

Stone Creek First Home Owners Association

March 27, 2009



Most of us have had the good luck to see a Robin lately but for those of you who have not, be advised that they have returned!!!! **Spring is here!!!!** We have all survived another Iowa winter and can now enjoy the return to the pleasures of an Iowa spring.

We want to again announce that the late fee date will be the 10th of each month starting in June 2009. A \$10.00 late fee will be assessed after the 10th of the month effective with dues payable in June. **The monthly dues are still due by the first day of each month however, they must be postmarked or in the birdhouse at Unit 3655 by the 10th of each month to avoid being charged a late fee.** This newsletter is being mailed to insure all members are being given a second notice of this change in policy.

The Cedar Rapids Police Dept. has now added First and Second Home Owner's Association to their patrol area as a result of City Council approval. We will have the benefit of police patrols in our associations and need to be aware that tickets can now be issued for any and all traffic and parking violations.

We all need to be reminded to watch our tendency to park on the street and cul-de-sacs. While the concern over snow removal is hopefully over please keep in mind the problem with city trash removal trucks continues. They have complained that cars parked in the cul-de-sac create special problems for trucks turning around. If cars are parked in the cul-de-sac they must use driveways to turn around and the weight of the trucks can cause cement cracking. This is because the driveway concrete thickness is less than the streets. The cracks cause the cement to heave up and over time the replacement is expensive!!! We all need to keep our expenses down and we are working hard to not raise monthly dues.

Please note that cars improperly parked with wheels in the grass can create special problems and damage the lawn. Street parking is time limited and the 48-hour limit must be strictly observed. This is not just an association rule it is a city parking regulation.

The issue of **noise and respect** for our neighbors is an annual subject for the newsletter. We need to remember that we are a “community”. We all share common ownership in this community and as a result we all have a common responsibility and obligation to respect each member’s rights. This extends to the responsibility for unreasonable noise pollution from one unit to the next. Loud noise is a frequent concern and should be reasonably addressed between home- owners. If multiple attempts to deal with the concerns have been unsuccessful a letter to the board can be used to stimulate a more formal discussion with the unit owner.

Carole Fluegel and Darcy Ehrmann have been voted onto the Association Board for “at-large” positions and will serve one-year terms. The current board membership is now:

Pat Carroll, President
Karen Peterson, Treasurer
Darcy Ehrmann, at-large

Jeremy Thorsgaard, Vice-President
John Hughes, Secretary
Carole Flugel, at-large

We would like to introduce an annual volunteer **“clean up day” to be held on April 18th Saturday (weather permitting)**. This will be an opportunity to get reacquainted with our neighbors and spruce up the association area in the process. **Come join the fun from 9 am to noon** by meeting at 3655 Stoneview Circle. We will have coffee and treats to get us started. Items that need addressed are: dog droppings along the sidewalk area, loose trash and cigarettes butts, pull dead weeds in the common areas, etc. Bring your gloves, a few trash bags and whatever outdoor tools you may have available. Any questions can be addressed to John Hughes.

It has been suggested that with some burglaries in the general area that you should be sure your garage doors are closed when you are away. Additionally, it is recommended that recycling and trash containers be marked with your unit number and stored inside garages.

The ad hoc committee has reviewed the finances and the savings CDs have been verified. Some suggestions have been made that will be addressed by the board in the near future. A copy of the report is available by request.

The board is currently exploring the possibility of a web site for the association. Darcy Ehrmann and Jeremy Thorsgaard have committed to determine the feasibility of this option for our association. Suggestions or ideas for this web site can be directed to them for consideration or sent by email to *stonecreek1st@mchsi.com*.

The Association Board

Stone Creek First Home Owners Association Meeting Minutes

May 19, 2009

The board met at Pat and Karen Carroll's residence at 6 pm. In attendance: Pat Carroll, John Hughes, Jeremy Thorsgaard, Darcy Ehrmann , Carole Flugel with guests Mark McDermott and Karen Carroll.

The meeting was called to order by Pat Carroll and the minutes from the last meeting were reviewed. It was noted that in the last minutes a correction needed to be made on Jeremy Thorsgaard's name. The meeting was motioned to be adjourned by Jeremy Thorsgaard not Jeremy Peterson. The minutes were approved with correction noted.

The treasurer's report was reviewed and noted that we have \$7,683.50 in our Checking account.

Pat Carroll noted that Priority One has not yet sent the check for \$225 for the damage to the sod in the last snow removal and he has followed up on this issue with Darrell. He has been assured the check "in process".

