

December
2020

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WOODHAVEN NEWS



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Visit our website for the most
up-to-date information:

WoodhavenLakes.com

**Comfort Stations
Open for the Winter:
3, 9, 17, 22**



president's letter

Christine Moffett | President, Board of Directors

Leaves are falling, leaf blowers blowing, compressors blowing out water lines - all sorts of different activities taking place with the close of the 2020 summer season.

Some Property Owners may be closing down their trailers for the season, but others keep their heat on in their park models so they can enjoy the winter months. I anticipate more Property Owners will be enjoying the trails and a few last campfires. This year overall, Property Owners have taken advantage of getting away and enjoying Woodhaven in record attendance numbers. No doubt the pandemic has been the prompt for the exodus to Woodhaven.

The majority of our facilities will have modified hours or have closed like the General Store and Nature Center, so please check the Woodhaven app for the current times. Also starting December 1, we will close down some of our comfort stations and the following will be open during the winter months:

3, 9, 17, and 22

A friendly reminder that Woodhaven will plow the main roads when there are 3 inches plus in snow accumulation. They will also put down sand, but we do not salt the roads for environmental reasons. The Association's Snow and Ice Control Procedures can be found on page 19.

Also, please check out Jeff Hickey's Executive Director Report on Woodhaven's financials and project updates!

Christine Moffett,
Board of Directors President



management report



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

Payment Portal Update

In early November, Owners received a letter with information pertaining to the update to our online payment portal. If you have not yet had the chance to view the portal and register, please check it out!



While access to the payment portal is in the same familiar place on our website, one major difference in the new system is the login process. In order to make a payment, whether as a registered user or just utilizing the quick pay option, the Account #, First Name, and Last Name of the primary owner of record will need to be entered exactly as the letter indicates, in order to find the account to apply the payment.



If you have other individuals who may make payments online on your behalf, please share this information with them. They will be able to register their own accounts, but again, will need the account information in order to make a payment. If you misplace this information, are a new Owner, or are paying on behalf of the Owner, you can always call the Association Office, and we will be able to provide it to you.

If you are a multiple lot owner, you may link your “accounts” (section/lots) so you may make your payments in one location, under one account. There is an option to link accounts when you register. If you need assistance with this, please call the Association Office.

2021-2022 Budget

A summary of the proposed budget presented at the November 14th 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.

Due to restrictions currently in place, the November 14th budget hearing was held via Zoom and has been recorded. A copy of the hearing is provided and 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 2021-2022 assessment will be on the agenda for our December 8, 2020 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 17th and December 8th Board meetings. Because these meeting are held via Zoom, 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 2021-2022 budget for approval at the March 2021 Board Meeting. Property Owners interested in learning more about the budget are encouraged to attend Board, Finance and Facilities Planning Committee Meetings throughout the year. The times and locations of these meetings are published in the paper.

continued on pg. 4

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- 5. Replacement cost option on your trailer.

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

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Happy Thanksgiving!

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



Summary of 2021-2022 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) 2021-2022 budget. Items within this article were presented and explained in detail at the November 14th budget hearing. If you were not able to attend this meeting and need more information about the proposed budget, please contact the Association Office for more details. This budget is presented by the Board of Directors and is based on accomplishing objectives that were established in September for FY 2021-2022.

Proposed 2021-2022 FY Assessment

The chart provided to the right shows a breakdown of the recommended assessment levels proposed for FY 2021-2022. The columns shaded in green show what adjustments have been made during this budget process. The line item changes are noted below:

- Operating fund, lot fund, water & sewer services, disaster recovery fund, 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 \$181 to \$147, a \$34 change; \$164 to 130 on NS lots.
- New project assessments increased from \$0 to \$34, a \$34 change.

The recommended assessment levels for 2022-2023 are scheduled to remain the same at \$1,360 on lots with sewer services and \$1,235 on lots without sewer services.

Woodhaven Assessments Lots With Sewer Service	FY 2017- 2018	FY 2018- 2019	FY 2019- 2020	FY 2020- 2021	FY 2021- 2022 Initial Levels	FY 2021- 2022 Amended	FY 2022- 2023 Amended
Operating Fund	\$ 697	\$ 705	\$ 735	\$ 865	\$ 910	\$ 910	\$ 940
Lot Fund	8	8	8	8	8	8	8
Water & Sewer Services	88	88	90	92	94	94	96
Disaster Recovery Fund	45	45	45	45	45	45	-
Association Reserve Fund	242	234	196	209	181	147	160
Water & Sewer Reserve Fund	84	84	88	60	60	60	60
New Projects	4	4	6	19	-	34	34
Debt Service Fund	62	62	62	62	62	62	62
Total Assessment	\$ 1,230	\$ 1,230	\$ 1,230	\$ 1,360	\$ 1,360	\$ 1,360	\$ 1,360

Woodhaven Assessments Lots Without Sewer Service	FY 2017- 2018	FY 2018- 2019	FY 2019- 2020	FY 2020- 2021	FY 2021- 2022	FY 2021- 2022	FY 2022- 2023
					Initial Levels	Amended	Amended
Operating Fund	\$ 697	\$ 705	\$ 735	\$ 865	\$ 910	\$ 910	\$ 940
Lot Fund	8	8	8	8	8	8	8
Water Services	44	44	45	46	47	47	48
Disaster Recovery Fund	45	45	45	45	45	45	-
Association Reserve Fund	236	228	191	191	164	130	144
Water & Sewer Reserve Fund	42	42	44	30	30	30	30
New Projects	2	2	6	19	-	34	34
Debt Service Fund	31	31	31	31	31	31	31
Total Assessment	\$ 1,105	\$ 1,105	\$ 1,105	\$ 1,235	\$ 1,235	\$ 1,235	\$ 1,235

The information in this report is provided to demonstrate how we have come to the recommended assessment levels and to explain how each portion of your assessment will be used by the Association. This report focuses on areas where adjustments and/or changes have been 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.

For Lots with Sewer			For Lots without Sewer		
<div>Lump Sum Payment By March 31st \$1,330.00</div>			<div>Lump Sum Payment By March 31st \$1,210.00</div>		
OR Three Installments			OR Three Installments		
<div>Installment Payment #1 Due March 31st \$680.00</div>	<div>Installment Payment #2 Due May 31st \$340.00</div>	<div>Installment Payment #3 Due July 31st \$340.00</div>	<div>Installment Payment #1 Due March 31st \$617.50</div>	<div>Installment Payment #2 Due May 31st \$308.75</div>	<div>Installment Payment #3 Due July 31st \$308.75</div>

Budget Summary Information –

Operating Activities

The information included to the right 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 on the following page.

[illegible]

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 \$75,469 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 \$12 per lot. (\$75,469 / 6080 lots = \$12.41)

The Utility Fund estimates income and expense information associated with the W&S operations of the Association. The projected income of \$175,506 is also consolidated as other income in the administration department and generates an estimated return of about \$29 per lot. (\$175,506 / 6080 lots = \$28.87)

Subsidiary Budgets Operating Funds	General Store	Service Center	Woodhaven Lakes Realty	Totals	Woodhaven Utility Fund
Revenue					
Gross Sales / Assessments	\$1,072,800	\$2,031,000	\$310,000	\$3,413,800	\$549,900
Other Income	\$21,050	\$8,750	\$44,050	\$73,850	\$150,980
Total Revenue	\$1,093,850	\$2,039,750	\$354,050	\$3,487,650	\$700,880
Expenditures					
Personnel	\$285,231	\$376,587	\$95,993	\$757,811	\$200,176
Professional Services	\$4,500	\$4,500	\$2,500	\$11,500	\$50,200
Prop. & Equip. Expenses	\$49,800	\$30,300	\$8,100	\$88,200	\$68,950
Marketing & Advertising	\$1,000	\$5,550	\$8,250	\$14,800	\$0
Cost of Sales	\$683,830	\$1,388,490	\$180,100	\$2,252,420	\$0
Real Estate Taxes	\$0	\$18,000	\$4,000	\$22,000	\$65,000
Utilities	\$72,600	\$15,100	\$4,550	\$92,250	\$99,400
Insurance & Benefits	\$29,000	\$62,500	\$11,000	\$102,500	\$28,700
Other Expenditures	\$21,150	\$38,400	\$11,150	\$70,700	\$12,948
Total Expenditures	\$1,147,111	\$1,939,427	\$325,643	\$3,412,181	\$525,374
Net ROI in Subsidiaries	(\$53,261)	\$100,323	\$28,407	\$75,469	\$175,506

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.

Operating Fund Departments	Assessment Funding	Per Lot Impact	Amount of Change	Percent Change	Per Lot Impact
Administration Management	587,514	96.63	(77,514)	-11.66%	(12.75)
WI Earnings	(47,062)	(7.74)	2,536	5.11%	0.42
WLR Earnings	(28,407)	(4.67)	(12,486)	-78.42%	(2.05)
WUF Earnings	(175,506)	(28.87)	6,817	3.74%	1.12
Accounting/Payroll/Collections	214,998	35.36	4,016	1.90%	0.66
Administration Overhead	1,140,500	187.58	40,100	3.64%	6.60
Marketing/Communications/IT	481,882	79.26	23,012	5.01%	3.78
Recreation (w/ Rec Plex)	405,256	66.65	126,669	45.47%	20.83
Aquatics	238,841	39.28	33,160	16.12%	5.45
Public Safety	997,401	164.05	41,451	4.34%	6.82
Maintenance	532,755	87.62	48,504	10.02%	7.98
Janitorial Services	298,152	49.04	6,689	2.29%	1.10
ESAC	182,973	30.09	7,059	4.01%	1.16
Resource Management	776,908	127.78	30,576	4.10%	5.03
Assmt Discount Adjustment	5,606,205	922.07	280,589	5.27%	46.15
Projected profit / (deficit)	110,656	18.20	5,472	5.20%	0.90
	(184,061)	(30.27)	(12,461)	7.26%	(2.05)
Operating Fund Assessments	5,532,800	910.00	273,600	5.20%	45.00
Lot Fund Assessments	48,640	8.00	Lots w/o Sewer		
Operating & Lot Fund Assmts.	5,581,440	918.00			
Water Assessments	286,700	47.00			
Sewer Assessments	263,200	47.00			
Total Operating Assessments	6,131,340	1,012.00			

- OVERALL COMMENTS:
- The previous 5-year plan projected operating fund assessments of \$910 for FY 2021-2022 and we continue to present the operating budget at this level.
 - The \$910 operating assessment is \$45 higher, representing an increase of about 5.20%.
 - The lot fund assessment has remained the same at \$8.
 - The water assessment includes a \$1 increase from \$46 to \$47.
 - The sewer assessment includes a \$1 increase from \$46 to \$47.
 - The net operating assessment includes a 2% adjustment for discounts associated with full payments received on or before March 31, 2021. In the past, approximately 50% of Property Owners will pay their assessments in full by the March due date.
 - The operating budget plan projects a deficit offset of <\$184,061>. This offset is approximately \$12,500 higher than the prior year. Based on the past performance levels, Woodhaven has managed to generate favorable variances exceeding the projected deficit.
 - Last year, Woodhaven’s Wage & Compensation Plan included significant adjustments for full-time employment positions within the Association. This year, wage increases for the full-time positions will be merit based using an estimated percentage of about 3%.

- The Wage & Compensation Plan for part-time employment positions has been adjusted to match the State of Illinois minimum wage law, which increases the minimum wage on January 1, 2021 to \$11 per hour and on January 1, 2022 to \$12 per hour. The current minimum wage is \$10 per hour.

ADMINISTRATION MANAGEMENT – DEPARTMENT 111 COMMENTS:

- Income includes results from subsidiary operations and the Water & Sewer Fund.
 - » Projected income from Woody, Inc. has been increased from prior projections and is estimated at \$47,062. Recent income totals have ranged from \$112,717 to \$201,371. The projected income from FY 2020-2021 is \$158,237.
 - » Projected income from Woodhaven Lakes Realty (WLR) has been increased from prior projections and is estimated at \$28,407. Recent income totals have ranged from \$18,893 to \$41,125. The projected income from FY 2020-2021 is \$64,128.
 - » The Water and Sewer operations continue to provide the Association with a consistent return. This budget includes an estimated return of \$175,506. Actual returns have ranged from \$197,467 to \$216,932. The projected return from FY 2020-2021 is \$205,556.
- Other income changes - income from investments <\$5,000> / pass replacement income \$4,000.
- Payroll includes funding for 4 FT positions and about 8,700 work hours.
- Funding of <\$20,000> for Board elections has been removed from the budget.
- This budget recommends reducing our bad debt expense projection from 3% to 2%. Woodhaven continues to see improvement with its collection rates and recent data supports this recommendation. The impact of this change reduces the projected expense by about <\$55,300>.

2021-2022 PROPOSED BUDGET**ACCOUNTING, PAYROLL, & COLLECTIONS – DEPARTMENT 112 COMMENTS:**

- Payroll includes funding for 5 FT positions and about 9,900 work hours.
- Audit fees for the Association are recorded in this department with 56% of the total applied to the Accounting, Payroll, & Collections Department. Remaining fees are allocated with 22.4% applied to Woody, Inc. 15.6% applied to Water & Sewer, and 6% applied to Woodhaven Lakes Realty. The annual audit fee in FY 2019-2020 was \$39,200.

ADMINISTRATION OVERHEAD – DEPARTMENT 114 COMMENTS:

- Our current electric supply contract is with Direct Energy and has a fixed supply rate of \$0.06371 per kWh ending in December 2020. Our new supply contract is with AEP, which has a fixed supply rate of \$0.05603 per kWh and runs for three years ending in December 2023.
- Workers compensation insurance rates have stabilized, and the budget has been reduced.
- General liability rates have remained consistent with no changes needed.
- In October, we received a favorable renewal rate on our health insurance programs and have reduced the budget from prior projections.

MARKETING, COMMUNICATIONS, & IT – DEPARTMENT 116 COMMENTS:

- Payroll includes funding for 6 FT positions and about 12,000 work hours.
- Budget includes plans to purchase a fully restored 1970s Airstream to use in promoting Woodhaven's 50-Year Celebration. The Airstream will be raffled-off at the end of the year with the income from the raffle budgeted to offset the purchase cost.

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.
- Rec Plex payroll includes 21 PT positions and about 7,500 work hours.
- The Recreation budget includes extra funding of about \$106,000 for programming and activities related to Woodhaven's 50-Year Celebration. Plans include 4 main event style weekends, 4 weekends with upscaled outdoor activities, and 8 weekends with upscaled entertainment spread throughout the summer season.
- The Aquatic payroll budget includes funding based on implementing population controls on major weekends in a manner like what was used this year. We would limit attendance in shifts and clear the pool deck every two hours on these weekends.

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 3 FT positions, 1 PT position, and about 6,700 work hours.
- The trash removal line item has been increased by about \$39,000 to account for increased expenses associated with the removal of unacceptable materials.
- 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 current inventory of lots listed for sale is down to one lot. It has been a very productive year.
- This fund also covers costs associated with lots used for the Coast-to-Coast program (5), guest lots (21) and marketing program lots (2).
- Expense adjustments include reducing the bad debt projection from 3% to 2%.

WATER & SEWER FUND – DEPARTMENT 300 COMMENTS:


- Payroll includes funding for 3 FT positions and about 6,000 work hours.
- Expense adjustments include reducing the bad debt projection from 3% to 2%.

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.
- The projected net <loss> from G/S & Restaurant operations is about <\$53,000>.
- S/C payroll includes 5 FT positions, 15 PT positions, and about 16,500 work hours.
- Sales projections have been increased based on recent trends.
- The projected net income from S/C operations is about \$100,000.

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 4 independent realtors.
- Sales projections have been increased based on current trends.
- The projected net return from WLR operations is about \$34,000



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Consideration of Surplus Results – From FY 2019-2020

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 ¾ majority of the Board and full disclosure to the membership.

In this case the surplus totaling \$181,083 is above the limit and the By-Law applies. The recommendation is to apply \$29,807 of this surplus to the disaster recovery debt to pay the balance in full, and to redistribute the remaining surplus of \$151,276 as a \$25 credit to each lot owner’s account balance. For this recommendation to be approved; it must be supported by 6 of the 7 Board Members. If the recommendation is not sufficiently supported, the By-Law distribution of 30% to offset future operating assessments and 70% to be used to reduce debt and be allocated toward the Association’s restricted funds will be applied.

Regardless of the Board’s final decision with the surplus funds, the Association will make its final payment on the disaster recovery debt, paying the balance in full on April 1, 2021. This task will be completed 3 years earlier than originally projected and is another positive example of Association’s financial success. Congratulations are in order!

FY 2020-2021 Projections

As indicated above and noted throughout the season, our operations and activities have been significantly influenced with decisions outside of our control; many modifications were needed and made to meet the health and safety standards of our members, guests, and employees. A summer season that began with severe restrictions and limitations, who some defined as suffocating, has ended with one of Woodhaven’s best and most rewarding years.

No, we were not able to do some of the things we look forward to and no, we did not have a Spring Fling or Memorial Day Weekend with traditional events and activities. However, as the season progressed, we managed to safely open facilities and offered services and activities not available in most locations. The response from our membership was equally significant as weekly attendance data showed totals of 10 to 20 percent higher per week. Collection of assessments remained stable and support of our services and amenities gradually increased and were noticeably higher each week after the “stay at home” orders were lifted. The net impact has produced results similar to prior year totals. Higher expenses and lower incomes in some areas have been offset by lower expenses and higher incomes in other areas, leaving us with a relatively small projected surplus of about \$50,000 to \$70,000.

The other factor impacting operations was a decision to pursue federal stimulus funding provided through the Small Business Association (SBA) and entitled “Paycheck Protection Program (PPP) Loans”. The Association, Woody, Inc., and Woodhaven Lakes Realty, Inc. have received loans totaling approximately \$800,000 and these funds have been used to cover operating expenses directly related to employment and payroll expenses. Essentially, the primary purpose of these loans was to allow businesses to keep employees employed and these funds have been used for this purpose. In cases where this objective was achieved, the applicant can apply for loan forgiveness and the Association and its subsidiaries have submitted their respective forgiveness applications. At this time, the SBA process has not been finalized and there is some uncertainty on when the PPP Loan Forgiveness Applications will be processed.

Based on this uncertainty and our inability to confirm whether the loans will be forgiven, this budget presentation includes a recommendation to delay any decision on the unknown results occurring from FY 2020-2021 until the year-end financial statements are verified and approved through the annual audit process.

Debt Management

The Association currently manages two internal loans from reserve funds, one to offset obligations associated with purchasing the water and sewer system assets in 2008, and one associated with the disaster recovery process.

Information on the obligations associated with the purchase of the water and sewer system 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 lots with sewer services and \$31 on lots without sewer services.
- The outstanding balance as of April 1, 2020 was \$4,407,562.

Information on the obligations associated with the disaster recovery process expenditures are as follows:

- The existing loan structure includes the actual results incurred from the recovery process. The total debt obligations were \$1,999,220 and were originally amortized over a 9-year period at a 4% interest rate.
- The annual payment is \$262,656 and the final payment was scheduled to occur on April 1, 2024.
- Annual assessments allocated to support this payment are \$45 per lot.
- The allocation of prior year surplus amounts combined with this year’s surplus recommendation will allow us to pay the balance in full in 6 years and final payment will take place on April 1, 2021.
- The outstanding balance as of April 1, 2020 was \$281,214.

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Rubber Roof Repairs & Replacements,
& Snow Plowing

815-878-6215

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 subsidiaries, 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 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 W&S Assets. The debt service assessments for disaster recovery cover the debt 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.

