



May 2026 Newsletter

Kresswood Commercial Property Insurance

Kresswood's property & liability insurance renewed in May. The renewal premium increased 10.3%. The total annual cost is \$83,654 which represents 20% of the association's budget. This is one of the many expenses covered by your monthly assessments.

Owner Personal Home Insurance

Kresswood's commercial property and liability insurance has a \$40,000 deductible per building for wind & hail damages. These high deductibles have become a norm on commercial policies. Condo associations cannot build enough reserves to cover this potential liability so those deductibles may be passed on to unit owners. To minimize any personal risk, owners are strongly encouraged to review their HO6 condo insurance policy to ensure you have Loss Assessment coverage of \$10,000 - \$20,000. Coverage for your dwelling is recommended to be \$100,000 or more depending on your specific unit. Think of this as the cost to rebuild the inside of your unit if destroyed by a fire or tornado. Owners should review their individual insurance coverage with their agent.

Gutter & Downspout Replacement

As a result of good governance and financial management, the association has money in reserves to pay for this project. Work will begin the last week of May or first week of June. Start date is dependent on weather and the arrival of material from the supplier. Gutters and downspouts will be replaced on buildings 13-18 and 25-28. See attached map of the property.

Building Painting

Exterior building painting will begin the week of May 26. Painters will be on the property for approximately five weeks. There are five buildings being painted this year with an estimated time of one-week per building. The association has a five-year rotation for exterior painting. Every building is painted every 5-years. This year, buildings 5, 6, 7, 8, and 9 will be painted. See attached map of the property to identify the buildings.

Driveway and Concrete work

The board is working on plans for driveway repairs and sealcoating this year. The board is also working on plans for some concrete repairs and replacement for some steps and sidewalks. More to come on those projects as details, contractors, and schedules are planned.

Gazebo Repairs

Starting the week of May 26 repair work will begin on the gazebo. It will be power washed and repairs made for any of the wood that has deteriorated. Once repairs are made it will be stained and have the roof replaced.

Tree Trimming and Removal

In June we will have a number of the Osage Orange trees on the north west side of the property removed and trimmed. Those trees pose a risk to the association and also an expense every fall, picking up and disposing of all the Osage Orange balls that fall onto the ground. There are also several willow trees on the east end of the property that are dead or dying that will be removed and trimmed.

Declaration Review and Update

The declaration for Kresswood Trails is 26 years old. The Illinois Condominium law has changed and the needs of the owners have evolved since the declaration was first written. The association's attorney has recommended a review and update of Kresswood's declaration. The review and recommended updates will be done over the summer in order to have a prepared document ready for an owner vote at the annual meeting in November. If you would like to be a part of the focus group reviewing the declaration, please email or call the boards contact info listed at the end of the newsletter.

Get To Know Your Neighbors

We are working on plans for some social activities for the association. Opportunities to meet and get to know some of your neighbors. If you would like to be a part of the planning of these activities, please email or call the boards contact info listed at the end of the newsletter.

Deck Replacements & Repairs

There are nearly 20 decks that will need to be replaced this year and approximately 25 decks that will need to be stained. If you received a letter about your deck, please make plans for the work and communicate those plans to the board. Deck replacements do require an Architectural Change form to be submitted. For deck replacements and repairs, Sexton Home Improvement is the preferred contractor at Kresswood. They can be reached at 815-451-2014 or email at jane@sextonrepairs.com

Charcoal Grills, Fire Pits, etc.

Reminder – Charcoal grills, fire pits, tiki torches, or similar are **NOT** permitted to be used or stored anywhere at Kresswood Trails. This is not a change; this has been the rule for several years. They are a fire hazard and affect our insurance rates.

2026 Board Meeting Dates & Times

- July 14, 6:30pm; McHenry Rec Center
- Sept 15, 4:00pm; McHenry Rec Center
- Nov 17, 6:30pm; McHenry Rec Center

Lawn and Bedding Areas

Reminder about bedding areas and decorations. Kresswood Trails is community living with a lot of shared community property. Please take a few minutes to review the Kresswood rules. They are designed to help promote a pleasant, comfortable, and enjoyable environment for all unit owners & residents.

Before planting in any of the bedding areas or putting out any lawn ornaments, decorations, or shepherd's hooks, please review chapters 5 and 6 in the Kresswood rules. This will save you from having to remove items later.

Owner Portal with Condo Control

If you have not registered for your online access to the owner portal, please do so at your earliest opportunity. If you need help registering or logging in, please email or call the board. Contact info is listed below.

There is also a mobile app that you can download. It is very easy and convenient. You can access the portal anytime and anywhere on your smartphone. It can be downloaded at the App Store or Google Play.

Why - The owner portal allows you to easily pay your monthly assessments, submit work requests, communicate with the Board, and also access many association documents such as financials and meeting minutes.

