, Payroll, & Collections Department. Water & Sewer fund 15.6%; Woody, Inc. 22.4%, split evenly between the General Store and Service Center, and Woodhaven Lakes Realty 6%. The annual fee for these services is \$40,750 in FY 2021-2022, the second year of a 3-year contract.
- Administration Overhead – Department 114 comments:
  - » Income tax benefit projections are based on increased income anticipated from Woody, Inc., and Woodhaven Lakes Realty.
  - » Our current electric supply contract is with AEP and has a fixed supply rate of \$0.05603 per kWh ending in December 2023.
  - » We recently received information on the experience mode to be applied in 2022, and the figure has increased from 0.82 to 1.10. Based on this information we increased our budget projections by about 30% for workers compensation insurance.
  - » General liability rates were renewed and include an increase based on a 3-year fixed rate guarantee.
  - » In October, we received renewal rate information on our health insurance programs and have adjusted the budget based on the new rates and for increased employee participation levels.
- Marketing, Communications, & IT – Department 116 comments:
  - » Payroll includes funding for 7 FT positions and about 13,500 work hours.
  - » An additional support position has been added to assist with digital recording of documents.
- Recreation, Aquatics and Rec-Plex – Departments 121, 122, & 123 comments:
  - » Recreation payroll includes 2 FT positions, 10 PT positions, and about 8,000 work hours.
  - » Aquatics payroll includes 1 FT position, 25 PT positions, and about 12,500 work hours.



**EXPLORE**  
your opportunities  
with First State Bank

FIRST STATE BANK  
firststatebank.biz • 800.362.9623

f i t i n



**ABOVE GROUND**

**Tree Trimming & Removal - Stump Grinding**  
**Pavers & Driveways - Bobcat Work**

- Landscaping
- Decks
- Shed Relocation
- Gravel Work
- Gravel Pads
- Pavers
- ESAC Violations
- Move/Level Trailers
- Firepits
- Sewer Extensions & Park Models

**Kelly & Ed Daraska 708-305-6485**

**MANAGEMENT REPORT**

- » Rec Plex payroll includes 21 PT positions and about 7,500 work hours.
- » The Recreation budget includes additional funding of about \$56,000 for programming and activities intended to establish a new normal. Plans include returning to a single main event weekend with elevated funding for outdoor activities and entertainment. Plans include a projected increase in other income estimated at about \$18,000 to offset a portion of the expense increases.
  - Consideration was given to holding two main event weekends for an additional cost of about \$15,000. This funding has been removed from the budget.
- » The Aquatic department will be operated in a similar manner in 2022, continuing to offer a reservation system and will clear each facility on scheduled appointment times when warranted on busy weekends.
- » The Rec Plex budget includes increased income projections from game machines. Impact = \$10,000.
- Public Safety – Department 130 comments:
  - » Payroll includes funding for 16 FT positions, 13 PT positions, and about 40,500 work hours.
- Maintenance, Janitorial, ESAC and Resource Management – Departments 141, 142, 143, & 144 comments:
  - » Maintenance payroll includes 5 FT positions, 1 PT position, and about 10,700 work hours.
    - Department payroll includes increases for 2 positions, one entry level technician position and one position intended to work as an Assistant Director. Impact = \$101,000
  - » The trash removal line item includes increases of \$25,000 related to inflation and increased funding for recycling services.
    - Consideration was given to increasing summer capacity levels for an additional cost of about \$10,000. This funding has been removed from the budget.
  - » Janitorial payroll includes 6 FT positions, 3 PT positions, and about 13,100 work hours.
  - » ESAC payroll includes 5 FT positions and about 9,300 work hours.
  - » Resource payroll includes 6 FT positions, 16 PT positions, and about 21,000 work hours.
- Lot Fund – Department 200 comments:
  - » This fund continues to include funding for improvements on lots taken back due to delinquent status. Our objective is to find new buyers and return the lots to active status. The improvement program has been successful and generated positive returns. We currently do not have any lots listed for sale. Collection efforts are on-going and may result in adding lots to our inventory.
  - » This fund also covers costs associated with lots used for the coast-to-coast program (5), guest lots (18) and marketing program lots (2).
- Water & Sewer Fund – Department 300 comments:
  - » Payroll includes funding for 3 FT positions and about 6,000 work hours.
- Woody Inc. / General Store (G/S), Restaurant, & Service Center (S/C) – Departments 502 & 504 comments:
  - » G/S & Restaurant payroll includes 3 FT positions, 29 PT positions, and about 15,100 work hours.
  - » S/C payroll includes 5 FT positions, 15 PT positions, and about 16,500 work hours.
  - » The projected net income from Woody, Inc. is \$105,000.
  - » Adjustments to sale line items and changes to corresponding cost of sales are included in the budget and based on recent trending levels. Expenses for supplies and equipment, and equipment operations have also been adjusted based on recent trending levels.
- Woodhaven Lakes Realty (WLR) – Department 801 comments:
  - » WLR payroll includes 3 FT positions, 2 PT positions, and about 7,500 work hours.
  - » WLR also contracts with approximately 3 independent realtors.
  - » Sales projections have been increased based on current trends.
  - » The projected net return from WLR operations is about \$54,000.

**CONSIDERATION OF SURPLUS RESULTS – FROM FY 2020-2021**

The Association's By-Laws provide guidelines on redistributing surplus funds when they exceed \$100,000. The default distribution states approximately 30% of the surplus will offset future operating assessments, with approximately 70% of the surplus applied toward reduction of debt or to the Association's restricted reserve funds. Any deviation from this distribution requires a  $\frac{3}{4}$  majority of the Board and full disclosure to the membership.

In this case the surplus totaling \$966,649 is above the limit and the By-Law applies. After reviewing options and considering the impact of the additional \$40 in operating assessments, now and in the future, it is recommended to have 100% of the surplus allocated to the reserve funds. By placing these funds in reserves, we are and will be able to offset portions of the operating fund increases with lower restricted assessment levels to project total assessments closer to the levels presented in the 2021-2022 FY Annual Budget.

As noted in the first paragraph, this recommendation is a deviation from the By-Law provision and will require support from 6 of the 7 Board Members. If the recommendation is not sufficiently supported, the By-Law distribution will be followed. Approximately 30% (\$291,840 / \$48 per lot) will be posted as a credit and applied to offset future operating assessments and approximately 70% (\$674,809) will be allocated to the reserve funds of the Association.

**FY 2021-2022 PROJECTIONS**

Summer 2021 has been a season filled with expanded events, programs, and activities associated with our celebration of Woodhaven's 50th year of operations. It has been a lot of fun and we believe most would consider it to have been very successful. We thank everyone for their participation and for the many positive comments received!

As done with each budget process, current year projections are completed and evaluated by the Board, Committees, and Management to determine if any consideration of the projected results is needed in the following year. With what most would consider a return to normal operations, we are operating within budget and reporting a favorable variance through the month of September. The 2021-2022 FY budget projects a deficit result of <\$168,694>, while current projections estimate we will end the year with a favorable variance of about \$92,000. If this were to occur, we would end the year with a deficit of about <\$77,000>. We understand and recognize actual income and expenses through March 2022 will determine the outcome. When this figure is final-



ized, through our annual audit process, we will report on the results and communicate how these results may impact future assessments.

**DEBT MANAGEMENT**

We are happy to report the Association was able to make its final payment on loan amounts associated with our efforts to recover from the 2015 tornado. The original amortization period on these funds was for 9 years and from the redistribution of surplus funds in recent years, Woodhaven was able to pay the balance in full in 6 years. Elimination of this debt reduces our internal loan obligations to one loan, which is associated with the purchase of the water and sewer system assets in 2008.

Information on the obligations associated with this loan are as follows:

- The existing loan structure was refinanced in 2016 and is based on a 23-year amortization period. The refinanced debt obligation totaled \$5,379,396 with an interest rate of 4%.
- The annual payment is \$348,225 and the final payment is scheduled to occur on April 1, 2038.
- Annual assessments allocated to support this payment are \$62 on S lots and \$31 on NS lots.
- The outstanding balance as of April 1, 2021, was \$4,235,639.

**CONSOLIDATED INCOME & EXPENSE ANALYSIS**

The following information is provided to summarize where the Association receives its revenues from and compares this information with a summary of the Association's expenditures, including comparisons with the current year budget data. The charts include financial information from all Association operations, including the subsidiary, restricted fund, and disaster recovery fund activities. The per lot assessment figures are broken down to show where these funds will be allocated and to give Property Owners information on how these funds are distributed. The operating assessments, including the Water and Sewer (W&S) assessments, offset expenditure costs from personnel down to other expenditures. The restricted assessments cover expenditures associated with capital replacements, W&S projects, and new projects. The debt service assessments for water and sewer cover the debt payments for the W&S Assets and debt service assessments for disaster recovery covered payments for the Disaster Recovery Fund (RF). Interest income and a proportionate allocation of the bad debt expense are recorded and applied to each fund.

Capital replacement projects and new projects presented and explained below are incorporated into the planning process and based on the net budget projections will impact our reserves as follows:

- Planned expenditures for Association assets and new projects are exceeding the 2022-2023 FY restricted assessments allocated for this purpose, which results in a projected reduction of \$557,601 in this fund.
- Planned expenditures for W&S System assets are projected to fall below the 2022-2023 FY restricted assessments allocated for this purpose, which results in a projected increase of \$81,580 in this fund.

Woodhaven Association Source of Funds	2022-2023			2021-2022		
	Per Lot	Amount	Percent	Per Lot	Amount	Percent
<b>Revenues</b>						
Operating Assessment	\$ 988	\$ 6,007,040	53.99%	\$ 918	\$ 5,581,440	52.95%
Water Assessments	48	292,800	2.63%	47	286,700	2.72%
Sewer Assessments	48	268,800	2.42%	47	263,200	2.50%
Subsidiary Gross Profits		1,233,119	11.08%		1,161,380	11.02%
Other Income		238,730	2.15%		224,830	2.13%
Delinquent Fees		103,000	0.93%		142,400	1.35%
Interest		262,550	2.36%		265,600	2.52%
Recreation Income		212,685	1.91%		196,281	1.86%
Citations, Advertising & Misc		298,900	2.69%		330,600	3.14%
Restricted Assessment	154	936,320	8.42%	181	1,100,480	10.44%
Restricted - Water	30	183,000	1.64%	30	183,000	1.74%
Restricted - Sewer	30	168,000	1.51%	30	168,000	1.59%
Debt Services - Water	31	189,100	1.70%	31	189,100	1.79%
Debt Services - Sewer	31	173,600	1.56%	31	173,600	1.65%
Debt Services - Disaster Recovery	-	-	0.00%	45	273,600	2.60%
<b>Total Revenues</b>	<b>\$ 1,360</b>	<b>\$ 10,567,644</b>	<b>94.99%</b>	<b>\$ 1,360</b>	<b>\$ 10,540,211</b>	<b>100.00%</b>
Association Reserves		\$ 557,601	5.01%		\$ -	0.00%
W&S Reserves & Debt Services		\$ -	0.00%		\$ -	0.00%
<b>Total</b>	<b>\$ 1,360</b>	<b>\$ 11,125,245</b>	<b>100.00%</b>	<b>\$ 1,360</b>	<b>\$ 10,540,211</b>	<b>100.00%</b>

Woodhaven Association Distribution of Funds	2022-2023		2021-2022	
	Amount	Percent	Amount	Percent
<b>Expenditures</b>				
Personnel	\$ 4,954,673	44.54%	\$ 4,674,122	44.35%
Professional Services	237,950	2.14%	215,750	2.05%
Prop. & Equip. Expenses	1,079,075	9.70%	1,020,295	9.68%
Programs & Activities	195,000	1.75%	322,350	3.06%
Marketing & Communications	140,000	1.26%	138,700	1.32%
Bad Debts	176,189	1.58%	170,727	1.62%
Utilities	429,450	3.86%	422,650	4.01%
Insurance & Benefits	1,196,600	10.76%	1,065,200	10.11%
Other Expenditures	303,503	2.73%	220,737	2.09%
Capital Replacements	1,220,600	10.97%	748,200	7.10%
Water & Sewer Projects	262,400	2.36%	227,500	2.16%
New Projects	500,000	4.49%	200,000	1.90%
Debt Payments - W&S Assets	348,225	3.13%	348,225	3.30%
Debt Payments - Disaster RF	-	0.00%	262,656	2.49%
<b>Total Expenditures</b>	<b>\$ 11,043,665</b>	<b>99.27%</b>	<b>\$ 10,037,112</b>	<b>95.23%</b>
Association Reserves	\$ -	0.00%	\$ 386,619	3.67%
W&S Reserves & Debt Services	\$ 81,580	0.73%	\$ 116,480	1.11%
<b>Total</b>	<b>\$ 11,125,245</b>	<b>100.00%</b>	<b>\$ 10,540,211</b>	<b>100.00%</b>

MANAGEMENT REPORT

2021-2022 FY REPLACEMENT PROJECTS

This list of projects provided includes capital replacement items for Association assets scheduled for consideration in FY 2022-2023. With each budget process, the scheduled projects are re-evaluated, and decisions are made to either proceed, postpone, or delete them from the plan. This year, 9 items on the Association asset list were postponed. Items postponed, moved, or deleted are not listed in this budget hearing report, but can be viewed within the detailed documents upon request.

The initial project list provided for Association assets showed expenditures totaling \$553,300. Through the evaluation process, 1 project was reduced, 7 projects were increased, and 12 projects were added to the list for consideration in FY 2022-2023. These items are noted in the chart with up or down arrows, and an "A" for project additions. The estimated total expense on the updated project list, which includes 32 projects, is \$1,220,600. The following comments provide additional information on the line items recommended for FY 2022-2023.

The computer system upgrades, facility maintenance, and HVAC / water heater items cover costs of multiple projects within each line item. Computer upgrades generally account for hardware items including personal computers, phones, cameras, switches, routers, printers, and related equipment. These funds can also be used to cover costs associated with programming changes and other software improvements. The budget for computer system upgrades has been increased to account for needed improvements to the Association's membership data base. This data base has not been updated for some time and improvements are needed to bring the system to standards compatible with current technologies and services.

The facility maintenance item is used to address a variety of projects including roof repairs, retaining walls, deck improvements, and other related projects. And the HVAC / water heater allowance provides specific funding for equipment items located in the Association and subsidiary facilities.

This budget includes a change in funding related to upgrading the game machines offered at the Rec Plex, which also includes an income adjustment noted above in the operating fund. The produce cooler and condensing unit projects are intended to make improvements to the cooler and freezer equipment located at the General Store, which is intended to reduce future expenses for repairs and services on these items. Additional funding is planned for FY 2023-2024 and 2024-2025 as there are many pieces of equipment where improvements are needed. The 2022-2023 funding is planned for the more problematic items first.

