

Stone Creek First Owners Association
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Newsletter/Minutes
November 9, 2023

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Nancy Henely, Mark Heindselman, and Bryan Benjamin. At large members: Karen Carroll, Dave Lathrop, Pat McDowell, Dave Mossbarger, and Bev Persons. Guests: Roger Batterson, Sam David, Deb Heindselman, Mark McDermott, and Shirley Readnour.

STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$14,999.88.
- A motion to approve the October 2023 minutes was made by Dave Mossbarger and seconded by Nancy Henely. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be March or April 2024. All association members are invited to attend. November's meeting was the last one planned for 2023.**
- A discussion was held with Roger Batterson regarding the HOA's insurance. The 2024 budget estimated insurance premiums at \$30,000. A quote from Westfield (AM Best Rating A) was \$46,984/year with a 5% wind/hail deductible. If a catastrophic event happened again and all building roofs were damaged, the HOA deductible would be \$1,043,949 based on current building values. **All owners should increase their loss assessment coverage to as high as possible because there will be large assessments if a storm damages each building.**
- A motion to accept the Westfield insurance quote and notify owners directly to raise their loss assessment coverage was made by Mark Heindselman and seconded by Sam David. The motion passed unanimously.
- A motion to raise monthly dues to \$150/month starting on January 1, 2024 was made by Mark Heindselman and seconded by Dave Mossbarger. The motion passed unanimously. The 2024 budget did not include as large of an insurance premium increase and planned projects may be delayed to shift money to the higher insurance costs. Association dues can be paid monthly at \$150, two months at \$300, three months at \$450, six months at \$900 or annually at \$1800.
- A discussion regarding a potential building addition at #3514 was tabled until project plans are received by the board from the owner.
- The sump pump drainage outlet at #3514 was repaired.
- There will only be one unit remaining for dryer vent cleaning.
- Thank you to all of our veterans for their service! Veterans Day is November 11.
- Reminder, late dues fees rise from \$10/month to \$25 starting on January 1, 2024.
- Please remove hoses and drain hose spigots for the upcoming freezing weather. Also cut down dead landscaping.
- Snow removal reminder: the HOA's contract with Cutter Construction for snow removal states they will plow roads after at least 1" snowfalls and driveways after at least 2" snowfalls.

OLD BUSINESS AND POINTS OF INTEREST:

- Homeowners are recommended to contact their condo insurance provider prior to wind/hail season and increase their "loss assessment" coverage up from the standard \$1,000 to \$25,000 or \$50,000 to cover special assessments. Call the HOA's insurance agent, Roger Batterson at (319) 365-8611 with specific questions.
- Larry Chmelicek (319) 350-1145 will do dryer vent cleaning if the roofs are clear for a fee. **It is recommended owners do this annually to reduce the chance of fire and improve dryer efficiency.**
- Homeowners are responsible for repairing grass damaged by pets.
- Be on the lookout for loose/broken siding. Report damage to a Board member.
- **Ice Dams are not covered by the HOA insurance.** Report clogged downspouts.

- Refer to City of Cedar Rapids ordinances for placement and use of grills. The City's grill policy was attached to the April 2017 newsletter/minutes.
- **Per the Bylaws: a dog or a cat must not be leashed to common elements. When walked, the pet must be leashed and not be allowed to roam and run freely about the common elements. Droppings should be picked up every one or two days. A fine could be imposed for neglecting the cleanup of pet waste in a reasonable time.**
- Issues that a Homeowner must obtain approval from the Board as follows but are not limited to: satellite dishes, storm doors, railing and front steps, permanent items installed in the patio area, and planting trees. **DO NOT ATTACH ANYTHING TO GARAGE DOORS OR SIDING OF UNIT.**
- This is YOUR Association. Please take responsibility in any way you can. Everyone in the neighborhood should assist in keeping it clean and neat every day.
- Please make new association members feel welcome.
- **Association Dues of \$125.00 are due on the 1st of the month. Grace period is from the 2nd to the 10th. Dues increase to \$150.00 on January 1, 2024. An assessment of \$10.00 will be added after the 10th. The late fee increases to \$25 after January 1, 2024. Dues can be paid Annually \$1800, Semi-annually \$900, Quarterly \$450 or Monthly \$150.**
- Returned checks will include an additional \$30 fee for bank and processing charges.
- Information sheets should be filled out and returned to #3752.
- Sump pumps should be inspected annually and replaced every 7-10 years.
- Don Trumbull #3771 has a Yardy Cart. Please contact him if you would like to use it.
- Homeowners must send a letter requesting approval for a dumpster and/or storage container (POD) to the Association Board indicating the time that the dumpster will be used or they will be assessed \$100.00.
- Damages caused by a Satellite Dish are the responsibility of the homeowner.
- Homeowners will be billed for 50% of garage door replacement if they do not know who caused the garage door damage. Homeowners are responsible for garage door springs, openers, cables, and seals.
- Please remove items from your yard as not to result in damage to lawn mowing or snow removal equipment. Damage of equipment could result in a fine.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: #3512

A motion to adjourn at 7:00pm was made by Dave Mossbarger and seconded by Dave Lathrop. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.