

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
January 18, 2018

******Important meeting to discuss changes to the association's insurance policy will be held Thursday, March 8, 2018, 6:30-7:30pm at the Gardens (across Dean Road)******

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Bev Persons, Mark Heindselman, and Bryan Benjamin. At large members: Pat McDowell and Karen Carroll. Guests: Terra Heaton.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$25,671.21.
- A motion to approve the December minutes was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting is scheduled for Thursday February 15, 2018, 6:30pm at #3752.
- Terra Heaton from American Family Insurance discussed changes to the association's insurance policy wind/hail deductible. **This will affect homeowners and there will be a special meeting to discuss the changes on Thursday, March 8, 2018, 6:30-7:30pm at the Gardens. Attendance is highly recommended.**
- The annual meeting will be September 20, 2018 at the Gardens.
- Former resident Jeremy Thorsgaard will continue updating the HOA's website.
- A motion to approve paying \$100.00 to Alice Cox for Cutter Construction's electricity use was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.
- Linn County REC has been notified of the burned-out street light at the intersection of Stoneview Cir with the 3600 block.

OLD BUSINESS:

- 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.
- Leave your outside lights on overnight if you want sand/salt on your driveway.
- **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, anything installed in the patio area, and planting trees. **DO NOT ATTACH ANYTHING TO GARAGE DOORS OR SIDING OF UNIT.**

A motion to adjourn at 7:50pm was made by Mark Heindselman and seconded by Karen Carroll. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

POINTS OF INTEREST

- This is YOUR Association. Please take responsibility in any way you can.
- There are a lot of new association members. Please make them feel welcome.
- **Association Dues of \$90.00** are due on the 1st of the month. Grace period is from the 2nd to the 10th. An assessment of \$10.00 will be added after the 10th. Dues can be paid Annually, Semi-annually, Quarterly or Monthly.
- 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 a lawnmower or snow removal equipment. This could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is American Family - Daryl Braun Agency, (319) 377-5797.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
February 15, 2018

Important meeting to discuss changes to the association's insurance policy will be held Thursday, March 8, 2018, 6:30-7:30pm at the Gardens (across Dean Road). All association homes need to have a representative attend.

The meeting was called to order at 6:35pm at #3752. Board members in attendance were officers: Pat Carroll, Bev Persons, and Bryan Benjamin. At large members: Pat McDowell and Karen Carroll. Guests: None.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$23,278.12.
- A motion to approve the January minutes was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting is scheduled for Thursday March 15, 2018, 6:30pm at #3752.
- The annual meeting will be September 20, 2018 at the Gardens.
- Linn County REC has been notified multiple times regarding the burned-out street light at the intersection of Stoneview Cir with the 3600 block. February 16 Update: the street light is now working.
- The current post snow storm sanding policy is under review (leaving the lights on).
- The Fairfax city-wide garage sale is May 19. If you are planning a garage sale this year that weekend may be a good time as there will be traffic for the Fairfax sales going by the neighborhood.
- The HOA Board received a letter from KMB Property Management advertising their HOA management services. No action was taken.
- The Stonecreek 2nd HOA provided information regarding a change in their insurance provider. No action taken.

OLD BUSINESS:

- 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, anything installed in the patio area, and planting trees. **DO NOT ATTACH ANYTHING TO GARAGE DOORS OR SIDING OF UNIT.**

A motion to adjourn at 7:10pm was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

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- Information sheets should be filled out and returned to #3752.
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- Don Trumbull #3771 has a Yardy Cart. Please contact him if you would like to use it.
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- Please remove items from your yard as not to result in damage to a lawnmower or snow removal equipment. This could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is American Family - Daryl Braun Agency, (319) 377-5797.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

STONE CREEK FIRST OWNERS ASSOCIATION, INC. 03 08 2018
3579 STONEVIEW CIRCLE SW
CEDAR RAPIDS, IA. 52404

SUBJECT: CONDO INSURANCE COVERAGE

UNITS: #3443 - #3779

AS A PART OF OUR BUDGETING PROCESS WE HAD AN HOUR LONG DISCUSSION WITH OUR AMERICAN FAMILY INSURANCE AGENT, TERRA HEATON AS OUR 2018 POLICY HAD RATE INCREASES PLUS A MAJOR CHANGE IN OUR ASSOCIATION INSURANCE DEDUCTIBLE.