Woodhaven Association Source of Funds	2021-2022			2020-2021		
	Per Lot	Amount	Percent	Per Lot	Amount	Percent
Revenues						
Operating Assessment	\$ 918	\$ 5,581,440	52.97%	\$ 873	\$ 5,307,840	51.12%
Water Assessments	47	286,700	2.72%	46	280,600	2.70%
Sewer Assessments	47	263,200	2.50%	46	257,600	2.48%
Subsidiary Gross Profits		1,161,380	11.02%		1,099,365	10.59%
Other Income		224,830	2.13%		221,830	2.14%
Delinquent Fees		142,400	1.35%		142,500	1.37%
Interest		265,600	2.52%		265,600	2.56%
Recreation Income		196,281	1.86%		169,181	1.63%
Citations, Advertising & Misc		326,600	3.10%		264,860	2.55%
Restricted Assessment	181	1,100,480	10.44%	228	1,386,240	13.35%
Restricted - Water	30	183,000	1.74%	30	183,000	1.76%
Restricted - Sewer	30	168,000	1.59%	30	168,000	1.62%
Debt Services - Water	31	189,100	1.79%	31	189,100	1.82%
Debt Services - Sewer	31	173,600	1.65%	31	173,600	1.67%
Debt Services - Disaster Recovery	45	273,600	2.60%	45	273,600	2.64%
Total Revenues	\$ 1,360	\$ 10,536,211	100.00%	\$ 1,360	\$ 10,382,916	100.00%
Association Reserves - Disaster RF		\$ -	0.00%		\$ -	0.00%
W&S Reserves & Debt Services		\$ -	0.00%		\$ -	0.00%
Total	\$ 1,360	\$ 10,536,211	100.00%	\$ 1,360	\$ 10,382,916	100.00%

Woodhaven Association Distribution of Funds	2021-2022		2020-2021	
	Amount	Percent	Amount	Percent
Expenditures				
Personnel	\$ 4,674,122	44.36%	\$ 4,470,336	43.05%
Professional Services	215,750	2.05%	211,750	2.04%
Prop. & Equip. Expenses	1,016,295	9.65%	966,395	9.31%
Programs & Activities	322,350	3.06%	136,550	1.32%
Marketing & Communications	138,700	1.32%	131,500	1.27%
Bad Debts	170,727	1.62%	250,002	2.41%
Utilities	422,650	4.01%	422,050	4.06%
Insurance & Benefits	1,065,200	10.11%	1,016,800	9.79%
Other Expenditures	220,737	2.10%	228,690	2.20%
Capital Replacements	566,500	5.38%	891,900	8.59%
Water & Sewer Projects	227,500	2.16%	198,700	1.91%
New Projects	200,000	1.90%	110,000	1.06%
Debt Payments - W&S Assets	348,225	3.31%	348,225	3.35%
Debt Payments - Disaster RF	262,656	2.49%	262,656	2.53%
Total Expenditures	\$ 9,851,412	93.50%	\$ 9,645,554	92.90%
Association Reserves	\$ 568,319	5.39%	\$ 599,102	5.77%
W&S Reserves & Debt Services	\$ 116,480	1.11%	\$ 138,260	1.33%
Total	\$ 10,536,211	100.00%	\$ 10,382,916	100.00%

The capital replacement projects noted on the next page are incorporated within our planning process and based on this information, we are projecting to increase our reserve funds by approximately \$684,799.



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2021-2022 FY Replacement Projects

The list of projects provided in this section includes capital replacement items scheduled for consideration in FY 2021-2022. Within each budget process, the scheduled projects are re-evaluated, and decisions are made to proceed, postpone to a later date, or delete from the plan. This year 26 items on the Association’s asset list were postponed to a later date. Items postponed, moved, and 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 \$464,700. Through the evaluation process, 2 projects were reduced, 2 projects were increased, and 2 projects were added to the list for consideration in FY 2021-2022. These items are noted in the chart with up or down arrows, and an “A” for project additions. The estimated total expenses on the updated project list are \$566,500. The following comments provide additional information on the line items recommended for FY 2021-2022.

The computer system update, 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 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.

The proposed list includes 30 projects. The 2 projects added to this list include a retaining wall improvement project at the True Value Service Center and the beginning of a multi-year project focused on replacing road signs with maintenance friendly materials.

Road improvement funding is provided to address culvert repairs and replacements, adding aggregate to roadsides and parking lots, and includes funds for crack sealing, seal coating, and striping when needed. The Pool 2 and Nature Center/Bait Shop parking lots are included in the FY 2021-2022 project. The items noted with a (CO) are carry over projects associated with dredging Blue Gill, Pine, and Hidden Lakes. These projects are scheduled to begin this winter and will be completed after April 1, 2021.

The professional services line item has been increased to \$100,000 and these funds are intended to complete an in-depth study on improvements to our aquatic facilities. The focus of this study is to evaluate and establish costs associated with adding an aquatic splash park at Woodhaven Lakes. Our goals and objectives are to finalize a location for the improvements, estimate the costs to construct, and determine changes in operating expenses. The completed study will be presented to the membership and the membership will be asked to vote on whether the Association should proceed with the recommended improvements.

Account Number	Description of Asset	2021-2022 Projected Cost	Per Lot Cost	
Vehicles				
81302	2016 Colorado Chevy Pickup - Public Safety	\$38,200.00	\$6.54	
81403	2007 Chevy Silverado Pickup - Maintenance (M4)	↓ \$42,700.00	\$7.32	
Furniture & Equipment				
82101	Computer System Upgrades Annual Allocation	\$35,500.00	\$6.08	
82223	Basketball Machine - Recreation	\$7,900.00	\$1.35	
82225	Basketball Machine - Recreation	\$7,900.00	\$1.35	
82226	Pinball Machine - Recreation	\$4,900.00	\$0.84	
82309	Backup Generator - Public Safety	↓ \$6,000.00	\$1.03	
82421	1988 42" Tiller - Maintenance	\$4,600.00	\$0.79	
82501	Undercounter Refrigerator - 101 - Restaurant	\$3,300.00	\$0.57	
82513	Raised Rail Refrigerator #3 - Restaurant	\$6,400.00	\$1.10	
82526	1 Door Reach-In Refrigerator - 103 - Restaurant	\$3,700.00	\$0.63	
82570	40lb Commercial Washer - Laundromat	\$10,100.00	\$1.73	
82574	Topload Washer (1) - Laundromat	\$2,200.00	\$0.38	
82575	Topload Washer (2) - Laundromat	\$2,200.00	\$0.38	
82588	20lb Frontload Washer #6 - Laundromat	↑ \$1,200.00	\$0.21	
82617	6 Burner Gas Range - General Store	\$4,300.00	\$0.74	
82650	Computer System Upgrades - G/S - Administration	\$15,800.00	\$2.71	
82701	Computer System Upgrades - S/C - Administration	\$13,100.00	\$2.24	
Grounds				
Buildings				
84170	Service Center Renovations - Retaining Wall	\$25,000.00	\$4.28	A
84401	Facility Maintenance - Unspecified Allowance	\$35,500.00	\$6.08	
84402	HVAC / Water Heater - Unspecified Allowance	\$24,000.00	\$4.11	
Roads & Lakes				
85010	Road Improvements - Allocation	\$50,000.00	\$8.57	
85010	Sign Replacement Program	\$21,500.00	\$3.68	A
86001	Blue Gill Lake - Dredging	\$15,500.00	\$2.66	CO
86204	Black Oak Lake - Access Area	\$6,900.00	\$1.18	
86601	Pine Lake - Dredging	\$46,500.00	\$7.97	CO
86701	Hidden Lake - Dredging	\$15,500.00	\$2.66	CO
Pools & Courts				
87009	Diving Board - Pool 1	\$7,900.00	\$1.35	
87203	Watercrafts (paddle boats, canoes, kayaks) - Beach	\$8,200.00	\$1.40	
88001	Professional Services	↑ \$100,000.00	\$17.13	
Initial amount \$464,700		\$566,500.00	\$97.06	

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Tree Trimming & Removal - Stump Grinding

Pavers & Driveways - Bobcat Work

- Landscaping

- Gravel Work

- ESAC Violations

- Sewer Extensions

- Decks

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W&S System Projects

The following list provides information on our W&S system projects. Through the evaluation process, one item was removed from the list. The initial project list provided for W&S assets showed expenditures totaling \$224,200. The adjusted schedule provides a list of projects estimated at \$229,600. The following comments provide additional information on the items recommended for FY 2021-2022.

The computer / SCADA system upgrade account is used in the same manner as line items explained above with the Association assets. The Association’s sewer system includes 15 lift station locations, the sewer plant, and the water plant, which are connected to the SCADA system. Additional annual allocations are made for pumping equipment, water main, and sewer main improvements. This funding is utilized when unanticipated problems occur with these services.

The replacement of the Caterpillar loader with backhoe was reviewed by the Facilities Planning Committee and included a recommendation to evaluate costs to renovate up to \$45,000. Following the October meetings, staff members contacted our service provider and a thorough review of the current unit was completed. Based on the information received from Altorfer, Inc., the estimated cost for a complete renovation is about \$55,000. This estimate does not include any painting of existing parts or materials. We were also able to obtain additional proposals on the replacement of the loader with backhoe and based on the estimates provided we have reduced the budget amount from the budget workshop projection of \$107,000 to \$100,000.

Account Number	Water and Sewer System Projects	2021-2022 Projected Cost	Per Lot Cost
	Vehicles		
	Furniture & Equipment		
82940	Caterpillar - Loader w/ Backhoe	↑ \$100,000.00	\$17.13
82980	Computer & SCADA System Upgrades - Annual	\$12,100.00	\$2.07
	Treatment, Distribution and Collection Assets		
85925	Pumping Equipment - Annual Allocation	\$24,100.00	\$4.13
	Water System Assets		
	Mains, Manholes and Hydrants		
87900	Water Main Annual Allocation	\$24,100.00	\$4.13
87910	Sewer Main Annual Allocation	\$39,000.00	\$6.68
88000	Professional Services Annual Allocation	\$30,300.00	\$5.19
Initial amount \$224,200		\$229,600.00	\$39.34

New Projects

This list provides information on new projects recommended for approval and inclusion within our funding plans for FY 2021-2022. It is recommended we proceed with funding to address shoreline stabilization concerns with the creek entering Bass Lake between Sections 8 & 9.

** The funding provided is the first of 3 phases of \$200,000 per phase for the targeted improvements.

Account Number	Description of new projects to be included	2021-2022 Projected Cost	Per Lot Cost
19602	Shoreline Stabilization - Between Sect. 8 & 9 **	\$200,000.00	\$34.27
Initial amount \$0		\$200,000.00	\$34.27

Future Projects

The following list of projects is provided to present potential items that could be added in future budget planning processes. These items do not have funding approval at this time and are not included in our future funding plans.

The pool climbing wall is recommended to be eliminated from consideration. Discussion on a disc golf course was pushed off for two years. And, as noted above, plans are included to complete a detailed study on a potential aquatic splash park facility for Woodhaven.

Reserve Funds

The Association maintains two separate 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 and 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. The reserve plans include 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 minor adjustments with the plan for Association Assets, we are presenting plan projections that meet the primary objective.

The following chart shows how the reserve plans have changed in this budget process.

When we evaluate the reserve fund, we begin with benchmark figures and compare them with the adjusted figures. In this case, our benchmark figures are based on the plans prepared and approved at the March 2020 Board Meeting.

- Expanded Wireless Services
- Access Controls – Proximity Cards
- Commercial Storage Facilities
- Water Shed Funds
- Fishing Pier / Shoreline Stabilization – Bass Lake Section 4
- Aquatic Splash Park
- Beach Inflatables
- Disc Golf Course
- Pool Climbing Wall
- Beach Renovations
- Replacement of 10” PVC Solvent Weld Water Mains

- The net impact of the changes made in this year's budget process project slightly lower balances, both in total and by percentage, and continue to exceed the primary objective of maintaining reserves above the 30% funded level. Detailed information on the reserve plans is available upon request.

	Association Assets				Water & Sewer Assets			
Fiscal Year Beg. April	March 31, 2020		Recommended Plan #2		March 31, 2020		Recommended Plan #2	
	Reserve Balance	Percent Funded	Reserve Balance	Percent Funded	Reserve Balance	Percent Funded	Reserve Balance	Percent Funded
2019-20	\$9,814,090		\$9,814,090		\$2,620,000		\$2,620,000	
2020-21	\$10,406,843	84.47%	\$10,406,843		\$2,760,315	78.56%	\$2,760,315	
2021-22	\$11,259,609	75.99%	\$10,957,291	82.06%	\$2,875,130	66.40%	\$2,869,730	77.58%
2022-23	\$12,051,467	69.59%	\$11,535,030	71.75%	\$3,237,297	61.66%	\$3,131,048	67.13%
2023-24	\$13,013,850	66.30%	\$12,286,995	66.10%	\$3,603,428	58.08%	\$3,551,194	62.67%
2024-25	\$14,039,421	64.04%	\$12,888,091	61.13%	\$3,790,583	54.06%	\$3,795,189	58.18%
2025-26	\$13,191,250	58.21%	\$12,099,772	54.73%	\$3,736,585	49.17%	\$3,800,750	53.13%
2026-27	\$13,205,236	55.46%	\$11,988,249	51.41%	\$3,822,361	45.82%	\$3,949,063	49.81%
2027-28	\$13,384,142	52.73%	\$12,108,695	48.54%	\$3,253,322	38.46%	\$3,445,688	42.67%
2028-29	\$12,187,262	47.03%	\$10,868,647	42.57%	\$3,435,521	36.86%	\$3,696,833	41.28%
2029-30	\$12,027,414	44.41%	\$11,209,067	41.09%	\$3,719,722	36.00%	\$4,053,428	40.60%
2030-31	\$11,780,591	41.32%	\$10,531,928	37.16%	\$4,003,611	35.16%	\$4,413,330	39.92%
2031-32	\$11,808,964	38.57%	\$10,526,870	34.54%	\$4,372,940	34.78%	\$4,862,472	39.66%
2032-33	\$12,911,523	38.60%	\$11,588,297	34.76%	\$4,470,928	33.02%	\$5,044,262	38.09%
2033-34	\$12,078,139	34.77%	\$10,716,506	30.94%	\$4,827,418	32.59%	\$5,488,747	37.75%
2034-35			\$10,635,089	28.61%			\$5,932,095	37.35%
Averages	\$12,381,837	55.11%	\$11,424,323	48.96%	\$3,707,797	47.19%	\$4,145,274	48.99%

Future Assessment Plans

The charts and schedules provided below present information on the long-term assessment projections for the Association and are based on information presented through this process. Line items where adjustments have been made are underlined with increases shown in blue text and decreases shown in red text. The adjustments made to the plans this year have been relatively minor with increases to the restricted fund assessments offset by decreases to the operating and lot fund assessments. A basic premise with our planning process is to schedule increases in 3-year cycles with FY 2021-2022 representing the second year of the current cycle. The recommended assessments for FY 2022-2023 will remain \$1,360 for lots with sewer services and \$1,235 on lots without sewer services. An increase is projected to occur in FY 2023-2024 and the schedule has been reduced by \$5 in this cycle to \$1,475 for lots with sewer services and \$1,350 on lots without sewer services.

The charts provided below incorporate information from the operating funds, restricted funds, and reserve plans of the Association to present a long-range assessment plan that meets our objectives. The plans propose an average assessment increase of 2.24% per year on lots with sewer services and 2.77% on lots without sewer services.

Long-Range Plan #1 with 2021/2022 Adjustments								
Woodhaven Association								
Long-Range Assessment Plan - Lots with Sewer Service								
Fiscal Year	Oper. & Lot Funds	Restricted Fund	W & S Operations	W & S Restricted	Disaster Recovery	Debt Services	Total Asmt.	Percent Change
2008-2009	527	148	80	118	0	177	1,050	
2009-2010	537	151	80	105	0	177	1,050	0.00%
2010-2011	541	127	80	90	0	212	1,050	0.00%
2011-2012	537	224	80	82	0	197	1,120	6.67%
2012-2013	573	168	80	90	0	209	1,120	0.00%
2013-2014	590	148	80	88	0	214	1,120	0.00%
2014-2015	613	213	82	88	0	174	1,170	4.46%
2015-2016	640	285	84	88	0	73	1,170	0.00%
2016-2017	673	216	86	88	45	62	1,170	0.00%
2017-2018	705	242	88	88	45	62	1,230	5.13%
2018-2019	713	234	88	88	45	62	1,230	0.00%
2019-2020	743	202	90	88	45	62	1,230	0.00%
2020-2021	873	228	92	60	45	62	1,360	10.57%
2021-2022	918	181	94	60	45	62	1,360	0.00%
2022-2023	948	194	96	60	0	62	1,360	0.00%
2023-2024	983	272	98	60	0	62	1,475	8.46%
2024-2025	1,033	220	100	60	0	62	1,475	0.00%
2025-2026	1,078	173	102	60	0	62	1,475	0.00%
2026-2027	1,123	251	104	60	0	62	1,600	8.47%
2027-2028	1,168	204	106	60	0	62	1,600	0.00%
2028-2029	1,213	157	108	60	0	62	1,600	0.00%
2029-2030	1,253	235	110	60	0	62	1,720	7.50%
2030-2031	1,293	193	112	60	0	62	1,720	0.00%
2031-2032	1,338	146	114	60	0	62	1,720	0.00%
2032-2033	1,378	224	116	60	0	62	1,840	6.98%
2033-2034	1,418	182	118	60	0	62	1,840	0.00%
2034-2035	1,458	140	120	60	0	62	1,840	0.00%
Average Percent Increase								2.24%

Long-Range Plan #1 with 2021/2022 Adjustments								
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
2008-2009	527	148	41	60	0	89	865	
2009-2010	537	146	41	52	0	89	865	0.00%
2010-2011	541	127	41	45	0	111	865	0.00%
2011-2012	537	229	41	45	0	100	952	10.06%
2012-2013	573	187	41	48	0	103	952	0.00%
2013-2014	590	166	41	48	0	107	952	0.00%
2014-2015	613	210	42	48	0	87	1,000	5.04%
2015-2016	640	237	42	44	0	37	1,000	0.00%
2016-2017	673	164	43	44	45	31	1,000	0.00%
2017-2018	705	236	44	44	45	31	1,105	10.50%
2018-2019	713	228	44	44	45	31	1,105	0.00%
2019-2020	743	197	45	44	45	31	1,105	0.00%
2020-2021	873	210	46	30	45	31	1,235	11.76%
2021-2022	918	164	47	30	45	31	1,235	0.00%
2022-2023	948	178	48	30	0	31	1,235	0.00%
2023-2024	983	257	49	30	0	31	1,350	9.31%
2024-2025	1,033	206	50	30	0	31	1,350	0.00%
2025-2026	1,078	160	51	30	0	31	1,350	0.00%
2026-2027	1,123	239	52	30	0	31	1,475	9.26%
2027-2028	1,168	193	53	30	0	31	1,475	0.00%
2028-2029	1,213	147	54	30	0	31	1,475	0.00%
2029-2030	1,253	231	55	30	0	31	1,600	8.47%
2030-2031	1,293	190	56	30	0	31	1,600	0.00%
2031-2032	1,338	144	57	30	0	31	1,600	0.00%
2032-2033	1,378	223	58	30	0	31	1,720	7.50%
2033-2034	1,418	182	59	30	0	31	1,720	0.00%
2034-2035	1,458	141	60	30	0	31	1,720	0.00%
Average Percent Increase								2.77%

The 3-year planning approach in combination with the reserve fund objectives has benefited the Association and contributes to our financial success. We have managed to address both minor and major emergencies without significantly changing plans and when positive results do occur, they are passed on to the Owners by reducing future assessments. These concepts have served us well and will continue to play a prominent role in future planning. The financial objectives for the Association and its subsidiary operations are to continue maintaining a stable position that provides for the needs and desires of our current and future membership.

The following charts provide additional information about how our plans have been adjusted in this budget process, including a comparison with the plan approved in 2008. The first chart shows Assessment Plan #2 as it was approved in March 2020 with the Amended Plan # 1 recommended for FY 2021-2022 with a \$5 reduction occurring in FY 2023-2024, FY 2024-2025, and FY 2025-2026. The second chart shows a comparison of the plan approved for FY 2008-2009, which was the year we purchased the water and sewer system assets from Aqua America. This information illustrates how actual assessments since this plan are lower than what was projected at that time. These adjustments occurred as a direct result of positive financial performance by the Association. When positive results occurred, the Association passed this on to its Property Owners and it is our intent to continue with this practice in the planning process.

Woodhaven Association						
Assessment Plan Comparisons - March 2020 to October 2020						
Fiscal Year	Lots With Sewer Service			Lots Without Sewer Service		
	Plan #2 3/31/2020	Plan #1 Amended	Change	Plan #2 3/31/2020	Plan #1 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	1,480	1,475	(5)	1,355	1,350	(5)
2024-2025	1,480	1,475	(5)	1,355	1,350	(5)
2025-2026	1,480	1,475	(5)	1,355	1,350	(5)
2026-2027	1,600	1,600	0	1,475	1,475	0
2027-2028	1,600	1,600	0	1,475	1,475	0
2028-2029	1,600	1,600	0	1,475	1,475	0
2029-2030	1,720	1,720	0	1,600	1,600	0
2030-2031	1,720	1,720	0	1,600	1,600	0
2031-2032	1,720	1,720	0	1,600	1,600	0
2032-2033	1,840	1,840	0	1,720	1,720	0
2033-2034	1,840	1,840	0	1,720	1,720	0
2034-2035	1,840	1,840	0	1,720	1,720	0

Woodhaven Association						
Assessment Plan Comparisons - FY 2008-2009 to FY 02021-2022 Projections						
Fiscal Year	Lots With Sewer Service			Lots Without Sewer Service		
	Plan 2008-2009	Plan #1 3/31/2020	Change	Plan 2008-2009	Plan #1 3/31/2020	Change
2008-2009	1,050	1,050	0	865	865	0
2009-2010	1,050	1,050	0	865	865	0
2010-2011	1,050	1,050	0	865	865	0
2011-2012	1,130	1,120	(10)	960	952	(8)
2012-2013	1,130	1,120	(10)	960	952	(8)
2013-2014	1,130	1,120	(10)	960	952	(8)
2014-2015	1,210	1,170	(40)	1,045	1,000	(45)
2015-2016	1,210	1,170	(40)	1,045	1,000	(45)
2016-2017	1,210	1,170	(40)	1,045	1,000	(45)
2017-2018	1,295	1,230	(65)	1,125	1,105	(20)
2018-2019	1,295	1,230	(65)	1,125	1,105	(20)
2019-2020	1,295	1,230	(65)	1,125	1,105	(20)
2020-2021	1,390	1,360	(30)	1,225	1,235	10
2021-2022	1,390	1,360	(30)	1,225	1,235	10
2022-2023	1,390	1,360	(30)	1,225	1,235	10
2023-2024	1,490	1,475	(15)	1,325	1,350	25
2024-2025	1,490	1,475	(15)	1,325	1,350	25
2025-2026	1,490	1,475	(15)	1,325	1,350	25

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 this 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.