Account Number	Description of Asset Recommended to Proceed	2022-2023 Projected Cost	Per Lot Cost	
<b>Vehicles</b>				
81101	2000 Cargo Van - Recreation	\$48,000.00	\$8.06	A
81103	2014 Impala - Administration	\$39,300.00	\$6.60	A
81301	2017 Colorado Chevy Pickup - Public Safety	\$39,000.00	\$6.55	
<b>Furniture &amp; Equipment</b>				
82101	Computer System Upgrades Annual Allocation	\$140,000.00	\$23.50	↑
82116	Website Enhancements - Administration	\$26,000.00	\$4.36	
82220	Rec-Plex Game Machines	\$35,000.00	\$5.87	A
82306	Front Gate Equipment - Public Safety	\$21,500.00	\$3.61	
82585	20lb Frontload Washer #3 - Laundromat	\$1,200.00	\$0.20	
82586	20lb Frontload Washer #4 - Laundromat	\$1,200.00	\$0.20	
82587	20lb Frontload Washer #5 - Laundromat	\$1,200.00	\$0.20	
82629	12' Produce Cooler	\$22,000.00	\$3.69	A
82634	Condensing & Cooling Units - Walk-in Cooler	\$22,000.00	\$3.69	A
82650	Computer System Upgrades - G/S - Administration	\$16,300.00	\$2.74	
82701	Computer System Upgrades - S/C - Administration	\$10,000.00	\$1.68	
<b>Grounds</b>				
83200	Trail System Improvements - Allocation	\$48,900.00	\$8.21	
83507	Unacceptable Materials Drop-off Site	\$190,000.00	\$31.89	↑
<b>Buildings</b>				
84085	Sprinkler System Maintenance / Repairs	\$10,000.00	\$1.68	A
84230	Comfort Station #6 - Renovations	\$25,000.00	\$4.20	↓
84401	Facility Maintenance - Unspecified Allowance	\$36,500.00	\$6.13	
84402	HVAC / Water Heater - Unspecified Allowance	\$40,000.00	\$6.71	↑
<b>Roads &amp; Lakes</b>				
85010	Road Improvements - Allocation	\$50,000.00	\$8.39	
85010	Sign Replacement Program	\$21,500.00	\$3.61	
86107	Shoreline Stabilization Project	\$149,000.00	\$25.01	CO
<b>Pools &amp; Courts</b>				
87002	Deck & Wading Pool - Pool 1	\$54,100.00	\$9.08	↑ A
87005	Pool Heater - Pool 1	\$15,800.00	\$2.65	
87008	Water Feature - Pool 1	\$18,900.00	\$3.17	A
87102	Deck & Wading Pool - Pool 2	\$46,000.00	\$7.72	↑ A
87105	Pool Heater - Pool 1	\$15,800.00	\$2.65	A
87108	Water Feature - Pool 2	\$18,900.00	\$3.17	A
87203	Watercrafts (paddle boats, canoes, kayaks) - Beach	\$6,500.00	\$1.09	↑
87502	Color Coat & Fencing - Sport Core Courts	\$21,000.00	\$3.52	A
88001	Professional Services	\$30,000.00	\$5.03	↑
<b>Initial amount \$553,300</b>		<b>\$1,220,600.00</b>	<b>\$204.85</b>	

Funding for unacceptable material site improvements were approved two years ago; however, the funding allocated was significantly less than what is needed for this project. A comprehensive site plan was presented to the Facilities Planning Committee and has received support from the Board of Directors to establish an unacceptable material compound with a gated entrance and exit. Improvements include paving the areas located in front of and around the Maintenance Building located in Section 9. Funding also is included for fencing, card activated gates, and cameras to monitor activities in this location.

The Road Improvement funds are provided to address utility cuts, culvert repairs and replacements, adding aggregate to roadsides and parking lots, and may include funding for crack sealing, seal coating, and striping when needed. We are also planning to continue the road sign improvement project and estimate budgeted funding of \$21,500 to allow for replacement of about 80 signs. There are approximately 230 road signs. Phase one of the shoreline stabilization project which was approved in FY 2021-2022 will not be completed and approximately \$149,000 in funding is scheduled to be carried over and include in the 2022-2023 FY budget. Phase two of this project is recommended below in new projects with plans to utilize both portions to make improvements targeting the protection of our stream beds and the reduction of sediment flows into Bass Lake.

Funding for Pools & Courts includes the addition of multiple projects at both pool facilities, including deck surface and drain system repairs, replacement of the Interglass surface of the wading pools, replacement of the pool heaters, and replacement of the wading pool water features. Funding is also included to restripe one of the tennis courts in the sports core complex, converting it into 4 pickle ball courts.

As noted in the Operating Budget Analysis section of this report, adjustments have been made to account for the allocation of executive staff member compensations within the professional services line items of the restricted fund. These funds are also used to obtain engineering studies and assessments to gather information on major project replacements, improvements, and repairs.

**W&S SYSTEM PROJECTS**

The following list provides information on our W&S system projects. Through this year’s evaluation process, no projects were postponed, and a vacuum pump valued at \$1,800 has been removed because it needed to be replaced in 2021. One project was added, and the budget for this project has been increased. The initial project list provided for W&S assets showed expenditures totaling \$134,200. The adjusted schedule includes 6 projects for an updated cost estimate of \$262,400. The following comments provide additional information on the items recommended for FY 2022-2023.

The computer / SCADA system upgrade account is used in the same manner as line items explained above with Association assets. The Association’s sewer system includes 15 lift station locations, the water tower, the sewer plant, and the water plant, which are all connected to the SCADA system. Additional annual allocations are provided for pumping equipment, water main, and sewer main improvements. This funding is utilized to address scheduled improvements along with providing funding for unanticipated problems when they occur and need to be addressed.

The pump and motor project at Well #2 was moved forward and added to the list, and provides funding to replace this equipment, including approximately 450 feet of piping. Well #2 is the secondary well of the Association’s water system and runs when demand levels exceed the volume capacity of Well #1. The pump and motor project for Well #1 is scheduled for this work every 10-years and Well #2 is on a 25-year schedule for this work.

The professional services line item for W&S system projects will include a similar allocation of the executive staff member compensations as explained earlier in this report. These funds are also used to obtain engineering studies and assessments to gather information on major project replacements, improvements, and repairs.

**NEW PROJECTS**

The 2022-2023 FY budget includes the following list of new projects which were presented to the Committees and have received support from the Board of Directors to be included in this year’s budget. There are 4 projects listed and include plans to develop a disc golf course at Woodhaven. Initial planning is focused in the common areas near the Rec Plex and include improvements for tee boxes, hole baskets, and related improvements.

The second phase of the shoreline stabilization is recommended to be added with carry over funds from FY 2021-2022 to completed improvements to the stream beds flowing into Bass Lake between Sections 8 & 9. Plans for this project include three phases of funding with the third phase tentatively scheduled in FY 2023-2024.

The final two projects include an Air Burner Box system which uses air curtain technology to provide a faster and cleaner process to burn woody vegetation and other burnable debris. This project is recommended to address concerns associated with debris from the current burn pile impacting neighboring owners. It is also expected to increase efficiencies associated with oak wilt and storm clean up processes, while reducing the environmental impacts of these services. The second project is recommended as a compliment to the Air Burner and is also intended to increase our efficiencies in forestry maintenance. The firewood processing equipment will allow us to process logs on a more frequent basis and is expected to increase the volume and availability of firewood offered for sale through our Woody, Inc. operations.

**FUTURE PROJECTS**

The following list of projects is provided to present items that could be added in future budget planning processes. Four projects include cost estimates and funding is considered within the plans. They include the Section 4 fishing pier, portable pressure washer, digital vehicle scanning machine, and a preliminary estimate for beach area improvements. All 4 projects are scheduled for consideration in FY 2023-2024. The remaining items on the list do not have costs estimates and are not included in the future funding plans presented in this report.

This budget hearing report does include funding to complete a referendum on the Aquatic Splash Park to determine if it will be added. At this time, we estimate the annual impact of the Aquatic Splash Park project to increase projected assessments by about \$90 per lot, per year. If approved by the Membership, this project will be added to our funding plans and adjustments will be made to the projected assessment levels provided later in this report. More details on this project and the corresponding referendum will be presented to the Membership over the winter months and the spring of 2022.

Account Number	Water and Sewer System Projects Recommended to Proceed	2022-2023 Projected Cost	Per Lot Cost	
82980	<u>Furniture &amp; Equipment</u> Computer & SCADA System Upgrades - Annual	\$12,600.00	\$2.11	
85925	<u>Treatment, Distribution and Collection Assets</u> Pumping Equipment - Annual Allocation	\$25,000.00	\$4.20	
86915	<u>Water System Assets</u> Pump & Motor - Well #2	\$130,000.00	\$21.82	↑ A
87900	<u>Mains, Manholes and Hydrants</u> Water Main Annual Allocation	\$25,000.00	\$4.20	
87910	Sewer Main Annual Allocation	\$39,500.00	\$6.63	
88000	Professional Services Annual Allocation	\$30,300.00	\$5.09	
<b>Initial amount \$134,200</b>		<b>\$262,400.00</b>	<b>\$44.04</b>	

Account Number	Description of new projects to be included Recommended to Proceed	2022-2023 Projected Cost	Per Lot Cost	
17301	Disc Golf Course	\$30,000.00	\$5.03	A
19602	Shoreline Stablization - Between Sect. 8 & 9 **	\$200,000.00	\$33.57	
21301	Air Burner Box System	\$200,000.00	\$33.57	A
21302	Firewood Processor	\$100,000.00	\$16.78	A
<b>Initial amount \$200,000</b>		<b>\$530,000.00</b>	<b>\$88.95</b>	

- Expanded Wireless & IT Services
- Commercial Storage Facilities
- Water Shed Funds
- Fishing Pier / Shoreline Stabilization – Bass Lake Section 4
- Aquatic Splash Park
- Beach Inflatables
- Beach Renovations
- Replacement of 10” PVC Solvent Weld Water Mains
- Portable Pressure Washer
- Digital Vehicle Scanning Machine

**RESERVE FUNDS**

The Association maintains two reserve funds. The first manages the capital assets of the Woodhaven Association, including all the items used by our subsidiary operations. The second manages the capital assets used to provide water and sewer services to our membership along with a few off-property customers. Each reserve fund provides valuable information in assessing our financial condition and in establishing long-range budget and assessment plans. Each reserve plan includes three reports: projected expenditures, projected assessments, and the consolidated summary reports. The projected expenditure report lists each asset and provides estimates for replacement, useful life, and remaining useful life. An inflation factor of 4% is used to calculate each asset's estimated future cost. This information is transferred to the projected assessments report, which uses a 5% interest rate factor to determine the annuity payment required to fund each project. The information from both reports is consolidated into the summary reports for review and analyses by the Board, Committees and Management.

Assessing the reserve funds is an evolving process and requires frequent adjustments to account for new and/or updated information. Most of the adjustments occur during the annual budget process and are made to provide us with reasonably accurate information to assess our financial condition. The changes noted in this report have been made and are accounted for in the summary information provided for your review. With each of our reserve funds, the primary goal and objective is to maintain a fund balance that is at least 30% funded during the life of the plan. After completing an initial analysis of the reserve funds and making a few additional adjustments, we are presenting plan projections that meet our primary objective.

Fiscal Year Beg. April	Association Assets			
	March 31, 2021		Recommended Plan #2	
	Reserve Balance	Percent Funded	Reserve Balance	Percent Funded
2020-21	\$10,674,183		\$11,640,832	
2021-22	\$11,043,449	82.94%	\$12,194,802	
2022-23	\$11,531,765	72.41%	\$11,611,498	82.87%
2023-24	\$12,555,793	67.66%	\$11,389,916	70.00%
2024-25	\$13,284,365	63.02%	\$12,023,038	63.61%
2025-26	\$12,619,696	57.08%	\$11,411,807	55.55%
2026-27	\$12,554,805	54.01%	\$11,387,363	52.02%
2027-28	\$12,703,828	51.22%	\$11,480,249	48.83%
2028-29	\$11,496,654	45.34%	\$10,186,888	42.46%
2029-30	\$11,818,708	43.75%	\$10,887,129	41.94%
2030-31	\$11,375,895	40.28%	\$10,794,612	39.28%
2031-32	\$11,416,541	37.62%	\$10,939,690	36.92%
2032-33	\$12,526,757	37.76%	\$12,139,769	37.48%
2033-34	\$11,567,611	33.72%	\$11,473,330	34.07%
2034-35	\$11,558,754	31.38%	\$11,520,523	31.88%
2035-36			\$12,419,296	31.81%
<b>Averages</b>	<b>\$12,003,902</b>	<b>51.30%</b>	<b>\$11,404,651</b>	<b>47.77%</b>

Fiscal Year Beg. April	Water & Sewer Assets			
	March 31, 2021		Recommended Plan #2	
	Reserve Balance	Percent Funded	Reserve Balance	Percent Funded
2020-21	\$2,830,000		\$2,830,000	
2021-22	\$2,939,415	78.16%	\$2,941,110	
2022-23	\$3,144,230	66.67%	\$3,021,220	76.31%
2023-24	\$3,505,707	61.43%	\$3,215,730	64.28%
2024-25	\$3,800,836	57.02%	\$3,500,095	58.20%
2025-26	\$3,755,883	51.36%	\$3,526,540	51.93%
2026-27	\$3,847,423	47.48%	\$3,611,743	47.33%
2027-28	\$3,203,294	39.14%	\$2,960,773	38.18%
2028-29	\$3,373,395	37.23%	\$3,123,802	36.09%
2029-30	\$3,618,986	35.98%	\$3,362,293	34.74%
2030-31	\$3,849,528	34.74%	\$3,585,234	33.42%
2031-32	\$4,211,152	34.27%	\$3,963,072	33.13%
2032-33	\$4,296,881	32.38%	\$4,065,570	31.35%
2033-34	\$4,644,669	31.89%	\$4,431,320	31.00%
2034-35	\$4,986,485	31.34%	\$4,791,980	30.58%
2035-36			\$5,161,498	30.16%
<b>Averages</b>	<b>\$3,798,420</b>	<b>45.65%</b>	<b>\$3,737,205</b>	<b>42.62%</b>

The above chart shows how the reserve plans have changed to this point in our budget process.

An evaluation of Plan #2 begins by using benchmark figures from the March 31, 2021, approved plan adjusted to include figures finalized in the March 31, 2021, audit process. They are as follows:

- Association Reserves – projected balance March 31, 2035, was \$11,558,754 – 31.38% funded.
- Water & Sewer Reserves – projected balance March 31, 2035, was \$4,986,485 – 31.34% funded.

Updated projections based on adjustments in this year's budget process, the revised estimates are as follows:

- Association Reserves – the projected balance March 31, 2035, is \$11,520,523 – 31.88% funded.
- Water & Sewer Reserves – the projected balance March 31, 2035, is \$4,791,980 – 30.58% funded.

**FUTURE ASSESSMENT PLANS**

The charts and schedules provided below present information on the long-term assessment plans for the Association and are based on information presented through this budget process. Our ability to implement this plan is based on allocating the 2020-2021 FY surplus to our reserves, which allows us to delay the immediate impact of the recommended operating increases on total assessments. If we choose not to take this approach, higher assessment levels will be needed to meet our budget objectives beginning with the 2023-2024 FY assessments.

