

ENGINEERING/RESERVE ANALYSIS  
FOR  
TALCOTT GLEN HOMEOWNERS ASSOCIATION

PREPARED FOR  
TALCOTT GLEN HOMEOWNERS ASSOCIATION

ATTN: MR. ROBERT DAVIES  
BOARD MEMBER

59 TALCOTT AVENUE  
CRYSTAL LAKE, ILLINOIS 60014

PREPARED BY  
CODER TAYLOR ASSOCIATES, INC.

P. O. BOX 3157  
BARRINGTON, ILLINOIS 60011

SEPTEMBER 4, 2009 - Revised

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SEPTEMBER 4, 2009 - Revised

TALCOTT GLEN HOMEOWNERS ASSOCIATION

Attn: Mr. Robert Davies

Board Member

59 Talcott Avenue

Crystal Lake, Illinois 60014

Re: Engineering/Reserve Analysis  
Talcott Glen Homeowners Association  
Crystal Lake, Illinois 60014

Dear Mr. Davies:

Pursuant to your authorization we have prepared the following Engineering/Reserve Study for the referenced Homeowners Association. Our report is generally based on observation, review and synoptic survey of the existing building and related exterior common elements in this three (3) story building containing six (6) living units.

The following narrative describes the various common elements contained in the Association, indicates the general average condition of each element viewed and describes the general repairs and/or maintenance required. All components viewed were original installation.

This report is as detailed as is practicable from a synoptic survey without disassembling components or making exhaustive engineering calculations. We have attempted to keep our comments objective, and our evaluations reflect our best judgment based on the visual review.

The following is an outline discussion of the various building components reviewed. A chart showing the anticipated remaining useful life and estimated replacement/maintenance cost of the specific components is attached for your reference.

**I) ENTRY FEATURES**

- A) **Masonry** – Entry masonry was reportedly tuck pointed in 2005 and appears in satisfactory condition. The entry monuments will require maintenance approximately every ten (10) years.

- B) **Wrought Iron Fence** – was recently repainted and presently is in satisfactory condition. Painting most likely will be required approximately every ten (10) years. Anchorage should be checked when the tuck pointing is completed. The photograph below shows a typical section of fencing.

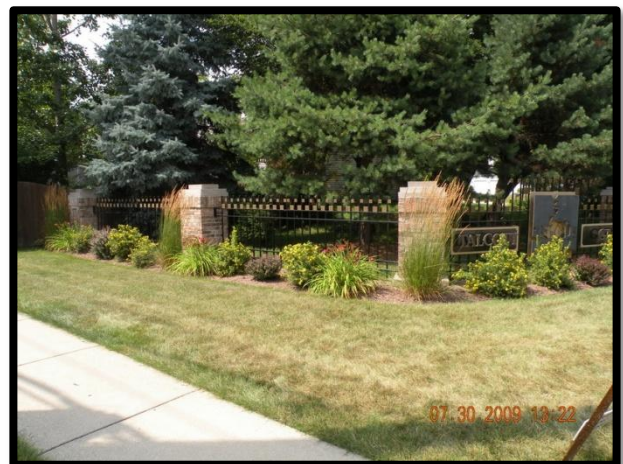


Photograph 0003

- C) **Signage** appeared in satisfactory condition at the time of our review. Painting will be required every ten (10) years. The sign is mounted very low and is difficult to see from a vehicle passing by.



Photograph 1076



Photograph 1075

## II) LANDSCAPING

- 1) Grass Areas are generally in satisfactory condition except as noted below.
  - a) Retention area requires seeding across the rear slope as shown in the photograph below.