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, 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 2021-2022 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 2021-2022 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.

board action report

The following actions were taken or reported by the Board of Directors at their October 13, 2020 Meeting. *Full meeting minutes will be posted to the Members tab on our website after approval at the November meeting*

1. Motion was made to approve the September 28, 2020 – Board of Directors’ Meeting Minutes with the following corrections: under D. Executive Session, Laura made a motion to move to reconvene the general meeting, Ivan seconded, motion passed unanimously and under J. President’s Report; the last bullet point should read Property Owners who live stream need to submit any comments prior to the Board Meeting, if they want the comment read during Member Business from the Floor. Motion passed unanimously.
2. Motion was made to approve the September 28, 2020 – Board of Directors’ Executive Session Minutes. Motion passed unanimously.
3. Motion was made to approve the ESAC Board of Review recommendations as presented. Motion passed unanimously.
4. Motion was made to approve the Public Safety Board of Review recommendations as follows: citations 27773, 27732, and 27865 be upheld as presented, citation 27734 stand as issued with a fine of \$500, and citation 27735 stand as issued with a \$500 fine. Motion passed unanimously.
5. Motion was made to approve the recommendation from the Finance Committee as it relates to the budget and assessments. Motion passed unanimously.
6. Motion was made to approve the recommendation from the Facilities Planning Committee as it relates to the budget and assessments. Motion passed unanimously
7. Motion was made to approve the recommendation for the Black Oak Lake Walkway Bridge option 2, the flat bridge, with a not to exceed budget of \$38,000. 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.

December		
8th	Board of Directors' Mtg., Zoom/YouTube LIVE	7 p.m.
January		
12th	Board of Directors' Mtg., TBD	7 p.m.
25th	Board of Directors' Mtg., TBD	7 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 started in 2019 - if you submitted your info last year, 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, Laundromat, & Woody’s General Store/Restaurant’s 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 continually.

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: _____

Years Served: _____ Wars Served or Peacetime: _____

Additional Information: _____



Kelly Hicks RV Sales
Quailridge * Summit * Cabin
Park Models by Forest River
Wildwood * DXL * Lodge *
X-Lite Park Trailers - Travel Trailers

Visit Kelly Hicks’ Forest River RV Superstore

Located on US RT52 and Inlet Road in Sublette, IL 61367
Phone (815)-849-9089 or Fax (815)-849-9403

- **Quailridge & Summit Park Models** by Forest River.
- **Cedar Cabin’s** by Forest River Park Models.
- **Wildwood, Wildwood Xlite, Wildwood DLX and Wildwood Lodge Travel Trailers** by Forest River.
- **KYMCO 49cc and 125cc Scooters including Agility 50cc, Like 50cc, Super 8 50cc and Agility 125cc.**

100’s of RV Videos @ www.youtube.com/coinyisland
www.kellyhicks.com or email: kellyhicksrv@comcast.net
Setup, Delivery, A/C and Skirting always included.
Visit Illinois #1 Park Model Dealer, just minutes away.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
	1	2	3	4	5	6
7	8 Board of Directors' Meeting VIRTUAL - 7pm	9	10	11	12	13
14	15 North Pole Express Ends	16	17	18	19	20
21 Winter Solstice	22	23 Association Office, ESAC, Woodhaven Lakes Realty CLOSED at Noon	24 Christmas Eve Association Office, ESAC, Woodhaven Lakes Realty CLOSED	25 Christmas	26	27
28	29	30	31 New Year's Eve	1	2	3

December

RECREATION & ACTIVITIES



North Pole Express STARTING NOVEMBER 20TH

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 20th. 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 letters can be personalized. The more information provided; the easier it is for Santa to personalize! Deadline is December 15th. The popularity of this program has grown rapidly! Be sure to get your letters in early!

Mark Your Calendars!

- November 20, 2020: North Pole Express Begins
- December 15, 2020: North Pole Express Ends
- February 13, 2021: Cabin Fever Festival
- March 27, 2021: Egg Celebration
- April 24-25, 2021: Spring Fling Festival
- May 29-30, 2021: Memorial Day Weekend
- July 3-4, 2021: Independence Day Weekend
- August 7-8, 2021: Main Event Weekend
- Sept. 4-5, 2021: Labor Day Weekend
- October 9-10, 2021: Fall Fest Weekend
- October 23-24, 2021: Halloween Events & BooHaven 3k/5k

Cabin Fever Festival

February 13, 2021 Mark your calendars for our traditional Cabin Fever Festival. Annual events such as the Winter Poker Walk, Prize BINGO, Ice Fishing Tourney, outdoor winter events and seasonal craft projects are being planned. As our first scheduled event in the year 2021, we’re working on a big surprise to usher in the 50th year anniversary Woodhaven Lakes will be celebrating all year long. Watch for more details and a tentative schedule of events in next month’s January Woodhaven News and on Woodhaven’s website at www.woodhavenassociation.com.

BOOHAVEN 5K RESULTS

Category Winners

MALE			MALE			FEMALE		
1:	22:06.5	Andrew Mascioniato	<17:	38:16.8	Alex Hamberg	<17:	25:06.5	Julia Hamberg
2:	26:03.6	Rob Earman	18-29:	22:06.5	Andrew Mascioniato	18-29:	26:05.8	Rachel Weyers
3:	28:33.3	William Tworen	40-49:	26:03.6	Rob Earman	30-39:	29:01.6	Deanna Rivas
FEMALE			50-60:	28:33.3	William Tworen	40-49:	30:46.4	Geralyn Stockey
1:	25:06.5	Julia Hamberg	61+:	37:52.0	Willy Neuman	50-60:	32:35.7	Karen Faber
2:	26:05.8	Rachel Weyers				61+:	40:59.6	Brenda Dunham
3:	28:49.7	Alyssa Weyers						

Race Times

BIB	TIME	NAME	BIB	TIME	NAME	BIB	TIME	NAME
1928	22:06.5	Andrew Mascioniato	1933	36:50.1	Angela Sullivan	1915	47:59.9	Xavier Valdez
1990	25:06.5	Julia Hamberg	1864	36:59.8	Angelique Padua	1911	48:11.5	Vivianne Valdez
1917	26:03.6	Rob Earman	1900	37:00.9	Ilene Mason	1909	48:25.1	Louis Jimenez
1916	26:05.8	Rachel Weyers	1902	37:01.2	Emily Mason	1913	48:29.1	Abraham Valdez
1867	28:33.3	William Tworen	1903	37:01.4	Brian Mason	1912	48:44.3	Evelyn Valdez
1907	28:49.7	Alyssa Weyers	1988	37:52.0	Willy Neuman	1866	49:06.5	Susan Mikrut
1932	29:01.6	Deanna Rivas	1920	38:07.3	Mia Andrie	1904	49:32.8	Rose Weyers
1927	30:05.5	Anna Schulz	1989	38:16.8	Alex Hamberg	1898	49:38.2	Jesse Carabez
1930	30:46.4	Geralyn Stockey	1926	39:45.0	Amanda Lanning	1997	52:24.5	Nicholas Gonzalez
1991	32:17.4	Erica Dewey	1929	40:28.6	Kathy Lianne-Rentz	1908	53:55.8	Giselle Corral
1896	32:35.7	Karen Faber	1906	40:59.6	Brenda Dunham			
1921	32:43.1	Dennis Kelbus	1924	46:24.1	Catherine Nelson			
1910	32:44.3	Enrique Chacon	1925	46:24.3	James Nelson			
1901	33:19.1	Leah Mason	1897	46:26.4	Leticia Balnius			
1931	34:01.2	Ella Stockey	1865	47:44.2	Irma Ruiz-Carabez			
1905	34:01.7	Brenda Kriss	1914	47:54.1	Alexis Valdez			

a note about passes...

Friendly reminder to our Membership that the passes owners have left at the Main Gate will be taken to the Association Office on Dec. 1st.

Passes can then be signed out and picked up by an owner of record at the Association Office.

Gene's Lawn Service

Retaining Walls, Patios, & Walkways
Landscaping | Tree Trimming
Mulching | Mowing
Power Washing
Spring Clean Up | Fall Clean Up

815-671-1542
gls8794@icloud.com

Winter Camping at Woodhaven

Communications Committee

Although the peek season is behind us, winters at Woodhaven are stunning. There are a few things to think of before heading out:

- The following comfort stations are open: 3, 9, 17, 22
- Unless you have winter water, the hydrants at your lot will,most likely be frozen. Bring water for consumption from home. (we save empty milk gallons for doing so).
- After a snow storm, our maintenance crew does plow, but your driveway may be plowed in. Bring a shovel in your car as access to your shed may be difficult.
- Maintenance will not plow your driveway, but there are a handful of contractors that will.
- If you have a travel trailer, opening your slide out at this time "could cause issues" depending on snowfall and temperatures. Be sure to clear the top off prior to reclosing if you decide to open it.
- The water lines are made of plastic and can quickly freeze. If you use water in your camper for any reason, you will need to re-winterize and many contractors are no longer available to do so.

Now the Good:

- The landscape is stunning. Especially after a fresh snow. It truly is a winter wonderland.
- We have many miles of snowmobile trails. Please make sure to follow the signs.
- Sledding on the big hill is a blast.
- Ice skating is available at the family center once there is sufficient ice thickness on Woodhaven Lake.
- Ice fishing is very popular! Please use proper precautions when testing the ice for thickness.
- Don't forget Cabin Fever!!! This coming year it is scheduled for February 13, 2021 and is held at the Rec Plex. There are always activities scheduled including a poker run, Bingo and fishing tourney. As the event draws nearer, additional activities are announced.

Just because we no longer have grass to mow and gardens to care for, doesn't mean Woodhaven Lakes is closed. With a little creativity, winter camping can be as much fun as summer camping. For anyone who has never trekked out during the winter, it's worth a day trip at a minimum to see all that there is to offer.

We offer Woodhaven Lot Loans



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.



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!!





- 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 Property Owner.
- Association personnel are prohibited from using Woodhaven vehicles for the purpose of pulling or towing owners or guest's vehicles.



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
2/13-14	Christine Mogdahl	Hanover Park	IL
2/26-27	Thomas & Diane Vander Weele	Wheaton	IL
2/61	Julio Nevarez	Cicero	IL
2/66	Edward & Nadia Rivera	Hammond	IN
2/147	Jose & Alba Alamo	Plainfield	IL
2/155	Ronald & Laura Huy	Chicago	IL
2/177	James & Lori Tipton	Dalzell	IL
2/289	Eunice Juarez	Chicago	IL
2/293-294	Eugenio Cruz	Montgomery	IL
3/138	James Gould	Oak Park	IL
3/165	Michael & Amy Zuhlke	Volo	IL
4/29	Karen Leach	Elgin	IL
4/115	Marcella Heilig	Bel Air	MD
4/205	Andre Skuta	Des Plaines	IL
5/80	Zoe & Alexander Fowler	Geneva	IL
5/150	Donna Fanos	Romeoville	IL
5/178	Russell Phillips	Franklin Park	IL
5/306-307	Elizabeth Donaldson	Hometown	IL
5/463	David & Mary Potthoff	Peru	IL
5/464	Helen Castro	Chicago	IL
6/24	Carla Alshanski	Geneva	IL
6/52-53	Anthony Gomez	Chicago	IL
6/163	Brandon & Kelly Smith	Princeton	IL
6/164	Maria & Efrain Ornelas	Chicago	IL
7/88	Jasmine Carrasco	Park Ridge	IL
7/95	Rafael & Yumerys Perez	Chicago	IL
7/110	Michael Bennett	Crystal Lake	IL
9/66	Jimmy Laboy	Chicago	IL
10/31-32	Francisco & Maria Valenzuela	Aurora	IL
10/111	Irais Yanderi Garnica	Sterling	IL
10/147	Lisette Merida	Addison	IL
10/317	Andrew & Elizabeth Kalbans	Batavia	IL
11/19	Carmella Gutierrez	Willow Brook	IL
11/267	Janet Petree	Ocala	FL
13/115	Jose Godinez Tavares	Berwyn	IL
14/61-62	Michelle Koonce	Joliet	IL
14/63	Jeraldine Elliott	Rochelle	IL
14/85	Charles & Aubrey Sakowicz	Lombard	IL
15/15	Kimberly & Victor Marin	Riverside	IL
15/87	Lashaun & Arminda Singleton	Chicago	IL
16/58	Jeff & Cindy Brickley	La Moille	IL
16/150	Deseree Deanda	Darien	IL
17/46	Flora & Flavio Hernandez	Maywood	IL
17/87	Amalia Reyes	Chicago	IL
17/158	Andrez Alvarez	Montgomery	IL
17/264	Hector Olvera	Cicero	IL
17/265	Karin Jackson	Chicago	IL
19/57	Alec & Mari Wittum	St Charles	IL
20/60	Bevin & Flavia Lamb	Oak Park	IL
20/74	James Bowman	Oak Lawn	IL
21/58	Angel Colon	Berwyn	IL
21/104-105	Michael Henneberry	Walnut	IL
21/172	Elaine & Richard Perez	Chicago	IL
21/204	Ubaldo Munoz	Moline	IL
21/204	Maria Munoz	Chicago	IL
21/250	L.C. Alexander III	Romeoville	IL
22/22	Gabriel Aponte	Chicago	IL
22/23	Ramon & Paula Ramirez	Hammond	IN
23/15	Kevin Hupp	Cicero	IL
24/25	Nicholas Paveza	Sandwich	IL
25/10	Alberto Aponte	Chicago	IL
25/79	Antonio Catrejon	Chicago	IL
25/79	Maria Torres Alonso	Chicago	IL
26/222	Christopher Brake	Orland Hills	IL
27/45	Jasmin Villarreal	Chicago	IL
27/100	David & Shaunta Terrell Stocking	Maywood	IL
27/146	Mary Thomas	Milan	IL
29/79	Gregory Young	Lockport	IL
29/100	Ricky & Margaret Steppes	Park Forest	IL
29/163	Flor & Virgen Gonzalez JR.	Chicago	IL
29/337	Ruth & Arthur Orsini	Crystal Lake	IL
29/371	Steve Rivera	Chicago	IL
29/372	Rocio Zepeda	Roselle	IL

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	Harry Koeppel	5/46-47	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	Jack Meyers	9/88-89		
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		
Section 13				
Section 14	John Thanos	14/64	Tony Dorsch	14/54
Section 15	Nancy Jackson	15/104	Elaine Ayers	15/61
Section 16	Ernest Mitchell	16/79-80	Richard Ziegenfuss	16/132
Section 17	Jose Navaro	17/143		
Section 18	Rosemary Colness	18/18	Joanne Lencki	18/95
Section 19			Karmi Temple	19/29
Section 20	Diane Connelly	20/32	Jeff Jackson	20/61
Section 21	Todd Moffett	21/86&174		
Section 22	Kathy Brush	22/153		
Section 23	Marilyn Kriss	23/47	Rita Olsen	23/48
Section 24	Laurie Picha	24/9	Marisa Chavez	24/77
Section 25	Diana Strong	25/25		
Section 26	Ed Reedy	26/135	Angel Flores	
Section 27	Christopher Cordero	27/72	Charlene Hill	27/114
Section 28				
Section 29	Christine Pontrelli	29/153		

classifieds



Charming Country Living Ranch Home, Custom built in 2001. 3 Bedrooms, 2 Full Baths, 2 1/2 Car Garage, Shed, Whole House Generator, and Heated Workshop with cabinets. Sits on .74 acreage. Reduced Price \$195K. Please call Judy (815)849-9317(11)

13/110 Retired, moving out of country, MUST SELL. \$5,000 or best offer. Contact Vince: 847-800-6386 or vrthakkar11@yahoo.com (3)

public safety citations - october

Sec/Lot	Owner/Guest	Offense
26/150	Guest	Operating an unlicensed vehicle on Woodhaven Property
26/72	Guest	Damage to property under \$100.
26/72	Guest	Damage to property under \$100.
25/43	Owner	Disorderly Conduct
24/4	Owner	No unattended fires shall be allowed
6/46	Guest	Burning outside of a firepit
29/317	Guest	Driving under the influence of alcohol
29/317	Guest	Failure to pull over for a PS vehicle
16/109	Guest & Owner	Reckless driving
16/109	Guest & Owner	Failure to Comply
16/109	Guest & Owner	Public Nuisance-Repeated use of profanity
16/109	Guest & Owner	Public Nuisance-Repeated use of racial or ethnic slurs
16/109	Guest & Owner	Driving under the influence of alcohol
16/109	Guest & Owner	Criminal Conduct; carrying a concealed weapon while intoxicated
27/14	Guest	Dumping Constriction Debris into Nature Center dumpster

esac citations - october

Sec/Lot	Violation
2/65	Building materials including blocks, lumber and pipes
2/116	Building materials including miscellaneous blocks
2/138	Exposed wires to outlet on RV
3/100	Tape on roof and seams of RV; RV plates expired 12/31/19
3/116	Expired permit for retaining wall; retaining wall collapsed
3/125	Snowmobiles covered – need proof of current registration
3/169	Shingles missing from shed roof
3/227	Damaged RV skirting; no gasket on sewer line; exposed wires
4/152	RV repair unacceptable; inappropriate storage
5/167	Building materials including wood frame, lumber, bricks
5/229	Rotten wood on shed
5/386	Permit for deck expired; bldg. mat – blocks, roofing paper
6/10	Metal flashing on RV roof not secure; blocks under RV
6/85	Tape on electrical box; conduit separated from NEMA; shed cond.
7/32	RV less than 7' from line; tape on RV tip-out
8/13	Permit for shed roof expired; missing/mismatched shingles
9/25	Unused wood platform behind new deck
9/106	Building materials including blocks and bricks
9/107	Exposed wire out of ground; no face plate in meter box
9/147	Roof over tip-out of RV unacceptable
9/157	Building materials including miscellaneous lumber
9/201	Overhead not complete; soffit not enclosed; building materials
10/6	Open in face plate at meter; shed door not closing; bldg. mat.
10/162	Expired registration on moped
10/163	Holes in RV roof; trim missing from door; damaged skirting
10/199	Spray foam used to repair shed; duct tape on conduit; bldg. mat.
10/202	No cap on sewer inlet; siding not secure on room
10/221	Room roof deteriorated; holes in skirting; damaged siding
10/242	Tape on switch; open around shed doors; rotten wood on shed
11/46	RV awning damaged; RV roof vent cover damaged
11/72	RV less than 7' from side; tape on RV door; damaged vent
11/126	Caulk used to cover exposed wire unacceptable
11/151	Rotten wood on shed; siding missing from shed
12/63	Shed condition – hole in corner, seam separating, hole in roof
16/153	Building materials – wood pallets
17/60	RV skirting not completed; rotten wood on shed
17/83	Holes in flex line; tape on RV window; RV door trim broken
17/182	Shed door not closing properly; exposed wood on shed
19/31	Registration on van expired
21/8	Rotten wood on shed roof trim
21/76	Open in meter face plate; bldg. materials – lumber, siding, roof
21/125	Holes in RV siding
21/226	Exposed wires and loose conduit under overhead
22/3	Exposed wire at meter
22/82	Open seam on shed; inappropriate storage
23/196	Culvert not installed per manufacturer requirement; bldg. mat.
24/260	Unused air conditioner by RV
25/156	Hole in deck floor; shed roof deteriorated; rotten wood on room
26/23	Exposed wire at NEMA3; no cap on sewer inlet
26/247	Two plastic bags of trash on the lot – not removed within 14 days
26/247	No permit for electric extension, patio, fire pit; over 400 sq ft
28/125	Not enough glass on wall of room; damaged outlet
29/148	Exposed wire at A/C; A/C not connected to RV
29/166	Exposed wood on shed
29/171	Permit for RV and deck not complete – needs title and survey
29/238	RV deteriorated; hole in shed roof; rotten wood on shed

registered sex offender list

William Sloss-Sec. 7, Lot. 31

Robert Hipshur-Sec. 21, Lot. 33

William Dubois-Sec. 17, Lot. 122-123

Woodhaven Lakes Realty

815-849-5476

Last updated:
11/14/2020

Please Call for an Appointment

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

Mary Lovgren - Realtor® Broker
815-994-1449 | MLovgren@woodhavenassociation.com

Marcia Kosowski - Realtor® Broker
815-582-2381 | marciakosowski@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

622 E Main St



Amboy

Build to suit on this large in-town lot; close to downtown and city park. Over an acre of land with wooded area at the rear of lot. Utilities present on property (electric, gas, water). **\$17,500**

425 N Jones Ave



Amboy

A large open beautiful lot waiting for floor plans on your new home, and beautiful landscaping. Located in a lovely, quiet subdivision, near the end of town. Agent Interest. **\$16,000**

16 W Wasson Rd



Amboy

What a great opportunity to grab a move in ready mobile home. The unit may have a little age on it, but so much has been updated - New within the last 2 years... Roof, flooring, plumbing fixtures, refrigerator, washer, dryer and Carrier furnace & CA unit. These updates were completed by reputable area contractors, - no do-it-yourself projects. Also included are the newer window treatments & existing furniture (bed frames, couch, coffee table etc.) With 3 bedrooms, 2 bathrooms, plus kitchen and dining room there is plenty of room for a single person, roommates or even a family. The days are getting longer and the weather warming up and that makes it a perfect time to think about a place of your own. **\$28,000**

Listings available at: woodhavenlakes.com | realtor.com
zillow.com | trulia.com

resource news



jerry corcoran | resource manager

As I am putting together my articles for the December *Woodhaven News*, as with last October, we saw snow! This was not like last October, but we did see a coating on the ground and trees. Last October we saw an accumulation of snow measuring 5.5 inches on October 31! Winter seems to be getting earlier and lasting longer each season.