We are also choosing to maintain a basic premise within our planning process, which is to schedule increases in 3-year cycles with FY 2022-2023 representing the third year of the current cycle. With this approach, the effects of the operating increases on total assessments will not occur until FY 2023-2024. At that time, total assessments are projected to increase to \$1,485 for S lots and \$1,365 for NS lots. As shown in the chart provided, this represents an increase of \$10 for S lots, and \$15 for NS lots when comparing the next 3-year cycle of the plan with the one approved in March 2021. This chart also shows how the compounding impact of recommended operating increases impacts projected assessments as the change in each subsequent cycle of the plan requires a larger increase.

We advocate for the 3-year planning approach because it benefits the Association and contributes to our financial success. This approach allows us to address both minor and major adjustments, and emergencies without significantly impacting the plans. And, when positive results occur, they are passed on to Owners by reducing future assessments. These concepts have served us well in past and will continue to play a prominent role in future planning. The financial objectives for the Association and its subsidiary operations are to maintain a stable financial position, providing for the needs and desires of our current and future membership.

The assessment breakdown charts below provide information on how much of each year's assessment is allocated to the various funds of the Association. Actual allocations from the 2008-2009 FY through FY 2021-2022 are included for reference and review. The amended plans project an average assessment increase of 2.35% per year on S lots and 2.85% on NS lots. Line items where adjustments have been made are underlined with increases shown in blue text and decreases shown in red text. The adjustments made this year have increased operating assessments and show reduced restricted fund assessments over the next five-years to offset portions of the recommended increases. As noted above, the compounding of the recommended operating increases eventually results in increasing future assessments when compared with the March 2021 approved budget.

We believe the information presented accomplishes what is intended, which is to maintain and enhance services while looking for opportunities to continue managing costs at affordable levels. One thing learned through the years is there are no guarantees, and forecasts, projections and estimates are simply what they are. However, when we have a plan and commit to working within the plan, positive results can and will occur. It is our hope we continue producing positive results as we work to accomplish Woodhaven's goals and objectives.

Woodhaven Association						
Assessment Plan Comparisons - March 2021 to October 2021						
Fiscal Year	Lots With Sewer Service			Lots Without Sewer Service		
	Plan #1 3/31/2021	Plan #2 Amended	Change	Plan #1 3/31/2021	Plan #2 Amended	Change
2017-2018	1,230	1,230	0	1,105	1,105	0
2018-2019	1,230	1,230	0	1,105	1,105	0
2019-2020	1,230	1,230	0	1,105	1,105	0
2020-2021	1,360	1,360	0	1,235	1,235	0
2021-2022	1,360	1,360	0	1,235	1,235	0
2022-2023	1,360	1,360	0	1,235	1,235	0
2023-2024	1,475	1,485	10	1,350	1,365	15
2024-2025	1,475	1,485	10	1,350	1,365	15
2025-2026	1,475	1,485	10	1,350	1,365	15
2026-2027	1,600	1,620	20	1,475	1,500	25
2027-2028	1,600	1,620	20	1,475	1,500	25
2028-2029	1,600	1,620	20	1,475	1,500	25
2029-2030	1,720	1,750	30	1,600	1,630	30
2030-2031	1,720	1,750	30	1,600	1,630	30
2031-2032	1,720	1,750	30	1,600	1,630	30
2032-2033	1,840	1,885	45	1,720	1,765	45
2033-2034	1,840	1,885	45	1,720	1,765	45
2034-2035	1,840	1,885	45	1,720	1,765	45
2035-2036		2,025			1,905	
2036-2037		2,025			1,905	
2037-2038		2,025			1,905	

Long-Range Plan #2 with 2022/2023 Adjustments

Long-Range Plan #2 with 2022/2023 Adjustments

Woodhaven Association Long-Range Assessment Plan - Lots with Sewer Service									Woodhaven Association Long-Range Assessment Plan - Lots without Sewer Service								
Fiscal Year	Oper. & Lot Funds	Restricted Fund	W & S Operations	W & S Restricted	Disaster Recovery	Debt Services	Total Assmt.	Percent Change	Fiscal Year	Oper. & Lot Funds	Restricted Fund	W & S Operations	W & S Restricted	Disaster Recovery	Debt Services	Total Assmt.	Percent Change
2008-2009	527	148	80	118	0	177	1,050		2008-2009	527	148	41	60	0	89	865	
2009-2010	537	151	80	105	0	177	1,050	0.00%	2009-2010	537	146	41	52	0	89	865	0.00%
2010-2011	541	127	80	90	0	212	1,050	0.00%	2010-2011	541	127	41	45	0	111	865	0.00%
2011-2012	537	224	80	82	0	197	1,120	6.67%	2011-2012	537	229	41	45	0	100	952	10.06%
2012-2013	573	168	80	90	0	209	1,120	0.00%	2012-2013	573	187	41	48	0	103	952	0.00%
2013-2014	590	148	80	88	0	214	1,120	0.00%	2013-2014	590	166	41	48	0	107	952	0.00%
2014-2015	613	213	82	88	0	174	1,170	4.46%	2014-2015	613	210	42	48	0	87	1,000	5.04%
2015-2016	640	285	84	88	0	73	1,170	0.00%	2015-2016	640	237	42	44	0	37	1,000	0.00%
2016-2017	673	216	86	88	45	62	1,170	0.00%	2016-2017	673	164	43	44	45	31	1,000	0.00%
2017-2018	705	242	88	88	45	62	1,230	5.13%	2017-2018	705	236	44	44	45	31	1,105	10.50%
2018-2019	713	234	88	88	45	62	1,230	0.00%	2018-2019	713	228	44	44	45	31	1,105	0.00%
2019-2020	743	202	90	88	45	62	1,230	0.00%	2019-2020	743	197	45	44	45	31	1,105	0.00%
2020-2021	873	228	92	60	45	62	1,360	10.57%	2020-2021	873	210	46	30	45	31	1,235	11.76%
2021-2022	918	181	94	60	45	62	1,360	0.00%	2021-2022	918	164	47	30	45	31	1,235	0.00%
2022-2023	<u>988</u>	<u>154</u>	96	60	0	62	1,360	0.00%	2022-2023	<u>988</u>	<u>138</u>	48	30	0	31	1,235	0.00%
2023-2024	<u>1,021</u>	<u>244</u>	98	60	0	62	<u>1,485</u>	9.19%	2023-2024	<u>1,021</u>	<u>234</u>	49	30	0	31	<u>1,365</u>	10.53%
2024-2025	<u>1,064</u>	<u>199</u>	100	60	0	62	<u>1,485</u>	0.00%	2024-2025	<u>1,064</u>	<u>190</u>	50	30	0	31	<u>1,365</u>	0.00%
2025-2026	<u>1,104</u>	<u>157</u>	102	60	0	62	<u>1,485</u>	0.00%	2025-2026	<u>1,104</u>	<u>149</u>	51	30	0	31	<u>1,365</u>	0.00%
2026-2027	<u>1,148</u>	<u>246</u>	104	60	0	62	<u>1,620</u>	9.09%	2026-2027	<u>1,148</u>	<u>239</u>	52	30	0	31	<u>1,500</u>	9.89%
2027-2028	<u>1,181</u>	<u>211</u>	106	60	0	62	<u>1,620</u>	0.00%	2027-2028	<u>1,181</u>	<u>205</u>	53	30	0	31	<u>1,500</u>	0.00%
2028-2029	<u>1,221</u>	<u>169</u>	108	60	0	62	<u>1,620</u>	0.00%	2028-2029	<u>1,221</u>	<u>164</u>	54	30	0	31	<u>1,500</u>	0.00%
2029-2030	<u>1,263</u>	<u>255</u>	110	60	0	62	<u>1,750</u>	8.02%	2029-2030	<u>1,263</u>	<u>251</u>	55	30	0	31	<u>1,630</u>	8.67%
2030-2031	<u>1,305</u>	<u>209</u>	112	<u>62</u>	0	62	<u>1,750</u>	0.00%	2030-2031	<u>1,305</u>	<u>207</u>	56	<u>31</u>	0	31	<u>1,630</u>	0.00%
2031-2032	<u>1,350</u>	<u>162</u>	114	<u>62</u>	0	62	<u>1,750</u>	0.00%	2031-2032	<u>1,350</u>	<u>161</u>	57	<u>31</u>	0	31	<u>1,630</u>	0.00%
2032-2033	<u>1,395</u>	<u>250</u>	116	<u>62</u>	0	62	<u>1,885</u>	7.71%	2032-2033	<u>1,395</u>	<u>250</u>	58	<u>31</u>	0	31	<u>1,765</u>	8.28%
2033-2034	<u>1,440</u>	<u>203</u>	118	<u>62</u>	0	62	<u>1,885</u>	0.00%	2033-2034	<u>1,440</u>	<u>204</u>	59	<u>31</u>	0	31	<u>1,765</u>	0.00%
2034-2035	<u>1,485</u>	<u>156</u>	120	<u>62</u>	0	62	<u>1,885</u>	0.00%	2034-2035	<u>1,485</u>	<u>158</u>	60	<u>31</u>	0	31	<u>1,765</u>	0.00%
2035-2036	<u>1,533</u>	<u>246</u>	<u>122</u>	<u>62</u>	<u>0</u>	<u>62</u>	<u>2,025</u>	7.43%	2035-2036	<u>1,533</u>	<u>249</u>	<u>61</u>	<u>31</u>	<u>0</u>	<u>31</u>	<u>1,905</u>	7.93%
2036-2037	<u>1,580</u>	<u>197</u>	<u>124</u>	<u>62</u>	<u>0</u>	<u>62</u>	<u>2,025</u>	0.00%	2036-2037	<u>1,580</u>	<u>201</u>	<u>62</u>	<u>31</u>	<u>0</u>	<u>31</u>	<u>1,905</u>	0.00%
2037-2038	<u>1,630</u>	<u>145</u>	<u>126</u>	<u>62</u>	<u>0</u>	<u>62</u>	<u>2,025</u>	0.00%	2037-2038	<u>1,630</u>	<u>150</u>	<u>63</u>	<u>31</u>	<u>0</u>	<u>31</u>	<u>1,905</u>	0.00%
Average Percent Increase									Average Percent Increase								
2.35%									2.85%								

**Conclusion**

The information presented in this report meets the budget objectives established by the Board of Directors in September. We are providing stability with the assessment levels and should be able to continue meeting this objective well into the future. We are also encouraged with plan estimates showing we can maintain adequate reserve balances while addressing the Association's capital and debt responsibilities. The ability to do this within a stable assessment plan was and continues to be a primary objective tied to our long-term success. This plan provides funding to cover increasing costs for operations, current and future capital projects, and debt financing, while maintaining reserves for our future use. We are confident in this plan but know we will be presented with other challenges in the future. These challenges will be identified and addressed by monitoring our financial activities and focusing on the fiduciary responsibilities we have to this organization.

**Disclaimer:** The information provided in this document is based on estimates, projections, and other calculations made by the administration of the Association (its Management, Board of Directors, and Committee Members). This information represents our best efforts in projecting the future needs of the Association. However, we know the actual results will vary from the estimates provided and it is possible future variations could be material. For this reason, the information and conclusions made in this report are subject to change and may be materially adjusted by the future administrations of this Association.

**For More Information**

The information in this article is intended to provide you with a detailed summary of the proposed 2022-2023 budget presented at the Budget Hearing. Property Owners interested in obtaining more information are encouraged to attend Board, Finance and Facilities Planning Committee Meetings. Copies of the 2022-2023 budget information can also be reviewed at the Association Office; please call ahead and schedule an appointment if you would like to do this. This information will also be posted on the Association's website and will be available on the password protected pages available to our Property Owners.

As is always the case, if you have questions or need more information about the Association's finances, please do not hesitate to contact me at the Association office.



**NORTH CENTRAL BANK**  
 Hennepin 815-925-7373  
 Ladd 815-894-2386

**OUR LENDING TEAM IS READY TO HELP YOU ACHIEVE YOUR FINANCIAL GOALS**  
*Great Rates - Excellent Options*  
**CALL TODAY or APPLY ONLINE**



Debris Removal  
 ESAC Violations  
 Fall Cleanup  
 Spring Clean Up  
 Power Washing  
 Winterizing  
 Gravel Pads & Driveways  
 General Construction Repairs  
 Property Checkup/Storm Damage

**GreaseMonkeyProducts.com**  
**Tom Rominski 847-276-8110**



**THE RV DOCTOR TRAILER SERVICE**  
 PO Box 197 - 1914 Tower Rd | Sublette, IL  
 Office: 815.849.5924 Fax: 815.849.9005  
 www.rvdoctor.net | rvdoctor@rvdoctor.net

40 Years Experience


**SERVICE DEPARTMENT OPEN YEAR-ROUND!**  
**Call and leave a message for services**

Complete Parts Store - See Us for All Trailer Repairs  
 Rubber Roofs - 10 Year Guarantee  
 ESAC Violations - Keys Made - Lawn Mowing - Rooms & Decks

**Store Hours for Parts:**  
 Mon., Thurs., Fri., & Sat., - 8:30 a.m. - 3 p.m.

**\* WE ACCEPT ALL MAJOR CREDIT CARDS \***

**BAKER INSURANCE**  
 INSURANCE PROTECTION FOR WOODHAVEN PROPERTY OWNERS



Dear Woodhaven Property Owner...Since 1986, I have specialized in providing insurance for all your camping needs at Woodhaven. I can customize your policy so you only pay for the coverages you need and want.

Some benefits of this program include:

1. All-risk protection including wind, fire, lightning, etc.
2. Coverage for you personal effects, shed, deck, etc.
3. Liability protection for your lot and trailer.
4. Special Discounts if you are 50 years of age.
5. Replacement cost option on your trailer.

*If you would like more information, please call anytime, including evenings and weekends.*

**JULIE (BAKER) MOREY**  
 (815) 822-4696  
 jmbakerins@gmail.com



# WOODY SAYS.....

Woodhaven is BEAUTIFUL in the winter!  
Follow us on Instagram for a peek!

## Communication Committee Message...

With winter coming it's time to secure our Woodhaven park models, RVs, travel trailers, and pop-ups for the cold season approaching. Public Safety will be making very welcomed lot-to-lot check to ensure there is no winter damage to our property.

On behalf, of the Communications Committee, we wish everyone happy holidays, a very merry Christmas, and a Happy New Year!

