

**Condominiums of Springbrook
Springbrook Homeowners' Association
General Information & Benefits
2026**

www.condominiumsofspringbrook.org

Welcome to the Condominiums of Springbrook Homeowners' Association web site. We are a residential community whose purpose is to create and maintain a safe, friendly, attractive and fiscally responsible neighborhood in which to live. We have an all- volunteer Board of Directors and a committee structure that addresses various needs of our community. Numerous volunteers serve in these groups to enhance the quality of living in our neighborhood. We welcome new people to participate in our governance!

Mailing Address:

**Springbrook Homeowners' Association
P.O. Box 15021, Loves Park, IL 61132**

Benefits of the Springbrook Homeowners' Association

1. **Lawn Service:** The Association ensures weekly mowing, yearly fertilizing, weed control, trimming, pruning, reseeding, grub control, treatment of ash trees against ash borers, raking leaves, spring and fall clean-up, bi-annual mulching, and disposal of all waste.
2. **Irrigation/Sprinkler Systems:** Each unit has an individual irrigation system. The association provides annual check and permit qualifications to satisfy State regulations; spring start-up and fall shutdown; backflow prevention test and repair and or re-aiming of sprinkler heads; and repairs of controllers.
3. **Snow removal:** All driveways and sidewalks to the front door are shoveled by hand to prevent snow/ice build-up. The residential streets are also maintained by the association to ensure proper and timely clearing. Ice melt is applied as required. We remove all snowfall; there is not an accumulation limit.
4. **Exterior Building Repairs:** The Association and homeowners participate in a cost-sharing program detailed in the Rules & Regulations, that includes exterior building repairs. The HOA will repair/replace gutters; repair/replace driveways on a rotating basis; reseal driveways; repair leaking or damaged roofs; paint/repair exterior lights, wash/restain wooden decks on a rotating basis. The Association is *partly responsible to* repair/replace chimney and gable siding; repair/paint trim; repair/replace walkways from driveway to front stoop; repair/replace mailboxes; repair/replace chimney caps; repair/replace/remove damaged/loose shutters. See Rules & Regulations for more information.
5. **Insurance:** The Association pays for umbrella insurance coverage for all our twenty-seven buildings and common areas. Coverage is purchased to comply with the requirements in the Springbrook Homeowner's Declaration, Bylaws, and the Illinois Condominium Act. It is the responsibility of the homeowner to carry loss assessment coverage at a minimum of \$10,000.

The homeowner is responsible for interior and personal property and liability insurance coverage. These are standard policies offered by most insurance companies.

In 2020, every roof was replaced because of a severe hailstorm. Our insurance company covered the cost.

6. **Various Expenses Covered by Association:** The Association pays taxes and maintains the five undeveloped double lots at the west end of Northcliffe Lane. Other Association responsibilities include maintenance of the two entry signs at Troon Ct. and Northcliffe Lane; obtains permits required for work done by the Association; pays various fees such as, monthly electric bill, fees to maintain the “doing business as” state forms, legal fees, annual post office box fees, postage for mailings and meeting room fees. The Board also completes corporation paperwork required by the State, as well as annual Federal Tax Returns.
7. **Reserves:** *The Capital Reserve Fund* is required by the Illinois Condominium Act. The Act recommends adding a reasonable amount to the reserve fund every year. SBHOA contributes 15% of the operating budget. This amount complies with 2026 FNMA/FHLMC lending guidelines for condominiums. The Association does so to ensure adequate funds are available for capital expenditures when required.

The Capital Reserve Fund pays for full or partial replacement of Common and Limited Common Elements. These include the roofs, driveways, gutters, chimney and gable residing. See our Rules & Regulations for specific details.

Monthly dues and good stewardship of funds have grown the Capital Reserve Fund each year. The Fund is reviewed during every annual budget process. The reserve worksheet indicates the anticipated capital expenses required for many years in advance. Currently, the reserve fund is projected until 2052 and to date is fully funded. For persons looking to purchase a home in a condominium, the capital reserve fund and plan is the single most important consideration. Without a fully funded capital reserve fund, there is potential for large special assessments in an association’s future.

8. **Rules and Regulations:** Every homeowners’ association operates within its own Rules and Regulations. These vary widely from one neighborhood to another. Please be sure to read ours carefully. There are specific rules and regulations concerning pets, rentals, automobile parking and the ability to make landscape changes. Be aware of these rules prior to purchasing a unit in the association.
9. **Governance:** The Illinois Condominium Property Act, Condominiums of Springbrook Declaration and Bylaws, and Rules and Regulations serve as the foundation for our governance. We encourage all homeowners and prospective homeowners to become familiar with these documents. Updates are made periodically and are sent to the Association residents. To achieve our purpose as stated above, it is expected that residents in our community will adhere to all requirements.

We are a non-for-profit organization.

Every unit owner is eligible to serve on the board or as a committee member. We encourage homeowners to take their turn on the board and committees to ensure that we are always getting fresh input and share the responsibilities of maintaining our neighborhood.

10. Miscellaneous Items:

- The monthly assessment is \$350 for 2026. Automatic electronic payment is strongly recommended. Please contact the SBHOA treasurer to set it up.
- SBHOA address is P.O. Box 15021, Loves Park, IL 61131-5021.
- Garbage pick-up is Monday. Lawn mowing is Wednesday unless there is rain.
- Monthly board meetings are usually held on the second Monday of the month, April through November. The HOA Annual Owners' Meeting is usually held on the 3rd Monday of August.
- For more information on how the board and committees are structured, please refer to our website under **Association Governance**.

Updated 6.16.26