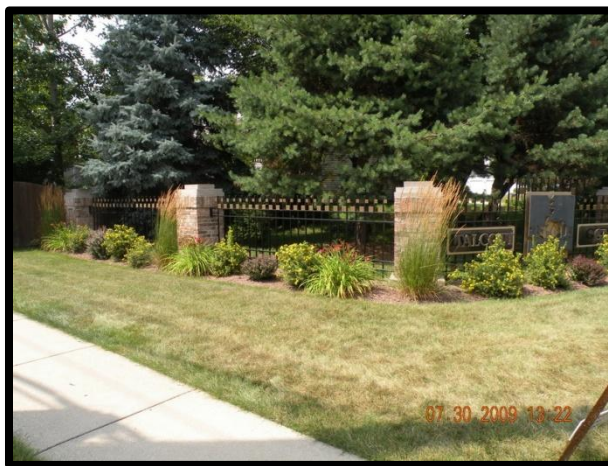


Photograph 1093



Photograph 1094

- 2) Grass at southwest cul-de-sac appears satisfactory. Yearly aeration, fertilizing, weed, pest, and grub control should be part of the yearly maintenance cycle.
- 3) Grass at northwest cul-de-sac appears satisfactory and requires the same yearly treatment as mentioned in Paragraph 2) above.
- 4) Grass at entry will require monitoring as the road work is completed. Yearly treatments should be completed as mentioned above.



Photograph 1075



Photograph 1076

Grass between R.O.W. and property line will be planted as part of the road renovation project. This work should be monitored by the Talcott Glen Homeowner's Association. This level of maintenance of this area establishes the character of the Association and will impact the marketability of the homes in the complex.

City Ord. calls for adjacent property owners to maintain parkway, and keep walks clear on city property adjacent to their lots but some folks have not been keeping up possibly because construction is making access very difficult. Board has not viewed this as HOA common area type responsibility in the past.

B) **Planting** maintenance at the present time appears below the quality of the general Association.

- 1) **Entry** planting is minimal except in front of the monument sign. Although these plants are doing nicely they are obstructing the sign and will be a constant maintenance issue. We suggest the plants in front of the signs be relocated to the cul-de-sacs and be replaced with ground cover type planting. More color should be introduced. We suggest a licensed professional landscape designer be retained to perk up the entrance to the Talcott Glen Homeowner's Association.
- 2) **Plantings In The Northwest Cul-de-sac** could be upgraded. Present planting appears very generic. Perennials could be utilized.
- 3) **Plantings In The Southwest Cul-de-sac** also appear very generic and upgrading would be beneficial. Introduction of more color would be advantageous.
- 4) **Northwest Retention Pond** Very few plantings are provided in this area. There is the potential to upgrade the area for some type of recreational use. Over grown area at northeast corner requires clean-up as shown in the photograph below.



Photograph 1090



Photograph 1088

- 5) **Southeast Detention Pond** is becoming overgrown and all trees require pruning and trimming. Possible trimming should be considered.

C) **Tree Trimming**

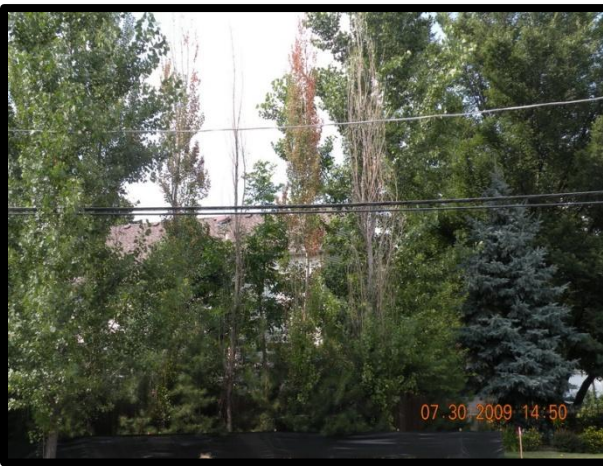
- 1) Between R.O.W. and sidewalk along Crystal Lake Avenue is grossly overgrown and requires major clean up. We suggest a proactive attitude by the Association toward the city may be helpful. There are many dead and/or diseased trees in this area. The diseased trees will have a negative effect on the remaining trees in the Association. The photographs below show the typical conditions observed.



Photograph 1108



Photograph 1109



Photograph 1113



Photograph 1115

Major trimming and pruning is required along Crystal Lake Avenue as shown in the photographs below.



Photograph 1107



Photograph 1111

The responsible parties should be encouraged to get the required work accomplished.

- 2) Entry trees are too close together and have become deformed. Major thinning is required as shown in the photographs below.



Photograph 1114



Photograph 1074

- 3) Center area of the circle contains many dead and possibly diseased trees. We strongly suggest an arborist be consulted on how to go about cleaning up this area. Potentially many of the trees could be affected negatively if proactive thinning and removal is not begun. Photographs below show the seriousness of the existing condition.