## Trunk or Treat 2021



**board action report**

The following actions were taken or reported by the Board of Directors at their October 12th, 2021 Meeting. *Full meeting minutes will be posted to the Members tab on our website after approval at the November 16th meeting.*

1. Motion was made to approve the September 27, 2021 – Board of Directors’ Meeting Minutes. Motion passed unanimously.
2. Motion was made to approve the September 27, 2021 – Board of Directors’ Executive Session Minutes. Motion passed unanimously.
3. Motion was made to approve the ESAC Board of Review Consent Agenda as presented. Motion passed unanimously.
4. Motion was made to approve the Public Safety Board of Review Consent Agenda as presented. Motion passed unanimously.
5. Motion was made to approve the 2022 – 2023 Budget Hearing Recommendations presented and approved by both the Finance Committee and the Facilities Planning Committee. Motion passed unanimously.
6. Motion was made to approve an expenditure of \$21,000 to proceed with the Aquatics Splash Park Referendum, giving the Property Owners the final decision on this project. Motion passed unanimously.
7. Motion was made the citation for Section 11 Lot 72 stands as issued with no fine; the violations have been corrected and the lot has been brought into compliance. Motion passed unanimously.
8. Motion was made to suspend Kalie Dodmead, guest of Section 12 Lot 65, from Woodhaven property until March 2022 at which time the Public Safety Board of Review will hear this case and pass the recommendation to the Board of Directors to make their final decision. Motion passed unanimously.
9. Motion was made to approve the Compensation Analysis plan for our management teams to reach the minimum market salary in comparison to the current regional markets by April 2022 with the intent of being within the reasonable mid-point comparative salary range over the next two years. Motion passed unanimously.

**BOARD & COMMITTEE MEETINGS**

*\*Meetings are subject to change, please check our website to view the most up-to-date schedules before attending a meeting.*

*Please see the online Event Calendar for details - many meetings will continue to be on a virtual platform. Board meeting agendas will be posted to Facebook prior to each meeting.*

	<b>December</b>	
14th	Board of Directors’ Meeting, Zoom Meeting	7:00 p.m.
	<b>January</b>	
11th	Board of Directors’ Meeting, Zoom Meeting	7:00 p.m.
24th	Board of Directors’ Meeting, Zoom Meeting	7:00 p.m.

**Woodhaven’s Honor Roll of Veterans**

We are continuing to seek the names of Woodhaven Property Owners and their immediate family who are US veterans or active duty. We will be adding to the list we compiled in 2019 and 2020 - if you submitted your info already, we will continue to include you. The Association would be honored to post these names in the *Woodhaven News* as well as on the Association Office, Realty Office, and Laundromat TV monitors. You can fill out the form and return it to the Association Office, online [here](#) or you can send us a message through Facebook. We will continue to accept submissions and publish the list annually.

Thank you for your time and thank you for your service to our country!

**Woodhaven’s Honor Roll of Veterans**

Name: \_\_\_\_\_

Section: \_\_\_\_\_ Lot: \_\_\_\_\_

Branch of Military: \_\_\_\_\_

\_\_\_\_\_

Wars Served or Peacetime: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Additional Information: \_\_\_\_\_

\_\_\_\_\_

PS

**KEN RICKETTS**  
**815-690-4025**  
 KEN@PRIMESOLINC.COM  
 PRIMESOLINC.COM



- ROOFING**
- CARPENTRY**
- RETAINING WALLS, SEAWALLS, PATIOS, & WALKWAYS**
- GRAVEL DRIVES & PADS**
- PAINTING & STAINING**
- POWER WASHING**
- TRAILER SKIRTING**
- GLASS REPLACEMENT**
- GENERAL MAINTENANCE**

- CUSTOM BUILT DECKS & SCREEN ROOMS**
- ROOM ADDITIONS**  
 Durabilt  
 - 3-Season & 4-Season Rooms  
 - Covered Porches

**GOT PROJECTS BACK HOME?  
 WE CAN HELP!  
 CALL US FOR A FREE ESTIMATE TODAY!**

FREE ESTIMATES | FULLY INSURED





**Gublette Baloon Inc.**  
 (815) 849-5470  
 1831 Tower Rd

Like us on Facebook!

**Open Daily Tuesday-Sunday**

Outdoor Patio    Golden Tee 2017    Big Screen TVs    Gaming Machines  
 Lunch & Dinner Specials    Darts    Daily Drink Specials

**SnK Electric**  
 815-570-7196  
 25+ years experience  
 Lic.# 1862 & 197

Service Upgrades | New & Old Work  
 Meter Pedestals | Violations Corrected  
 Trenching | Water & Sewer Extensions  
 & More!

21730 S LaGrange Rd  
 Frankfort IL, 60423  
 (815)534-5560

**Timber View R.V.**  
 "Where customers send their friends!"

**OPEN MONDAY thru SATURDAY**  
 www.timberviewrv.com

SALES | SERVICE | PARTS & ACCESSORIES | FINANCING AVAILABLE

**Woodhaven Lakes Realty**

**Please Call for an Appointment**  
 Monday-Saturday | 8:30 a.m.-4:30 p.m.  
 Sunday | CLOSED

**815-849-5476** Last updated: 11/11/2021

**Bonita Willis** - Designated Managing Realtor® Broker  
 815-343-1966 | BWillis@woodhavenassociation.com

**Mary Lovgren** - Realtor® Broker  
 815-994-1449 | marylovgren@gmail.com

**Nicci Leffelman** - Realtor® Broker  
 815-501-0408 | NLeffelman@woodhavenassociation.com

**Lisa Maher** - Realtor® Broker  
 773-459-5472 | lmaher@woodhavenassociation.com

**Justin Wiley** - Realtor® Broker  
 815-849-5390 | JWiley@woodhavenassociation.com



A darling 3 bedroom, 1 bath home on a corner lot. An attached screened in porch adds to the charm of this home! The location is close to schools, downtown and the Post Office. The garage offers additional room for storage. New roof put on approximately 2 years ago. This property is being sold "as is". This little gem won't last long, so call for a showing today!  
**\$116,500**



Perfect starter home or an investment property. Features of this 3 bedroom home are hardwood floors on the main level, cute enclosed front porch, and some newer windows. A large backyard to enjoy a cookout or Mother Nature. Conveniently located within walking distance to the grocery store, post office and pharmacy. This little home is awaiting your big ideas! Being sold "as is".  
**\$44,900**



Three city lots in a conveniently located area of a small quaint community. Walking distance to schools while still feeling private and remote. Lovely shade as well as lots of flat open space to improve upon. Small, older home to refurbish or start from scratch with the home of your dreams. Endless potential awaits - let your imagination take over! Call for a showing today.  
**\$34,900**



This listing offers a lovely 3 bedroom home with a large screened in front porch. The spacious living and dining room will certainly offer plenty of space for hosting holiday dinners! The attic could be turned into a 4th bedroom with a little work. The fenced in back yard is private and a perfect spot to enjoy a campfire and some s'mores. So much character to this lovely one of a kind home. Call for a showing today.  
**\$98,900**

Listings available at: [woodhavenlakes.com](http://woodhavenlakes.com) | [realtor.com](http://realtor.com)  
[zillow.com](http://zillow.com) | [trulia.com](http://trulia.com)



# RECREATION & ACTIVITIES

## North Pole Express

**STARTING NOVEMBER 27TH**

Parents! This is an opportunity for your child to receive their very own personalized letter from Santa Claus! Woodhaven's North Pole Express serves as a link between Woodhaven's Property Owners and the North Pole. The North Pole Express will begin accepting letters on November 27th. Simply mail your child's letter to:

**Woodhaven Lakes Association**

**North Pole Express**

**P.O. Box 110**

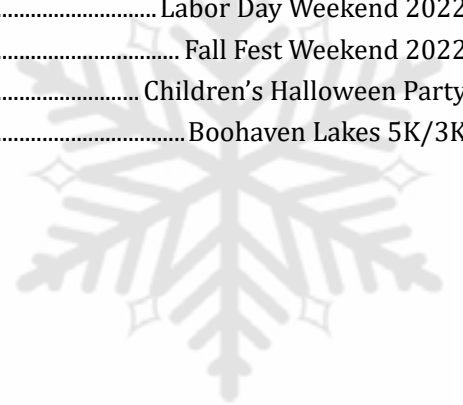
**Sublette, Illinois 61367**

Make sure your child's name, age and address, are included. More information about each child is also welcome, so that letters can be personalized. The more information provided; the easier it is for Santa to personalize!

Deadline is December 17th. The popularity of this program has grown rapidly! Be sure to get your letters in early! Remember - you never know when the jolly old elf is watching!

## MARK YOUR CALENDARS

- November 27, 2021 .....North Pole Express Opens
- December 17, 2021 ..... Last Day for North Pole Express Letters
- February 19, 2022 ..... Cabin Fever Festival
- April 9, 2022 ..... Egg Celebration
- April 30th-May 1st 2022 .....Spring Fling 2022
- May 28-29, 2022 ..... Memorial Day 2022
- July 2-4, 2022.....Independence Day Weekend 2022
- August 6-7, 2022 ..... Main Event Weekend
- September 3-4, 2022 ..... Labor Day Weekend 2022
- October 8-9, 2022 ..... Fall Fest Weekend 2022
- October 22, 2022 ..... Children's Halloween Party
- October 23, 2022 ..... Boohaven Lakes 5K/3K



# BOOHAVEN 5K RESULTS

## OVERALL FINISH

Place	Overall Name	Bib No	Age	Gend	-----Total-----	
					Chip Time	Gun Time
1	Blake Sanders	502	16	M	18:51.3	18:53.2
2	Andrew Masciopinto	846	26	M	22:14.4	22:16.8
3	Joseph Egan	842	15	M	22:16.0	22:18.6
4	Robert Eaman	840	50	M	24:24.1	25:07.9
5	Matthew Zuccarelli	996	16	M	24:57.1	25:00.1
6	Rachel Weyers	859	25	F	25:40.5	25:43.8
7	Deanna Rivas	855	40	F	26:17.2	26:22.9
8	Matthew Pacetti	851	40	M	26:56.8	27:02.2
9	Patrick Egan	843	66	M	26:57.2	26:59.8
10	Daniel Eftimoff	841	32	M	27:35.6	27:41.8
11	Mary Beth Potthoff	853	62	F	30:03.3	30:06.5
12	Dennis Zuccarelli	863	0	M	30:25.0	30:30.1
13	Emanuel Medina	997	43	M	30:48.3	30:53.1
14	Jill Urban Bollis	858	52	F	32:22.1	32:24.9
15	Abbott Roseanne	503	58	M	33:19.5	33:23.3
16	Susana Perez	501	37	F	34:14.0	34:21.0
17	Susana Yanez	999	53	F	34:40.7	34:45.9
18	Martha Bravo	998	43	F	35:33.2	35:37.9
19	Willy Neuman	850	79	M	36:28.6	36:41.9
20	Nickie Neuman	849	50	F	36:28.8	36:42.1
21	Danny Zuccarelli	862	0	M	37:44.7	37:48.6
22	Theresa Hart	845	62	F	38:21.7	38:26.0
23	Marsha Zeglis	861	66	F	38:22.4	38:26.8
24	Cathy Nelson	847	51	F	47:44.1	47:54.9
25	Jim Nelson	848	51	M	47:44.2	47:55.0
26	Jacob Garcia	844	29	M	54:45.7	54:59.2
27	Guadalupe Reyes	854	25	F	54:46.7	54:59.6

**welcome new property owners - october**

"Welcome" new Woodhaven Property Owners and families. Please stop at the Association Office and pick up your new Membership packet.

Sec/Lot	Name	City	State
2/162	MARK FIALKOWSKI	FRANKLIN GROVE	IL
2/193-4	RAFAEL & ADELINA LUX	CHICAGO	IL
2/297	DENNIS & SANDRA PRANCZKE	ROUND LAKE HEIGHTS	IL
3/81	SUSAN & DENNIS KEE	HILLCREST	IL
3/105	SANDRA & JUAN ESPANA	CHICAGO	IL
3/241	VICTOR SORIANO & NOHEMI ALVAREZ	CHICAGO	IL
5/189	DENISE FLORES	OTTAWA	IL
5/282	CHARLES BLAHUT & KARLE CHACON	PLAINFIELD	IL
5/353	SAMANTHA GOLDMAN	DIXON	IL
6/82	ELIEZER HOYOS	CHICAGO	IL
6/83	JOEL & ROSA ROSARIO	GLENVIEW	IL
6/193	DAVID JACOBSON	DEKALB	IL
7/31	CAROL YOUNGQUIST	EVANSTON	IL
7/39	ERNEST & PATRICIA GARCIA	JOLIET	IL
7/54	MARTHA RODRIGUEZ	WEST CHICAGO	IL
8/1	JUANITA ENRIQUEZ	CHICAGO	IL
8/35	BRADLEY & UDOXIA GARRETT	CHICAGO	IL
9/30	MICHAEL SZYMANSKI & KATHERINE SAULNIER	JOLIET	IL
9/133	JOSEPH BECK	ROCKFORD	IL
9/154	ROSA GARCIA	LOMBARD	IL
9/221-2	JESUS BARRIGA	COUNTRY CLUB HILLS	IL
10/7	WILSON RAMOS VELEZ	CHICAGO	IL
10/223	ANGEL RIVERA & NATALIE GARCIA	CHICAGO	IL
13/56	PIOTR & MARTA HATLAS	STREAMWOOD	IL
13/98	ROBERT & JANE SCHAEFLEIN	OSWEGO	IL
16/57	COLLEEN CUMMINGS	TINLEY PARK	IL
16/116-7	KRISTI & SAMUEL PAVESICH	CRETE	IL
17/19	JAMES & SONIA VILLARREAL	PLAINFIELD	IL
17/20-1	MONICA & JOSE PEREZ	CHICAGO	IL
17/170	VICTOR LLANES	SUMMIT	IL
19/78	VICTORIA QUINONES	BERWYN	IL
21/89	MONICA & EDWIN CUBERO	SOUTH ELGIN	IL
21/237-8	PHILIP & BARBARA AMBERG	SYCAMORE	IL
22/40	GEANELLE M NELSON	BYRON	IL
22/40	JORDAN L & JOSHUA PICKERING	OREGON	IL
23/32	KAMIL BOBEK	CHICAGO	IL
23/197-8	JEFFREY & JENNIFER CARRETTO	OTTAWA	IL
24/50	ANGELO CARRIVALE	CHICAGO	IL
24/222	JESSICA COGAN & ZACHARY COGAN	MORTON GROVE	IL
25/87-8	SCOTTIE PERRY	CHICAGO	IL
25/125	RYAN DAVIDSON & SARAH SCHREIBER	BATAVIA	IL
26/32	CHESTER & MARIA BUNDA	HICKORY HILLS	IL
26/129	JOHN & DALENE SWEEZEY	SPRING VALLEY	IL
26/148	MARY BETH CORBIN	LEMONT	IL
26/148	JOSEPH DIFFY	LOCKPORT	IL
26/160-1	REGINA CIONE	DES PLAINES	IL
26/239	JIMMY SERRANO	BERWYN	IL
28/29	KARLA CANDELARIA	CHICAGO	IL
29/192	PHILIP O'GRADY	LOMBARD	IL
29/192	MARY O'GRADY	CHICAGO	IL
29/299	JARIZYAREM & LUIS RODRIGUEZ	CHICAGO	IL

**registered sex offender list**

Robert Hipshur-Sec. 21, Lot. 33      William Dubois-Sec. 17, Lot. 122-123

**section representatives & alternates**

SECTION	REPRESENTATIVE	ALTERNATE
Section 1	Jim McGrady 1/103	Marty Behan 1/72
Section 2	Pat Sirbas 2/279	Jane Elliott 2/216
Section 3	Maria Dellegrazio 3/68	Judy Gonzalez 3/91
Section 4	Marian Schuetz 4/69	Gregg Swanstrom 4/183
Section 5	Marcia Kosowski 5/229	
Section 6	Michael Flanigan 6/6	Pat Winters 6/143
Section 7	Karen Larson 7/194	Lee Patterson 7/6
Section 8	Linda Smith 8/31	Mary Muir 8/30
Section 9		
Section 10	Bob Palatine 10/284	Tony Lona 10/219
Section 11	Dawn Anama 11/202	Kelli Fox 11/236
Section 12	Heather Hansen 12/48	Chris Collins 12/48
Section 13		
Section 14	Jeraldine Elliott 14/63	
Section 15	Nancy Jackson 15/104	Elaine Ayers 15/61
Section 16	Ernest Mitchell 16/79-80	Richard Ziegenfuss 16/133-4
Section 17	Jose Navarro 17/143	
Section 18	Rosemary Colness 18/18	Joanne Lencki 18/95
Section 19	Karmi Temple 19/26	
Section 20	Diane Connelly 20/32	Jeff Jackson
Section 21	Todd Moffett 21/86&174	
Section 22	Kathy Brush 22/153	
Section 23	Rita Olsen 23/48	
Section 24	Laurie Picha 24/9	Marisa Chavez 24/77
Section 25	Diana Strong 25/25	
Section 26	Angel Flores 26/119	
Section 27	Christopher Cordero 27/72	Charlene Hill 27/114
Section 28		
Section 29	Christine Pontrelli 29/153	

**We offer Woodhaven Lot Loans**



**PIONEER STATE BANK**

With several options to choose from, we have the loan that best fits your needs! Give us a call today to see how we can help.

