



December 2025



ACACIA ASSOCIATION HOA NEWSLETTER

NEXT BOARD MEETING

Tuesday, January 13th, 2026 @ 7:00 pm
in the Acacia Clubhouse
ALL HOMEOWNERS WELCOME!



REMINDER

On January 1st, the monthly assessment amount will increase to \$285.00.

If you pay via ACH, Acacia will update the amount.

If you write a check or have your bank send one, you will need to make the change yourself.

Please also note that we will no longer accept cash payments as of January 1, 2026.

Proof of Homeowners Insurance

At the October 2025 Board Meeting, the following policy was approved:

Homeowners must submit a Declaration Page of their property insurance policy by January 1, 2026. If a homeowner fails to provide this documentation, a fine of \$50.00 will be imposed.

Additionally, a further \$50.00 fine will be charged for each month the Declaration Page remains unsubmitted.

Furthermore, when an insurance policy is renewed, the updated Declaration Page must be submitted to Acacia immediately.

If this is not done within one month, a \$50.00 fine will be issued, with an additional \$50.00 fine added for each subsequent month the renewed Declaration Page is not submitted.

GET IN TOUCH
WITH US



acaciaihp@gmail.com



(708) 246-2400



www.acacia-ihp.org



111 Cascade Drive, Indian Head Park, IL 60525

Acaica Board Member Election Information

This year, there will be three (3) open board positions - each position is for a 3-year term. If you are interested in running, please submit your letter of interest/resume to the office by 5:00 PM on January 13th, 2026.

You must be an owner in good standing with the Association to run for the board - and only one (1) person from each household may be a board member.

If you have any questions, you can reach out to a current board member or leave a message at the office, and someone will get back to you.

Paws for Thought

Just a reminder about pet rules and guidelines.

No dog or cat is allowed to be outside without a collar and leash (not longer than 8 feet) at any time.

- "Scoop the Poop": Please be a considerate neighbor and always pick up after your dog. Properly disposing of pet waste helps maintain sanitary and pleasant common areas and private yards for everyone.
- Keep Pets Close to the Street: We kindly ask that you walk your dogs near the street or on designated common paths. Please help us respect the boundaries of your neighbors' private property by ensuring pets do not use their yards as relief areas.

Thank you for your cooperation and for helping to keep our neighborhood a beautiful and respectful place to live!





Board Updates as of November 30th

ACCOUNT TYPE	AMOUNT
Operating Accounts	\$ 53,186.62
Operating Reserves	\$ 100.88
Capital Reserves	\$ 327,132.00

TREASURER'S REPORT

- The operating accounts are the lowest they've been in many years. As reported last month, I plan to increase the operating reserves to 30K before contributing to capital reserves. My best guess is that funds will be available to do this and add \$10,000 to the capital reserves. That would give us a total of \$35,000 contributed of the \$100,000.00 budgeted for 2025. I firmly believe that 2026 will be a better financial year with strong confidence that the \$100,000.00 budgeted for 2026 will be contributed.
- I continue to address HOA past due accounts, and we are in a much better place than we have been in all year. A total of 29 homeowners still owe Acacia money totaling just over \$50,000.00. However, the top 9 represent almost \$45,000.00 of the total. Our attorneys are pursuing 9 outstanding accounts, with 2 in foreclosure.
- HOA increases to \$285.00 starting in January. Residents are encouraged to enroll in ACH. This avoids missed payments and late fees. Currently, 70% of residents use ACH. There is no charge for ACH, and the assessment amount is withdrawn from your account by the 15th of each month.
- I would like to emphasize that HOA is due on the 1st of every month. The grace period ends on the 15th. Late fees are applied to all accounts that have not been paid by the 16th.
- We are continuing the transition to All Pro Bookkeepers, which will continue through the end of the year.

FINANCIAL ADVISORY COMMITTEE

- A matured CD was renewed on November 26 at a rate of 3.5% for 8 months.
- Acacia's standing with the State of IL is still an issue and is being worked on by Amy.
- The next meeting will be on February 4, 2026, @ 6 pm.

All homeowners are always welcome to join!





SNOW REMOVAL

Please make sure that your driveway is clear of all items - the plows are often working in the dark and don't see things - hopefully this will keep items from being damaged.

Acacia does not plow the streets - that is done by the Village of IHP. If you have concerns or issues, you need to contact the Village of Indian Head Park at (708) 246-3080

GROUNDS & TOWNHOME MAINTENANCE SERVICE REQUESTS

Please note that no crew will be available during the winter months. Service requests will not be accepted after November 30th and will resume on March 30th every year moving forward.