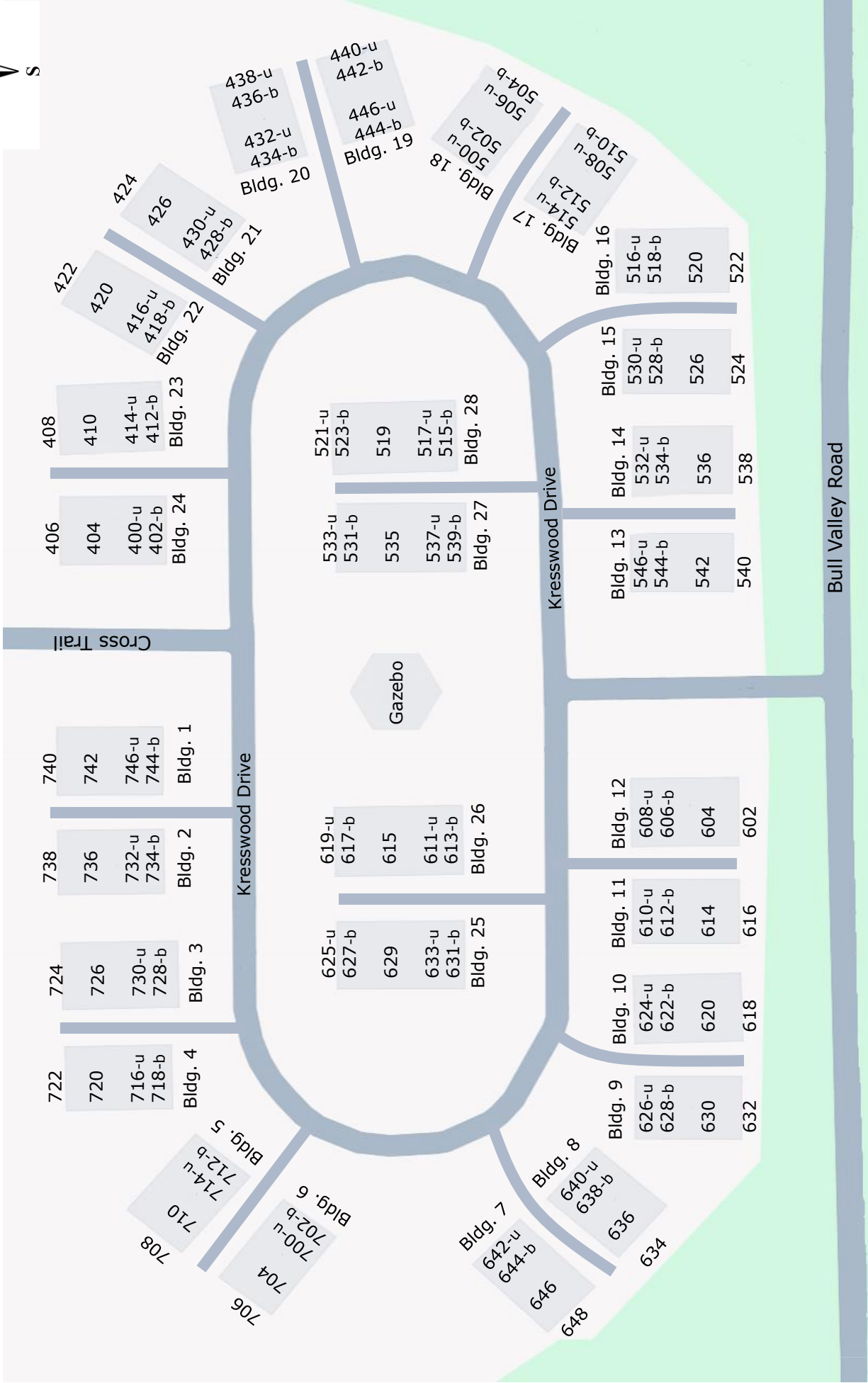
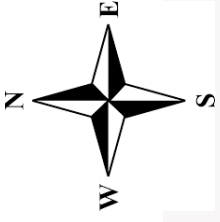
Kresswood Trails Management

Kresswood Trails is self-managed by the Board of Directors. Visit the Kresswood Trails website, www.kresswoodtrails.com for all your association needs: access the owner portal, access documents, submit questions, work requests, pay assessments, and communicate with the Board. You can also reach the board by phone at 815-846-3319 or via email at info@kresswoodtrails.com

Emergency Maintenance Needs

If you have an emergency maintenance need such as leaking, running water, or plumbing backup – call Kresswood Trails at 815-846-3319

Kresswood Trails, McHenry, IL



Note: Unit numbers reflect location within building in relation to Kresswood Drive. For units all on one level, the two units' numbers are grouped together - the numbers listed on top are the upper units (u), bottom numbers are the units at ground level (b). (u) - upper unit; (b) - bottom unit