**Sublette**

303 S. Pennsylvania Ave.

**815.849.5242**

All loans are subject to credit approval. Fees may apply.



**JLS AGENCY**

**815-434-4475**

Replacement Cost Coverage Available on Most Units

FREE Estimates



**LEAK PROOF... GUARANTEED!**

705 Illinois Ave. Mendota, IL 61342

**815-539-5142**

Over 30 Years Experience

NORTHERNILLINOISSEAMLESSROOFING.COM

AUTHORIZED CONTRACTOR. NRCA • BBB



**esac citations - october**

Sec/Lot	Violation
2/221	Room permit expired; not complete; bldg. materials
2/287	No permit for gravel pad; gravel patio less than 15' from front
3/15	Exposed wire on room; rotten wood on walk-through & deck
3/67	Building materials - lumber, wood posts and lattice
3/240	RV entry & compartment doors damaged; over 400 sq ft patio
4/2	Fire pit less than 5' from 2/3 line; rotten wood on shed
4/88	Permit for block patio/drive expired; bldg. materials - blocks
4/100	RV permit expired; RV needs inspected in setup mode
4/175	Damaged shed shingles; rotten wood on shed; bldg. materials
4/176	Building materials - metal roofing, blocks, lattice, PVC, siding
5/30	No permit for overhead; no registration on SMV; rotten wood
5/200	Fire pit debris on ground; bldg. materials - bricks; inapp storage
5/216	Exp wire under OH; exposed outlet; fence; soffit open; exp wood
5/272	Shed roof damaged/missing shingles
5/273	Non-burnable items in fire pit
5/357	Building materials - metal pipes, lumber, Plexiglass
6/14	Deck less than 7' from line; no permit for LP tanks
6/28	Vinyl covering RV window; exposed outlet on RV
6/30	Rotten wood on shed; open shed seam; RV roof vent damaged
7/82	Exposed wire to outlet on room
7/90	Cover of RV roof A/C damaged
8/1	Rotten wood; screen damaged; shed roof deteriorated
8/120	Bldg mat-screens, metal pieces, pallets; snowmobile reg.
9/54	Broken window on room; RV door missing trim; exposed wire
10/25	Int. paneling on shed; open above shed door; shed roof det.
10/54	Soffit of room deteriorated; deck missing railing; bldg. mat.
10/57	Building materials - patio blocks, plywood, sink
10/75	Rotten wood on shed
10/105	Room permit expired; not enough glass; deck/OH less than 7'
10/290	Rotten wood on room; broken window on room; shed door
11/151	Rotten wood on shed; hole in room soffit; RV door damaged
12/14	Siding on shed separating; RV roof and interior damaged
13/110	Open area in meter and face plate of meter box
14/89	Building materials - lumber and landscape timbers
15/161	Exposed wire by step; rotten wood shed; swing over rear line
17/27	Meter face not secure; NEMA3 on ground; deck damaged
17/36	Hole in shed roof; rotten wood on shed; timbers block culvert
17/91	Bench and swing over property line
17/171	Meter face plate not secure; hole in shed door; RV comp doors
17/205	No face plate in NEMA3; RV tip-out unacceptable repair
17/245	Repair to RV seams unacceptable
17/268	Building materials - blocks and vinyl pieces
18/5	Shed missing trim; RV skirting not set; fire pit blocks sep.
19/53	Registration on SMV expired; wood overhead on ground
20/2	Ext. cord plugged into outlet strip; broken room window
20/9	Shingles missing from shed roof
21/9	Broken covers on RV roof vents
21/136	Hole/rotten wood on shed; hole in overhead; ext cord plugged in
21/173	Fire pit 1' from 173/172 line; exposed outlet on shed
21/261	Repair to outlet unacceptable
21/262	Violation of stop work order - RV modification; rotten wood
21/263	PVC sewer riser not connected to sewer inlet
22/48	Building materials - plywood and vinyl siding
22/59	Building materials - lumber and vinyl pieces
22/88	No permit to rework fire pit; bldg. materials - blocks
22/123	Tarp over RV; building materials - lumber
24/247	Wood covering RV vent; bldg. mat - gravel, patio blocks
25/95	Space between spindles on deck railing exceeds 4"
26/52	Exposed wire under RV; debris from shed demo
26/154	Unacceptable face plate in meter box
27/135	Fire pit 15.5' from LP tanks; tape on RV; lights in trees
29/57	Shed door no closing; rear right shed corner open; RV door trim
29/156	Building materials - countertop
29/165	Incomplete fire pit surround; inappropriate storage
29/252	Broken window on RV; RV seam open; tape on RV comp.
29/310	Room siding missing; broken window on room; damage skirting
29/315	No bushing on conduit at meter/exp wires; tape on RV seam


**public safety citations - october**

Sec/Lot	Owner/Guest	Offense
7/112	Owner	Theft of Electrical Services
20/37	Guest	Duty to Cooperate with Public Safety Officers
27/150	Guest	Speeding




**Wood Decks | Room Additions**  
**Screen Rooms | Steel Roofing**  
**Windows, Doors, Siding**

815-326-0869 | [curts@frontier.com](mailto:curts@frontier.com)  
[www.CurtsCarpentry.com](http://www.CurtsCarpentry.com)





**North Central Bank**  
 110 N. Main Ave. Ladd, IL 61329

**Deb Schultz**  
 VP / LOAN OFFICER  
 NMLS# 719170



Cell 815-440-6708 | Office 815-894-2386 | [dschultz@northcentralbank.com](mailto:dschultz@northcentralbank.com)  
 Apply Online 24/7 | Available for all your Lending Needs

Member FDIC  [www.northcentralbank.com](http://www.northcentralbank.com) 



**CHECK OUT OUR WOODHAVEN APP!**

The app is primarily to help communicate with our current members. We are always striving to give our members the most up to date information about Woodhaven.

**NEWS • PAY ASSESSMENT • CALENDAR • HOURS**  
**PROPERTY MAP • NOTIFICATIONS • DOCS & MORE!!**




resource news



jerry corcoran | resource manager

**Reminder that Loose-Leaf Pickup Ends November 30**

Loose-leaf pickup season runs November 1 through November 30 and in the spring April 15 - May 31.

- Rake leaves, grass clippings, pine needles, and other leafy materials to the front of your lot along the road in a windrow.



- Leaf piles should be within 5 feet of the roadway but not blocking or obstructing traffic. The vacuum has limited reach.

**Be sure no debris other than leaves is in the leaf piles.**

- Brush pick up continues once a week through November 30.
- Property Owners wanting to utilize these services for fall pickup are instructed to sign up at one of 3 locations on property or on the app.
- This is the same procedure used in all landscape waste pick up.
- The sign-up sheets are located at

the True Value Store, Administration Receptionist Desk, and Gate.

- We ask that information written down be legible since it must be transferred to another worksheet that is given to the vacuum operators.

Please contact the Resource Department should you have questions or concerns relating to landscape waste pickup.

**Ice-Fishing Season Precautions**

The ice-fishing season is once again close at hand. As ice begins to form on the lakes across northern Illinois, ice anglers will be anticipating catching bluegills, crappies and other species through the holes carved into the ice. This winter pastime is a means of enjoying the outdoors when temperatures fall well below the freezing mark. A fair number of anglers come out to ice fish on a regular basis through the winter. As with fishing in open water, there are precautions one must take to insure a safe trip.

The first and most important thing to do is find out the ice conditions on the particular body of water you intend to fish. In most instances, one must visit the lake or pond to assess ice conditions. Some general guidelines based on newly formed ice, which is stronger than older ice, are as follows:

- 2 inches- safe for walking (not recommended)
- 4 inches - fishermen plus equipment
- 5 inches - snowmobiles
- 8 to 12 - vehicles

Vehicles & snowmobiles are not allowed on Woodhaven Lakes! This just gives a rough idea of the load bearing strength of ice at different thicknesses.

There are many factors that cause ice to weaken, some of which are fluctuating air temperatures, precipitation, currents under the ice, geese and fluctuating water levels. The presence of aeration/circulation devices on the lakes should be noted and steered well clear of, as the current produced by the water movement causes thin ice.

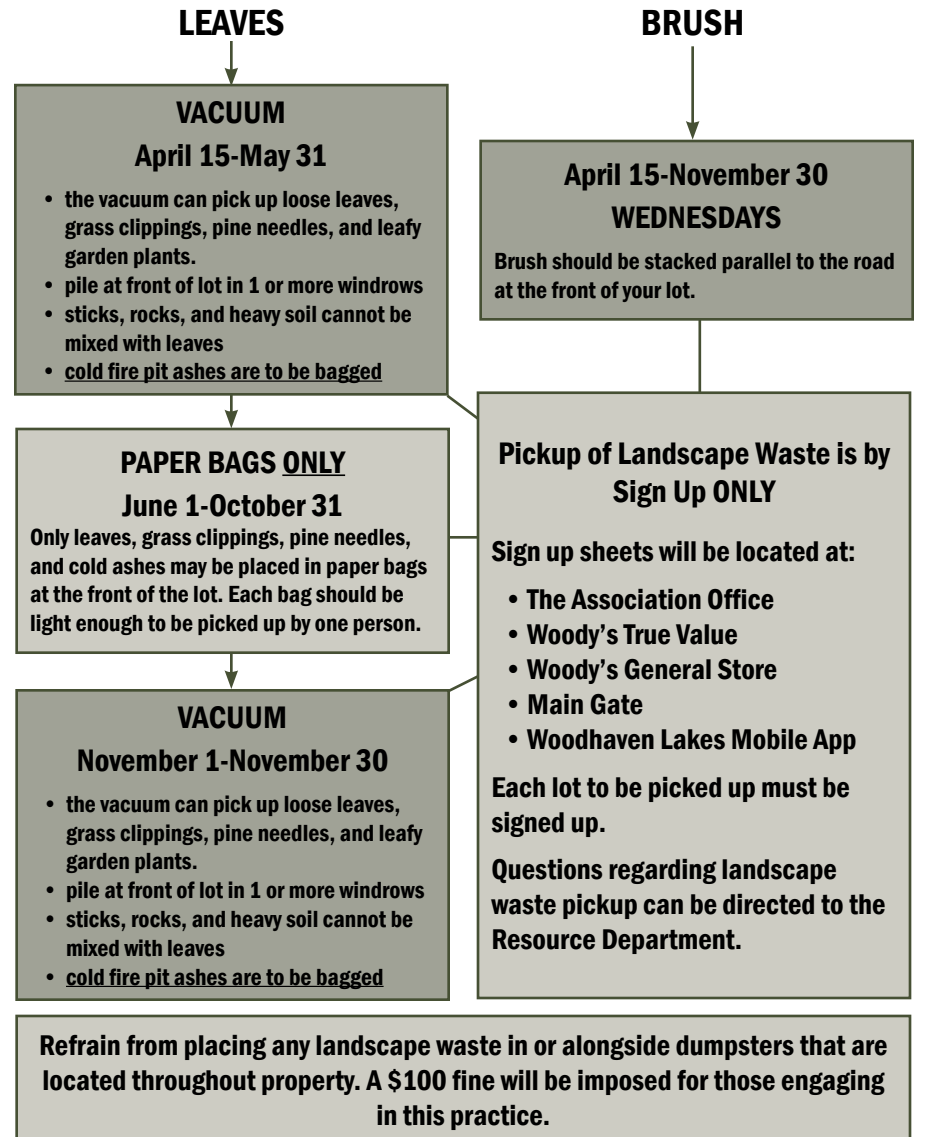
As a precaution, aeration and circulation devices will be operating on all lakes this coming season. Even though the ice may seem 'safe' around these devices, anglers are cautioned to stay well away from them to avoid the danger of falling through the ice. These devices create current under the ice. Be sure to carry a pair of ice spikes in the event you fall through the ice. These spikes allow an angler to pull him or herself up onto the ice. Before stepping onto the ice, the above factors should be heeded.

**Have You Removed Your Boat from Lake Storage and Common Areas?**

With old man winter already threatening what is to come, this is a final reminder to pick up your boats from the lake storage areas as well as all common areas around the lakes **prior to December 1**. According to the Association Rules and Regulations, all watercraft stored at the designated storage areas or any common area adjacent to the lakes must be removed between December 1 and March 1. By doing so, those boats that are abandoned can be identified and steps can be taken to locate the owner. In addition, routine maintenance can be performed on the storage areas. This is also a good time for watercraft owners to make sure that the registration sticker is current and the section/lot numbers are affixed to the outside of the boat. Staff will pick up remaining boats after December 1. Notification letters will be sent out to the owners of boats as long as the section/lot number appears on the outside of the boat. To reclaim a boat picked up by staff, contact Jerry Corcoran at the number below as soon as possible. Owners will be required to provide proof of ownership along with payment of fees related to pick up and storage. Any boats not claimed will be auctioned off after a period of one year. Please take time this fall to pick up your boats from all common areas. If you have questions concerning this matter, please contact the Resource Department at (815) 849-5209 extension 305.