Jeremy and Darcy reviewed the development of the Web site and a motion was advanced by Pat Carroll and seconded by John Hughes to fund the three year charge of \$160 for the server expense. The motion carried unanimously.

The content was discussed and it was agreed to explore digital transfer from Abode of the by-law material as an easy way to fill the web site content. Jeremy will explore this with Mary at Abode.

Unit 3447 requested a "retaining block" to be installed where the grass is not growing and the area behind it to be filled with rock matching existing rock in the association area. Additionally, the request details a railing along the outside edge of the stairs to the front door of the unit. Both requests were approved unanimously.

Three letters communicating with association members were reviewed for accuracy and appropriateness. The approval letter for unit 3447 requesting a hand railing was reviewed (see attached) with the addition of stipulating the railing be metal. The letter approving the retaining block (see attached) and additionally, the approval letter for unit 3526 for wood burning patio heater was reviewed (see attached).

Unit 3636 has requested approval for placement of a sign in the front area of their condo advertising the Culligan Water Softener Company. The request was denied by unanimous vote. The basis for denial was the board history of only allowing signs for "elections, garage sales and real estate for sale signs". The unit owner will be notified by letter. (See attached)

Larry Chmelicek has submitted proof of insurance for board approval in using him as a vendor for maintenance issues.

Pat Carroll and Larry Chmelicek spent an afternoon putting wire mesh over the vents on numerous buildings to keep birds from building nests. This is an effort to limit fire hazards in the association. Pat's efforts and volunteer work was noted and thanked by the board.

Pat Carroll will arrange for estimates to look at the cost for tiling in "water soaked" sections of the common area for further discussion.

Pat Carroll will additionally obtain estimates on the cleaning out of drain tiles from condo units gutter systems.

It was voted unanimously to approve the automatic checking account deduction for street light payment monthly to Linn Co REC.

A volunteer committee was formed to count dead bushes and obtain estimates for replacement. John Hughes and Karen Carroll will report to the board in the next meeting.

Another Volunteer Day was designated for June 13 to "spread mulch" in an effort to freshen up the flower beds and areas around trees.

Issues for the next news letter were reviewed and suggested.

Pat Carroll motioned adjournment and John Hughes seconded. The motion was unanimously approved and the meeting adjourned at 7:20 pm.

Respectfully submitted by John Hughes

STONE CREEK 1ST OWNERS ASSOCIATION, INC.
NOTICE

*Return this signed document to the address below
and please retain a copy for your files.*

Pursuant to the terms of the Declaration of Submission of Property to Horizontal Property Regime for Stone Creek 1st Addition, A Condominium, the Bylaws of the Stone Creek 1st Owners Association, Inc. and Iowa Code Chapter 499B, all owners of Units are automatically members of the Stone Creek 1st Owners Association and are subject to assessment for all common expenses of the Association.

The assessment is currently set at \$65.00 per unit per month. ***Beginning with the dues payable for the month of June 2009, the Board will be assessing the late charge if payments are postmarked after the 10th of the month or are received in the birdhouse after the 10th of the month.***

Checks should be made payable to Stone Creek 1st Owners Association, Inc. and should be sent to the following address:

Stone Creek 1st Owners Association, Inc.
3579 Stoneview Circle SW
Cedar Rapids, IA 52404
or

Placed in the birdhouse near the front porch of 3655 Stoneview Circle SW.

Refer to Declaration and Bylaws for questions concerning the authority for the assessment and all procedures relating thereto.

Receipt of this Notice acknowledged by:

Buyer's Legal Name(s) – Printed

Buyer's Signature

Date

Buyer's Signature

Date

Buyer(s) of _____ Stoneview Circle SW – Cedar Rapids IA 52404
Unit Address

Stone Creek First Home Owners Association Newsletter

May 24, 2009



The First Annual “Clean-up day” on April 18 was a great success! The happy crew pictured below spruced up the association’s area by picking up litter, raking grass and removing the excess sand from the streets. Frequent coffee breaks and random neighborly visits helped speed the work and the main street and entrance benefited dramatically. The association wants to thank the clean up crew for their efforts.



From left to right are:
 Karen Peterson, Shirley Readnour, Pat Carroll, Alice Cox, Judy Thenhaus, John Hughes, Jeremy Thorsgaard and not pictured, Karen Carroll.

REMINDER: Monthly dues need to be paid on the first of the month and effective in June the late fee assessment will begin! This is our last reminder that effective next month late fees will be assessed for payment after the 10th of the Month.