UNDER ALL CLAIMS EXCEPT WIND AND HAIL, WE STILL HAVE A COMPLEX DEDUCTIBLE OF \$2,500.00 PER OCCURRENCE. HOWEVER, FOR A WIND AND/OR HAIL EVENT, THE DEDUCTIBLE IS 1% OF OUR UNIT VALUE. THE DEDUCTIBLE WOULD BE \$1,955.00 TO \$2,278.00 PER UNIT. TO PURCHASE AN ASSOCIATION POLICY TO COVER THE ENTIRE COMPLEX FOR THIS WIND/HAIL DEDUCTIBLE FOR ALL EIGHTY ONE(81) UNITS WOULD RAISE OUR ANNUAL DUES AT LEAST \$15.00 PER MONTH. HOWEVER, EACH OWNER CAN ADD AN ASSESSMENT VALUE COVERAGE OF \$2,500.00 TO YOUR CONDO POLICY FOR AN ESTIMATED \$15.00 PER YEAR. YOU CAN GO TO \$5,000.00 WHICH WOULD COVER TWO(2) EVENT CLAIMS PER YEAR. THIS WILL BE OUR RECOMMENDATION FOR 2018.

WINDSTORM AND HAIL LOSS SEVERITY AND FREQUENCY HAS INCREASED AS THERE ARE ON AN AVERAGE OF 3,000 HAIL STORMS IN THE UNITED STATES EVERY YEAR. IN 2015 ALONE, THERE WERE OVER 5,000 MAJOR HAILSTORMS. THE NATION WEATHER SERVICE HAS REPORTED HAIL CAUSED APPROXIMATELY \$1.29 BILLION IN ANNUAL DAMAGE. (SOURCE: INSURANCE INSTITUTE FOR BUSINESS & HOME SAFETY(IBHS) WHY HAIL STUDY)

THE ABOVE IS INSURANCE INFORMATION FOR OUR CONDO OWNERS AND IS TO BE USED ONLY AS A GUIDE LINE.

PLEASE FEEL FREE TO HAVE YOUR AGENT CONTACT THE ASSOCIATION'S INSURANCE COMPANY: AMERICAN FAMILY INSURANCE - AGENT TERRA HEATON - 319-377-5797
theaton@amfam.com

STONE CREEK FIRST OWNERS ASSOCIATION, INC. BOARD
STONE CREEK FIRST OWNERS ASSOCIATION, INC.
3579 STONEVIEW CIRCLE SW
CEDAR RAPIDS, IA. 52404

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

March 15, 2018

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Bev Persons, and Bryan Benjamin. At large members: Pat McDowell and Karen Carroll. Guests: Haley Willett and Kyle Bohlen with All Clear.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$26,364.68.
- A motion to approve the February minutes was made by Pat McDowell and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting is scheduled for Thursday April 19, 2018, 6:30pm at #3752.
- The annual meeting will be September 20, 2018 - location to be determined.
- Guests Haley and Kyle presented information regarding All Clear cleaning services. Services include window cleaning, screen magic (repels dust from collecting on screens), power washing, gutter cleaning, garage floor and/or basement floor scrubbing. Home owners can call their office at (319) 366-2742 for an estimate. Homeowners will be responsible for service costs.
- The Fairfax city-wide garage sale is May 19. If you are planning a garage sale this year that weekend may be a good time as there will be traffic for the Fairfax sales going by the neighborhood.
- A motion to approve transferring \$15,000 from the checking account to the HOA reserves was made by Bev Persons and seconded by Karen Carroll. The motion passed unanimously.
- On March 8, 2018 an HOA meeting was held to discuss the changes to the HOA insurance policy. The wind/hail deductible is increasing and if there is wind/hail damage, the HOA Board will use a special assessment on the damaged units (currently estimated at \$1,900-\$2,400 per unit and per occurrence). **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 \$5,000 or more to cover this special assessment. Call the HOA's insurance representative, Terra Heaton at (319) 377-5797 with specific questions.**

OLD BUSINESS:

- 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, anything installed in the patio area, and planting trees. **DO NOT ATTACH ANYTHING TO GARAGE DOORS OR SIDING OF UNIT.**

A motion to adjourn at 7:45pm was made by Pat Carroll and seconded by Pat McDowell. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

POINTS OF INTEREST

- This is YOUR Association. Please take responsibility in any way you can.
- There are a lot of new association members. Please make them feel welcome.
- **Association Dues of \$90.00 are due on the 1st of the month. Grace period is from the 2nd to the 10th. An assessment of \$10.00 will be added after the 10th. Dues can be paid Annually, Semi-annually, Quarterly or Monthly.**
- 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 a lawnmower equipment. This could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is American Family - Daryl Braun Agency, (319) 377-5797.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
April 19, 2018

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Bev Persons, and Bryan Benjamin. At large members: Pat McDowell, Dave Lathrop, and Karen Carroll. Guests: None