I know some anglers are continuing to catch trout here at the end of October. An angler caught a 30 inch trout on Pine Lake this morning. There are still plenty of them in the waters stocked, so give it a try when temperatures are conducive. Also, they do bite under the ice, so be sure to try for them during the ice fishing season.

We will be preparing for the dredging of Pine, Hidden and Bluegill lakes in the late winter/spring of 2021. The material being removed from these lakes will be pumped into the basin in section 5 near the Sports Core area. This basin was ‘cleaned’ out this past summer as part of this project. We are still waiting on the Illinois Environmental Protection Agency’s approval of the necessary permits for the project. As with many businesses and agencies, they are running behind due to the pandemic issues. We anticipate approval by the time the project is set to begin. With this project, there will be some pipes crossing roads at various locations so Property Owners will need to use caution during the project. If everything goes as planned, the project should be completed by Memorial Day Weekend.

As an update, we are continuing to look into the deer population in order to work towards a deer management plan in the future. The deer population continues to increase on property with many fawns born this past spring. I have had Property Owners’ voice concern for their landscape and young trees that have been planted only to be stripped of bark due to bucks rubbing them with their antlers. We all like to see deer while out on property, as with all wildlife. One of the concerns with deer population numbers is the potential for disease and how that would affect the deer population long term. We will continue to keep you updated on various aspects the white-tail deer.

Wishing you all the best for the upcoming holidays!

Ice-Fishing Season

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 ensure 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 inches -vehicles

****Vehicles & snowmobiles are not allowed on any 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. Before stepping onto the ice, the above factors should be considered in determining ice safety.

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. A windrow is when the pile of leaves is strung out along an area in a row. Leaf piles should be within 5 feet of the roadway but not blocking or obstructing traffic so that the vacuum tube is able to reach the pile effectively. The vacuum has limited reach. Be sure no debris other than leaves is in the leaf piles.



Brush pick up also continues once a week through November 30.

Property Owners wanting to utilize this service 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, Association Office, 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

2020 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.

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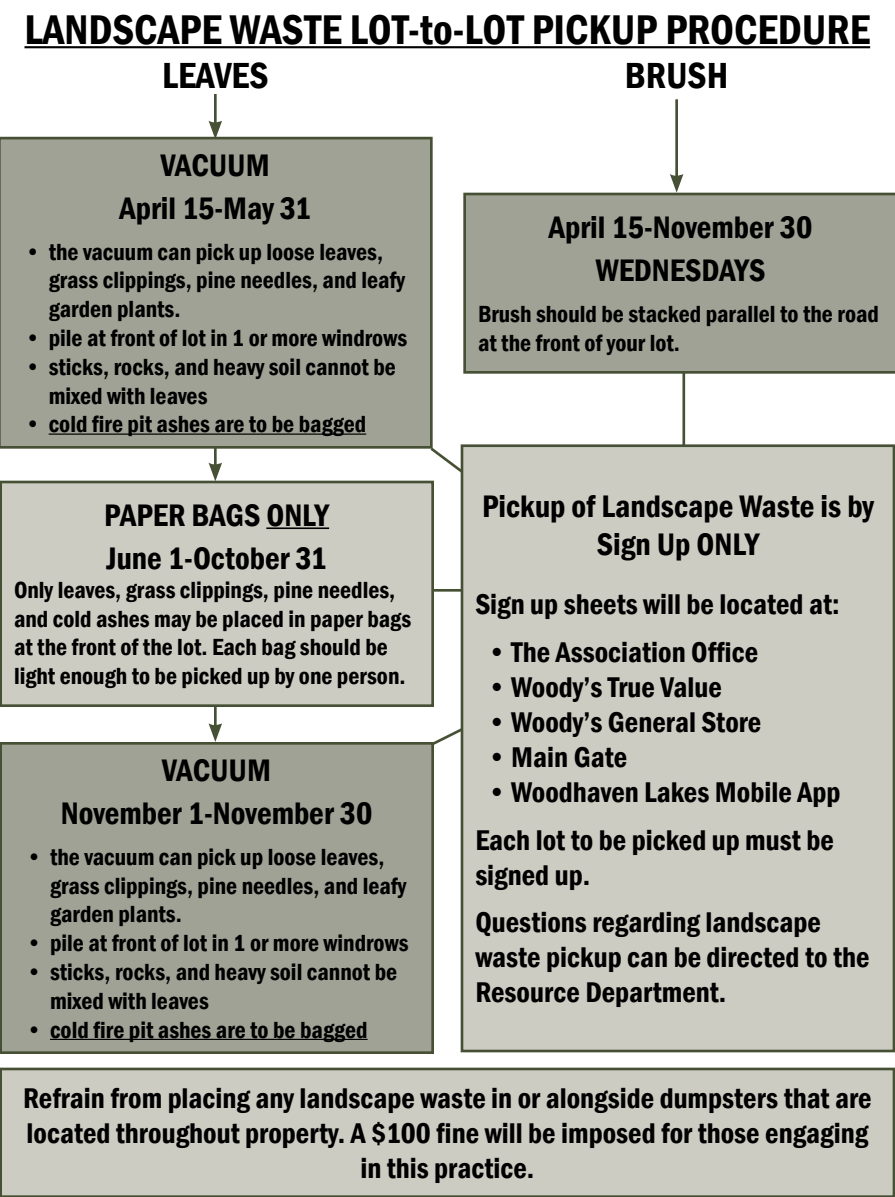
concerns relating to landscape waste pickup.


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.

Walleye stocking

Walleye were stocked into Woodhaven Lake on November 5. These fish were 8-10 inches in length; 250 were released into the water for anglers to catch in the future. Remember the catch limit is 2/day with a size limit of 16 inch minimum length.






110 N. Main Ave. Ladd, IL 61329

Deb Schultz

AVP / LOAN OFFICER

NMLS# 719170




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Proposed Changes to Policies

In conjunction with changes being proposed to the Association's Rules, similar scrutiny will be made of the Policies.

The Policies have been reformatted, the current layout is included and shown with a ~~strikeout~~, followed by the new format. Language being eliminated, again, will appear with a ~~strikeout~~, while new language will be shown in red and underlined.

Please keep in mind; this is a draft document subject to further changes right up to the time of adoption.

Property Owners wishing to comment on the proposed changes may do so in writing, either in a Speak Up Sheet or simply sending an email through www.woodhavenassociation.com; or mail it to: Woodhaven's Governing Documents, P.O. Box 110, Sublette, IL 61367. As a Property Owner you may comment directly to the Board of Directors under Member Business from the Floor during a Board Meeting (or a Speak Up Sheet for virtual meetings).

WOODHAVEN ASSOCIATION POLICY MANUAL

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1. SECTION 1 BOARD OF DIRECTORS

01-090-0000 Code of Ethics for Woodhaven Association Board and Committee Members (02/11)

Board and Committee members should:

- Strive at all times to serve the best interests of the Association as a whole regardless of their personal interests.
- Use sound judgment to make the best possible business decisions for the Association, taking into consideration all available information, circumstances and resources.
- Act within the boundaries of their authority as defined by law and the governing documents of the Association.
- Provide opportunities for members to comment on decisions facing the Association.
- Perform their duties without bias for or against any individual or group of owners or non-owner members.
- Disclose personal or professional relationships with any company or individual who has or is seeking to have a business relationship with the Association.
- Conduct open, fair and well-publicized elections.

Board and Committee members should not:

- Reveal confidential information provided by contractors or share information with those bidding for Association contracts unless specifically authorized by the Board.
- Make unauthorized promises to a contractor or bidder.
- Advocate or support any action or activity that violates a law or regulatory requirement.
- Use their position or decision-making authority for personal gain or to seek advantage over another owner or non-owner member.
- Accept any gifts—directly or indirectly—from Owners, Members, contractors or suppliers.
- Misrepresent known facts in any issue involving Association business.
- Divulge personal information about any Association Owner, Member or employee that was obtained in the performance of Board duties.
- Make personal attacks on colleagues, staff or Members.
- Harass, threaten or attempt through any means to control or instill fear in any Board member, Member, employee or contractor.
- Reveal to any Owner, Member or other third party the discussions, decisions and comments made at any meeting of the Board properly closed or held in executive session.
- Participate or discuss on social media or otherwise, any matters that have not been addressed or approved by the Board.
- Engage in debate on social media concerning issues currently being discussed in committee or by the Board of Directors without prior approval.

01-100-0601 Oath of Office

This oath is to be administered by the President to ~~each new every~~ elected member of the Board of Directors ~~and annually, at the August Board meeting; thereafter to each~~ and at the next scheduled meeting to any Board member appointed by the Board of Directors to fill a vacant seat. The Vice-President shall administer the oath to the President. The minutes shall reflect to whom the oaths were administered.

“Do you, (name), solemnly swear to faithfully abide by and uphold the Covenants, By-Laws, Rules & Regulations, and written Policies of the Woodhaven Association; and to abide by the Code of Ethics for Board and committee members of Woodhaven? If so, answer with “I do.”

01-105-0417 Confidentiality of Speak-Up Sheets

Board Members shall have access to the Association’s Speak-Up Sheet submissions and subsequent responses through a secure, read-only electronic file. To promote candor among the Members in submitting Speak-Up Sheets and to avoid possible negative repercussions if a Speak-Up Sheet or any information contained therein is disclosed other than in the course of official Board business, the documents are to be kept strictly confidential by the Board and Staff. The Board is being provided access to these records in their capacity as Board Members only for the purposes of Association business. Violation of this policy shall be treated as an improper act within the meaning

of Policy 01-160-0790 and processed as set forth within that Policy.

01-110-0790 Conflict of Interest

~~All directors and all candidates to the Board of Directors shall sign a disclosure statement indicating any potential conflict of interest or any fact or potential act that may directly or indirectly affect the Association or any of its subsidiaries or ventures.~~

~~Any candidate giving a false or incomplete disclosure statement could, upon action of the Board of Directors, be disqualified as a candidate.~~

01-120-0505 Officer Elections (also see BL VII f)

~~The second item (the first being the seating of the new Board Members) on the agenda of the first regularly scheduled Board meeting following an election to the Board of Directors shall be the election of officers: President, Vice-President, Secretary, and Treasurer, in that order, to a term of two years.~~
Officers of the Association shall be elected by the Board of Directors at the first regularly scheduled meeting following an election of the Board of Directors. The election of officers shall appear on the meeting agenda as the second item of business, following the Oath of Office for all Board Members. The order of elections is as follows: President, Vice President, Secretary, and Treasurer. The election of officers shall proceed as follows:

1. The most senior member of the previous Board whose term has not expired shall preside, pending the election of a President.
2. Any Board member, including the presiding Chair, may enter a nomination for election to office. A nomination is not a motion, and thus does not require a “second.”
3. The presiding Chair will indicate who the Recording Secretary will be for the election.
4. The presiding Chair may speak in discussion and will vote as a Board member.
5. The presiding Chair calls for other nominations 3 times before closing nominations.
6. In the event of multiple nominations for the office in question, a secret vote will be held.
7. The written votes will be tabulated by the Recording Secretary, verified by the presiding Chair, announced to all present, and the result entered into the minutes.
8. The ballots will be immediately destroyed.
9. In the absence of other nominations for the office, the Chair will declare the nominee elected.
10. The newly elected President will then chair the election process for the remaining offices.
11. The newly elected officers will immediately assume their respective positions.

01-130-0790 Duties of Officers

~~President~~

~~The President is the presiding officer of Woodhaven's Board of Directors (Bylaws, Article IX). With consent from a majority of the Board, the President, solely, represents the Board in dealing with the Executive Director and/or General Manager, and to determine the conduct of the Association, the Board of Directors, and committees.~~

~~It is also the President's responsibility:~~

- ~~A. To expedite business through efficient board meetings.~~
 - ~~B. To communicate freely with all Association members through attendance at all Section Representative Committee meetings and a monthly column in Woodhaven News in which the issues facing the Board are discussed.~~
 - ~~C. To be courteous and fair.~~
 - ~~D. To protect the rights of all Directors.~~
 - ~~E. To protect the rights of all Association members.~~
 - ~~F. To prevent dilatory techniques aimed to obstruct the will of the Board.~~
- ~~The President shall, with the consent from a majority of the Board, establish special committees according to the policy on ad hoc committees.~~

~~Vice President~~

~~The vice president is empowered to act and be vested with the powers and duties of the President in the absence of the President (Bylaws, Article IX).~~

~~Secretary~~

~~The Secretary is responsible for the minutes of the business transacted at all Board meetings; all notices required to be mailed; the corporate seal; records; and membership lists (Bylaws, Article IX). The Secretary shall validate~~

PROPOSED CHANGES TO POLICIES - draft

approved minutes and other documents with his/her signature as needed.

Treasurer

The Treasurer is responsible for the funds of the Association (Bylaws, Article IX). The Treasurer shall report to the Association each month deviations in departmental spending, which exceed 3% of the budgeted amount. In addition to responsibilities listed above, Officers of the Association will be assigned to chair or act as a liaison to one of the standing committees listed in the By-Laws.

01-140-0790 Limitation of Powers

No Director shall take any action on behalf of the Association or the Board of Directors unless specific authority has been granted by a majority of the Board of Directors or by a written policy adopted by the Board of Directors.

Actions taken in a situation of emergency by any Director the President without prior authority must be ratified by a majority of the Board at the next regular meeting of the Board of Directors.

01-150-0603 Committee Participation

~~Directors, who are not committee members, are encouraged to attend any committee meeting but may not vote on the pending business.~~

01-160-0790 Indecorous Acts

A Director having knowledge or reasonable belief of any improper or indecorous act by another Director, officer or employee of the Association or its subsidiaries or ventures shall promptly disclose such act to the President of the Board of Directors.

Upon disclosure to the President of such acts, the Board of Directors shall meet in Executive Session to decide what course of action, if any, should be taken with regard to such indecorous or improper act.

Indecorous or improper acts of the President should be disclosed to the Vice President who will Chair an Executive Session of the Board to decide the course of action, if any, to be taken with regard to such indecorous or improper act.

01-170-0699 Directives to Staff

With the advice and consent of the Board, the President shall give direction to the Executive Director and/or General Manager. No Board Member shall direct any employee to take action unless the Executive Director or General Manager has approved the action or unless the Board has approved the action either by motion or resolution.

In cases where emergency actions must be directed by a Director, the action must be ratified by a Board majority vote at the next regular meeting of the Board of Directors.

01-180-0699 Rules of Order

Meetings of the Board of Directors will be conducted according to Robert's Rules of Order (current edition) as the parliamentary authority.

01-190-0603 Board Meetings (5/17)

At the direction of the Board President, the Executive Director of the Association will prepare an agenda no less than 5 days before each regular Board Meeting, delivery of the agenda, and support documents will be sent via electronic mail. Board Members may add or delete items from the agenda and may change the order of presentation by the majority vote of the Board present. Prior to the start of the meeting, a Section Representatives Report may be given. Items on a regular meeting agenda may include any or all of the following:

- Call to Order
- Roll Call
- Approval of Prior Minutes
- Executive Session
- Consent Agenda
- Committee Reports
- Agenda Changes
- Unfinished (Old) Business
- New Business
- Officer's Reports
- Manager's Reports
- Member Business from the Floor
- Future Agenda Items
- Adjourn

Directors wishing to place items on the agenda should contact the President prior to the preparation of the final agenda.

Directors may participate in and act at any meeting of the Board through the use of a conference telephone or other communications equipment by means of which all persons participating in the meeting can communicate with each other. Participation in such meeting shall constitute attendance and presence in person at the meeting of the person or persons so participating.

Board members attending meetings electronically will be limited to (2) two meetings; any exceptions must be approved by the President or the Vice President if the President is not available.

Because participants on a phone conference are limited to two or three (depending on phone system), requests will be taken on a first come first serve basis.

01-191-0514 Consent Agenda Items

Items listed on the Consent Agenda shall be sent to the Board members no less than 5 days before the regular meeting. Board members will be responsible for reading and knowing the cases to be included on the Consent Agendas. Any Board member may pull a case from the Consent Agenda for further discussion.

~~01-192-0514 Agenda Changes - Intentionally Deleted (05/17)~~**01-193-0514 Executive Sessions**

1. An Executive Session of the Board of Directors may be convened by the President or by a majority vote of the Board of Directors.
2. Meetings of the Board shall be open to any Owner, except for the portion of any meeting held (i) to discuss litigation when an action against or on behalf of the Association has been filed and is pending in a court or administrative tribunal, or when the Association finds that such an action is probable or imminent, (ii) to consider third party contracts or information regarding appointment, employment, or dismissal of an employee, or (iii) to discuss violations of rules and regulations of the association or a Owner's unpaid share of common expenses. Any vote on these matters shall be taken at a meeting or portion thereof open to any Owner.

01-200-0790 Proclamations of the Board

~~The Board may, from time to time, wish to implement temporary policies, make a statement of position, or conduct business of a temporary nature. These actions will not affect the "official documents". The method of handling actions of this nature will be through "proclamation."~~

01-210-0305 Retention of Records

Policy: The following requirements are hereby established for the retention of records of the Woodhaven Association and its subsidiaries.

1. The following records should be retained permanently.
 - a. Annual Financial Reports
 - b. Articles of Incorporation
 - c. Association Covenants & Restrictions and By-Laws
 - d. Audit Reports
 - e. Capital Stock Information
 - f. Cash Journals
 - g. Chart of Accounts
 - h. Deeds and Title Records
 - i. Depreciation Schedules
 - j. General Journals
 - k. General Ledgers
 - l. Property Records
 - m. Pension Records
 - n. Tax Records and Returns
 - o. All Records Related to Real Estate Transactions
2. The following records should be retained for at least ten (10) years, with the period beginning at the END of the fiscal year in which the document was created.
 - a. Check Registers
 - b. Accounts Payable Registers
 - c. Board Meeting Minutes
 - d. Corporate Contracts (20 years after termination)

- e. Sales Journals
- 3. The following records should be retained for at least seven (7) years, with the period beginning at the END of the fiscal year in which the document was created.
 - a. Accident Reports
 - b. Bank Statements
 - c. Assessment Invoices
 - d. Commission Reports
 - e. Vendor Contracts
 - f. Leases (after termination)
 - g. Inventory Records
 - h. Invoices
 - i. Building Repair Records
 - j. Accounts Payable Ledger
 - k. Accounts Receivable Ledger
 - l. Fixed Asset Records (after disposal)
- 4. The following records should be retained for at least five (5) years, with the period beginning at the END of the fiscal year in which the document was created.
 - a. Departmental and Employee Expense Reports
 - b. Interim Financial Reports (monthly)
 - c. Bank Deposit Slips
 - d. Bank Reconciliations
 - e. Budgets
 - f. Equipment Repair Records
 - g. Insurance Policies (after expiration)
 - h. Petty Cash Records
 - i. General Correspondence Records
- 5. The following records should be retained for two years, with the period beginning at the END of the fiscal year in which the document was created.
 - a. Board Election Records
- 6. Records related to payroll and employment should be retained pursuant to rules and guidelines as established by federal and state record-keeping requirements. When an item is covered by both federal and state regulations with different schedules, the one with the longest retention period will be followed. Such records include, but are not limited to:
 - a. Payroll Journals
 - b. Employee Contracts
 - c. Medical Records
 - d. Time Sheets
 - e. Workers' Compensation Reports

SECTION 2 ELECTIONS AND REFERENDUMS

02-100-1212 Board Candidate Campaigning Requirements

For the purpose of this policy, campaigning shall refer to activities pursued by the Candidate which shall include submitting written information for publication, attendance at forums and meeting or other organized events and opportunities. The Candidate is solely responsible for their campaign efforts.