Visit with Santa

Thank you to all who attended the Visit with Santa event at the Acacia Clubhouse and made it a great success! Also, sending a huge thank you to the residents who assisted with the Visit with Santa event, as well as the Acacia's Decorating Committee, listed below, who spent several hours decorating the Clubhouse!

Anita H., Bill K., Vonda S., Bill H., Dawn M., Peggy K., Kathleen C., & Hank A.

Thank you again for all of your hard work!



Resident Jerry R. read his following letter to the Board during the November Board Meeting:

I wrote something that has more questions than answers and need your help to explain them to me.

Its Simple. Whoever put the leaves in the street that's whose fault it is. The Village was only doing their job. Plowing Snow. The news was warning us for a week that a lot of snow was coming and the crew always leaves around Thanksgiving. Why didn't you have an ~~Alternate~~ Plan. Why didn't you keep the leaves on the grass. Why didn't you call and have the leaves picked-up sooner. Why didn't you use our plow truck and push the leaves on the grass. If you want to see how many leaves that were on my grass just look on the street. They are in a nice neat pile. Maybe you should think about mulching the leaves or stop blowing the leaves starting Nov. 1 so this will never happen again. The fertilizer you are using doesn't kill anything and is a waste of money. I still have weeds, clovers, and creeping Charlie that I have to dig up every year. What exactly is this fertilizer supposed to do. The Complex is 70% Crab Grass. Maybe you should start thinking about doing something with that.

The key to winning is Protection and that's vinyl siding and the crew to step-up, lead the way and take over the grounds. Whether its townhouse Maintenance or Grounds it has to be the crew. The crew knows more than the supervisors anyway because they do the majority of the work. Being Maintenance Free and Self-Sufficient as Possible. That's how we Win. Check Mate

Jerry Rizzo

12-9-25

One More Note: You Want Proof

Hanks garage wall was vinyl sided 23 years ago. When they removed and replaced the vinyl siding 23 years later No Rot. Just Think what could of Been.

We appreciate Jerry R's letter and would like to address his concerns with regards to the leaves:

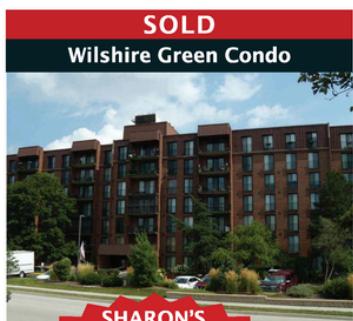
- The leaves right now that are on the ground did not have a chance to fall from the trees within their own cycle, and because of the early snow showers that hit the Indian Head Park area.
- SBC Waste Solutions was only able to come once to clean up the piled leaves, also because of the early snowfall.
- Furthermore, leaving leaves on the grass can harm it by blocking sunlight and air, leading to poor health and potential mold issues.



16108 S. Weber Rd., Lockport IL 60441



SHARON KALINOSKI, CPA
Full-Service Realtor-10 Years
Indian Head Park
(Acacia) Homeowner 



SHARON'S
TOTAL SALES
ARE OVER
\$10 MILLION

INDIAN HEAD PARK HOMES
ARE IN HIGH DEMAND!

SHARON HAD
45
REAL ESTATE
TRANSACTIONS IN
INDIAN HEAD
PARK

Please CALL ME if you are thinking of selling your home.



Phone: 708.805.0675 | Email: HerculesUS@yahoo.com

This is not a solicitation for business if your property is currently listed for sale.



Need Help With Life Tasks? I can help with...

Technical Things such as:

- Computer, TV or Internet issues, purchases, etc.
- Creating documents, spreadsheets, slides
- Learning how to use apps, smart phones

General things such as:

- Errands
- Shopping, grocery shopping
- Research
- Driving to places

Low fees. Call or Text Irene (312) 493-1084

I live and own a townhome in Acacia



Visit Santa and his live reindeer!
Join us at the craft stations, enjoy some
hot chocolate and holiday music,
bring your letter to Santa and much more!

Food drive sponsored by the KJO Foundation: Please
share a non-perishable item. The food drive will be
supporting the St. Cletus Food Pantry.

**Sunday, Dec 21 from 11am to 1pm
at IHP Village Hall**

Acacia Association Board of Directors Meeting

November 11th, 2025

- The meeting will be called to order at 7:00 pm by President Amy Eckert.
- Pledge of Allegiance
- Roll Call – President Eckert, Vice-President Brandush, Treasurer Voyles, Secretary Cione, Directors Jarosik, Holub, King, McKirchy, and Arnold.