Photograph 1100



Photograph 1102



Photograph 1101



Photograph 1104

- 4) **Detention Areas** are in desperate need of punning and trimming as shown in the photographs below.



Photograph 1095



Photograph 1082

D) **Storm Drainage**

- 1) **Drywells (cleaning)** is required every fifteen (15) years. Cleaning will promote more efficient absorption of storm water into the ground. Photographs show conditions observed.



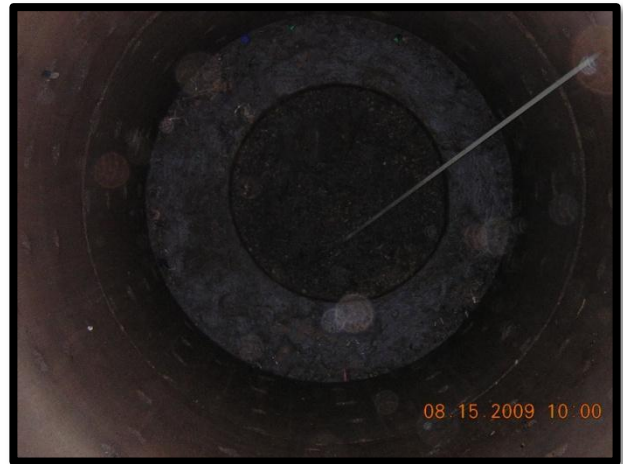
Photograph 0804



Photograph 1



Photograph 2



Photograph 3



Photograph 4



Photograph 5



Photograph 6



Photograph 7

- 2) **Manhole and catch basin** cleaning is required every five (5) years. Photographs show some of the conditions observed.



Photograph 0784



Photograph 0787



Photograph 0790



Photograph 0794

- 3) **Storm Piping** should be videoed every twenty (20) years and repairs should be completed as discovered. We suggest a contingency in the Reserve Fund of a minimum of \$20,000.00 to cover potential emergency storm sewer repair. Exhibit A indicates the conditions we observed during our inspection. The estimated cost is based on today's dollars.

We have attached a map showing the storm sewer system the Talcott Glen Homeowner's Association has responsibility to maintain and repair. The following is a general outline of the scope of the system.

|                                 | <b>Estimated Replacement<br/>Cost</b> |
|---------------------------------|---------------------------------------|
| Catch Basin/Inlets – 10         | \$50,000.00                           |
| Manholes – 8                    | \$40,000.00                           |
| Dry well – 10 (\$10,000 each)   | \$100,000.00                          |
| Pipe 12" – 18" 1600' (\$40/ft)  | \$64,000.00                           |
| Estimated Value of Storm System | \$254,000.00                          |

In summary, the indicated areas require significant pruning, trimming and removal. Many trees are dead and more will follow if pruning, trimming and removal are not completed immediately.

Drywell functionality is fading and Talcott Glen Homeowner's Association should plan for upgrading the existing drywell system. In today's dollars we estimate the cost to be \$100,000.00.

Manholes/catch basin and piping may have occasional failures  $\pm$ \$10,000.00/occurrence but will not require replacement for forty (40) to fifty (50) years.

We trust the above information is satisfactory for your purposes. However, if you require additional information, please do not hesitate to call our office.

Sincerely,

CODER TAYLOR ASSOCIATES, INC.



Richard M. Fink, Jr. - *Principal*  
*Registered Engineer/Architect*

*Engineering License #062-027608 – Architectural License #001-008072*

*RMF/dmf*

### **USEFUL LIFE STUDY/REPLACEMENT COST**

The following chart indicates the remaining useful life of specified building components based on assumption that required repairs are completed. The information provided in each column is as follows:

**Column No. 1** - Description of Building Components

**Column No. 2** - Estimated Reflected Age of the Item

This figure is based on our best judgment of the overall condition of the item. The age might have an average actual age exceeding its reflective age or visa versa depending how well the item has been maintained and the quality of the equipment. The estimated reflective age is based on the fact that the indicated remedial work will be completed.