1. Each Candidate must submit an autobiography by the deadline established by the Board, with no more than 200 words, as counted in Microsoft's Word Program. Statements of fact that imply the Candidate has achieved, experienced, and/or is accredited must be supported. Agents authorized by the Board of Directors have the right to verify statements if needed.
2. Each Candidate must submit a position statement by the deadline established by the Board, with no more than 200 words, as counted in Microsoft's Word Program.
3. Flyers will be limited to 1 (one) "8 ½ x 11" poster per candidate per bulletinboard. The Association will provide 25 color copies of 8 ½ x 11 poster/flyers at no cost; additional copies will be charged at the current rate.
4. Designated bulletin boards include:
 - a. All comfort stations
 - b. The intersection of Woodhaven Dr. West and Greenbrier
 - c. Blue Gill Lake, corner of Woodhaven Dr East and Millridge Trail
 - d. The Association Office
 - e. The Lakeview/Lakeside Center

- f. The RecPlex
- g. The Family Center
- 5. Do not use store front windows such as the General Store, the restaurant, concession stands, Service Center or any other business.
- 6. Do not use walls or posts at the pools, pavilion, restrooms, or any other building.
- 7. Items to be handed out by the Candidate should be no larger than a 3"x 5" index card and cannot be left on vehicles.
- 8. Printed material:
 - a. Must be stated or translated in English
 - b. Must be submitted to the Association Office, either in hard copy format or electronically.
 - c. Must be authorized by the Election Chair prior to posting or distribution.
- 9. Candidates are not to use Woodhaven Association's social media accounts for the purpose of campaigning.
- 10. Door-to-Door campaigning and/or approaching any person in or around Woodhaven facilities are prohibited except for authorized functions and events.

02-120-0699 Ballot Recipients

The following guidelines will be used when determining who will be mailed a ballot in accordance with the Declaration of Covenants (Amended) and By-Laws, of the Woodhaven Association.

1. Elections
 - A. Ballots will be sent to:
 - a. Members in good standing with the Association.
 - b. Members who are in the process of protesting the issuance of a citation, and who are otherwise in good standing with the Association.
 - c. Entities (other than the Association) holding fee simple title to a Campsite in good standing with the Association.
 - B. Ballots will not be sent or issued to:
 - a. Members and entities owing full or partial assessment or charges incurred as a result of fines, fees, penalties, repairs or other charges from the Association or its subsidiaries.
 - b. the Association.
2. Referendums and Amendments to the Declaration of Covenants.
 - A. Ballots will be mailed to:
 - a. Members in good standing
 - b. Entities holding fee simple title to a Campsite
 - B. Ballots will be issued to the Association. Campsites owned by the Association will be voted on by the Board of Directors.
 - C. Ballots will not be issued to:
 - Members and entities owing full or partial assessment or charges incurred as a result of fines, fees, penalties, repairs or other charges from the Association or its subsidiaries.

02-130-0512 ~~Ballot~~ Referendum and Election Voting Process ~~Counting Procedures~~

A. Referendums and Amendments

1. The Board will determine if the voting process will be conducted electronically or by hand.
2. Notification explaining the process will be made to the membership prior to ballots being distributed.

B. Election Voting Process

1. The Board will contract with a third-party electioneering agent to act as tabulator.
2. The Board will notify the membership on acceptable technological methods of voting being used, in addition to mailed in ballots.
3. The Association Administrators will determine eligible voters prior to mailing ballots out using the following information:
 - a. A current trial balance
 - b. Board decisions noting Members in violation of the Covenants, By-Laws, and/or Rules.

1. Procedures for verifying status of Voting Member prior to mailing ballots:

- A. One week prior to mailing ballots, labels will be generated:
- B. On the Friday before posting ballot envelopes the Collection Manager, Collection Clerk, or Accounts Payable Clerk will:
 - a. print a Trial Balance for all accounts with a balance greater than the sum equal to the remaining assessment installments.
 - b. cross reference names on trial balance with voting Member label list
 - c. mark the labels of those names identified on the trial balance as having a

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delinquent balance with the Association:

- C. On the following Monday, attach the eligible Member labels to ballot envelopes, omitting those marked as having a balance owing.
- D. When all eligible ballot envelopes have been posted, administrative staff will transport envelopes to the Sublette Post Office prior to 4:00 p.m.
- E. Ballot envelopes will be prepared and posted or handed to Members who make payment to the Association up to 11:00 a.m. the day before ballot counting is scheduled.
- F. On the Friday prior to ballot counting, run a current trial balance.

2. Election Counting Procedures *for Mailed-in Ballots:*

- A. Verify section/lot and/or name; if just name or section lot, check Navision current data system for section & lot or name.
- B. Place in appropriate basket (i.e., unidentifiable, no postmark, unofficial document used, or defaced).
- C. Put in lot order (if duplicated sec/lot with names verify recent sale; notify Election Committee ballot(s) will be placed in invalid box).
- D. Remove envelopes of Members whose names appear on the trial balance as having a delinquent account, place in assessments owing box.
- E. Open outside envelope; if more than one "BALLOT" envelope verify owner's status and/or if double lot.
 - Bundle envelopes with rubber bands, place in basket.
- F. Open "BALLOT" envelopes; keep ballots together and place in section box.
 - If more than one ballot is in the "BALLOT" envelope leave in and place in invalid box.
 - Verify ballots, and return to basket.
 - Ballot ovals that are not completely filled in are to be filled or a new ballot made in the presence of E.C. members. (We will verify with electioneer if machine will read partial marks in the oval.)
 - Ballots where the name is circled will be transferred onto a clean ballot in the presence of the E.C. member Identify both ballots for matching, example: original ballot mark section, i.e. 1a; mark redo ballot with 1a. For each redo ballot in that section continue with small case letter, example: 1b/1b; 1c/1c
 - Ballots that are torn or otherwise will not feed through the machine will be transferred onto a clean ballot in the presence of the EC members. (see instructions above)
 - Ballot ovals filled in with red, must be redone in black or blue in the presence of the E.C. members.
- G. Hand to electioneer for tabulation.
 - If the meter tabulates an over vote, the section will be searched manually to find the ballot(s) with more than 4 votes; this/these will be pulled and the section will be re-counted.
- H. Bring tabulation tape to teller.
- I. Clip ballots; place in file then store in file box.
- J. Complete election record sheet.
- K. Have E.C. members initial.
- L. Place ballots and tally sheet in box; store in basement.
- M. Prepare Secretary's Election Report for Annual Meeting:
 1. On the morning of election counting: enter payments, check on-line payments and run trial balance by section and lot.
 2. All envelopes will be scanned into the computer to create a database to reference against the online votes, and the trial balance.
 3. If the envelope is not the one provided by WHA, this will be placed in the unidentifiable basket to be reviewed by the Election Committee/
 4. Remove delinquent lots, place in assessments owing box
 5. Remove old Member; check against Office Associate's list
 6. Open outside envelope, if more than one "BALLOT" envelope verify owner's status and or if double lot.
 - Bundle envelopes with rubber bands, place in basket.
 7. Open "BALLOT" envelopes.
 - If more than one ballot is in the "BALLOT" envelope leave in and place in invalid box
 8. Verify ballots, this will be done by the election company's machine as they are processed.
 9. Hand ballots to electioneer for tabulation.
 10. Clip ballots; place in file then store in file box.
 11. Complete election record sheet.
 - Have EC members initial.
 12. Place ballots and tally sheet in box; store in basement.

- 13. Prepare Secretary's Election Report for Annual Meeting.

02-140-0514 **Determining Remaining Term in an Election**

When a Board seat is vacated and the remaining years of a four year term need to be filled at the next regularly scheduled election, the candidate with the next highest vote after those who fill expired seats will be elected to fill the remaining term of the vacated seat.

SECTION 3 COMMITTEES

03-100-0790 Committee's Relationship to Board

Standing committees, as well as ad hoc committees, make recommendations to the Board with the full understanding that the Board is bound only to give such recommendations serious consideration. The Board is not obligated to act on any recommendation but its own. *Members of staff will be assigned to each committee to facilitate the committee's needs.*

03-110-1113 Standing Committees

Five standing committees of the Association have been established by Woodhaven's Bylaws to assist the Board of Directors (Article IX Section 3).

The five standing committees of the Association include:-

1. Facilities Planning
2. Communications
3. Finance
4. ESAC Board of Review
5. Public Safety Board of Review

Each standing committee of the Association will consist of five or more Association Owners appointed by a majority of the Board of Directors. The attendance of three members of the Committee is required to conduct a meeting.

Members of staff will be assigned to each committee to facilitate the committee's needs.

03-120-0603 Appointment of Standing *and Ad-Hoc* Committees

- A. Members of the Board of Directors, who are not officers, may be appointed to a standing committee as a voting member.
- B. Association Owners *in Good Standing* may serve on only one standing committee at a time. but may be eligible to serve on an ad-hoc committee or the Environmental Committee at the same time.
- C. Immediate family members of a *standing* committee member may not serve on the same committee.
- D. Immediate family members may serve on an Ad Hoc committee at the same time.
- E. ~~D.~~ E. Immediate family members may not serve on the same committee as a family member who also serves on the Board of Directors. (03/07)
- F. ~~E.~~ E. In the event that a Committee Member is elected or appointed to the Board of Directors, a resignation from that committee will be automatic.

03-130-1113 Term of Appointment to *A Standing* Committee

Association *Property* Owners are appointed to the standing committees for a 4 year term. Appointments will be made at the November Board meeting of odd years. Terms commence on January 1 and expire on December 31. Committee terms under this policy are in effect as of January 1, 2014.

03-140-0601 Removal from Committee

- A. A member of any committee, standing or ad-hoc, may be removed from office for cause by majority vote of the Board upon recommendation of the committee chairman.
- B. Causes for removal include:
 1. Failure to attend 3 consecutive scheduled meetings without prior notice to the chairman.
 2. Actions deleterious to the functions of the committee or to any of its members.

03-150-1113 Committee Chair or Liaison Assignments

A member of the Board of Directors will be assigned in accordance with the By-Laws to chair the Facilities Planning, Finance and Communications Committee; or act as a Liaison to the Boards of Review. Chair *persons* ~~man~~ of the Boards of Review will be appointed by the Board of Directors.

Board of Director Members who are assigned as liaison to a Board of Review are there for the purpose of observing the proceedings, providing counsel when requested, and reporting back to the Board of Directors with any

questions or concerns. They are not to participate in the questioning or deliberation of the Review Board members. Liaisons may from time to time communicate requests or decisions of the Board of Directors.

Directors that serve as a committee chairman do so as a presiding officer and will vote in the event of a tie on the business before the committee.

03-160-0699 Responsibilities of Committee Chairman

The Chairman will submit, at each Board meeting, in writing, a report of the committee's most recent action. In most cases the minutes of the most recent meeting/meetings will suffice. At the appropriate time in the order of business, the Committee Chairman or Board Liaison will bring to the Board's attention any recommendations the committee may wish the board to act upon.

The Chairman will also:

- A. Expedite business through efficient committee meetings.
- B. Communicate freely with all committee members regarding business of the committee.
- C. Be courteous and fair.
- D. Protect the rights of all committee members.
- E. Prevent dilatory techniques aimed to obstruct the will of the committee.

F. Appoint a member of the Committee to serve on the Election Committee.

03-170-0790 Communications Committee

The mission of the Communications Committee is to keep the Board of Directors informed about the interests of the Association members and make policy and procedural recommendations that pertain to communications between the Board and the membership. The principle areas of interest are membership publications, the Speak-Up program, the Association's social media sites, and reports from section meetings and other means of direct communication with members.

The principle responsibilities of the Communications Committee are:

- A. Review reports from section meetings, speak up sheets and other direct communications from Association members and present summary reports to the Board each month.
- B. Identify topics of consequence or interest to Association Owners and recommend ways of informing the membership about those topics.
- C. Evaluate the means used to communicate with the membership and make appropriate recommendations.
- D. Facilitate Member sign-in for the Annual Meeting or any special meeting of the Members.
- E. During the annual budget process, review and recommend to the Board changes in services desired by the Property Owners.
- F. Review and make recommendations to the Board of Directors regarding editorial guidelines for Woodhaven News and Leisure Times.
- G. Perform other tasks as assigned by the Board of Directors.

03-180-1113 Facilities Planning Committee

The mission of the Facilities Planning committee is to develop and recommend projects that pertain to the preservation of the physical facilities and amenities of the Association and its natural resources. The principle areas of interest are buildings, grounds, roads, lakes, trees, recreation facilities and common areas.

The Committee will accomplish their mission by:

- A. Working with the staff and managers on the schedule for replacement or renovation of existing capital assets and the development of new projects.
- B. The Committee will meet with managers May through November or as needed to review staff recommendations and proposals for new project concepts and to review progress on current year projects
- C. Review and recommend to the Board a schedule of Restricted Projects and Assessment Plan:
 - 1. For the next fiscal year
 - 2. For inclusion in the Association's 15 year Reserve Plan Projected Expenses.
 - 3. ~~Attend and participate in the annual Budget Hearing~~
- D. Attend and participate in the annual Budget Hearing*
- E. Perform other tasks as assigned by the Board of Directors.

03-190-0699 Finance Committee

The mission of the Finance committee is to keep the Board of Directors

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informed of the financial condition of the Association and its subsidiaries; and make policy and procedural recommendations that pertain to financial matters. The principle areas of interest are financial reporting, budgeting, cash management, collections, insurance, investments, and sources of funds.

The principle responsibilities of the finance committee are:

- A. Present reliable and timely financial reports to the Board of Directors.
- B. Monitor performance of the annual operating budget of the Association and its subsidiaries.
- C. Evaluate operations of the Association and its subsidiaries for cost effectiveness.
- D. Determine the financial effect of policy and procedure recommendations and decisions.
- E. Examine the reliability of accounting records and financial reports of the Association and its subsidiaries.
- F. Prepare annual budget recommendations to the Board of Directors for the annual operating and restricted funds of the Association and its subsidiaries.
- G. Perform other tasks as assigned by the Board of Directors.
- H. Attend and participate in the annual Budget Hearing

03-200-1099 Boards of Review

The Boards of Review receive authority from Woodhaven's Rules and Regulations. The purpose of the Board of Review is to conduct hearings for any person who wishes to contest the issuance of a citation under Article VI, Rules and Regulations. The Board of Review shall meet the first or second Saturday of each month, March through November, **or as needed** to hear any cases docketed. The chairman ~~will vote as~~ is a voting committee member who has the responsibility to moderate the hearings. In the event of a tie, the citation under consideration will be forwarded to the Board of Directors with no recommendation. The Board of Review shall provide, in writing, its recommendation to the Board of Directors with regard to each case heard. These cases will be placed on the Board's Consent Agenda.

03-210-1113 Additional Committees

Additional committees include:

- A. The Environmental Committee is a decision making committee receiving its authority from the Declaration of Covenants. The three members and one alternate member, may or may not be Owners in the Association but are appointed by the Board of Directors for an indefinite period of time. Committee members may be removed with a majority vote of the Board of Directors.
- B. The Audit Committee meets annually upon completion of the Association's and Subsidiaries audit by a third party accounting firm. The committee members will consist of the Board President, the Board Treasurer, the General Managers and Executive Director of the Association.
- C. The Section Representative Committee, though not a committee of the Board or Association, provides communications between sections' members and the Board.
- D. Establishment of Ad Hoc Committees. The President, with the consent of a Board of Directors majority, is empowered to establish ~~special or~~ ad hoc committees for the purpose of evaluating information, making recommendations, and/or assisting with specific matters or tasks concerning Woodhaven. These Committees are established and retired by way of Board Resolution and generally speaking are in place for a period of four (4) years or less. ~~as needed.~~

SECTION 4 ADMINISTRATION

04-100-0514 Access to Association Records by Prospective Purchasers (01/16)

In the event of any resale of a Campsite by a Property Owner, the Board shall make available for inspection to the prospective purchaser, the following:

- A. A copy of the Declaration of Covenants, other instruments, and any Rules and Regulations.
- B. With authorization from the current Owner, ~~a statement of any liens,~~ including a statement of the account of the Campsite setting forth the amounts of unpaid assessments and other charges due and owing.
- C. A statement of any capital expenditures anticipated by the Association within the current or succeeding 2 fiscal years.
- D. A statement of the status and amount of any reserve or replacement fund and any other fund specifically designated for Association

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projects.

- E. A copy of the statement of financial condition of the Association for the last fiscal year for which such a statement is available.
- F. A statement of the status of any pending suits or judgments in which the Association is a party.
- G. A statement setting forth what insurance coverage is provided for all unit owners by the Association.

When applicable, all costs of inspection and copy shall be the responsibility of the seller; copy rates are posted in the Association office.

04-110-0514 Acceptance of Faxed or Electronic Documents

Faxed and electronic documents will be accepted under the following guidelines:

- A. Faxed documents must be received at the Woodhaven Association business office, fax number (815) 849-5116, by the stated deadline.
- B. Electronic documents or reports submitted for filing electronically must include the name of the Owner making the submission and the last four digits of Member/Owner's Social Security Number; or an electronic signature must be attached

04-120-1196 Campsite Occupancy Record

A day will be based on the universal 24-hour clock. Campsite occupancy will be recorded on the general basis of an overnight stay.

04-130-0213 Trusts (01/16)

Ownership of a campsite by a trust is prohibited by Declaration of Covenants and Restrictions, Article II. Under one circumstance, however, ownership by a trust will not be viewed by the Board as a violation of the Declaration of Covenants. The Board of Directors shall consider properties held in trust to be the equivalent of a "natural person", and shall not seek enforcement of Article II (Restriction of Ownership of Campsites), where the trustee (trustees) of such trust designates in writing a natural person by name, address, and other contact information, which natural person shall be a current beneficiary of such trust, to be responsible for receipt of notices from the Association and/or Board with respect to assessments, rules, violations, or other obligations of Property Owners at Woodhaven, and for purposes of voting as provided in 765 ILCS 160/1-30(i)(1)(vi). Such person's written consent to the designation shall be required and a copy of the portion of the trust pertaining to Woodhaven Association shall be provided to Woodhaven Association. In the event ~~such trustee of the trustees' death, the designates designee,~~ a natural person as described, shall become owner. The Board of Directors shall consider such ownership to be the equivalent of a "natural person" for the purposes of ownership of a campsite owned in trust, and the designee shall be entitled to Association privileges and subject to all responsibilities as member, and shall be the member for such campsite for all purposes under the Association's governing documents. A deed transferring ownership shall be recorded within 60 days of the trustees' death.

04-140-0514 Member Notification

~~Where there is more than one Owner of a campsite, any and all notifications and election materials shall be mailed to the Member whose name first appears on the membership paper or as otherwise designated by the agreement of all Owners.~~

04-150-0312 COLLECTION POLICY**I. INTRODUCTION**

The goal of the Collection Department is to maintain collections at the highest level possible.

The collection staff will employ methods that strive to prevent alienating our members while retaining a strong expectation of payment.

II. BILLING AND COLLECTION CALENDAR

The following guidelines will be used to determine an on or shortly thereafter timetable and procedures for billing accounts.

January 15. Annual Billing. All lots will be billed as directed by the Woodhaven Association Board of Directors and General Manager.

March 1. Woodhaven News Reminder. The April Woodhaven News will post a reminder of the 1st installment due date and encourage early mailing. The article will inform members that payments received after March 31 will be subject to the late fee (currently \$50.00).

March 31. First Installment Payment Deadline. Payments received after this date are considered delinquent and are charged a late fee (currently

\$50.00).

April 5. Telephone Contact. An attempt is made to determine why payment is not being made and to negotiate payment arrangements.

April 7. Past Due Notices. The past due notice is a reminder that assessments must be paid. It serves as a notification that a late fee has been assessed to their account and that interest charges will be added beginning May 1. It states membership obligations and expectations, and requests immediate payment or contact to make arrangements for payment.

May 1. Woodhaven News Reminder. The June Woodhaven News will post a reminder of the 2nd installment due date and encourage early mailing. The article will inform members that payments received after May 31 will be subject to the late fee (currently \$25.00).

May 5. Telephone Contact. An attempt is made to determine why payment is not being made and to negotiate payment arrangements.

May 31. Second Installment Payment Deadline. Payments received after this date are considered delinquent and are charged a late fee (currently \$25.00).

June 5. Telephone Contact. An attempt is made to determine why payment is not being made and to negotiate payment arrangements.

June 7. Past Due Notices. The past due notice is a reminder that assessments must be paid. It serves as a notification that a late fee has been assessed to their account and that interest charges will be added beginning July 1. It states membership obligations and expectations, and requests immediate payment or contact to make arrangements for payment.

July 1. Woodhaven News Reminder. The August Woodhaven News will post a reminder of the final installment due date and encourage early mailing. The article will inform members that payments received after July 31st will be subject to the late fee (currently \$25.00).