A property assessment of \$390 for each unit owner was announced recently and caused a number of questions. Each unit in the First Home Owners Association was assessed \$390 while each unit in the Second Home Owners Association was assessed \$370. The determination was based on the percentage of right and left turns from HWY 151. The cost of the project was \$234,057.13 and the total cost was divided between four entities:

Gold Finch Meadows (apartments):	30%	of all the right turns and	0%	of all the left turns
Stone Creek (current empty lot):	52%	“	76%	“
First Home Owners Association:	11%	“	15%	“
2 nd Home Owners Association:	7%	“	9%	“

The percentages of right and left turns were determined by Abode. The cost was divided between the percentage of right and left turns and no road use tax money was used in the reduction of costs. We were advised that the recently completed bridge on Dean Rd. would not be charged to property owners. The city does have plans to improve Dean Rd. in the future and “may charge” home owners for a portion of that expense. There will first be a public hearing on the need for Dean Road improvements. At that time, we will have an opportunity to voice our feelings on that issue. We will make it a point to alert the association members so that you will have an opportunity to make your feelings known to the city council.

Stone Creek 1ST will have a website up and running hopefully within the month of June. Thanks to Jeremy Thorsgaard and Darcy Ehrmann for making this new communication tool available for our members! With the website, we will be able to communicate the newsletter, board meeting minutes, treasurer’s reports, and have a resource available for referencing the Declaration of Property and By-Laws. Plus we would like to post life events that our members would like to share, such as, wedding, birth, anniversary, death announcements. We will still deliver the newsletter door-to-door for those without internet access. The website will be a work-in-progress with additions made as time permits so if you have suggestions for additional topics for inclusion on the web page, please let us know.

We have noticed a marked improvement in your efforts to pick up your dog’s droppings especially around the main sidewalk areas. With the warm weather comes more opportunities for our members to get outside and enjoy the common areas so please continue to keep our grounds free of dog waste. The pet committee is looking for additional members and if interested contact Pat Carroll. In appreciation of your efforts, we would like to have owners and pets pose (completely voluntary) for a picture to be featured in the newsletter and on the website called, “Getting to Know Our Neighbors and Their Pets”. Regretfully we need to mention that on the downside of the dog droppings topic, the dead patches and discoloration of grass has been brought to the board’s attention and the concern will be referred to the pet committee for suggestions.

The board has addressed a number of outdoor construction special-consideration requests. Keep in mind that each one requires an approval by the board. Requests are required in writing with pictures/diagrams/schematics illustrating the specific request. Approval is given for that unit only and is not to be considered a precedent for other units. Our six-member board will maintain diverse viewpoints in evaluating issues and decisions are made with consideration given to the general membership’s well-being on all issues. We want to honor special requests wherever possible and if you are interested in the rationale for each request, a summary of our discussion will be available in the board’s meeting minutes that will be posted on the new web site.

With the increased frequency of outdoor activity and open windows, we have started hearing comments about “noise pollution”. Since many of us share walls, we share responsibility for our actions and noise. Please respectfully communicate with your neighbors on these issues.

And finally, if you are available for some outdoor activity to improve our area, please plan to join the board on June 13th for some mulching and landscape replacement needs. Contact Pat Carroll or John Hughes for more information. In an effort to keep our monthly dues at a minimum, we can use your help for a few hours instead of hiring a landscaping company.

Until next time, Your First Home Owners Association Board

Stone Creek First Home Owners Association Meeting Minutes

August 20, 2009

The board met at Mark McDermott's residence and in attendance: Pat Carroll, John Hughes, Carole Fulgel and Treasurer Mark McDermott. Dan Quinby from Priority Concrete also joined for a portion of the evening.

The meeting was called to order at 6 pm by Pat Carroll and he introduced Dan Quinby of Priority Concrete. The contract with Priority Concrete was reviewed and a number of issues were discussed.

- 1) Dan expressed regret over the damage to the lawn that resulted from a new blade on his equipment during the last snow removal. He noted that he left a check for \$225 in Pat's door to cover the cost of sod replacement. Since the check has not been found he will check with his bookkeeper and contact Pat Carroll next week on this issue. He will pay the damages.
- 2) The board discussed ways we can reduce our charges for the cost of snow removal. He is willing to call off snow removal if he receives notice within two hours of the point the snow accumulates at or beyond two inches deep. This will allow us to save on "late spring" accumulations that will melt rapidly.
- 3) He expressed some concern that continued attention needs to be made to insure the dog chains are not "left out" in the sidewalks because they can get caught up in the snow blower blades. He indicated that when they are buried in the snow it is impossible to avoid catching them in the blades. He spent \$800 replacing his equipment due to a dog chain left out on the sidewalk during one of the snow storms last year in our association. The loss of this blower necessitated finishing much of the job by hand. This cost our association a considerable amount at his per hour labor fee.
- 4) He noted the continued problems of snow removal in the cull de sac areas having to work around parked cars. He felt that he needs to work extra hours moving snow around these cars and it results in extra time we end up paying as an additional charge.
- 5) In short he indicated that we could achieve a significant reduction in our bill if we simply followed the guidelines we agreed when we negotiated the contract for snow removal.
- 6) We discussed the use of individual condo owners using salt to "de-ice" their own steps/sidewalks. Since Dan's business is primarily concrete work he indicated that he is unaware of any salt application that does not damage/corrode the concrete. He has experimented with the new "safe" salt and his experience confirms that it still damages the integrity of the concrete. He felt kitty litter is acceptable but sand offers the most cost effective method of dealing with the problem. All association members are encouraged to avoid ice melt and use only sand if they feel they need it take steps to insure their "own safe steps" on the ice.