**Column No. 3** - Estimated Economic Life

**Column No. 4** - Indicated the Difference Between the Estimated Economic Life and the Reflective Age

**Column No. 5** - Replacement Cost

**Column No. 6** - Current Reserve Requirement

**Column No. 7** - Annual Deposit

The following chart indicates the various remaining useful life of each item:

USEFUL LIFE/REPLACEMENT COST STUDY  
FOR  
TALCOTT GLEN ASSOCIATION  
August 5 2009

PRELIMINARY

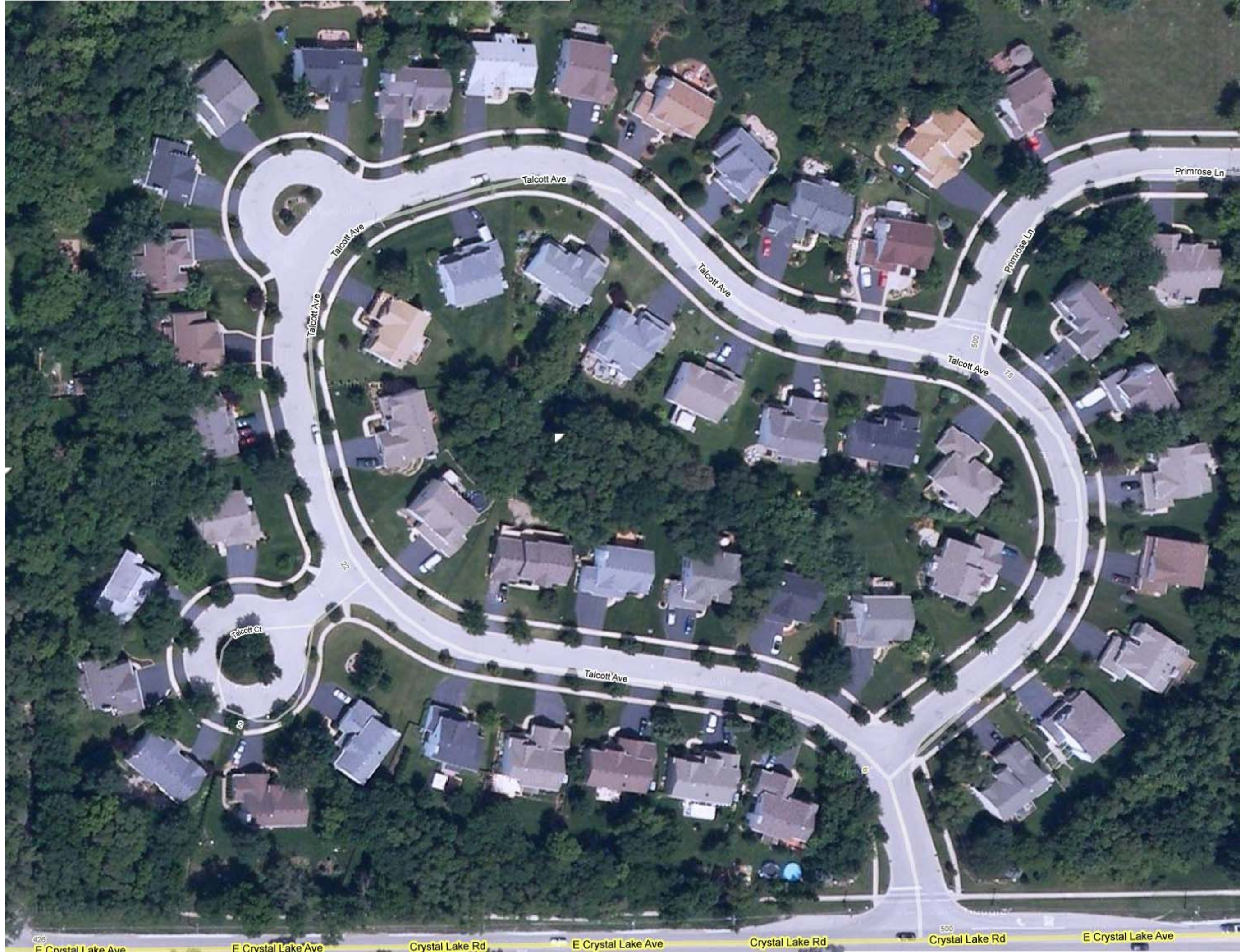
| SITE                                     | Qty | Cost         | Unit   | Reflective Age | Economic Life | Rem. Use Life | Replac. Cost | Cur. Res. Req.      | Annual Deposit     | To Be Negotiated With Homeowner |
|--|-----|--------------|--------|----------------|---------------|---------------|--------------|---------------------|--------------------|---------------------------------|
| <b>A) Entry Features</b>                 |     |              |        |                |               |               |              |                     |                    |                                 |
| 1) Masonry                               | 1   | \$ 5,000.00  |        | 1              | 15            | 14            | \$ 5,000.00  | \$ 333.33           | \$ 333.33          |                                 |
| 2) Metal Fencing                         | 1   | \$ 5,000.00  | each   | 1              | 15            | 14            | \$ 5,000.00  | \$ 333.33           | \$ 333.33          |                                 |
| 3) Signage                               | 1   | \$ 5,000.00  | each   | 1              | 15            | 14            | \$ 5,000.00  | \$ 333.33           | \$ 333.33          |                                 |
| 4) Painting                              | 1   | \$ 2,500.00  | each   | 1              | 15            | 14            | \$ 2,500.00  | \$ 166.67           | \$ 166.67          |                                 |
| <b>B) Landscape</b>                      |     |              |        |                |               |               |              |                     |                    |                                 |
| 1) Grass area                            |     |              |        |                |               |               |              |                     |                    |                                 |
| a) Detention area                        | 1   | \$ 5,000.00  | Allow  | 10             | 10            | 0             | \$ 5,000.00  | \$ 5,000.00         |                    | \$ 500.00                       |
| b) Southwest Cul de sac                  | 1   | \$ 2,000.00  | Allow  | 1              | 10            | 9             | \$ 2,000.00  | \$ 200.00           |                    | \$ 200.00                       |
| c) Northwest Cul de sac                  | 1   | \$ 2,000.00  | Allow  | 5              | 10            | 5             | \$ 2,000.00  | \$ 1,000.00         |                    | \$ 200.00                       |
| d) Entry                                 | 1   | \$ 5,000.00  | Yearly | 1              | 10            | 9             | \$ 5,000.00  | \$ 500.00           |                    | \$ 500.00                       |
| e) Between R.O.W. and P.L.               | 1   | \$ 25,000.00 | Yearly | 1              | 10            | 9             | \$ 25,000.00 | \$ 2,500.00         |                    | \$ 2,500.00                     |
| 2) Planting                              |     |              |        |                |               |               |              |                     |                    |                                 |
| a) Entry                                 | 1   | \$ 5,000.00  | allow  | 1              | 10            | 9             | \$ 5,000.00  | \$ 500.00           |                    | \$ 500.00                       |