July 31. Final Installment Payment Deadline. Payments received after this date are considered delinquent and are charged a late fee (currently \$25.00).

August 5. Telephone Contact. An attempt is made to determine why payment is not being made and to negotiate payment arrangements.

August 7. Final Notice. The final notice requests payment within 10 days or a small claims lawsuit will be filed.

August 17-27. Legal Action. Small claims suits are filed against members, who have not responded, not kept a payment agreement, or have refused to pay.

III. ALTERNATIVES TO FULL PAYMENT

The objective of the collection staff is to collect each account in full when payment becomes due. However, there are circumstances when a Property Owner cannot or will not pay their account in full. When this occurs, an analysis of the situation must be made. The following are the most common situations that require alternative payment arrangements.

- A. Payment Arrangement – No Late Fee. Some members take the initiative to inform the Association of their inability to meet the obligation for assessments prior to the due date. In this situation the Association will consider waiving the late fee penalty. The following guidelines should be used in determining if the payment arrangements qualify to have the late fee waived. This is a one-time only situation and may never be done again.
 1. The member has never had the late fee waived in previous years.
 2. Contact for payment arrangements is made prior to March 25.
 3. Payment in full is to be received by April 30 **no later than 30 days past the due date.**
 4. The inability to pay is related to a crisis under which the member had no control (i.e. illness, loss of job).
- B. Payment Arrangement – General. Collection staff is authorized to make payment arrangements available for members who are unable to pay their account in full. The staff must emphasize payment arrangements are an exception to the rule and encourage members to plan ahead for future years. The following criteria apply:
 1. Payment in full must be made within the calendar year. (Extended payment arrangements may be granted for multiple year delinquencies.)

2. A completed Promissory Note must be returned to the office.
3. Interest is charged on unpaid balances at a prevailing rate (currently 9%).
- C. Temporary Access for Partial Payment Plans. The intent of this policy is to reward members that are making an honest effort to pay their dues but are unable to pay in full by the ~~March 31 deadline~~ *payment due date*. Temporary access is given to members who have voluntarily made arrangements to pay their account. Access is granted once a month for a maximum of two (2) nights and three (3) days until the assessment and penalties are paid in full. The guidelines are as follows:
 1. No access will be allowed to members having a balance owing from previous years until assessments are paid to the current year.
 2. A written payment plan must be signed and returned before temporary access is allowed.
 3. A minimum monthly payment of \$250.00 per lot must be maintained.
 4. Payments must be made each and every month. If a payment is missed, no further access will be allowed until all payments are paid to date.
 5. Request for access must be made in advance with the collection department staff. No access is allowed without prior approval.
 6. The Collection Manager reserves the right to deny temporary access to any member who does not comply with the above guidelines. The Collection Manager may also deny access to members who pay only when they request access or those that rely on the privilege year after year.

IV. LEGAL COLLECTIONS ACTIONS

When all attempts to collect assessments have been unsuccessful, it is necessary to pursue collection through small claims court. This is done after a notice is sent explaining our intent to collect through legal actions (i.e. final notice letter). The specific procedures required to complete a small claims action change periodically with new laws being enacted. Therefore, it is necessary to refer to the current Illinois Compiled Statutes before pursuing collections in this manner. The following is a general outline of the steps:

- A. Attorney Representation. Corporations are barred from appearing pro se in small claims actions. Therefore we must have an attorney involved in representing the Association in court.
- B. Filing Small Claims Suits.
 1. Establish a court date allowing approximately 30 days to allow time to have the summons served.
 2. Serve the summons to the defendants through the county in which they reside or via a special process service (~~currently Legal Process Service~~) *contracted by the Association*.
- C. Appearance Date.
 1. Members may call prior to their court date and make payment arrangements to pay their account. In this case a judgment may be entered or the case may be continued.
 2. If the defendant does not appear a Default Judgment can be entered. Members that appear in court can discuss payment arrangements, disputes, etc. In general if the debt is not disputed a Consent Judgment is entered. If the debt is disputed, a hearing must be set.
- D. Post Judgment Collections. Once a judgment is entered we are able to proceed to collect the judgment amount, interest, costs and attorney fees. Post Judgment action includes the following:
 1. Wage Garnishments
 2. Bank Garnishments
 3. *Citation to Discover Assets*
- E. Specific Collection Information. Included in this policy manual is a complete explanation of post judgment procedures. This information is obtained from a collection seminar presented by Attorney Robert Markoff.

V. TAX DEED

The recording of a tax deed eliminates any lien interest held by the Woodhaven Association on a particular lot. It is important to remember that a tax deed may be issued but not recorded for up to twelve (12) months from the date of issuance.

The recording a tax deed eliminates only the interest we had in the lot; it does not remove the obligation of the previous owner to pay assessments and charges up to the date the tax deed was recorded.

“Take Notices” are sent to the Association and members prior to the petitioner’s request for a tax deed. The notice will state the last day for redemption of real estate taxes. This notice should be a signal for the Collection Department to put forth an extra effort to clear up these accounts prior to the recording of a tax deed. The ability to collect the account after it has been transferred by a tax deed is reduced considerably. A courtesy letter is sent to Property Owners owing only one year or less in dues.

The balance owing on an account that has a tax deed recorded should be pro-rated and the remaining portion of the year assessed to the purchaser. The delinquent balance should be evaluated to determine if it is likely to be collected. If it is believed to be collectible then the balance should be placed in Collectible Allowance for Bad Debt. If it is not believed to be collectible, it should be written off as a bad debt.

VI. ACCOUNT NEGOTIATIONS AND WRITE-OFFS

- A. The Association has scheduled write-offs at the end of each calendar year. This accounting practice keeps the receivables in line with property values. The non-sewered lots retain one year of delinquency on the books. The sewerred lots retain three years of delinquency on the books. The accounts need to be evaluated to determine if the balance should be written off as bad debt or placed in Collectible Allowance for Bad Debt.
- B. From time to time the Collection Manager may determine if an account balance may be negotiated. The following are examples of situations when write-offs may be considered:
 1. A member has been delinquent for multiple years and now wants to pay a lump sum to clear up the debt. Interest and late fees can be negotiated if it is believed the property will be better maintained and utilized if the member brings the account up to date. However, payment must be made in the form of cash, cashier’s check or money order. No personal checks or payment options can be accepted. It is a lump sum settlement only.
 2. A member has been unable to sell their lot for a long period of time and has recently located a buyer. The balance owing combined with other outstanding costs creates too costly of a burden to market the property. The seller is willing to sign off the deed without a financial gain in order to resolve the debt owing to the Association. In this situation the Association may choose to write-off late fees, interest, and, if unavoidable, Association dues.
 3. There is legal action being done by Woodhaven on the account (i.e. Small Claims Suit) and the members have a legitimate defense as to why they should not be charged the costs (i.e. Bankruptcy).

VII. PROPERTY TRANSFERRED TO WOODHAVEN (Lot Take Backs)

- A. Periodically members of the Association have offered their property to the Association. In some cases it is to satisfy a debt owing to the Association and in others it is simply because the members are moving, in poor health, and/or no longer want the property. The Collection Manager will make a case by case review of the facts involved to determine if the Association will accept the lot. Guidelines to use when accepting a lot are as follows:
 1. Evaluate the reason the member is requesting to deed the property to the Association (i.e. poor health, inability to pay, death of member, etc.).
 2. Encourage the owner to try and sell the lot first. They can either list it for sale in the *Woodhaven News* or list it with a realtor.
 3. A review of the property must be completed to determine if there is any debt owing on the lot. All debt should be satisfied prior to accepting the lot (i.e. assessments, taxes, water). A visual evaluation of the property must also be done to determine the condition of the lot.
 4. A title search must be completed to determine if it is possible to obtain a clear title to the property. This information is located at the Old Lee County Courthouse. If there is an outstanding lien, print a copy for the record.
 5. Obtain balances for any costs we have agreed to pay. This is especially important with real estate taxes.

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6. If assessments are owing there should be a reasonable attempt to reduce the amount owing before accepting the lot.
7. The number of lots in inventory and the current marketability of lots must be considered before accepting any lots.
- B. If all previous guidelines are met and the property has a clear title, the following procedures should be followed:
 1. Prepare a Quit Claim deed.
 2. Send the deed to member(s) for notarized signatures.
 3. When deed comes back review the notes on the computer and verify any promised payments have been made for any outstanding costs. Obtain balances for any costs we have agreed to pay.
 4. Fill out the following forms:
 - a. Membership Papers.
 - b. Lot Take Back Sheet.
 - c. Notice to Realty and Accounts Payable.
 - d. Check Request as needed for dues, water/sewer, and taxes. Do a check request for 4/1 to the recording date for all fees except the rest of the dues.
 - e. Taxes will be paid with a Woodhaven Association check certified bank check or money order.
 - f. Credit memo from the recording date to 3/31 of the next year for the dues only. These are generally a pro-rated amount.

04-160-0495 Association Vehicles

- A. All vehicles belonging to the Association and its subsidiaries shall remain on property unless used for Association business. No vehicle belonging to the Association or its subsidiaries is to be taken out of Woodhaven for personal reasons.
- B. The only exceptions to this policy are those staff members currently assigned vehicles; namely, Executive Director and General Manager.
- C. When vehicles are taken off property, the driver of that vehicle will fill out a "vehicle log sheet" prior to their leaving Woodhaven property.
- D. The Executive Director, General Manager, and department managers are responsible to ensure that this policy is strictly adhered to.

04-170-0315 Resource Co-Op with Local Agencies/Businesses

From time to time the Association will make available and/or borrow specific resources including but not limited to mowers, tractors, blowers, blades, plows, lifts and tools; in addition, staff may make available services such as copiers, postage machine, meeting rooms, training facilities, water hydrants and other amenities and services. This policy is intended as a cooperative arrangement between local agencies and/or businesses with which Woodhaven has a communal relationship. There shall be no charge or payment for personnel or described uses unless agreed upon by the Board of Directors; however non-reusable supplies such as paper, fuel, oil, etc., may be replenished or provided at cost.

04-180-0000 Complaint and Hearing Procedures

- A. Comments, Questions, or Suggestions (Speak Up Sheets)
Property Owners who have questions or comments concerning any aspect of the Association and its subsidiaries; or, complaints, commendations, and/or suggestions regarding operations may submit a Speak-Up-Sheet to the Association. Forms can be picked-up and dropped off at facilities open to the membership, accessed on our website <https://woodhavenassociation.com/members/form-speak-sheet/> or on the Association's App. Upon receipt, speak-ups will be logged and routed to the appropriate manager for response, if needed. All attempts will be made to respond to inquiries and requests within 15 days, either verbally or in writing.
- B. Hearings and Appeals of Citations
Procedures for appealing citations issued for violations of the Association's Covenants and Rules are specified in the Rules and Regulations under Article VI Section 2.
- C. Resolving Inconsistencies with Applicable Laws and/or the Association's Governing Documents
 1. Owners can file a complaint with the Woodhaven Association for resolution concerning matters, which are not pending in any court of law or administrative tribunal, regarding the alleged or perceived action, inaction or decision by the Board of Directors, administrative agents, or inconsistencies with applicable laws and regulations, including but not limited to the Association's governing documents. The Owner must submit their complaint in writing, a

sample form is provided below. Completed forms shall be submitted:

- By registered or certified mail addressed to:
Woodhaven Association
Complaint Resolution
PO Box 110
Sublette, IL 61367
- By submitting the complaint form online at <https://woodhavenassociation.com/members/forms-central/>
- Hand-delivered to the Office of the Executive Director, Association Administration Building.

-Sample-

The Woodhaven Association
Complaint Resolution Form

Name of the Property Owner Submitting the Complaint:

Owner's address of record:

Owner's e-mail address (optional)

Section/Lot

Violation of: CICCA Illinois Not-for-Profit Act ;

Association: Covenants By-Laws Rules and Regulations
and/or Policies

Explanation of complaint:

Office Use Only

Date received by the Association:

Submitted via USPS : Online

Submission:

Final Determination Notice was posted:

2. The Association shall provide written acknowledgement of the receipt of the complaint to the complainant within 10 days of receipt. Such acknowledgment shall be mailed to the address shown on the Membership Papers for the Member, and if provided, to an email address on record with the Association.
3. The complainant shall provide, with the Association's complaint form, copies of all documents that the complainant believes the Board of Directors should consider in connection with the Owner's complaint. In addition, to the extent the complainant has knowledge of the law, rule or regulation applicable to the complaint; the complainant shall provide that reference, as well as the requested action or resolution.
4. If the Association identifies additional information necessary for the Association to continue processing the Owner's complaint, then no later than 30 days after the Association's receipt of the complaint, the Association shall request such information from the complainant. If the additional information requested is not received within the time frame stated in the Association's request, and the time frame has not been extended by consent of the Board, but in no event shall be beyond thirty (30) days after the request was made or the extended time has expired whichever is later, the complaint will be deemed withdrawn and the process will terminate.
5. The Board of Directors shall hold hearing on the complaint no less than 30 nor more than 60 days after receiving the complaint and any additional information it has requested. Notice of the date, time, and location for the hearing shall be mailed to the Member's address on file and emailed to the address on record with the Association, no later than 14 days prior to the hearing date.
6. The Owner filing the complaint may, but is not required to be, represented by an attorney. If the complainant chooses to be represented by an attorney, then s/he must notify the Board of Directors that s/he intends to be represented by an attorney no later than 7 days prior to the hearing date.
7. A final determination of the Association shall be ruled on by the

Board of Directors at an open meeting within 180 days after the Association received the Owner's complaint. Notification must be made in writing and marked clearly that the Board's decision is final. Written notice of the final determination is to be mailed to the address on record with the Association.

04-190-0000 Surveillance Camera System

This policy provides guidelines regarding the use of surveillance cameras by the Association. The policy outlines when and how surveillance cameras are to be installed, how images are to be stored and recorded, and the conditions under which stored images or video are to be used.

The function of surveillance cameras is to assist in protecting the property of the Woodhaven Association and Subsidiaries. The primary use of surveillance cameras will be to record images for future identification of individuals in the event of legal, criminal, or policy violations. Though cameras are recording, Association personnel are not monitoring. There will be no audio associated with any camera. The Association will not install cameras inside comfort stations, restrooms, changing areas, bathhouses, or in staff offices.

- A. Surveillance cameras may be installed in common areas where the surveillance of Association property or people would be enhanced. This includes but is not limited to locations where money is exchanged with a cash register or credit card reader, pools, building doors, front gate entrance/exit, maintenance compound, store/restaurant, gas pumps, and at customer service counters.
- B. Appropriate signage will be installed at facilities and amenities to provide notice of the cameras and enhance the crime prevention value of the camera.
- C. Camera use will be limited to situations that do not violate the reasonable expectation of privacy as defined by law.
- D. The General Manager of Member Services will function as the surveillance camera coordinator.
- E. Procedures:
 1. Video monitoring for surveillance purposes will be conducted in a professional, ethical, and legal manner.
 2. Recorded images will not be routinely monitored and should not be relied upon for personal safety.
 3. Information obtained through video monitoring will be used exclusively for surveillance and compliance with Woodhaven Association policy and for law enforcement purposes. Should monitoring reveal activity that violates rules or laws, an investigation will be initiated. Review of footage will be performed by specific members of the Public Safety Department, IT Department or as assigned by the Executive Director. All information retained will only be released per the Association's By-Laws and Policies as authorized by the Board of Directors.
 4. Any person who tampers with or destroys video surveillance equipment will be subject to criminal prosecution and/or Association penalties and hearings.

SECTION 5 FINANCE

05-100-0699 Reimbursement of Expenses

Directors and approved committee members are eligible for reimbursement of expenses incurred as a result of their Association business. These expenses are limited to:

- A. Gas mileage, will be reimbursed in accordance with Federal guidelines as of January 1.
- B. Tolls, when incurred in the course of Association business.
- C. Meals, when authorized by the president, executive director or general manager.
- ~~D. Phone Calls, when incurred in the course of Association business.~~
- E. Direct payment for items purchased for the Association when authorized by a majority of the board of directors.
- F. Board and/or Committee members occupying the same residence will not receive payment of expenses if traveling to Woodhaven in the same vehicle or arriving/departing within four hours of each other.

Requests for reimbursement must be made to the administration office on authorized forms. Reimbursement forms are due in the Association office quarterly beginning with March 31, June 30, September 30, and December 31. Reimbursements for other than those expenses listed above must be

recommended by the finance committee and approved by a majority vote of the Board of Directors.

05-110-0699 Approval of Contracts (05/14)

All contracts entered into by the Association are to be approved in final form by the Board of Directors prior to the contract being executed with the exception of contracts less than one year in duration and wherein the Association is expending less than \$10,000.

05-120-0699 Application of Payments

~~The term "charges" shall include, without limitation, amounts of fines and costs imposed arising out of citations, bad check charges, interest, late fees, court costs and attorney fees. All payments on an Owner's account shall be applied in chronological order beginning with the oldest unpaid charge, invoice, or amount due. Unpaid charges shall further become a part of the assessment.~~

05-130-0503 Approval of New Projects

- A. Prior to Board approval, all new projects must have been included in the Association's long-range plan for the prior two years before the project can be purchased or constructed.
- B. The aforesaid two-year limitation may be waived by two thirds of the Board members, provided that one of the following conditions exists:
 1. The new project will generate a reasonable amount of revenue that will offset the cost of the project.
 2. The new project will reduce future expenses by an amount comparable to the cost of the project.
 3. The new project will improve the Association's ability to protect Association facilities, members and/or employees.
 4. The new project is required by a local, state or federal regulatory agency requires the new project.

05-140-0204 Investment Policy Statement

The Association's primary objective is to protect principal. The secondary objective is to generate income to supplement the Association's general operations. These objectives are met by investing under the following guidelines.

- A. In its operating fund, the Association can invest in treasury bills and notes; certificates of deposit within FDIC limits (CD or CDs); US government issued bonds; agency bonds; and money market funds that mature in 1 year or less. These investments are scheduled throughout the year based on the anticipated spending plan established during the Association's annual budget process.
- B. In its restricted fund, the Association can invest in treasury bills and notes; CDs within FDIC limits; US government issued bonds; government agency bonds; and Ginnie Mae Investments. (5/09) Agency bonds are limited to 75% of the restricted fund portfolio at the time of investment. Investments in the restricted fund are scheduled to mature at dates that coincide with the Association's reserve funding needs, which projects funding needs many years into the future. (03/07)
- C. The Association has established repurchase agreements with the ~~Farmers~~ Pioneer State Bank of Sublette. These agreements provide protection for Association funds held at the Bank that exceed the FDIC insured limit.
- D. The Association allows management some discretion in investing additional funds in CDs beyond FDIC limits, where the income received from the CD will be higher than otherwise generally available and management can support that the savings institution is financially secure. This allowance is limited to a total of \$500,000 between operating and restricted fund investments (with a maximum of \$200,000 uninsured at any one savings institution). (03/06)
- E. Periodically, if there are fixed income alternatives that management can support, the Association has authorized investments of up to \$200,000 that can be placed at management's discretion, providing they are of the same nature and safety parameters as above. (3/06)
- F. Funds in the Association's Woodhaven Lakes Realty, Inc. subsidiary currently exceed FDIC insured limits. To keep these funds FDIC insured, we invest in CDs with local banks other than our main operating bank, The ~~Farmers~~ Pioneer State Bank of Sublette. Investing these funds with local banks is done to support communities where we provide residential real estate services.
- G. In the event funds from the Association's Woody, Inc. subsidiary exceed FDIC insured limits, a statement will be created and added to this

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policy.

Management shall be responsible for reviewing these guidelines with the Finance Committee at least annually to assure that they remain valid and relevant. Any recommendations as to changes should be submitted to the Finance Committee and approved by the Board of Directors.

05-150-0417 Capitalization of Assets

The Association will manage assets purchased based on the following guidelines:

- A. Asset items with an economic useful life of more than 12 months and with a purchase value exceeding \$5,000 will be capitalized and depreciated by the Association.
- B. Assets with an economic useful life of more than 12 months and with a purchase value of less than \$5,000 will be expensed in the year they are purchased.
- C. This policy will be applied for both book and tax purposes.

SECTION 6 PUBLIC SAFETY**06-100-0996 Guests**

Definition: A Guest is any non-owner who is on Woodhaven property or on an Owner's campsite by:

- A. Using a gate pass with the Owner's permission *, or
- B. Having entered as a passenger in a vehicle properly admitted, or
- C. Admission on a "Temporary Guest" pass approved by an Owner or the Association.

A person who comes onto an Owner's campsite as a casual, social or uninvited visitor is not a "Guest" of that Owner for purposes of C&R or R&R enforcement. Such person's conduct is the responsibility of the Owner who provided a pass to the Guest ~~the person is~~.

* A pass in the possession of someone other than the Owner is assumed to have been loaned, unless theft or other unlawful possession is demonstrated. A lost pass must be immediately reported to the Association office so that it may be deactivated.