The minutes from July 25, 2009 were reviewed and approved unanimously.

Mark McDermott presented the Treasurer's report and noted a balance of \$8,151.90. The treasurer's report was approved unanimously.

John Hughes motioned that if a dog chain caused damage to snow removal equipment a fine of up to \$100 be levied against the unit owner with the amount pending on the actual charges of the damage. Pat Carroll seconded and the motion carried unanimously.

The issue of trees planted in the common area was addressed. Board member's reviewed and discussed the feedback for planting trees as well as concerns. Issues revolved around the need for trees voiced by the vast majority of the membership. The reasons seemed to be providing shade and blocking the direct view of the back side of condos from neighbors across the common area. It was felt by many that trees could add visual interest and help to reduce the cost of air conditioning on extremely hot days.

A number of residents expressed concerns over the expense of maintaining soft wood trees as well as the cost of leaf raking. The concern over a possible result of landscaping trees planted by a few residents might create the appearance of a "scattered look" giving the impression of an unplanned community. In an effort to accommodate the variety of interests and concerns the board has arrived at a conclusion that residents can be allowed to add trees adjacent to or behind their units with board permission. In an effort to maintain the planned aspect of the grounds it was felt that the board will review requests for trees within the framework of a line 15 to 20 feet from the back of a deck/concrete patio for those units whose back sides face west. This will allow shade from the afternoon sun. The units whose rear decks/patios face east will be allowed to plant trees with board permission down the middle of the common area. This will allow trees to grow up to block the view of the neighbors directly across the common area. It will create a wedge area for tree growth in the common area that will allow all members to plant at their own expense and stipulate their obligation to care for and maintain the continued tree expense. The owner will need to accept not just the responsibility for the cost of the tree and it's planting but the continued care and maintenance as well. This will include the eventual cost of removal at some future point in time. It was noted that this obligation will be passed on to the next owner of that unit.

Unit 3447 and Unit 3559 has requested permission to plant trees in the common area between their units and a motion was made by Pat Carroll and seconded by John Hughes to approve. Permission was approved by unanimous vote stipulating their obligations.

Unit 3642 has a \$225 charge for sealing the vent on the roof and since this was considered a construction defect it was felt that the association would cover the cost of repair if the warranty was no longer valid. John Hughes motioned approval and Pat Carroll seconded. The motion passed unanimously.

Concern over this issue for other units was discussed and since we plan to have all gutters cleaned this fall the board will have Larry Chemlick provide a quote for sealing the vents at the same time.

Next meeting is scheduled for John Hughes residence on Sept 15th Tuesday at 3655 Stoneview Circle at 6 pm. John Hughes motioned the meeting adjourned and Pat Carroll seconded. The motion passed unanimously. Meeting adjourned at 8:20 pm.

Respectfully Submitted by John Hughes

Stone Creek First Home Owners Association Meeting Minutes

November 18, 2009

The board met at John Hughes' residence at 6 pm. In attendance: Pat Carroll, John Hughes, Jeremy Thorsgaard, Darcy Ehrmann, and Carole Fluegel.

The meeting was called to order by Pat Carroll and the minutes from the last meeting were reviewed. The minutes were approved by the board.

The treasurer's report was reviewed and noted that we have \$5,032.06 in our Checking account. Pat indicated that we had very few late or unpaid monthly dues at this time. The board approved the treasurer's report unanimously.

Pat indicated that the tile behind 3504 has been completed and drainage should improve significantly in the future.

The board reviewed insurance issues and Patrick Sheetz's responses to the board's questions. It was felt that the complex issues need to be brought to the unit owner's attention but the annual meeting is "time limited" for the kind of insurance discussion that may develop. It was agreed that an effort will be made to provide Patrick Sheetz with advance notice to allow him to attend the annual picnic. Home owners can discuss insurance issues with him in that more relaxed atmosphere if they so desire.