**LANDSCAPE WASTE LOT-to-LOT PICKUP PROCEDURE**



# CATCH OF THE DAY



Bernie Scianna caught this 10 pound catfish from Pine Lake while fishing for trout on 10/12/21. The fish was caught using trout bait.

*Missing your favorite Woodhaven goodies from the General Store?  
You can now find them online!*



The General Store has partnered with Faithfully Engraved to bring your favorite Woodhaven Gear to you all year long!

Click the "Shop" link at the top of Woodhaven's website to shop the custom engraved Woodhaven goodies!

Hats, Tumblers, Ornaments, and more!



## 2021 Catch Limits

Largemouth Bass	14" Minimum Length Limit
*recommended voluntary catch & release	1 Fish Daily Limit per Lake
Muskellunge (Musky)	Catch & Release ONLY
Walleye	2 Fish Daily Limit
	16" Minimum Length Limit
Channel Catfish	4 per Day
Crappie	15 per Day
Trout	3 per Day
Bluegill & Redear Sunfish	No Limits
Bullhead	No Limits
Common Carp	No Limits (Do not release to water)
Grass Carp	RETURN TO LAKE!

**\*Notes:**  
 - A minimum length limit indicates that fish taken and not returned to the lake are required to be equal to or larger than the stated length. All fish less than the stated length shall be returned to the water being fished.  
 - A daily limit will pertain to the lake being fished. Anglers will not be allowed to have in possession more than the state limit on any given lake.

NO MINNOWS ALLOWED AS BAIT

# SICKLEY LAWN CARE

TONY SICKLEY

815-488-2041

SPRING/FALL  
CLEAN-UP

MOWING

LANDSCAPING

WEED CONTROL

TREE WORK

## Woodhaven Lakes Realty

One of the most misleading, preconceived notions in the real estate process is that you must automatically call the number on the sign/listing. There is a reason we as Brokers put our name and number on there – but that's not your only option when inquiring about a property. If the property is publicly listed in the MLS (realtor.com, Zillow, Redfin etc.) you can ALWAYS call **Woodhaven Lakes Realty**.

You should be calling a brokerage that is going to best serve you, and that office is **Woodhaven Lakes Realty**. We have the knowledge, staff, ethics and drive to provide the best service possible to all our clients. Whether a buyer or a seller, residential or recreational, an \$8,000 purchase or an \$800,000 purchase, we provide the same great service from showing to closing – and look forward to seeing your smiling face long after.

Our team is made up of a wonderfully diverse group of Brokers, and a call to **Woodhaven Lakes Realty** can be your first step in making the perfect match for your buying or selling process. With real estate often being the biggest, and sometimes the most stressful purchase, you make in your lifetime, you certainly don't want to trust the process to just anyone, you want the best. **Woodhaven Lakes Realty** has been providing that top-notch service for decades and we have no plans to stop. We put in the work to make the process as seamless and smooth as possible, so you can enjoy it, instead of stress over it.

**Woodhaven Lakes Realty** wants you to be sure to know you don't need to call the number on the sign/listing, but rather the best in the business....and that is us! Our office is conveniently located on property and is currently open Monday through Friday 8:30 a.m.-4:30 p.m., and Saturday 10 a.m.-2 p.m. Give us a call to help you plan your forever...(815)849-5476



815-849-5476

[woodhavenlakes.com/woodhaven-properties](http://woodhavenlakes.com/woodhaven-properties)

Monday-Friday | 8:30-4:30

Saturday | 10-2

please call for an appointment

Find us on [realtor.com](http://realtor.com) | [trulia.com](http://trulia.com) | [zillow.com](http://zillow.com)



### Broker Spotlight - Salvador Bayron

Ladies and gentlemen, all the way from San Juan, PR, Woodhaven Lakes Realty would like to introduce Salvador Bayron! Sal was born in PR, but he has married Elsa, raised their three wonderful children and now watches his five beautiful granddaughters grow up from the Northwest suburbs; he and Elsa have now owned property at Woodhaven for 29 years as well.

Prior to real estate Sal earned his MBA from DeVry University and used it diversely by working in the fields of education, consulting, supplier diversity and event marketing. He obtained his real estate license in 1997 to work with the owner of one of the largest Hispanic Real Estate companies in Chicago. Woodhaven Lakes Realty has been fortunate enough to benefit from that experience now. We can proudly say that, although Sal has worked with other local offices, he notes Woodhaven Lakes Realty's reputations and credibility among the reasons for joining us in 2018. Sal is a huge asset to our office and takes much joy in helping our Spanish speaking clients.

Sal helps all his co-workers at Woodhaven Lakes Realty by keeping a great sense of humor, and he always brings the fun. He has many hobbies, and they all add to the upbeat atmosphere Woodhaven Lakes Realty strives for. Sal loves to play guitar, karaoke, work out, and Salsa dance. And since no one can be all work and no play, our office has been known to switch on a little Mark Anthony (a personal friend of Sal's), and he has given us a few pointers for the dance floor.

If you are looking to buy or sell, give Sal a call. He never misses a beat! (312)952-3409



# Twas the Night Before Christmas, at Woodhaven

Twas the night before Christmas when all through the park  
not a creature was stirring, boy is it dark.

The stockings were hung at home, it was clear,  
because, St. Nicholas, we can't live here.

The owners were nestled all snug in their beds,  
while visions of lifeguards danced in their heads.

And Maria in her 'sweats, and Joe in his flannel,  
had just snuggled in to watch the Hallmark channel.

When out in the 'burbs there arose such a clatter,  
They checked their phones to see what was the matter.

They logged onto Facebook as quick as they could,  
then texted the whole section of their getaway neighborhood.

The moon shining bright in their urban setting  
gave no hint of the trouble the big guy would be getting.

When, what to their wondering ear should they hear,  
but another raucous at the park they hold dear.

So, they jumped online to look really quick,  
And saw the live stream of our visitor, St. Nick.

His sleigh approached the gate at a speed so fast,  
he figured he could get in, why would he need a pass?

"Now Marissa, Now Chris!  
Now, Michelle and Jordan  
Please, Shannon! Please Sara!  
Please, Rex or Lauren!  
Open the gate!  
I don't have a pass!  
I just want a peek!  
I'll go really fast!"

As the gate held tight the wind started to blow,  
Santa gets red in the face when his way things don't go.

"You must have a pass, are you an Owner or guest?"  
asked the attendant on duty, Debbie would have been impressed.

With the rules they held fast, they would not let him enter  
Even Santa needs a pass or an appointment with a Realtor.

As he pulled back the reindeer and was preparing to retreat,  
Rudolph's nose flashed a signal no one else could repeat.

Little did they know, it was a sign to the team,  
to help their dear Santa find the place of his dreams.

A late-night appointment, even after the dark  
but he had a tight schedule and hoped a broker was still in the park.

His eyes-how they twinkled! His nose like a cherry!  
He had properties to see with Lisa, Sal, Justin, or Mary.

He walked to the door and was about to knock,  
when he saw through the window a Broker in shock.

She had always loved Christmas and all the cheer,  
but never imagined she'd meet Santa and his reindeer.

He had a list well organized, which made it slight,  
so she jumped in his sleigh, and they headed into the night.

He liked this one's kitchen, and that one's yard,  
the time was ticking, but the decision was hard.

A wink of his eye and the last of the list  
soon let her know, it was for this one he wished.

They wrote up the offer, it was presented on the spot,  
they had to move quickly, it was all the time he's got.

His offer was generous, nothing less than expected,  
the sellers would have been foolish had they rejected.

He closed in two weeks, when time better allowed,  
we had to keep it quiet to not draw a crowd.

So now he's an Owner, along with the rest,  
even Santa Loves Woodhaven - after all it's the best!

# PRELIMINARY SPLASH PARK DESIGN & INFORMATION

## New Aquatic Facility?

Over the years Woodhaven Lakes has been met with many membership service needs and demands that, when given enough time, resource, and planning ultimately achieved those Property Owner desires and interests. At Woodhaven's core, the two swimming pools and lakefront beach have always been of the highest priority of all facilities utilized, followed closely by the lakes (more water!).

Busy, crowded, congested, and, at times, crazy tends to describe any given summer weekend at the aquatic facilities and on the holiday weekends, overwhelming. Recent operational adjustments requiring reservations, limiting use, and allowing for more members to participate at the facilities on the weekend have helped ease this tension.

For 15 years, relieving the present burden placed on the pools and beach, while providing additional aquatic oriented recreation different from our existing, has been the drive of the Facilities Planning Committee bringing about the Aquatic Splash Park of today.



SITE PLAN



### Where and Why?

An Aquatic Facility Site Analysis was completed by engineers from Water Technology Inc. in September of 2014. Best potential locations for an additional aquatic facility were identified and weighted for Solar Orientation, Utility Access, Topography, Geotechnical, Parking Areas, and Potential Destructions. Those areas were right next to Pool One (referenced as Site 1), the open field near the Woodhaven Lake Complex (Site 2) commonly known as “the overflow parking” for the Beach/Pool Two, and the open common area in Section 25 (Site 3) also known as “the woodchip pile.”

Disadvantages were subtracted from advantages in these areas with Section 25 (Site 3) being recommended 1st with 14 points, Overflow Parking (Site 2) with 13 points, and Pool One (Site 1) with 8 points. It was also noted by the Facilities Planning Committee that Section 25 (Site 3) was weighted negatively for “location not central”, which committee members considered to be a positive and more in line with their interest to more evenly distribute activities and populations across the property (not add more people to areas that are already heavily populated with users).

Two additional considerations unique to the Section 25 location also supported the committee’s recommendation. Those are enhanced access to the Preservation Area just across Woodhaven Drive West in Section 28, and the surplus space in the Section 25 common area for potential future growth. Future growth may include the grass walk paths throughout these two areas to be improved with gravel trails. Under the protection of Woodhaven’s Covenants and Restrictions, Preservation Areas (Section 28) cannot be developed with any sort of amenities however, opening up these 20+ unknown and forgotten acres of Woodhaven’s nature to hikers, bikers and nature programs is encouraging.