| b) Northwest Cul de sac                  | 1   | \$ 2,000.00  | allow  | 1              | 10            | 9             | \$ 2,000.00  | \$ 200.00           |                    | \$ 200.00                       |
| c) Southwest Cul de sac                  | 1   | \$ 2,000.00  | allow  | 1              | 10            | 9             | \$ 2,000.00  | \$ 200.00           |                    | \$ 200.00                       |
| d) Northeast detention pond              | 1   | \$ 10,000.00 | allow  | 1              | 10            | 9             | \$ 10,000.00 | \$ 1,000.00         |                    | \$ 1,000.00                     |
| e) Southeast detention pond              | 1   | \$ 6,000.00  | allow  | 1              | 10            | 9             | \$ 6,000.00  | \$ 600.00           |                    | \$ 600.00                       |
| <b>C) Tree Trimming</b>                  |     |              |        |                |               |               |              |                     |                    |                                 |
| a) Between R.O.W. And Sidewalk           | 1   | \$ 15,000.00 | allow  | 10             | 10            | 0             | \$ 15,000.00 | \$ 15,000.00        |                    | \$ 1,500.00                     |
| b) At Entry                              | 1   | \$ 5,000.00  | allow  | 10             | 10            | 0             | \$ 5,000.00  | \$ 5,000.00         |                    | \$ 500.00                       |
| c) Center area of circle                 | 1   | \$ 7,500.00  | allow  | 10             | 10            | 0             | \$ 7,500.00  | \$ 7,500.00         |                    | \$ 750.00                       |
| d) Detention area                        | 1   | \$ 3,000.00  | allow  | 10             | 10            | 0             | \$ 3,000.00  | \$ 3,000.00         |                    | \$ 300.00                       |
| <b>D) Storm Drainage</b>                 |     |              |        |                |               |               |              |                     |                    |                                 |
| a) Drywells (cleaning)                   | 9   | \$ 1,200.00  | each   | 5              | 15            | 10            | \$ 10,800.00 | \$ 3,600.00         | \$ 720.00          |                                 |
| b) Man holes (cleaning)                  | 8   | \$ 250.00    | allow  | 5              | 15            | 10            | \$ 2,000.00  | \$ 666.67           | \$ 133.33          |                                 |
| c) Catch basins (cleaning)               | 10  | \$ 250.00    | each   | 5              | 15            | 10            | \$ 2,500.00  | \$ 833.33           | \$ 166.67          |                                 |
| d) Pipe inspections                      | 1   | \$ 10,000.00 | allow  | 5              | 15            | 10            | \$ 10,000.00 | \$ 3,333.33         | \$ 666.67          |                                 |
| e) Contingency Pipe repair/replace (10%) | 1   | \$ 25,000.00 | allow  | 1              | 20            | 19            | \$ 20,000.00 | \$ 1,000.00         | \$ 1,000.00        |                                 |
| <b>Totals</b>                            |     |              |        |                |               |               |              | <b>\$ 52,133.33</b> | <b>\$ 3,186.67</b> | <b>\$ 9,450.00</b>              |
| <b>Total Annual Deposit</b>              |     |              |        |                |               |               |              |                     | <b>\$ 3,186.67</b> |                                 |
| <b>Total Monthly Deposit</b>             |     |              |        |                |               |               |              |                     | <b>\$ 265.56</b>   |                                 |