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$12,625.51.
- A motion to approve the March minutes was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting is scheduled for Thursday May 17, 2018, 6:30pm at #3752.
- The annual meeting will be September 20, 2018 - location to be determined.
- A motion to approve checks signed by only one HOA Board officer (Check #1465 \$70.00 for state tax, Check #1469 \$417.00 for federal tax, and Check #1471 \$130.00 for tax preparation services) was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.
- Cutter Construction, the association's snow removal company noted their contract does not include replacing damaged sod. They also stated one of their plow trucks was dented by an association member's vehicle during a recent snow removal event. Please contact the HOA Board if you have any information regarding this incident.
- The Fairfax city-wide garage sale is May 19. If you are planning a garage sale this year that weekend may be a good time as there will be traffic for the Fairfax sales going by the neighborhood.
- Please clean up around your home now that the snow is gone to prevent damage to lawnmowers. The association can be held responsible for mower repair costs.
- Reminder as we move into hail/wind season: On March 21, 2018 the HOA distributed letters noting to all association owners of the changes to the HOA insurance policy. The wind/hail deductible is increasing and if there is wind/hail damage, the HOA Board will use a special assessment on the damaged units (currently estimated at \$1,900-\$2,400 per unit and per occurrence). **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 \$5,000 or more to cover this special assessment. Call the HOA's insurance representative, Terra Heaton at (319) 377-5797 with specific questions.**
- A window shutter on unit #3614 was blown off. The HOA Board will contact a contractor to make the repair. Please contact the HOA Board if you notice damage to shutters or siding.

OLD BUSINESS:

- 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. anything installed in the

limited for extreme winds, storm doors, railing and front steps, anything installed in the patio area, and planting trees. **DO NOT ATTACH ANYTHING TO GARAGE DOORS OR SIDING OF UNIT.**

Units for Sale: 3506 (Two Board members inspected the garage door and found no damages)

A motion to adjourn at 7:05pm was made by Dave Lathrop and seconded by Pat McDowell. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

POINTS OF INTEREST

- This is YOUR Association. Please take responsibility in any way you can.
- There are a lot of new association members. Please make them feel welcome.
- **Association Dues of \$90.00 are due on the 1st of the month. Grace period is from the 2nd to the 10th. An assessment of \$10.00 will be added after the 10th. Dues can be paid Annually, Semi-annually, Quarterly or Monthly.**
- 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 a lawnmower equipment. This could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
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Newsletter/Minutes
Msy 17, 2018

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Bev Persons, Mark Heindselman, and Bryan Benjamin. At large members: Pat McDowell, Dave Lathrop, and Karen Carroll. Guests: Katherine McLaren and Eileen Lathrop.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$16,653.17.
- A motion to approve the April minutes was made by Pat McDowell and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting is scheduled for Thursday, June 21, 2018, 6:30pm at #3752.
- The annual meeting will be September 20, 2018 starting at 6:30pm – Pizza Ranch (2450 Westdale Dr SW, Cedar Rapids, IA)
- A motion to approve \$268.29 for newsletter and printing expenses by Pat Carroll was made by Mark Heindselman and seconded by Pat McDowell. The motion passed unanimously.
- The HOA has Roundup for weed control. Contact Pat Carroll to use.
- If replacing the black border around unit landscaping areas, cost is owner's responsibility. Per the August 2017 newsletter, Greg's Landscaping used "Bullet Bricks – Charcoal Color" around the common area planters.
- The next round of planter work will begin after Memorial Day.
- Homeowners are responsible for repairing grass damaged by pets.
- Several trees have died and will need to be replaced in the next few years. Lower branches will be trimmed. One tree on Stoneview Circle near unit 3657 will receive new compost, seeding, and have the existing landscaping removed. Volunteers appreciated.
- The intersection of Dean Road and Highway 151 is being reviewed by the City, County, and Iowa DOT. Improvements may involve assessments in our neighborhood.
- Katherine McLaren (3528) is working to make the Dean/151 intersection safer. Ideas discussed included adding signs, picketing, and creating a petition. Support and ideas are welcome.