Correspondence from Joy Pealer of Farmers State Bank was reviewed and it was felt that we did not want to purchase any expensive service at this time for tracking payments. Jeremy Thorsgaard reviewed with Darcy Ehrmann the issues with the Money Plus and accounting system. The problems are complex and options are expensive. John Hughes offered to contact instructors in the accounting dept at Kirkwood to explore low cost suggestions. Jeremy will explore "trial" options at no cost and advise board members of the pass codes to allow exploration of software for accounting purposes.

Letter from Unit owner 3546 was reviewed concerning standards for the leasing of units. This will be discussed at the annual membership meeting.

The quotes from Falb Trim-N-Edge were reviewed. It was agreed to table the issue until after the first of the year when the budget was better defined.

Carol Fluegel motioned adjournment and John Hughes seconded. The motion was unanimously approved and the meeting adjourned at 7:42 pm. The next meeting will be at Carole Fluegel's residence on December 15th at 5:30 pm.

Respectfully submitted by John Hughes

Stone Creek First Home Owners Association Meeting Minutes

September 15, 2009

The board met at John Hughes' residence at 6 pm. In attendance: Pat Carroll, John Hughes, Jeremy Thorsgaard, Darcy Ehrmann, Carole Flugel with Treasurer Mark McDermott. Also in attendance were guests Larry Chemlicek, Glenn Ebert and Karen Carroll.

The meeting was called to order by Pat Carroll and the minutes from the last meeting were reviewed. The minutes were approved by the board.

The treasurer's report was reviewed and noted that we have \$10,788.96 in our Checking account. Mark indicated that we had very few late or unpaid monthly dues at this time. The board approved the treasurer's report and a motion was made to purchase a \$6,000 CD to add to the association's savings. The motion was approved unanimously.

It was noted that Mark McDermott had not been recorded officially as a board member in the minutes and a motion was made by Pat Carroll to accept him as a board member at large retroactively from the date of Karen Peterson's termination and seconded by John Hughes. The motion carried unanimously.

Larry Chemlicek reviewed his liability insurance with the association and discussed the services his company provides. He will provide quotes for gutter cleaning and vent sealing to prevent roof leaks in the next few weeks. He reviewed the process and expense of replacing the siding at 3614.

Unit owner 3614 sent a note indicating responsibility for the dog leash damaging the siding. It was noted that the vote to fine unit owners was held after several units had been damaged by dog leashes and the board should not issue fines retroactively.

The policy was reviewed and it was noted that the board had only specified dog leashes as the cause of fines to unit owners if they resulted in damage to snow blower equipment or damages resulting from lawn mowers. It was felt that the board needed to be fair in fining any unit owner if personal items caused damage or expense to the association. This could include toys, tools, sports equipment or other items as well. The fine will be determined by the expense of the repair but not to exceed \$100.00 and be retained by the association against future increased maintenance costs incurred by the association. The motion was made by Pat Carroll and seconded by Mark McDermott. The motion carried unanimously.

Glenn Ebert addressed the board on several lawn maintenance issues and suggested the exploration of FALB Trim-N-Edge Service for the association. It was agreed that this needed to be explored and the purchase of additional bags of mulch was put on hold until bids could be obtained for this service. John Hughes will be responsible for making contact and reporting back to the board.

The annual picnic on September 20th was discussed and Darcy Ehrmann indicated she would make reminders to distribute door to door in the next week.

Jeremy Thorsgaard indicated that he is maintaining the website and could best move the meeting minutes if they were e-mailed directly.

Pat Carroll indicated that Patrick Sheets will attend our meeting in the near future and review our insurance issues. Another insurance agent, Mike Scott has expressed an interest in meeting the board and providing us with a bid for insurance.

Carole Fluegel presented a written request for planting a tree 16 feet behind her unit. Since it was deemed to be within the general parameters of the "tree planting policy" the board approved unanimously.

The news letter was discussed and several topics were suggested:

Association members should check their driver's license for expiration dates

Make members aware of sump pump maintenance in each building

Announce annual meeting set for Tuesday night at 6 pm on January 19th, 2010.

Larry Chemlicek is available for association home owners to hire for remodeling, plumbing and electrical work. He recommends dryer vent cleaning and charges approximately \$30 for this service.

Mark McDermott motioned adjournment and Pat Carroll seconded. The motion was unanimously approved and the meeting adjourned at 7:45 pm. The next meeting will be at Pat Carroll's residence on October 20th at 6 pm.

Respectfully submitted by John Hughes