



2011 Goals – Revisited

As we close out our year it is appropriate to look at the goals we established and determine what was accomplished.

- ✔ Have developer John Morrissey sign the 5th Amendment to bring his subdivision into CTHOA. John has signed and we have reviewed and approved the plans for his townhouses. He plans to build a model this Spring.
- ✔ Resolve contract issues with CTGCC. We have one open item which is getting title to the 15 foot wide West entrance which we landscape. We will jointly meet with Standard Bank to get them to release this property so we permanently control our entrance.
- ✔ Meet our financial goals as defined in the 2011 operating plan. Through November we are ahead of plan so we will achieve this goal.
- ✔ A Satisfactory, no Comment Audit from our outside CPA firm. Accomplished!
- ✔ Reduce speeding on our streets utilizing our new speed control system. Accomplished, but there are still some exceptions.
- ✔ Reassess location and size of our traffic signs. To be carried over as a goal in 2012.
- ✔ Pursue outside grants as a non-profit organization. We have tried, but grant money is very tough to come by in this economy. We will stay at it next year.
- ✔ Continue maintenance projects on the sidewalks and sewers. We have completed nearly half of our sidewalks and upgraded our storm sewers. We will continue subject to budget cash availability.
- ✔ Revise and update our bylaws. An ongoing program.
- ✔ Continue to expand website usage by owners. Great progress, see the article in this Newsletter.
- ✔ Improve landscaping on Morningside walking path. Project completed.
- ✔ Continued progress on Lake Ridge pond. Essentially done – one more issue to finish. Will start gravel stabilization on all ponds in 2012.

We are proud of your Board's results in a time where major infrastructure improvements are required. We want to thank two Directors who are completing their terms, Dan O'Gorman (six years) and Ray Dignan (four years in his second time around). Their professional skills were invaluable given the challenges in maintaining our property.

We wish you and your families a Healthy and Happy New Year.

Mark Burns
President CTHOA



www.CrystalTreeHOA.com Two Years Young!

It's been more than 2 years since the introduction of our community website, and in those two years it has proven to make an important difference in our community's access to information. We are also pleased to note that more and more of our residents are utilizing our website to access the necessary forms needed for Architectural Approvals, saving themselves time and effort as they plan their projects. Here's a helpful hint... if you want to know in what year your townhome is scheduled to be painted, you can easily search the painting schedule. Simply plug your house number in the pdf search tool provided, and you will have your answer.

There has been a steady increase in "unique visitors" to our website since its online debut in September of 2009. In that year, our busiest month of December had 128 visits... quite a contrast to our current year, when our busiest month to date, has attracted 497 visitors.

Many of our residents have taken advantage of the option to enroll for email updates and alerts, giving themselves the added advantage of immediate community information as it is posted. Resident enrollment has also proven to be a great way to get an important message out to our community in "real time". We continue to encourage every resident to enroll online.

Thank you for your encouragement and positive comments as we planned, developed, and introduced the Crystal Tree website to our community. It's been a great two years!

Dan O'Gorman, Treasurer

The Importance of Gutter Maintenance



Keep your gutters clean to protect your investment...

Did you know that water is one of your home's worst enemies, and that clogged gutters invite costly home repairs? It is easy to ignore them...after all, their purpose seems pretty simple...but if they're not inspected on a regular basis for proper water flow, you may be sorry when those preventable home repairs take a major toll on your "rainy day fund".

Clogged gutters and downspouts can contribute to the following problems:

- 🌿 Water pooling around foundation walls – Overflowing gutters, due to leaves and debris, can result in water pooling on the ground at the foundation walls and can cause basement/lower level leaks. Pooled water can also cause unwanted settlement of sidewalks and damage to landscaping. The importance of properly maintained gutters, proper downspout extension, and proper grading of the ground around your home cannot be emphasized enough as a first line of defense.
- 🌿 Freeze/thaw conditions during the winter can make pooling water from clogged gutters or misdirected downspouts a sidewalk and driveway safety hazard for you, your neighbors and visitors. Inspecting gutters in the fall may prevent a nasty fall for you or someone you care about.
- 🌿 Soffit & Fascia Damage – Gutter overflow can rot soffits and fascia, attract mold, and the excessive weight of trapped water and ice can damage gutters over time.

It is the Homeowner's responsibility to maintain the proper function of their gutters. Once we realize that their purpose saves us costly repairs, I'm sure we will pay more attention to these important, defenders of our home front and their regular maintenance.

Dan O'Gorman
Architectural Committee

Property Management Insurance Concerns



Common interest communities include multiple insurance exposures. As members of a Corporation and resulting from shared common area ownership and attached homeownership, Owners must be concerned about shared liability for property damage and personal injury claims.

For these reasons, it is imperative that every homeowner have a homeowner policy for the full (100%) replacement cost for their homes and the potential damage that may be caused to their neighboring property as well as coverage for personal injury that may result on their property or on the common area.

In order to keep our files current, the Board of Directors requests that each Owner provide evidence of insurance by submitting a copy of their insurance certificates to Schrank & Associates, Inc., P.O. Box 186, Orland Park, IL or by faxing a copy to 708-349-3166. Owners should advise their insurance brokers to submit this information automatically at the time of renewal of their insurance policy.

This procedure is a critical step in protecting the property values within the Crystal Tree Homeowner's Association.

These requirements are incorporated in the governing documents. We wish to thank you for your efforts in meeting these requirements.

SCHRANK & ASSOCIATES, INC.

A Successful 2011 Painting Season has Come to a Close

Thanks to the dedicated service of Superior Painting, we enjoyed another successful painting season. The Painting Committee began meeting in March and April so we could get off to a spring start with pre-painting inspections, and to plan for the last time we were going to experience with rain days. Happily, we finished our 2011 painting season with plenty of time to spare.

The independent post painting season will begin in the future, with letters of the inspections and findings being mailed out.

Dan Ventura
Chairman, Painting Committee

