

Stone Creek First Owners Association

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Newsletter/Minutes

November 6, 2025

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, Pat McDowell, and Bev Persons. Guests: Peggy Quandt

STANDARD BOARD BUSINESS:

- Renee Dostal read the treasurer's report. The current checking account balance is \$16,478.32.
- A motion to approve October 2025 minutes was made by Renee Dostal and seconded by John Quandt. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA board meeting will be April or May 2026.**
- **Reminder: 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.**
- The Association received a tax refund of \$427.59.
- An insurance quote for 2025/2026 by Westfield (current carrier) was approved. Rates increased 16% but were less than other quotes provided by the Accel Group.
- With the federal government shutdown occurring and some benefits reduced, the HOA Board is open to help facilitate food assistance for owners that want to reach out. Requests will be kept confidential.
- John Quandt will be filling out an application at Trees Forever to see if they can assist the HOA with replacement trees.
- Driveway raising for eight units will be completed around the week of Thanksgiving. Owners will need to stay off the driveways 24 hours after work is completed to let the product harden.
- Diversified Builders has cleaned the three 3400 units and will be cleaning out dryer vents for 3500 units in October or November. The HOA will pay for the work. Someone will need to be in each unit during the cleaning. Pat Carroll or Larry at Diversified Builders to reach out to owners with schedule.
- Be careful driving through the neighborhood as there are more children in the area.
- Get out and meet our new neighbors. Report any outdoor issues with the buildings. Rake leaves into Yardy carts for City removal.
- Please don't park on the streets during snow removal events and don't park in other owners' driveways, especially if the house is up for sale.
- **Reminder: Dues can be paid Annually, Semi-annually, Quarterly or Monthly. Checks can be mailed to #3579 Stoneview Cir SW, Cedar Rapids, IA 52404.**

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. Checks can be mailed to #3579 Stoneview Cir SW, Cedar Rapids, IA 52404.**
- 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.
- Bob Casey #3779 has two Yardy Carts. Please text him at (319) 202-1062 with a time and date you would like to use them so he can leave them out. Text messages only, do not call.
- Homeowners must send a letter requesting approval for a dumpster and/or storage container (PODs) to the Association Board indicating the time that the dumpster will be used, or they will be assessed \$100.00.
- **Damages caused by satellite dishes and security cameras 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: 3516, 3712 and 3734. 3638 has been recently sold.

A motion to adjourn at 6:45pm was made by John Quandt and seconded by Bev Persons. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.