****MOTION TO APPROVE THE MINUTES OF OCTOBER 14, 2025, BOARD MEETING.****

Tom, Anita 9/0/0

TREASURERS REPORT

As of October 31st, 2025:

ACCOUNT TYPE	AMOUNT
Operating Accounts	\$ 50,580.16
Operating Reserves	\$ 9,836.04
Capital Reserves	\$ 326,157.31

Payment of many large bills has forced our operating reserves to fall below 10K. This is due to approximately \$200,000.00 in 2024 expenses/bills not being paid until 2025. I plan to try to increase our operating reserves back to 30K before contributing to capital reserves. So far, only 25K has been moved to capital reserves this year, even though 100K was budgeted.

I continue to address HOA past due accounts, and we are in a much better place than we have been all year. A total of 31 homeowners still owe Acacia money totaling roughly \$45,000.00. However, the top nine (9) represent almost \$40,000.00 of the total. Several who have been sent to the attorney for collection have paid their balance. At least two (2) are in foreclosure.

Diane asked about the next steps. The letter states that we can either pay or go to court to place a lien on the house. Acacia will collect any outstanding dues if the house is sold, and a Payment Agreement Letter (PAL) will not be issued. Additionally, we have the option to evict them.

Residents are encouraged to enroll in ACH – automatic payment – for monthly assessments. This avoids any chance of missed payments and late fees. Currently, 70% of residents use ACH. There is no charge for ACH, and the assessment amount is withdrawn from your account between the 12th & the 15th of each month.

I would like to emphasize that HOA is due on the 1st of every month. The grace period ends on the 15th. Late fees are applied to all accounts that have not been paid by the 16th.

We have begun the transition to All Pro Bookkeepers, which will continue through the next weeks until everything is moved over and running smoothly.

The preliminary budget was mailed out. At least one homeowner reported not receiving theirs. If anyone reading this has not received the budget in the mail, please contact the office asap so we can investigate why. A few changes were made to the preliminary, and all of the directors should have received a "final" copy. If there are no other questions or changes, I'd like to vote now to accept the 2026 budget.

****MOTION TO ACCEPT THE 2026 BUDGET****

Diane, Jack 9/0/0

Send the updated and approved budget to all, and also include it in the November Newsletter.

FINANCIAL ADVISORY COMMITTEE

Treasury bonds now total just over 22K, including interest. The interest rates fluctuate. The bonds have a 5-year timeframe to NOT lose interest. Do nothing with these 2 bonds at this time and don't purchase any more.

One CD is maturing at Wintrust, and we will purchase a new CD for whatever term gives the best interest.

Renews November 26, 2025.

The preliminary budget has been corrected and distributed to the Financial Committee. Several incorrect totals were actually missing the supporting line detail. Some homeowners apparently did not get their budget letter in the mail. We will ask homeowners to let the office know if this is the case.

Wintrust Bank has informed us that Acacia is NOT in good standing with the State of IL. This was initially brought up in June, and Amy and Diane had thought this issue was resolved. Amy will investigate to make sure the proper documentation is submitted. This was done with our auditor.

Need to complete the form and make sure that the \$10 check has been cashed; then resubmit and pay the fee.

Acacia's checking and operating reserve accounts are down due to 2025 expenses. This committee agreed that we should first bring our operating reserves up to 30K and then transfer as much to capital reserves as possible.

Motion to build up Operating Reserves.

Diane, Amy 9/0/0

The next meeting will be on February 4, 2026, at 6:00 pm. All homeowners are always welcome to join.

CLUBHOUSE REPORT

Jim has installed the new floor in the kitchen. We have a few finishing touches to be added to complete the job.

I have bought three (3) different types of cleaning clothes for the kitchen. This one might be the best, but we will try out all three (3). All three (3) are available under the cabinets for use now, and all are disposable after use. We should not be drying them or any clothes by hanging them on the oven door after use. They are all to be discarded after use. These cost \$3.95 for 25 cleaning clothes.

We had ten (10) events in the clubhouse in October, including two (2) vaccination offerings. As of now, we have nine (9) events booked for November, and eleven (11) for December.

We had our four (4) furnaces serviced. I had sent out a request for a vote on the cost. We approved a cost of \$245 for the first hour and \$145 for each additional hour. The lowest bid by hour was \$130. The first bid was approved. However, Tricia told me about a heating company she uses. He came in and did the work for \$75 per unit. Thank you to Tricia!

After finishing, he went over the system with Jim and me. He found that we are going to need a new motor in one of the furnaces. He quoted an estimated cost of between \$6,000 and \$8,000 for a new furnace. I am making a motion to contract KWK Heating & Cooling to deliver and replace a Carrier 90+ inducer for \$673.