NORTH ELEVATION



SOUTH ELEVATION

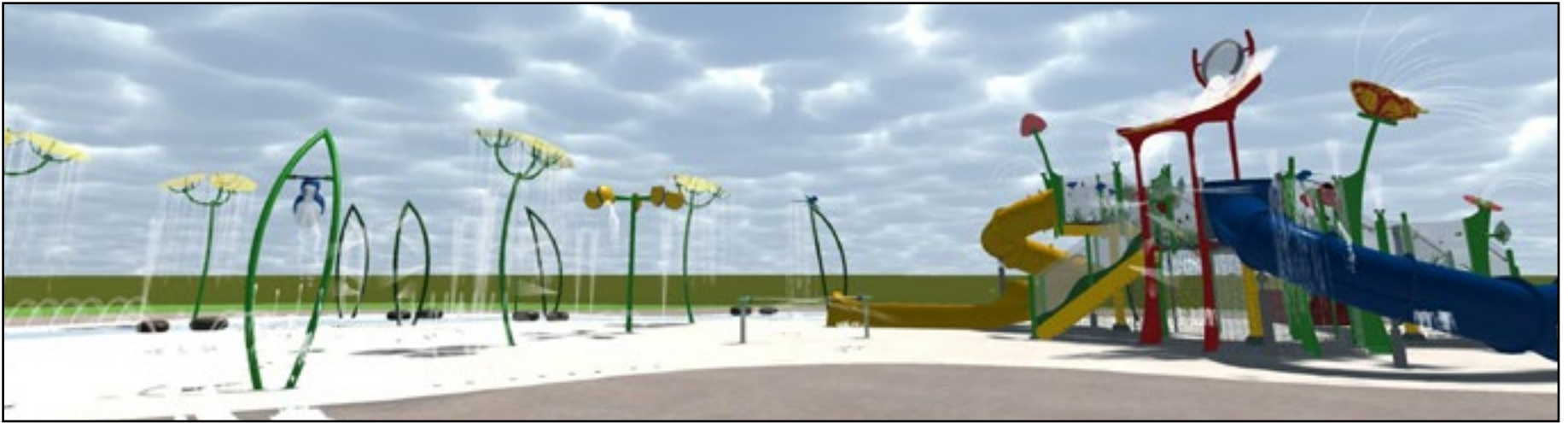


WEST ELEVATION

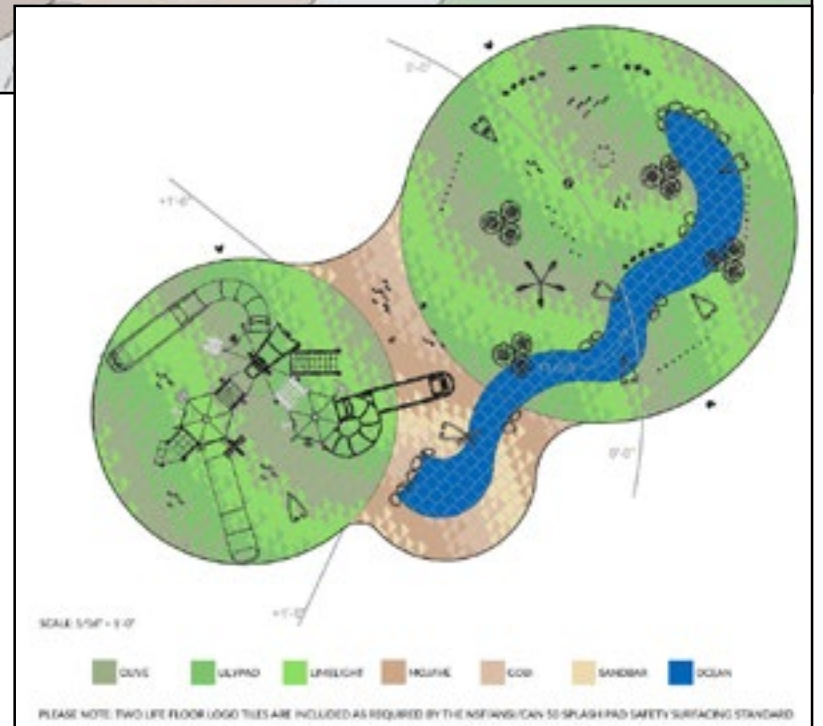
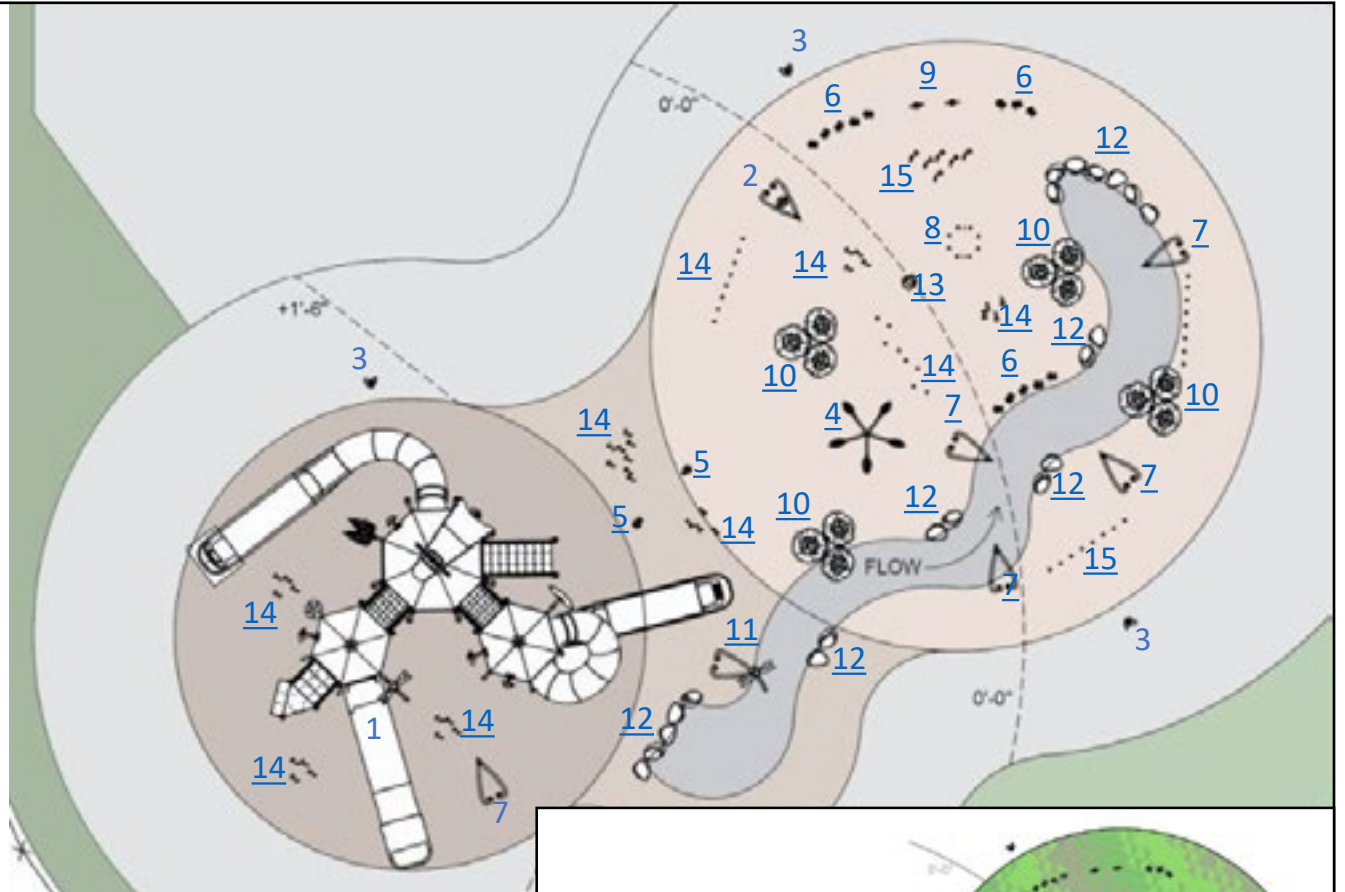


EAST ELEVATION





- 1 Structure
- 2 Dew Drop
- 3 Activator
- 4 Soaker
- 5 Splash Blaster
- 6 Ants 3 & 5
- 7 Morning Grass
- 8 Doughnut Spray
- 9 Racoon & Frog
- 10 Aneth Bloom
- 11 Sparx
- 12 Surf Stones
- 13 Frog Spray
- 14 Ground Sprays
  - a. Monster
  - b. Tunnel
  - c. Team Effect
- 15 Ground Sprays
  - a. Wave
  - b. Tulip



## How do we pay for it?

As it is a new project being considered, funding for the proposed Splash Park does not exist in the present day Woodhaven Association budget, or its 12 million dollar reserves. The initial 4.5 million dollar construction cost would arise from an internal loan from those reserves, and paid back to those reserves (with interest), over the next 15 years. The new facility will need to build reserves for future care and replacement over the next 30 years. In addition to the reserves, projected annual operating costs (staff, utilities, etc.) of \$120,000 (with inflationary increases) would need to be added to the budget. These combined amounts would directly relate to about a \$90 annual increase in assessments.



## Preliminary Project Budget

<b>Construction:</b>	
Site Work	\$275,000
Site Utilities	\$70,000
Building	\$750,000
Splash Park	\$2,150,000
Shade Structures/Deck Furniture Allowance	\$50,000
Splash Park Deck Finish Allowance	\$220,000
<b>Sub-Total</b>	<b>\$3,515,000</b>
<b>Project Costs:</b>	
Professional Fees	\$295,000
<b>Sub-Total</b>	<b>\$3,810,000</b>
<b>Project Contingency:</b>	
Contingency/Escalation to Bid	\$690,000
<b>Recommended Project Budget</b>	<b>\$4,500,000</b>

## Preliminary Project Schedule

Project Design Phase	Fall 2022
Project Bidding Permits	Winter 2023
Construction Start	Summer 2023
Construction Complete	Spring 2024



### What's next?

New facilities or amenities of this size and scope cannot be developed without the approval of Woodhaven Lakes' membership by a majority vote in the process of a referendum. Scheduled for early next summer, the Aquatic Operations Referendum Committee is seeking (pleading?) for input from Property Owners. They will be continuing to work with staff and professional resources to compile as much information and answers, being transparent as possible, knowledge based and unbiased, to be sure that all Property Owners have the information they will need to make a decision on the referendum, either for or against.

**Please submit your questions, general or specific, to:**

**AORC@woodhavenassociation.com**

Some example questions previously submitted to the committee that are presently being researched include:

*What will be the on-going staffing requirements (lifeguards?) and operating costs to the Woodhaven Association into the future?*

*How much use should Property Owners expect to receive, for how long of the season and how often will it be open and available?*

*What impact will the new activity in this area have on the adjacent Property Owners in Section 25, the uses of this area now, and the present existing natural environment?*

*What value would this added amenity be to me as a Property Owner without children or grandchildren, or someone who does not have an interest in using this new facility?*

*Will this Splash Park require licensing and approval from the Illinois Department of Public Health, regulated by State of Illinois Administrative Codes (similar to the pools and beach)?*

**What questions do you have? What are your thoughts in support, or not in support, of this potential new addition to Woodhaven Lakes?**

**AORC@woodhavenassociation.com**



Want to see the full preliminary design phase plans? Visit the website at this direct link:  
<https://bit.ly/3D7yvfe>



**waterplay**

SLIDES	3
WATER FEATURES	23
LENGTH / WIDTH	56'3" x 44'11" (17.2m x 13.7m)
TOTAL HEIGHT	11'3" (3.5m)
ELEVATED PLAY AREA	184m <sup>2</sup> (19.1m <sup>2</sup> )
TOP DECK HEIGHT	8' (2.4m)
TOTAL WATER FLOW	1196 GPM (453 LPM)

**GRASSLANDS**

**ADVENTURE SERIES G300**  
0010-9089

See Specifications Sheet for product data.

**waterplay**

PEEK THROUGH THE AQUALUME™ SHAPE!

**RACCOON**  
0010-8950

See Specifications Sheet for product data.

**waterplay**

**AQUALUME™ SOAKER 5**  
0010-9146

See Specifications Sheet for product data.



**waterplay**

ANETH BLOOM 3  
0010-4061

**waterplay**

**DESIGN TIP:**  
This product is easily retrofitted into existing play environments.

**SURF STONE 2**  
0010-7472

**waterplay**

**FROG**  
0010-7455

**waterplay**

Cluster ground sprays together to create exciting water experiences for users of all abilities. Ground sprays are a perfect addition to any play zone and create natural gathering areas for exploration and communal play.

**THE WAVE**  
0010-7486

**waterplay**

Cover the nozzles to make the sprays higher!

**DOUGHNUT**  
0010-7494







### Section 11. Snowmobiles (4/17)

- A. A minimum of 4" of snow is required to open the snowmobile trails.
- B. Snowmobile usage shall be limited to those areas designated for their use by the Association.
- C. Operation of snowmobiles shall, at all times, be in compliance with those laws set forth by the state of Illinois and the Association's Rules and Regulations as listed in Article II.
  1. Snowmobile operation is not allowed on any lake or pond.
  2. Hours of operation:
    - » Monday-Thursday: 7:00 a.m. to Midnight
    - » Friday-Sunday: 7:00 a.m. to 1:00 a.m.
    - » Holidays: 7:00 a.m. to 1:00 a.m.
    - » Entering property by snowmobile after the set times the trails are closed is permitted for the sole purpose of traveling to the Owner's Campsite.
- D. Snowmobile operators are allowed to use roadways only for the purpose of going to trail areas and entering/exiting property.
- E. Management reserves the right to close any trail or area due to hazardous conditions.

# Snow & Ice Control Procedures

---

- The decision to plow snow and/or apply ice control materials to Woodhaven's roads will be made by Maintenance Department personnel and will be based on a variety of factors including: forecasted depth of snow and temperatures, time of day, and scheduled activities and events.
- When blinding conditions exist, all equipment will be pulled off the roads until it is safe to operate.
- Woodhaven Drive East and West, Greenbriar Trail, Mayfair Trail, and Cranhurst Trail are priority roads. These roads are plowed and/or spread with chips in their entirety first. Secondary roads and cul-de-sacs are plowed only after the priority roads are tended.
- Specific problem areas will be handled as soon as possible after the Maintenance Department has been notified. Emergencies should be directed to the Main Gate by calling 815-849-5915.
- Property Owners are required to remove vehicles completely from the road at all times during the snow removal process. Citations will be issued to violators.
- Plows may make several passes in order to widen the roads. "Windrows" are unavoidable.
- Plows will not be lifted at any entrance to individual driveways.
- Maintenance personnel are prohibited from plowing private driveways; clearance of driveway entrances is the responsibility of the Campsite owner.
- Association personnel are prohibited from using Woodhaven vehicles for the purpose of pulling or towing owners or guest's vehicles.



# ESAC Corner

SUE MCGRAW, ESAC MANAGER

Perhaps the most common violations noted by the ESAC Department are building materials being stored on a property without an open construction permit and inappropriate storage of items.

Building materials are allowed on a property provided there is an open construction permit for the property for which the materials are to be used. For example, if a Property Owner has an open permit for a deck, they would be allowed to have deck boards, lumber, railing, deck blocks and other related materials on their property. This would not cover items which would not be used for constructing the deck such as windows, siding, fire pit blocks and so forth. If these items are noted on the property, the Property Owner would be sent a letter advising them there are building materials on the lot which need to be used, removed or stored appropriately out of sight. Burnable wood which is not being used for construction may be cut to 18" to 24" sections and stacked neatly on the property as firewood. As a reminder, building materials may not be placed in Woodhaven's dumpsters.

There is often confusion as to what is considered "out of sight." For ESAC's purposes, if items can be seen by our inspectors when walking the property, it is not out of sight. Examples of inappropriate storage would include items stored behind a shed, inside a screen room or under a structure such as an RV, room or deck that is not skirted. Even if your property backs up to common property, items still cannot be stored behind a structure. Not being able to be seen from the road does not necessarily mean it is out of sight. Items may be stored under a structure that is skirted.

Items not appropriate to recreational camping are not to be visibly stored on the campsite. Functioning grills, lawn furniture and items that are appropriate for camping should be stored in a neat, orderly fashion on the campsite. A lawn mower, which is in functioning condition, may be stored on a campsite, however mowers that appear dilapidated or non-functioning need to be removed or stored appropriately out of sight. We may ask that a mower be started in the presence of an ESAC Inspector to verify operability. We also recommend that if you have multiple lawn mowers, that they be stored in a shed as there should only be one functioning mower visible on a campsite at any time.

As a reminder, the ESAC Office is operational year-round. We do not close in the winter, nor do we cease property inspections. If you should receive notification from our office of issues on your property and you are not planning on coming to Woodhaven until spring, please call our office to discuss your plans for compliance and a possible extension.



**582 US Route 52, Sublette**  
**\$343,900**

Unique home with lots of spacious room to enjoy! Features include: 3,47 acre's of gorgeous land, 5 bedrooms, 4 baths, loft area for entertaining.



**635 E Main St, Amboy**  
**\$185,900**

Beautiful Brick, two story Craftsman home on historic East Main Street in Amboy. Surrounded by lovely homes and nature on 2/3 acre on the edge of farm country.



**2600 Shaw Rd, West Brooklyn**  
**\$178,000**

Beautiful 7.95 Ac of land with a long lane and surrounded by trees for privacy. Features a 1999 modular improved residential home with appliances.



**209 S Jefferson Ave, Amboy**  
**\$110,000**

Beautiful Two story Amboy home. Offers 4 bedrooms and 1 1/2 baths. Spacious main floor with living, dining, kitchen, and laundry.



**1311 Ave J, Sterling**  
**\$65,000**

Large corner lot with a fenced in back yard. This home has so much potential, 4 bedrooms, 2 baths, large living room

545 MORGAN RD., AMBOY **SOLD**.....\$365,000  
588 INLET RD., SUBLETTE **SOLD**.....\$130,000

**LAND TO BUILD ON**

1854 RICHARDSON RD., AMBOY.....\$64,900  
00 SLEEPY HOLLOW RD., AMBOY **CONTINGENT**.....\$59,900  
25 W. MILTON ST., AMBOY 5 LOTS.....\$28,500  
919 MISSOURI DRIVE, DIXON.....\$17,000  
LOT 1 & 2 E VIRGINIA AVE., SUBLETTE **SOLD**.....\$12,000  
00 SE CORNER OF W PROVOST & JOSIAH AVE, SE AMBOY.....\$12,000  
707 MISSISSIPPI DRIVE, DIXON LOST NATION.....\$4,900  
415 ST. FRANCIS DRIVE, DIXON LOST NATION.....\$4,900

# HHT of Illinois

Construction Services 20+ Years

Roofing | Custom Decks | Room Additions

Winterizing | Spring Clean Ups

Inspections | Maintenance | Gravel Pads | Driveways

**630-742-1294**

Visit us on Facebook to see our work!