**Exhibit "A"**  
**Drainage Structure Inspection 2009**

| Catch Basin # | Location Per Lot #        | Comments                          |
|---------------|---------------------------|-----------------------------------|
| 2             | 13/14                     | Requires Cleaning                 |
| 4             | 33                        | Requires Cleaning                 |
| 7             | 6/7                       | City comments clean               |
| 8             | 45                        | Requires Cleaning                 |
| 14            | 15/16                     | Requires cleaning, rocks/branches |
| 19            | 51                        | Requires Cleaning                 |
| 20            | Southeast detention basin | Requires Cleaning                 |
| 25            | 16                        | Requires Cleaning                 |
| 30            | Northeast detention       | Requires Cleaning                 |

| Manholes | Location Per Lot # | Comments                                      |
|----------|--------------------|---|
| 2        | Street 22/23       | Clean   |
| 5        | Rear 22/23         | Clean   |
| 6        | 50                 | Requires Cleaning                             |
| 7        | 14/15              | Rocks & debris, Requires Cleaning             |
| 10       | 45                 | Clean   |
| 11       | 45                 | Requires Cleaning                             |
| 12       | 30/31              | Clean   |
| 13       | 27/28/29/30        | Perforated pipe & man hole, Requires Cleaning |
| New      | 29                 | Requires Cleaning                             |

| Dry Wells | Location Per Lot #        | Comments     |
|-----------|---------------------------|--------------|
| 1         | Southeast detention basin | 50% Depleted |
| 2         | Southeast detention basin | 50% Depleted |
| 3         | Northeast detention basin | 50% Depleted |
| 4         | Northeast detention basin | 50% Depleted |
| 5         | Northeast detention basin | 50% Depleted |
| 6         | Northeast detention basin | 50% Depleted |
| 7         | Northeast detention basin | 50% Depleted |
| 8         | Northeast detention basin | 50% Depleted |
| 9         | Northeast detention basin | 50% Depleted |
| New       | Southeast detention basin | 50% Depleted |



426

E Crystal Lake Ave

E Crystal Lake Ave

Crystal Lake Rd

E Crystal Lake Ave

Crystal Lake Rd

Crystal Lake Rd

E Crystal Lake Ave



