

Stone Creek First Owners Association
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Newsletter/Minutes
October 24, 2024

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Renee Dostal, John Quandt, and Bryan Benjamin. At large members: Karen Carroll, Marcia Evenson, Dave Lathrop, Pat McDowell, Dave Mossbarger, and Bev Persons. Guests: Roger Batterson, Mike Cutter, Sam David, and Peggy Quandt.

STANDARD BOARD BUSINESS:

- Renee Dostal read the treasurer's report. The current checking account balance is \$23,358.23.
- A motion to approve the October 3, 2024, minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be November 14, 2024, 6:30pm at #3752. All association members are invited to attend.**
- Roger Batterson discussed the Westfield Insurance policy proposal. Buildings will be insured and valued only for the elements the HOA is responsible for including the building shell, structural elements, siding, and roofing. **Owners must have their own Condo Owners insurance policies to insure the occupied unit portions of the building. Talk with your insurance agents to determine appropriate insurance amount levels. It is highly recommended to raise loss assessment policy limits to \$25,000 or more.**
- Mike Cutter presented the 2024-2025 snow removal quote. It is the same as 2023-2024. They will plow the roads when there is at least 1" and the driveways if there is 2" of snow. Contact Pat Carroll if there are issues with snow removal.
- A motion to approve ProLawn's lawncare quote was made by Dave Mossbarger and seconded by Karen Carroll. The motion passed unanimously.
- A motion to approve Westfield Insurance's quote was made by Dave Lathrop and seconded by Karen Carroll. The motion passed unanimously.
- A motion to approve Cutter's snow removal quote was made by Renee Dostal and seconded by Dave Mossbarger. The motion passed unanimously.
- It is time to unhook hoses and turn off outside water spigots.
- Leaf collection times for our area will be:
 - October 30-31, November 13-14, and November 27 and 29
- Pat Carroll will contact Linn Co REC for a quote on adding streetlights at all intersections.
- Get out and meet our new neighbors. Report any outdoor issues with the buildings.

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 \$150.00 are due on the 1st of the month. Grace period is from the 2nd to the 10th. An assessment of \$25.00 will be added after the 10th. Dues can be paid Annually, Semi-annually, Quarterly or Monthly.**
- 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 and #3548

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

Respectfully submitted by Bryan Benjamin.