Major Credit Cards Accepted

**Lori Erbes, GRI**  
Designated Managing Broker/Owner  
lorierbes@gmail.com

**815-535-6295**

Over 30 Years Experience  
www.Erbes-Realty.com

1922 Tower Road,  
Sublette, IL 61367

Abigail Vaessen, Broker, 815-508-9715  
Tonja Greenfield, Broker, 815-761-3220  
Marcia Kosowski, Broker, 779-423-5947



**Lori Erbes, GRI**  
 Designated Manag-  
 ing Broker/Owner  
**815-535-6295**  
 lorierbes@gmail.com



**Abigail Vaessen**  
 Broker  
**815-508-9715**  
 abbivaessen@erbesrealty.com



**Tonja Greenfield**  
 Broker  
**815-761-3220**  
 tmg1973@gmail.com



**Marcia Kosowski**  
 Broker  
**779-423-5947**  
 mkosowski@erbesrealty.com

# ERBES Realty LLC

*Over 30 Years Experience*

[www.Erbes-Realty.com](http://www.Erbes-Realty.com)

1922 Tower Road,  
 Sublette, IL 61367



Sec 1, Lot 66 - \$27,000



Sec 4, Lot 192 - \$74,900



Sec 5, Lots 190&191 - \$60,000



Sec 5, Lot 228 - \$35,000



Sec 5, Lot 342 - \$20,000



Sec 5, Lot 438 - \$21,000



Sec 6, Lot 24 - \$60,000



Sec 7, Lots 181&182 - \$29,900



Sec 7, Lot 191 - \$16,000



Sec 7, Lot 196 - \$29,900



Sec 10, Lot 162 - \$127,000



Sec 10, Lot 312 - \$27,000



Sec 10, Lots 291&292 - \$49,900



Sec 11, Lot 74 - \$29,900



Sec 11, Lot 88 - \$17,800



Sec 11, Lot 203 - \$23,000



Sec 13, Lot 57 - \$13,900



Sec 15, Lot 14 - \$48,000



Sec 15, Lot 161 - \$39,900



Sec 16, Lot 121 - \$80,000



Sec 17, Lot 3 - \$15,000



Sec 19, Lot 80 - \$59,900



Sec 21, Lot 84 - \$89,900



Sec 23, Lot 183 - \$63,000



Sec 23, Lot 92 - \$49,900



Sec 23, Lot 195 - \$25,000



Sec 23, Lot 196 - \$25,000



Sec 26, Lot 22 - \$16,000



Sec 26, Lot 102 - \$15,000



Sec 26, Lot 167 - \$42,000



Sec 27, Lot 145 - \$60,000



Sec 28, Lot 91 - \$15,000



Sec 29, Lot 304 - \$35,000



Sec 29, Lot 369 - \$18,000

Sec 2, Lots 67&68...PENDING  
 Sec 2, Lot 162.....SOLD  
 Sec 2, Lot 228.....SOLD  
 Sec 2, Lot 297.....SOLD  
 Sec 5, Lot 189.....SOLD  
 Sec 7, Lot 167.....SOLD  
 Sec 8, Lot 20.....SOLD  
 Sec 9, Lots 30&31.....SOLD  
 Sec 10, Lot 95.....SOLD  
 Sec 10, Lot 223.....SOLD  
 Sec 15, Lot 74.....SOLD  
 Sec 16, Lot 55. CONTINGENT

Sec 16, Lot 187 CONTINGENT  
 Sec 17, Lot 19.....SOLD  
 Sec 17, Lot 170.....SOLD  
 Sec 17, Lot 183.....SOLD  
 Sec 21, Lot 89.....SOLD  
 Sec 23, Lot 197.....SOLD  
 Sec 23, Lot 198.....SOLD  
 Sec 25, Lot 125.....SOLD  
 Sec 26, Lot 127.....PENDING  
 Sec 26, Lot 128.....PENDING  
 Sec 28, Lot 29.....SOLD  
 Sec 29, Lot 299.....SOLD

\*\*Property status is as of Nov. 6, 2021\*\*

# THE naturalist CORNER

Alyssa Rod, Nature Center Coordinator

Oh Deer! Have you seen any deer around Woodhaven? We have a good sized herd that can be found around the property. White-tailed deer bucks grow and shed their antlers annually, dropping them after the breeding season. This season is typically from late October into December. Then those bucks will lose their antlers from December through February. Have you ever wondered what happens to the antlers? They become an important food source for mice, squirrels, and other animals that will gnaw on them for the high calcium and phosphorus content. By summer, many of the antlers have been consumed and the deer has already regrown a new pair. Watch this winter as bucks will start to regrow their antlers shortly after the old ones fall off!

Looking for a fun outdoor activity this month? Check out the final meteor shower of the year: the Geminid Meteor Shower, considered one of the best showers of the year. This shower will peak on the night of December 13 until dawn on December 14. You can watch this "light show" the day or two before or after this date as well. Of course the best time for viewing is around 2 a.m. if you can stay up that late! Also, this year it might be better viewing after 2:46 a.m. on the 14th which is when the crescent moon will set. Dress warmly and enjoy the show!

The Nature Center is now closed for the season, but we look forward to seeing you for Cabin Fever! As we move into the winter season, Nature Center staff will be working on creating new programs, displays and exhibits for the 2022 season. Are there any nature topics you would like to learn about at the Nature Center? Please let us know your ideas for new displays, programs, and more!

**New in Nature: Phenology** is the study of the timing of biological phenomena in nature! To learn more about phenology, revisit this article in the March *Woodhaven News*. Your family and you can track phenology in your own backyard by starting a nature journal. Keep track of what you see and when, or use a calendar to write your observations in.



December, the start of winter and the season of cold, snow, and a bit of darker days. But look to the bright side of this month, crisp cold but fresh air, the sound of the leaves crunching under your feet on the trail, the beauty of a new fallen snow and how it changes the view of the landscape. Birds are attracted to birdfeeders more during the winter, so try setting one up and watch their interactions as they fly in and out. Watch for the first real snowfall, and then head outside to find the tracks that birds and other

animals leave behind; try to identify them if you can. In some areas, you might have night visitors to your bird feeders; flying squirrels might stop by so if you notice that the bird seed is disappearing overnight, try using a red light to look out there at night for these creatures. White-tailed deer bucks will be shedding their antlers, so try looking around for them while out on the trails. The deer will also start to gather in larger groups during this time. December is always a great time to look to the skies as well. On clear, cold nights, the stars shine brightly and you may see millions of stars. Or check out the Geminid meteor shower listed above to get a chance to see some falling stars. Of course the shortest day of the year (as far as day light is concerned) is on winter solstice which this year will be on Tuesday, Decem-

ber 21. We will have 9 hours, 7 minutes, and 45 seconds of daylight. This is 6 hours and 6 minutes shorter than June Solstice back on June 20th. Try listening for some owls calling at night as December sees the start of their courtship practices. They are hard to find, but they will be calling. We have three common owls to the Woodhaven area. The Barred Owl call sounds like they are saying "Who - Who cooks for you - who cooks for you all?" and the Great Horned Owl hoots with a "Hoo hoo-hoo Hoo-hoo". We also have Eastern Screech-Owl that will make a whinny call or trill sound.

During the month of October, we started to see winter sneak its way in sending the summer and migratory birds further south and the winter birds to our area. Dark-eyed Juncos are one of the winter birds for Illinois, living in Canada during the summer and year-round in some northern states and mountainous areas. Since they only winter in Illinois, they are a great indicator species for winter. The first one spotted this fall in Lee County was actually September 25th with many more following starting on October 1st and throughout the month. They are a smaller, gray bird that is common in Woodhaven during the winter and early spring. I see them quite often along the roadways and yards around property as they flick their white-edged tail in flight. Most of the Ruby-throated Hummingbirds have moved south for the winter along with the monarch butterflies. The last hummingbird for the fall was seen on October 31st. Many of the monarchs have made it to the southern US states by now, mostly heading to Mexico for the winter. Tracking research shows that at the time of writing this article, the last monarch seen in Illinois this fall was in Mount Carmel on October 29th. The milkweed pods started to open during the month to spread their seeds on fluffy para-



chutes in the wind. This year the fall colors seem to have been slow to start and only closer to the end of October did we start to see more gold and red leaves on the trees. Numerous black walnuts are falling to the ground and grabbed up by hungry squirrels to store for winter. During this month we stopped hearing the calls of the frogs, crickets, and cicadas as the nighttime temperatures got colder.

Head outside and enjoy the trails around the area to see what may happen this December in nature! If you see something awesome, let us know or bring in a picture to add to our photo wall!

**NAURE CENTER HOURS  
CLOSED FOR THE SEASON**

# WOODY *True Value* HARDWARE

Advertised Bargains and Hours of Operation are for December Only

**December**  
**Mon.-Sat: 8 a.m.-4 p.m.**  
**Sunday: 9 a.m.-3 p.m.**

**Holiday Hours**  
**CLOSED**  
**December 24 (at noon)-26**  
**CLOSED**  
**Dec 31 (at noon)-Jan 2**

**Glass Cutting | Propane**  
**Fax | Copier | Shipping**  
**Keys Cut**  
**Gasoline | Gift Certificates**

**Rentals:**  
**Floor Care | Weed Eaters**  
**Appliance Dollies | Spreaders**  
**Leaf Blowers**  
**Pressure Washer**

BARGAINS OF THE MONTH®

 <p><b>5.99</b> YOUR CHOICE  <b>Grabber®</b>                  10 pk. Hand Warmers                  or 8 pk. Toe Warmers  <small>T 684 504; 642 033 88</small></p>	 <p><b>5.99</b>  <b>Charmin®</b>                  Essentials                  6 Mega Rolls Strong                  Tissue W 100 066 F3</p>	 <p><b>7.99</b>  <b>Tide®</b>                  46 oz. Liquid                  Detergent HE  <small>W 816 092 B6</small></p>	 <p><b>10.99</b> YOUR CHOICE  <b>GE®</b>                  4 pk. LED 6W or 10.5W                  Relax or Refresh                  HD LED Bulbs  <small>E 248 164; 165; 247 667; 668 B4</small></p>
 <p><b>13.99</b>  <b>True Value®</b>                  20 lb. Black Oil                  Sunflower Bird Seed  <small>L 106 363 1</small></p>	 <p><b>14.29</b>  <b>Energizer Max®</b>                  16 pk. AA Alkaline                  Batteries  <small>E 137 891 B12</small></p>	 <p><b>19.99</b>  <b>Stanley®</b>                  2 pk. 25 ft. FATMAX®                  Tape Measure Set  <small>R 217 027 B4</small></p>	 <p><b>34.99</b>  <b>Master                  Mechanic®</b>                  54 pc. Mechanics                  Tool Set R 228 709 4</p>

Consumer responsible for taxes. While supplies last.

TV-AD-283667 TLZ

**WOODY TrueValue Hardware**  
 815-849-5107

Just off Woodhaven Drive in Section 9  
 Or off property at 1802 Sublette Rd, Sublette



**Sale ends 12/31/21**

©2021 True Value Company LLC

Find the right products for your project at your local True Value®.

**We have a full line of treated and non-treated lumber  
 for interior or exterior projects!**

Woodhaven Association  
 509 LaMoille Road, Box 110  
 Sublette, Illinois 61367-0110

PRSR STD  
 U.S. POSTAGE  
**PAID**  
 ROCKFORD, IL  
 PERMIT NO. 28



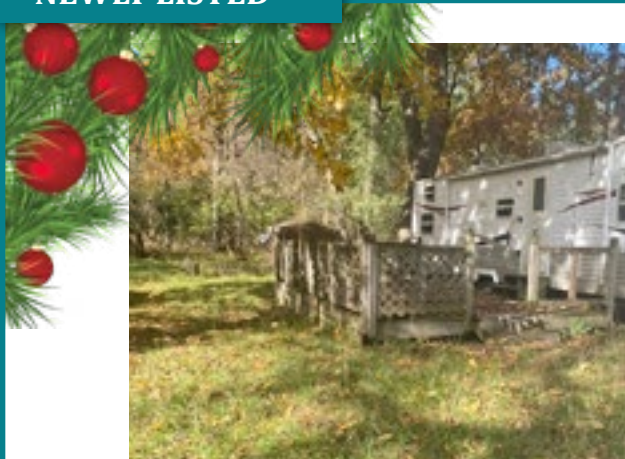
**815-849-5476**

Please call for an appointment

Monday-Friday 8:30 a.m.-4:30 p.m. | Saturday 10 a.m. - 2 p.m.

View available properties: [woodhavenassociation.com](http://woodhavenassociation.com) | [realtor.com](http://realtor.com) | [zillow.com](http://zillow.com) | [trulia.com](http://trulia.com)

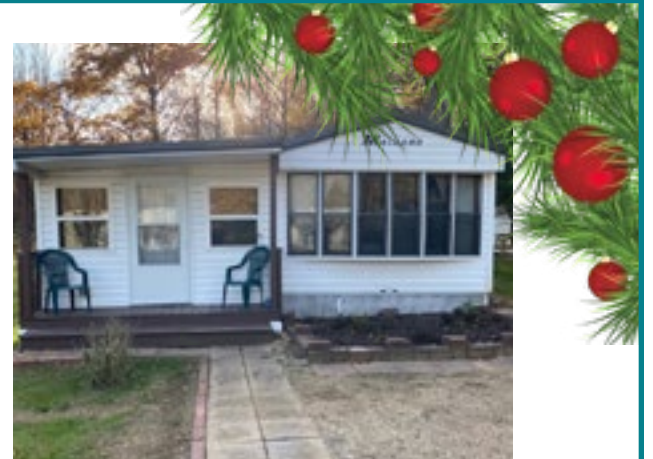
**NEWLY LISTED**



**11/247 | \$10,000**



**16/163 | \$47,000**



**17/266 | \$65,000**

1/53 .....\$64,900	5/310-311 ...\$90,000	10/51 .....\$18,900	19/106.....\$29,900
<b>1/136-137</b> ...\$59,500	5/316 .....\$30,000	10/290.....\$22,500	21/184.....\$29,000
2/34 .....\$32,000	<b>6/20-21</b> .....\$45,900	11/176.....\$26,000	<b>21/226</b> .....\$28,000
<b>2/117</b> .....\$23,000	<b>6/142</b> ..... \$9,500	11/228.....\$22,000	21/261.....\$38,500
2/224 .....\$16,000	<b>7/46</b> ..... \$9,500	11/265-266 ..\$75,000	21/268.....\$39,900
2/265 .....\$59,900	7/109 .....\$15,000	13/109.....\$28,900	25/80 .....\$89,900
3/118 .....\$25,000	8/26 .....\$25,900	15/59 .....\$39,000	28/15 .....\$21,500
4/99 .....\$39,900	8/53 .....\$15,900	17/13 .....\$36,000	29/57-58.....\$31,000
4/104 .....\$14,000	9/191 .....\$34,900	18/57 .....\$29,900	
4/136 .....\$18,500	<b>10/20</b> .....\$78,900	19/4 .....\$27,500	
5/103 .....\$46,900	10/24 .....\$35,000	19/58 .....\$57,900	

**Reduced | Contingent/Pending**

Information Last Updated 11/11/21



**Mary Lovgren**  
 Realtor® Broker  
 815-994-1449  
[marylovgren@gmail.com](mailto:marylovgren@gmail.com)



**Lisa Maher**  
 Realtor® Broker  
 773-459-5472  
[LMaher@woodhavenassociation.com](mailto:LMaher@woodhavenassociation.com)



**Sal Bayron**  
 Realtor® Broker  
 312-952-3409  
[SBayron@sbcglobal.net](mailto:SBayron@sbcglobal.net)  
*Se Habla Español*



**Justin Wiley**  
 Realtor® Broker  
 815-849-5390  
[JWiley@woodhavenassociation.com](mailto:JWiley@woodhavenassociation.com)



**Bonita Willis | Designated Managing Broker**