In situations where a Member/Owner has been found by the Board to have violated Covenant's and Rules restricting an Owner from renting their Campsite, the Member will be held responsible for the actions of any person(s) gaining access under these conditions.

06-110-0514 Law Enforcement Agencies Access to Association and/or Owner Records

Law enforcement agencies requesting Association and or Owner records, including but not limited to Owner contact information, gate access printouts, and/or video recordings, will be required to make the request in writing using the Association's form obtained from the administration office. Requests will be reviewed and may be authorized by executive management.

06-120-0514 Exemption of Qualified Law Enforcement Officers from Restriction of Firearms Concealed Carry.

Sworn law enforcement officers who meet the requirement of 18 U.S. Code § 926B are permitted to carry their firearms in a concealed manner.

06-130-1199 Fires

A fire will be considered unattended if there is clearly no responsible person in the visual vicinity, and no response to a knock on the RV door. To be a citable fire, it will have visible flame; or, if smoldering, have combustible material in close proximity, which may enable a fire to spread. An unattended fire will be extinguished by the staff present and then reported to Public Safety for warning or citation.

06-140-0203 Access for Trailer & Automobile Repossession

Creditors that are requesting access to Woodhaven for the purpose of repossessing a trailer or automobile will be granted access only if one of the following apply:

1. The Property Owner has submitted written permission to the Association authorizing the creditor or their agent permission to enter the property for the purpose of removing the trailer or automobile.
2. The creditor has obtained a court order granting the authority to remove the trailer or automobile and the creditor has provided the Association with a hold harmless agreement sufficient to cover the liability for the action of the creditor removing the trailer or automobile as well as the liability of any claims arising out of the trailer

or automobile removal process.

06-150-0306 Citations Written for Violation of Rules and Regulations

- A. A warning citation may be issued at the discretion of the Public Safety Officer with incidents of a relatively minor nature or if no other citations are on record.
- B. Each violation may be issued a citation.
- C. A first time violation in a given category is issued at the first level in that category regardless of citations issued in other categories.

06-160-0211 Use of Force Standards

- A. Designated Public Safety Personnel will be trained and certified in the use of force.
- B. A list of trained personnel will be submitted to the Association's Insurance carrier.
- C. Approved standards will include: defensive tactics, handcuffing and use of Oleoresin Capsicum spray.

06-170-0213 Disciplinary Procedures for Recreational Facilities

If after a verbal warning has been given and the inappropriate behavior continues it becomes an offense and shall result in the individual or group being required to leave the specific recreational area, or to cease recreational activity during a period of time set by the staff, or to return Association property. If repeat offenses and or rule violations occur, a citation may be issued and is subject to Woodhaven's penalties and hearings.

06-180-0909 Registered Sex Offender/Child Pornography

The Director of Public Safety shall maintain a registry of individuals required to register with the Association who have been convicted for sex offenses and/or child pornography under Article 1 Section 19 21 of the Rules and Regulations. The individuals in the registry shall be identified by name, section number and lot number, and the court where the conviction occurred. The Executive Director shall cause the publication of the registry not less frequently than quarterly in the Woodhaven News and shall publish the registry any time a new name is entered.

06-190-0000 Assistance Animals

Representatives of the Association may ask individuals who have disabilities or an underlying health condition that are not readily apparent or known to the Association to submit reliable documentation and the need for an assistance animal.

If the disability or an underlying health condition is readily apparent or known but the disability-related need for the assistance animal is not, the Association's representative may ask the individual to provide documentation of the disability-related need for an assistance animal.

Verification must be submitted on Association forms provided from the Administration Department.

Upon receipt of a properly completed Form the Executive Director will determine eligibility for a variance within 15 days of receipt.

SECTION 7 SUBSIDIARIES**07-100-0790 Statements of Purpose**

Woody, Inc.

To provide goods and services for the convenience of the members and owners of campsites at Woodhaven Lakes while also reducing the operating costs for the Association.

Woodhaven Lakes Realty, Inc.

To provide real estate brokerage services to Association members while also promoting the sale of campsites and preserving the Association's source of assessment income by attracting prospective campsite owners to Woodhaven Lakes.

Where applicable, Subsidiaries of the Association will provide goods and services to the general public with the objective of generating revenue, which results in a profit.

07-200-0790 Relationship between Subsidiaries and the Association Purpose

The purpose of this policy is to establish the relationship between the Association and its wholly owned subsidiaries: Woody, Inc. and Woodhaven Lakes Realty, Inc.

Definition

A wholly owned subsidiary of the Association is a corporation under the laws of the State of Illinois, the issued capital stock of which is owned in its entirety by the Association.

Shareholder

The Association is the sole shareholder of a subsidiary. The Board of Directors of the Association shall represent and act in behalf of the shareholder and shall exercise all of the rights to which the shareholder is entitled.

Board of Directors

The elected Board of Directors serving the Association shall also serve as the Board of Directors for each subsidiary operation and will conduct business operations consistent with the board powers established in the Association's By-Laws.

Fixed Assets

A subsidiary shall not hold title to or otherwise have a financial interest in any land or improvements thereto, buildings, or improvements thereto, machinery and equipment, vehicles, furniture and fixtures, or to any other fixed assets.

Assessments

A management and service fee shall be assessed annually to a subsidiary for management and maintenance of leasehold and common property of the Association. The Board of Directors of the Association shall, from time to time, determine the amount of such assessment.

Financing

The Association shall provide working capital to finance a subsidiary in the amounts and at the times scheduled in the cash flow projection of the annual business plan authorized by the shareholder at a rate of interest and for a term established by the Board of Directors of the Association.

Business Plan

The business plan shall be reviewed and recommended for approval by the finance committee and shall include:

- A. A pro form statement of income and expenses.
- B. A cash flow projection that schedules borrowing and repayment of working capital.
- C. A schedule of additions to and replacement of lease hold property.
- D. A statement setting forth the mission, objectives, and goals of the subsidiary.
- E. An analysis of all planned business extensions, additions, acquisitions and retrenchments.
- F. An analysis of all changes planned in usage of leasehold land or buildings.

An annual business plan for a subsidiary shall be contained in the annual budget of the Association recommended to ~~it's~~ the Board of Directors by the Finance Committee. Adoption of the annual budget of the Association by the Board of Directors shall constitute authorization by the shareholder of the annual business plan for a subsidiary contained therein.

Financial Control

A subsidiary shall provide to the Finance Committee of the Association at its meeting each month financial reports of the subsidiary's operation for the month preceding. Financial reports of the subsidiary shall be of a type and in a form prescribed by the finance committee.

Annual Meeting

A subsidiary shall hold a shareholder meeting jointly with the Association's Annual Meeting, each year in August. Subsidiaries of the Association shall be subject to the By-laws, Article V Meetings of the Members.

08-100-0800 Visitors at Woodhaven

The Executive Director and/or the General Managers, acting under the Board of Directors, may, from time to time, authorize visitors to be admitted for purposes believed to benefit the interests of the Association and its members. Such authorization shall be granted only upon reasonable assurance that the security of Woodhaven will not be compromised.

Definition. A visitor is any person who is not a member of the Association, a guest of a member or an employee of the Association or its subsidiaries.

The following categories of visitors will be allowed admittance under the following terms and conditions:

Prospective Campsite Buyers

Prospective campsite buyers shall be admitted for a personally conducted tour with a real estate broker or real estate associate.

Business and Professional Persons

Professional persons and representatives of our present and prospective suppliers of goods and services shall be admitted to conduct business with the Association and its subsidiaries and ventures.

Law Enforcement Officials

Officers with the Illinois State Police, Illinois Department of Natural Resources, and Lee County Sheriff's Department shall be admitted. Representatives from law enforcement agencies other than Illinois State Police and/or Lee County Sheriff's Department will be given access upon notification to Lee County Sheriff's Department.

Government Officials

Officials of local, state and federal government agencies on official business shall be admitted. An officer of the Association, the Executive Director or the General Managers may admit government officials and other dignitaries for purposes other than official business believed to be beneficial to the interests of the Association.

News Media

The Executive Director, General Managers, or designate, may admit members of the news media.

Persons Having Reciprocal Privileges

The Woodhaven Association may arrange reciprocal privileges for its members with certain recreational organizations. Members of such organizations entitled to reciprocal privileges with the Association shall be admitted according to the regulations governing such reciprocal privileges.

Recognized Youth Organizations

The Association will make available certain common areas for camping and recreational enjoyment over a limited period of time excluding major holiday weekends, to youth groups such as Boy Scouts, Girl Scouts, YMCA, schools, etc.,. Organizations must be sponsored by a Property Owner or authorized by executive management and registered with the Department of Public Safety.

Group Tours

Busloads of visitors for the purpose of touring Woodhaven and who do not intend to use the amenities may be permitted access with authorization from the General Managers or Executive Director.

Community and Professional Service Providers

Agencies providing community or professional services to Owners at their Campsite such as, hospice, visiting nurses or physical therapists, and meals on wheels will be allowed access upon display of agency identification and registration with the Department of Public Safety.

Insurance Investigators

Insurance agents working on behalf of Owners to process claims will be given access upon identification of company credentials and Owners name, section and lot.

Other Visitors

The Board of Directors may, from time-to-time, authorize visitors to be admitted for purposes believed to benefit the interests of the Association and its members. The Board shall consider granting such authorization only after it has received reasonable assurance the security of Woodhaven Lakes will not be compromised.

The Executive Director and/or General Managers of the Association, acting under the Board of Directors, is to take appropriate steps to assure that this policy is periodically disseminated throughout the management of the Association and its subsidiaries, and that appropriate steps are taken to avoid or eliminate actual or doubtful cases of noncompliance.

08-110-0303 Access to Common Areas

1. Every Owner of the Association: (1) who is current in the payment of their assessment and (2) who is current in payment of any confirmed penalties which have been imposed pursuant to Article VI of the Rules and Regulations and (3) who is not in violation of any provision of the Declaration of Covenants, and (4) who is not in violation of any provision of the Rules and Regulations, may have access to Woodhaven Lakes and the use of the Association common property.
2. As provided in the Rules and Regulations, the Board of Directors may

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suspend access to Woodhaven Lakes and to the Association's common property to any Owner of the Association who is in violation of any provision of the Declaration of Covenants and Restrictions, who is in violation of the Rules and Regulations, who is not current in payment of their assessment, or has not paid confirmed penalties and/or restitution within the due and payable period.

3. To effect this authority, in the event a Owner of the Association is not current in the payment of the assessment on any campsite, or has not paid any confirmed penalties by the end of the due and payable period, all gate passes attributable to the Owners, and all passes held from any source by the owner of the campsite shall be suspended until the assessment is current and any fines owed by the owner assessed pursuant to Article VI of the Rules and Regulations are paid as provided in Article VI, Section 1 (A).

08-120-0303 Commercial Activity on a Campsite

No industry, business, trade or occupation or profession is permitted to use a Woodhaven campsite as a base location. Any work or service done for hire or the offering of products for sale other than a permitted yard sale or bulletin board notice constitutes prohibited activity. The campsite may not be used to store trade equipment or supplies in a visible manner. Any advertising or other publicity efforts, **either through the Association's paper, and/or social media or other social media sites**, may not reference a Woodhaven campsite as a focus of inquiry. Specifically, a Woodhaven campsite number will not be accepted or published as part of advertising in any Woodhaven publication. The mere mention that a vendor is a Woodhaven Property Owner would not be a violation of the C&R.

08-130-0395 Procedure to Permit Two (2) RVs to be Placed on One (1) Campsite for Short Periods of Time**Intentionally Deleted (2/19)****08-135-0517 Port-a-Johns**

- A. A permit may be issued for a limited time to place a Port-a-John on a campsite.
 1. The permit is valid for a maximum of ten (10) consecutive days.
 2. Only two (2) permits will be issued per year per Member.
 3. A second permit may be issued after 21 days from the first permit expiring.
 4. An application must be completed and turned in at least 48 hours prior to delivery of the Port-a-John.
 5. Permits are to be displayed on the Port-a-John and be visible from the roadway.
 6. The Property Owner is responsible for the unit and is to keep it clean and reasonably odor free.

The Association reserves the right to deny a permit upon receipt of complaints or failure of the Member to cooperate with reasonable requests made by the Association's agents.

08-140-0596 Setting Up Tents Temporarily on Campsites**Intentionally Deleted (2/19)****08-150-0496 Use and Maintenance of Designated Preservation Areas**

All properties within the Designated Preservation Areas are to be used and maintained as open space in their natural and wild state. In order to maintain their natural state, streams, lakes and ponds will continue to be maintained by dredging or other methods used in removing sediment and controlling erosion. All ditches and drainage tubes located within the Preservation Areas will continue to be periodically cleaned out and/or repaired. Maintenance vehicles, including mowers and snowmobiles, shall be the only motorized vehicles within the Preservation Areas.

No buildings shall be constructed in the Designated Preservation Areas. Trails are permitted. ~~The only vehicles allowed on the trails shall be non-motorized recreational vehicles and snowmobiles. No other motorized vehicles shall be permitted on trails.~~

08-160-0514 Bulletin Boards

Bulletin boards located at the comfort stations are for the use of Property Owners and the Association. Boards will be cleared on or about the 1st of every month. Bulletin boards located within a facility is intended for Association use in promoting activities or announcements.

Contractors, vendors, and realtors are prohibited ~~for~~ **from** posting and/or

advertising on any bulletin boards. Postings will be removed if content is deemed to be inappropriate or in violation to this policy.

08-170-0514 Block/Street Parties

Groups of Owners wanting to limit traffic for the purpose of conducting a "street party" will require written authorization from the Department of Public Safety. Permits are to be applied for at the Association Office two weeks in advance. Permits will not be issued on holiday or event weekends, nor will certain roads be restricted at any time. The road will remain passable for those whose Campsites are within the blocked area; additional restrictions may apply at the discretion of Public Safety Personnel.

08-180-0799 Use of Association-Owned Lots for Guests (Effective 4/1/00) (3/19)

An Association-owned lot may be permitted for use by the guest of an Owner for a period up to ten (10) days on a space available basis.

A. Reservations for the upcoming year:

1. Will begin no earlier than April 15
2. Can only be made by an Owner of Record
3. Reservations will only be taken if Owners are in good standing with the Association at the time the reservation is booked. An Owner making a reservation must also have assessments paid through the reservation dates.
4. Reservations must be paid at the time of booking.

A reservation shall be initiated by the host Owner of Record prior to the start of the use period.

B. The host Owner of Record is responsible for delivery of the passes to their guest prior to the designated dates of use.

- C. The host Owner will be charged \$20.00 per night, payable in advance.
- D. The guest will use a dates-defined Guest Pass.
- E. The host Owner is responsible for any incidents that may occur as a result of the guest usage.
- F. A maximum of two (2) reservations per calendar year per Campsite may be made.
- G. Occupancy is limited to one (1) RV and two (2) tents; if no RV, three (3) tents are permitted

08-190-0603 No Outlet Signs

The Association may place at the entrance of cul-de-sacs, roads, trails, and courts "No Outlet" signs where road surface termination, when viewed from a primary or secondary thoroughfare, is not obvious.

08-200-0220 Woodhaven Contractor, Vendor, and Realtor Policy – This section was amended and adopted in February of 2020. The subsection stated below is recommended for deletion at this time.

~~e. Contractor must be bonded for a minimum amount of \$5000 and provide the Property Owner with verification of surety bonding. Contractor must provide the Association with a copy of Surety Bond Certificate.~~

08-210-0315 Variance Appeals**A. Variance Types**

The ESAC Department may recommend to the Environmental Committee that reasonable and consistent variances from code for improvements (First Class only) be approved for:

- ~~A. Non-conforming improvements constructed or placed on a lot, when the non-conforming improvement is determined to have been placed in conformance of the R & R at the time, or left in a non-conforming condition by the original developer~~

1. **Improvements placed or constructed in violation of the Covenants and Rules**, or when the literal application of the code presents an undue and demonstrable hardship to Property Owners and such variance will not merely serve as a convenience to the Property Owner, but will serve to alleviate such hardship.
 - a. No additional First Class improvements that will impede future compliance with the Code may be made to a lot on which a variance is recorded.
2. Improvements Placed or Constructed on Double Lots Owned by Same Person.
 - a. This type of variance is ~~given~~ **granted** for an improvement constructed or placed on two adjacent lots owned by the same Property Owner (double lot owner) with improvements encroaching on or crossing the common boundary lines between the lots.

- b. Express conditions of such a double lot variance (5/18):
 1. The double lots can only be conveyed to the same new owner. If, for any reason, they are sold to separate individuals, the double lot variance is nullified and both lots must be brought into full compliance as two individual lots.
 2. Improvement restrictions for the two lots together may not exceed a total of 1,712 sq. ft., broken down as follows: 720 sq. ft. RV, with no one unit being more than 400 sq. ft.: 400 sq. ft. room enclosure, 400 sq. ft. covered deck, and storage buildings not to exceed 192 sq. ft. with a maximum single size of 96 sq. ft.
 3. A 2nd mobile RV may be parked on the double lot within the Class I setback lines provided that a minimum 5' space exists between the RV and any other Class I improvement.

B. Variance Application and Procedure

1. The following must be provided in the variance application:
 - a. A plat of survey by a licensed Illinois surveyor, showing lot and improvement locations. In the case of a proposed double lot improvement, an accurate drawing showing location of the improvements in relation to the common boundary line. ~~NOTE: Should a critical pin or pins necessary to determine compliance with this regulation be missing, or out of position, a survey will be required.~~
 - b. A letter containing a description of the non-conformance and the justification for the variance. The reason for the variance must be complete and include all relevant facts supporting the request and accurate sketches or drawings.
 - c. ~~Documentation showing that all adjacent Property Owners have been notified by certified mail and given an opportunity to respond.~~
 - d. Documentation to show when the non-conforming improvement was constructed or placed on the lot.
 - e. All applicable fees must be paid in advance when applying for a variance.
 - f. Variance agreement signed and notarized.
2. Environmental Standards and Control Department provides:
 - a. ~~All variance instructions and application forms;~~
 1. A file review, lot inspection and summary of approved permits;
 - a. ~~The processing of variance requests and acts as the contact for the Property Owner and the Association.~~
 2. Documentation showing that all adjacent Property Owners have been notified by certified mail and given an opportunity to respond.
 3. All approved variances must be recorded in Lee County and a copy of the recorded variance filed with ESAC.
3. Environmental Committee will provide:
 - a. Review of all variance request information and render a decision and provide reasons for either approval or disapproval.
 - b. All decisions may be appealed to the Board within thirty (30) days of notification.
 - c. ~~All approved variances must be recorded in Lee County and a copy of the recorded variance filed with ESAC.~~
4. The Board of Directors
 - a. The Board may waive any of the variance policy requirements when extenuating circumstances require, by a ¾ vote of the Board.
 - b. Variances shall go with the land and shall be an encumbrance of property and deed for which it was granted.

office. Permits for 2 RVs or additional tents can be obtained at the Front Gate.

08-220-0315 Utility Trailers

When determining the length and width of a utility trailer with a tapered front, as it relates to Article VII Section 12 A of the Rules and Regulations, the Association will go by the dimensions as they are stated on the title; if not identified on the title, staff will exclude from their measurements, the area which makes up the "V" or "U" front of the trailer.

SECTION 9 ENVIRONMENTAL

09-100-0790 Shoreline Standards (03/06) (5/17)

The setback requirements (as outlined in the Covenants and Restrictions) should be strictly enforced. Appeals may be made before the Environmental Committee.

Property Owners wishing to utilize applicable lakeshore building setback of 24' from one foot above normal lake elevation will first need a Water Boundary Survey showing 24' setback. For the purpose of locating one foot above normal lake elevation, the rim of the spillway for each lake shall be used as the point of reference.

~~The Association will grant authority, by way of a license agreement, for the Property Owner to construct a seawall. The Property Owner should not be able to alter the shoreline by digging it out or filling it in. The Property Owner should be able to protect his/her shoreline (at normal pool). Some acceptable methods of protection are: sand; soil; a retaining wall constructed from railroad ties or treated lumber; grass; rock or rip-rap of a size no larger than 6 inches. (Broken concrete, metal, steel, plastic, fiberglass, fence material, painted wood is unacceptable.)~~

The easement from the property pin to the lakeshore may not be developed for usage; i.e. fire pits, patios, or structures of any kind. Temporary camping items, such as chairs, or portable fire pits may be used, provided they are relocated within the property setbacks when the Owner is not on property. (5/17)

~~The Property Owner may extend the gravel fill area adjacent to his/her seawall to a maximum size of 200 square feet. The area can be bordered by railroad ties or treated lumber (no painted wood).~~

The Association will attempt to remove beaver, muskrat and other wildlife when their uncontrolled number may be destructive to private property and/or to the lake shoreline.