*****MOTION TO APPROVE A CONTRACT WITH KWK HEATING & COOLING TO DELIVER AND
REPLACE A CARRIER 90+ INDUCER FOR \$673.*****

Diane asked if we should get another quote or a second opinion?

Bill, Tom 9/0/0

Amy will donate a glass cutting board to the kitchen to be used by residents renting the Clubhouse.

Hot water discussion.

TOWNHOME MAINTENANCE REPORT

Crew has finished up the 2025 cycle and has been tending to various service requests. When not dealing with service requests they have been helping out the Grounds crew.

I have completed another inspection of every driveway and come up with a list of those to be seal-coated or repaired. I have turned it over to Jack, so he can get a quote from the pavers. Once we have that quote, we will narrow down the list if required or add, depending on where the quote fits the budget.

Speaking of fitting the budget, our current paint crew has given us a quote that does not fit the budget. Therefore, I was forced to look at other options. Negotiations are not closed with our current paint company, but John Ridzy, our maintenance supervisor, has been obtaining quotes, and I also have some options, or an option rather, that I will be discussing with the board in the coming weeks.

OFFICE

Need a director to volunteer to head the Election Committee:

Responsibilities include forming a committee of 4/5 residents who are willing to help count ballots on election night, assist in any mailing needed, and gather names and information on any owner who is interested in running for the board. At this time, there will be three (3) positions open for election – Bill King, Jennifer Cione, and Anita Holub. We have printed information so that whoever volunteers will know the deadlines, etc., for this committee.

Tom volunteered to be the Head of the Election Committee.

REMINDER

Office hours are now 9:00 am – 3:00 pm – closed for lunch 12:00 noon – 12:30 pm.

NEW BUSINESS

ASSESSMENTS – DISCUSSION NEEDED

Consider no longer accepting cash-only checks, cashiers'/bank checks, and ACH for all payments – assessments, rentals, deposits, fees, and fines beginning January 1, 2026. *Question: Can we use ACH for ALCC/rental deposits if the owner/resident gives permission?*

In speaking with the new Accounting Firm, this will expedite the posting of all accounts and is a good safety measure to ensure that all payments are received.

*****MOTION TO APPROVE ACCEPTING ONLY ACH, PERSONAL BANK, OR CASHIER'S CHECKS FOR ALL PAYMENTS TO ACACIA ASSOCIATION BEGINNING JANUARY 1, 2026.*****

Amy, Jack 9/0/0

Amy will find out more information about the Comcast Marketing Promotion and will provide further details to the board when received.

LONGEVITY POLICY:

Consider a longevity policy for seasonal crew members. Several years ago, we recognized our seasonal crew members for the years they have worked for Acacia. I would like to see this implemented again. This would be something to restart next year, and I would like input from board members.

My memory of what we were doing

15 years - \$200.00

20 years - \$300.00

25 years - \$400.00

30 years - \$500.00

Retirement – 2 weeks' pay

Amy would like for the Board to consider developing a policy for 2026.

RULES AND REGULATIONS:

Some rules and regulations need updating. I would like to have 2 volunteers from the board to help work on these updates.

Tom, Jack and Jennifer volunteered to review and update the Acacia Rules & Regulations.

We also should look into what it would cost to have the lawyers look at our Protective Covenants and Bylaws to see if there are any new items that need to be added or any changes that need to be made so that they are all updated with the laws governing them.

Amy will get a hold of the lawyer to ask how much it would cost to update the Protective Covenants & Bylaws.

Per Amy, the Village of IHP will be holding a Route 66 Car Show, and they are looking for volunteers. Tricia said that she would like to volunteer for the Car Show in the Summer of 2026.

HOMEOWNERS FORUM

Resident sitting in the front row (did not get their name), asked if they will need to submit a homeowner's insurance policy declaration page every year? The Board informed residents that they must submit a new declarations page to the office during their annual renewal.

Mike stated that he just had his driveway replaced; however, they also seal-coated his driveway this past summer, and it was not supposed to have been seal-coated.

Kathleen put in a request for a new driveway, and she would like to know if she is on the list for 2026 to have her driveway replaced. Tom explained that the ALCC team rates driveways from A (good) to D (bad), with D-rated driveways prioritized for replacement.

**Karen reported dissatisfaction with her wall after patching, suspecting incorrect materials were used. She wants an update on her submitted Service Request.*

*Mike suggested that the process of submitting a Service Request and the follow-up needs to be addressed.**

****MOTION TO ADJOURN TO EXECUTIVE SESSION. NO RETURN TO OPEN SESSION.****

Amy, Diane 9/0/0