09-110-0503 Interpretation of Rowboat and Canoe (1/16) (3/16)

C&R Article IV. P restricts the types of boats, which may be used on lakes at Woodhaven. The lakes at Woodhaven shall remain a recreational facility to be safely enjoyed by Owners in a manner, which does not disturb the environment or impact adversely on the peace and enjoyment of fellow Owners. Certain types of small boats that are not propelled by internal or external combustion engines are permitted to be used on the lakes. Permitted boats include:-

1. Deck boat/pontoon boats that are 16' or less, will be determined by the length stated on the Title; or, by measuring the deck platform, excluding the transom and motor.
2. Rowboats, including square ended fishing boats, bass or jon boats.
3. Canoes, including kayaks.

09-120-0791 Non-Conforming Park Trailers

There are certain non-conforming park trailers that were not in violation of the Rules & Regulations of The Woodhaven Association from 1974 to 1985. In order to prevent an economic hardship upon these non-conforming park trailers and to implement the provisions of the amended Rules & Regulations, the following conditions shall apply:-

- A. Trailers identified on property that were non-conforming when brought in-

1. Will be inventoried with numbers filed in ESAC.
2. Upon being sold or traded to a different lot, dealer/new owner shall obtain a permit for section/lot of new owners for trailer, electric, sewer, and water prior to moving of said trailer.

- B. Said regulations shall pertain to trailers in their original manufactured status only, i.e., any trailers that have been modified by owner/dealer/contractor must be removed from premises as these are in non-compliance and will not under any circumstance be allowed back upon the premises.

08-211-2020 Corner Lot Setback Designation

In the case of a corner lot, the long side bordering a road will be designated as side lot line, and the side setbacks and easement will apply. The short side on the intersecting road will be designated the front of the lot and the front setbacks and easement will apply. Any more restrictive platted utility easements would supersede.

08-212-2020 Obtaining Permits

Applications for both Woodhaven and Lee County building permits, and mowing, tree removal, and demolition permits may be obtained at the ESAC

PROPOSED CHANGES TO POLICIES - draft

- C. Recognizing that dealers/realities having lots of their own that they may wish to sell as a package, the placement of one of these units shall be allowed, providing the following criteria are met:-
1. Permits are applied for showing placement of trailer, electric, sewer and water, thus showing good faith in selling as a complete package sale in a ready-to-go manner.
 2. The above must be completed within ninety (90) days or a unit shall be removed from Woodhaven and Section B shall apply.
- D. Any trailer falling under the above guidelines shall not be allowed to re-enter the park once it has exited.

09-130-0404 Smoke Free Environment

- A. All Association and subsidiary buildings and vehicles will be smoke free. This restriction shall include the area under the Pavilion roofs and any sun shelter.
- B. Pool 1 will have designated smoking areas; Pool 2 will be smoke free.
- C. Non-compliance will result in restriction from use of the facility and/or a citation.

09-140-0306 Citations Written for Violation of Campsite Rules and Regulations Lot Improvement Codes

- A. Multiple code violations found in the same inspection will result in one citation, unless specified otherwise.
- B. The fine for multiple violations will be applied based on the Penalty Schedule.
- C. Failure to comply within the time frame given by ESAC, Public Safety, and/or Resource personnel, will call for continued citations at the most egregious offense remaining, unless specified otherwise.
- D. Violation of sanitary waste dumping may result in repetitive citation and/or suspension of privileges if Owner continues with the violation after notice is given.
- E. Citations are written against the Member/Owner of the property.

09-150-0514 Property Markers (pins)

- A. Bent boundary marker and First Class Permits
Property Owner is notified by letter of the compromised boundary marker on the property and provided the following options (5/18):
 1. Property Owner obtains either a boundary survey or pin verification from an Illinois Registered Land Surveyor to establish definite placement of the bent Boundary Marker or;
 2. Where a single bent boundary marker is on the same side as the improvement to be placed on the property; an increased setback of nine (9) feet on the affected side either right or left and back; and, seventeen (17) feet from the front. A Hold Harmless must be signed by the Property Owner acknowledging they understand and accept the potential risk and/or liability which may occur due to a First Class improvement being placed from the compromised boundary marker. Permission to build will be given upon receipt of the Hold Harmless or;
 3. Where a single bent boundary marker is on the opposite side as the improvement to be placed on the property; the setback remains seven (7) feet from the side(s) and back, and fifteen (15) feet from the front. In addition, a Hold harmless must be signed by the Property Owner acknowledging they understand and accept the potential risk and/or liability which may occur due to a first class improvement being placed on their property where a compromised boundary marker exists. Permission to build will be given upon receipt of the Hold Harmless.
- B. If it is noted Property Owner "A" has an Illinois Registered Land Survey and Property Owner "B" also has an Illinois Registered Land Survey on file which conflict the following will be done:
 1. The Illinois Registered Land Survey of Property Owner "A" will be honored by the ESAC Department, and items placed on the property based on their survey will be considered to be in compliance; until such time as the survey discrepancy would be resolved between the two Illinois Registered Land Surveyors which conclusively reflects them to be in noncompliance. Should Property Owner "B" wish to apply for a First Class Permit, their Survey will be honored and placement based on said Survey.
 2. The ESAC Department would not require another Survey to be completed on the property unless a boundary marker is damaged or missing. As noted, the Illinois Registered Land Surveyors are

responsible for correct placement of a boundary marker.

09-160-0116 Beach Swimming Area Closures (5/17)

In an effort to minimize potential health risk related to hazardous algae blooms (HABs) present in the lake water at Woodhaven Lake Beach, the following guidelines will be used by the Lake Manager or Recreation Director to determine if the Beach swimming area, or portions of, will be closed.

- Samples of the lake water will be taken on a regular basis beginning in April or May and ending in September.
- Samples will be sent to a reputable lab for plankton analysis and measurement of the toxin levels as dictated when plankton concentrations are a concern.
- Advisories, partial closure, and/or full closure of the swimming area will be based on the following Microcystin toxin levels:-

	Advisory	Closing
Microcystin*	≥10 ppb	≥20 ppb

- Once a closure is in effect, reopening of the swimming area(s) will be based on subsequent sampling.
- Algae blooms will be regularly tested for levels of the toxin: Microcystin
Advisory Posting: >10 ppb
Closing: >20ppb
- E Coli concentrations will be tested for every two weeks.
Closing: >100 ppm

Woodhaven Lake Beach will close immediately upon notice from the State of Illinois Department of Public Health for any reasons they deem necessary.

09-170-0000 Terrain Modifications

Where authorized modifications made to a Lot's terrain either from excavation, fill material, or terracing impacts Oak trees, making them susceptible to Oak Wilt, the Owner must sign a Hold Harmless with the Association releasing the Association from any future financial obligation for removal of compromised trees.

SECTION 10 MEMBER SERVICES**10-100-0790 Governing Documents**

The following documents are known as the official documents and govern the conduct of the Association, the Board of Directors, committees and Association members.

Articles of Incorporation: These are the original articles filed with the Secretary of State upon the initial act of incorporating the Association.

Declaration of Covenants and Restrictions: This document stands as the underlying authority for the Association By-Laws, the Rules and Regulations, and the Policy Manual of the Association.

By-Laws: This document describes the way the board conducts its business, the organization of the board and officers, the powers and duties of its officers, and the relationship between the Association, its board and Association members. This document can be changed by a majority vote of the board of directors except for specific portions that require more than a majority vote. Those portions of the By-Laws requiring more than a majority vote of the board can only be amended by an affirmative 3/4 vote of the board of directors.

Rules and Regulations: This document describes how members may conduct their activities at Woodhaven. This document can be changed by a majority vote of the board of directors.

Policy Manual: This document is comprised of directions of the board of directors to staff and includes procedures for the conduct of board business. This document can be changed by a majority vote of the board unless specific portions specify otherwise.

10-110-0699 Membership Passes (3/19)

Each Campsite is assigned four (4) passes that must be replaced by Member/Owner at his/her cost if lost, stolen, outworn, or damaged. Activation of passes otherwise continues as long as Member/Owner is in good standing with the Association. Passes may be deactivated by the Board of Directors for balance owing and/or violation of the Association's Covenants and/or Rules, or if a pass is lost, stolen, outworn, or damaged.

10-111-0212 Pass Replacement (3/19)

Cost to Member/Owner to replace a lost, stolen, outworn, or damaged pass is as follows:

- A. If the pass to be replaced is surrendered: \$10.00.
- B. If the pass to be replaced is not surrendered, and payment is made, and the replacement pass is to be mailed to the Property Owner: \$10.00.
- C. If an attempt is made to access property using an outworn or damaged pass, the pass will be confiscated by the Main Gate immediately. An alternate pass will be issued with a 15 day expiration date. The Member/Owner will be responsible for the request and payment of a replacement pass.
- D. If the pass to be replaced is not surrendered and the replacement pass is required at the time of request: \$50.00.

10-112-0514 Temporary/Guest Passes (3/19)

Owners may purchase temporary passes for themselves or guests:

- A. Passes are valid for four (4) days and three (3) nights.
- B. Passes will only be sold to the Owner or to a guest with the Owner's authorization. Authorization required: picture identification or the Owner's social security identification code on file.
- C. The cost of a Temporary/Guest Pass is \$40.
- D. Guest Passes will be limited to two (2) on summer holiday and Main Event weekends.
- E. Once turned in to gate personnel, will not be reissued to another party.
- F. Once pass is used to access gate, cost of pass is non-refundable.

10-120-0699 Editorial Policy

The following guidelines have been established as appropriate for the Association's publications:

- A. That all publications convey a positive spirit. That articles contributing to divisiveness, personal debate or other negative causes be omitted.
- B. That nothing be printed which could cause legal action against the Association.
- C. That articles be newsworthy, sources substantiated, and errors of fact corrected before publishing, or that a retraction be published in the following issue.
- D. All articles and columns must be by-lined.
- E. That ads be subject to the same guidelines as editorial content.
- F. That the number of issues, pages and layout be dependent on budget constraints.
- G. That deadlines for editorial and ad content be published in each issue for future editions.
- H. That all members of the Association be encouraged to submit articles for publication according to these guidelines.

The responsibility for monitoring adherence to these guidelines rests with the Communications Committee.

10-130-0799 Woodhaven News Statement of Purpose

- A. To provide information needed by Property Owners. Information to include, but not limited to, actions and communications from the board of directors, committees, staff and Association members.
- B. To promote Woodhaven Lakes property.
- C. To generate revenue through advertising sales.

10-140-0799 Leisure Times Statement of Purpose

To provide Woodhaven Property Owners and guests with information needed to enjoy Woodhaven while they are at Woodhaven. Information to include, but not limited to: activities scheduled, items of a health or safety concern, and meeting notices.

10-150-0699 Guidelines for Letters to the Editor

- A. All letters must be signed and include return address. Names will be withheld upon request.
- B. No obscene or derogatory remarks will be published.
- C. Constructive criticism will be accepted, but must include positive solutions to concerns.
- D. Issues must be of interest to a large portion of Woodhaven (at least 1 Section) and will not express personal grievances or conflicts.
- E. Woodhaven Association reserves the right to refuse publication of letters or to edit letters in the interest of space or objectionable content.
- F. Editor's comments will be limited to a clarification, update or concluding report on the issue. No point of view will be expressed.
- G. Limit letters to 200 words.
- H. Limit total space to one-half page (26 column inches).
- I. All letters will be acknowledged.

10-160-0699 Publication Dates and Deadlines

Woodhaven News will be published monthly eleven times a year with no issue in February. Deadline for ads and editorial content is the first day of the month prior to the month of publication. Issues will be mailed as close to the 15th of each month as possible.

Leisure Times will be published weekly Memorial Day through Labor Day. An additional issue will be published for the weekend following Labor Day and the weekend of Fall Festival for a total of 17 issues.

10-170-2020 Social Media

In addition to Woodhaven's website, www.woodhavenassociation.com, the Association and Subsidiaries participate in social media platforms such as Facebook, Instagram, and Twitter. With the exception of a Members Only portal through the Association's website, our social media accounts are available to the public. In all cases the purpose of these accounts includes the following:

- » Promote Woodhaven, its events, activities, and amenities.
- » Provide accurate information concerning the Association and subsidiaries.
- » Provide progress reports on projects or other events impacting our membership.
- » Communicate changes in events, meetings, and activities.
- » Notify the membership of emergency actions such as road closings, flooding, fire bans, etc...

- A. Administration of the Association's social media sites is a responsibility of the Marketing and Communications Department. Responsibilities include but are not limited to:

1. Monitoring social media sites, both internal and external for accurate information concerning the business of the Association and Subsidiaries.
2. Approve/denying posts
3. Managing comments
4. Responding to messages and inquiries
5. Removing prohibited content

- B. Prohibited Content

Comments containing any of the following inappropriate content, or other content deemed to be detrimental to the Association will not be permitted and are subject to removal and/or restriction:

1. Profane, obscene, violent, sexual, or pornographic content and/or language.
2. Content that promotes discrimination based on race, color, age, religion, gender, etc.
3. Content that violates a legal ownership interest, such as a copyright or trademark.
4. Threats to any person or organization.
5. Conduct in violation of any federal, state, or local law or the encouragement of illegal activity.
6. Information that may tend to compromise the safety or security of the public or public systems.
7. Statements accusing, defaming, or derogatory in nature.
8. Opinions or discussion on subject matters that do not pertain directly to Woodhaven or its Subsidiaries.
9. Spam or links to other sites.

- C. Participation by Outside Businesses

Links posted by outside businesses will be limited to once per week

- D. Disclaimers:

1. the views and opinions expressed on these outside sites and by outside persons are not necessarily the views and positions of the Woodhaven Association."
2. Photos and video footage are periodically taken of people participating in a Woodhaven activity or event or using an Association amenity. By participating in an activity, attending an event, or visiting Woodhaven common areas, you authorize the Association to use these photos and video footage in Association publications, advertising, marketing materials, brochures, event flyers, social media (including Facebook, Instagram, Twitter, and other social media sites operated by the Association), and the Association's website without additional prior notice or permission and without any compensation to you. All photos and videos are property of the Woodhaven Association.



Food Pantry Donations

The Woodhaven Association will be accepting donations for local food pantries and Toys for Tots through December 7, 2020.

Donations for Toys for Tots should be new, unwrapped toys. Food Pantry donations should be non-perishables.

Donations can be dropped off at the Association Office Monday-Friday 8:30-4:30, or Saturdays 10-2. The last day donations will be accepted is Monday, December 7.

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!

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1506 Lincoln Ave, Mendota | \$125,500



606 W Main St, Sublette | \$129,900



206 Poplar St, Sublette | \$133,900



901 Clark St, Oglesby | \$289,900

LAND

1953 Straw Ln, Dixon, \$19,500
919 Missouri Dr, Dixon, \$25,000
25 W Milton St, Amboy, \$28,500
236 W Bacon St, Amboy, \$39,900



Lori Erbes, GRI
Owner/Designated Managing Broker
30+ years experience
815-535-6295
lorierbes@erbesrealty.com

Stop in our office for information about Woodhaven Lakes listings, or visit www.erbes-realty.com

Visit us on realtor.com





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Owner/Designated Managing Broker Realtor®
815-535-6295
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30+ years experience



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Section 1 Lot 56 | \$74,900



Section 2 Lot 64 | \$19,000



Section 2 Lot 207/208 | \$52,900



Section 3 Lot 128/129 | \$31,500



Section 5 Lot 106 | \$28,000



Section 5 Lot 419 | \$89,900



Section 14 Lot 29 | \$8,900



Section 14 Lot 68 | \$15,500



Section 16 Lot 87 | \$24,000



Section 16 Lot 144 | \$49,900



Section 22 Lot 159 | \$10,500



Section 22 Lot 124 | \$59,900



Section 23 Lot 98/99 | \$35,000



Section 23 Lot 131 | \$29,500



Section 24 Lot 74 | \$30,000



Section 24 Lot 75 | \$21,000



Section 24 Lot 129 | \$69,900



Section 25 Lot 26/27 | \$49,900



Section 25 Lot 116 | \$49,900



Section 26 Lot 154 | \$24,500



Section 26 Lot 231 | \$20,000



Section 27 Lot 105/106 | \$40,500



Section 29 Lot 311 | \$27,500



Section 29 Lot 366 | \$69,000

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THE naturalist CORNER

Alyssa Rod, Nature Center Coordinator

December. Many people think of the winter and the woodlands as cold and dreary, but looking outside the windows at Woodhaven we still can find many green colored trees: the Evergreens! Evergreen trees stay green year-round and give us a little color during the winter season. They can be made up of three families: Pine (pine, spruce, tamarack, hemlock, and fir), Yew (yew), and Cypress (white cedar, red cedar, and bald cypress). These different types of trees can be identified by their needles and the cones/berries they produce. Evergreens are very important to the native ecosystems and the wildlife that live there. By keeping their needles (leaves) throughout the winter, they are able to provide needed food and shelter to wildlife that do not hibernate or migrate for the winter. Coniferous trees are important to birds, giving them covered, thick growth to hide in when temperatures drop, snow falls, and winds increase. They also can provide food for birds thanks to the seeds in their cones or their berries, as well as hidden bugs under the bark. Mammals also use Conifers, like squirrels and white-tailed deer. Deer use stands of trees to rest, by giving the deer protection from the snow and winds. Deer also use the trees for food, either by feeding on the open ground underneath the tree (not covered in snow) or during bad weather years, feeding on the needles and bark for a little nutrition. Spend this winter taking a closer look at the evergreens around your home and see if you can find any wildlife hanging out nearby!

Looking for a fun way to end 2020? 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 13-14 and the moon won't be out so the skies will be dark for viewing. 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. Dress warmly and enjoy the show!

The Nature Center is closed for the season, but look forward to seeing you for Cabin Fever! As we move into the winter season, Nature Center staff will be working on creating new displays and exhibits for the 2021 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!

Moon-Month Names: For years, Native Americans and Europeans have named the months after various seasons in the Northern Hemisphere connected to the Full Moon. December is known as the "Full Cold Moon" because Native Americans knew that this was the month when the winter cold fastens its grip and the nights become long and dark. There are other names for this month including "Long Nights Moon" because it rose during the "longest" nights of the year which are near the winter solstice on December 21st as well as the fact that this full moon shines above the horizon for a longer period of time that most moons; "Frost Exploding Trees Moon," "Mid-winter Moon," "Snow Moon," and "Moon When the Deer Shed their Antlers." The Cold Moon will reach its peak fullest on December 29, at 9:28 p.m. central time so you'll have an early night to see it!

December moons have significant history. December 21, 1968 gave us the Apollo 8 mission which left on this day and came back to Earth on December 27. During this flight, the crew flew on the Saturn V rocket and became the first humans to orbit the Moon. They were also the first human excursion beyond low Earth orbit, the first in-person observations of Earth from a distance, and the first crewed flight to the Moon! The flight crew were in orbit

around the moon from December 24 to December 25; what a great way to spend the holidays! They orbited the moon 10 times in 20 hours. Before this mission, the furthest anyone had been from Earth was about 850 miles and this trip increased that distance to almost 250,000 miles. The crew consisted of Commander Frank Borman, Command Module Pilot James A. Lovell Jr, and William A. Anders (Lunar Module Pilot), and they rode in a vehicle that was identical to the Apollo 11 mission. This iconic image shows Earth peeking out from beyond the lunar surface and was taken by Bill Anders on December 24, 1968. The South Pole is in the white area near the left end and North and South America are under the clouds. (image: NASA)



Garden Time: Not much gardening to be done in December, but we can start thinking about spring! Now is a good time to look through garden and plant catalogs to prepare for springtime plantings. Since you won't be working in your garden right now, try feeding the birds in your yard. A good rule to follow in your yard during this time is trying to avoid using salt or de-icers for your steps and driveways. Instead try using sand as salt can be harmful to plants and grass.

December Nature Center Hours: CLOSED



THE RV DOCTOR TRAILER SERVICE

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www.rvdoctor.net | rvdoctor@rvdoctor.net

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Please see page 2 for Holiday Hours

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Sale ends 12/31/20

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SECTION 1

1/53\$69,900
1/57\$55,000

SECTION 3

3/163\$17,000

SECTION 4

4/100\$8,500

SECTION 5

5/102\$36,500

SECTION 6

6/23\$28,500

SECTION 7

7/101\$5,200

SECTION 9

9/22\$52,500
9/145\$55,000

SECTION 10

10/55\$19,900
10/180\$55,000
10/303\$44,500

SECTION 11

11/59\$5,100
11/263\$36,000

SECTION 14

14/97\$32,000

SECTION 15

15/100\$27,000
15/162-163 ..\$35,000

SECTION 16

16/110-111 ..\$32,500

SECTION 17

17/260-261 ..\$61,500
17/268\$24,900

SECTION 19

19/101\$35,000
19/106\$12,500

SECTION 21

21/98\$20,000
21/268\$39,900

SECTION 23

23/44\$69,900

SECTION 24

24/236\$44,900

SECTION 26

26/52\$27,000
26/183\$80,000
26/206\$14,500

SECTION 27

27/50\$10,000
27/94\$39,900

SECTION 29

29/369\$26,900

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Information Last Updated
(11/16/20)

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