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 \$5,000 or more to cover this special assessment. Call the HOA's insurance representative, Terra Heaton at (319) 377-5797 with specific questions.
- 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, anything installed in the patio area, and planting trees. **DO NOT ATTACH ANYTHING TO GARAGE DOORS OR SIDING OF UNIT.**
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- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: None

A motion to adjourn at 7:45pm was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
June 21, 2018

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Bev Persons, Mark Heindselman, and Bryan Benjamin. At large members: Pat McDowell, Dave Lathrop, and Karen Carroll. Guests: None.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$17,597.04. A \$4,500 check to Greg's Landscaping will be going out to pay for the final landscaping areas refurbishment work.
- A motion to approve the May minutes was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting is scheduled for Thursday, July 12, 2018, 6:30pm at #3548 (**NOTE address change**).
- The annual meeting will be September 20, 2018 starting at 6:30pm – Pizza Ranch (2450 Westdale Dr SW, Cedar Rapids, IA)
- HOA Board members inspected damage to a Cutter Construction plowing pickup. Damage occurred by a hit-and-run during the last snowfall plowing in April on the 3700 block cul-de-sac. The HOA Board is reviewing options with Cutter Construction to assist with the damage repair.
- If replacing the black border around unit landscaping areas, cost is owner's responsibility. Greg's Landscaping will do the work if all units in a building agree. Work is estimated at \$220/unit for townhomes (\$880 total for building), \$220/ranch end unit, and \$440/ranch center unit. One owner will need to collect payment from the building's neighbors and pay Greg's. Greg's will only do full buildings, not single units.
- Thank you to Dave and Eileen Lathrop for removing a dead tree on Dean Road. Tree to be replaced in 2019.
- Board members inspected the garage door at unit #3722. Two panels will be replaced that were damaged. The HOA will pay for half of the repair cost per policy.
- National Night Out is August 7. The Board is looking for volunteers to organize a potluck.
- An outdoor water valve at #3628 was identified as damaged. Board members will inspect.
- The City's gas grill policy was reviewed. Gas grills are allowed on "ground level" decks. The Board will be reviewing the HOA's insurance policy and discuss potential changes to the HOA's policy for gas grill on decks.
- According to the City's newsletter, garbage collection will be on July 4 even though it is a holiday. There will be a one day delay for garbage collection the week of September 3, 2018 for Labor Day.

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 \$5,000 or more to cover this special assessment. Call the HOA's insurance representative, Terra Heaton at (319) 377-5797 with specific questions.

- 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.**
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- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: None

A motion to adjourn at 7:35pm was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

A/C suddenly quit cooling? Or you have a problem with one of your appliances? Or small plumbing repairs that need attention? Send Pat McCormick a text or call (563) 506-5666. I charge \$50 per service call, plus repair or replacement part, and \$20/hour labor. No service call fee on a small plumbing issue.

Per Pat and Karen Carroll "Our air conditioning quit on Memorial Day Weekend (Sunday, May 27) with a houseful of family here for a cook out on a "scorchingly" hot day. We called Pat

McCormick and he came immediately, despite it being a holiday weekend. He had our air conditioning going in no time.”
(Advertisement printing 1 of 4 – June 2018)

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

July 12, 2018

The meeting was called to order at 6:35pm at #3548. Board members in attendance were officers: Pat Carroll, Bev Persons, Mark Heindselman, and Bryan Benjamin. At large members: Pat McDowell, Dave Lathrop, and Karen Carroll. Guests: Eileen Lathrop, Deb Heindselman, and Dianne Benjamin.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$20,449.12.
- A motion to approve the June minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting is scheduled for Thursday, August 16, 2018, 6:30pm at #3752.
- The annual meeting will be September 20, 2018 starting at 6:30pm – Pizza Ranch (2450 Westdale Dr SW, Cedar Rapids, IA). Topics of discussion will include: weeds behind units and potential removal fees, stakes outside for pets and potential fees, insurance deductible changes for wind/hail damage, progress on refurbishing planters, officer elections, the HOA's reserve funds, potential for addition of security cameras, and tree removal/replacement.
- Please park in your garage or driveway. Per the bylaws, no vehicles are allowed on the street for more than 48 hours. This keeps the streets clear for emergency vehicles.
- National Night Out is August 7. The Board is still looking for volunteers to organize a potluck.
- Greg's Lawn & Landscaping completed fertilization #3 and grub control. Pat Carroll will ask Greg's if their applications include grass flea control.
- A request was made for a temporary "splash pad." Due to potential damage to the grass the request was denied.
- According to the City's newsletter, there will be a one day delay for garbage collection the week of September 3, 2018 for Labor Day.

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 \$5,000 or more to cover this special assessment. Call the HOA's insurance representative, Terra Heaton at (319) 377-5797 with specific questions.
- 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, anything 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.
- There are a lot of new association members. Please make them feel welcome.
- **Association Dues of \$90.00 are due on the 1st of the month. Grace period is from the 2nd to the 10th. An assessment of \$10.00 will be added after the 10th. Dues can be paid Annually, Semi-annually, Quarterly or Monthly.**
- 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 a lawnmower equipment. This could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is American Family - Daryl Braun Agency, (319) 377-5797.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: None

A motion to adjourn at 7:15pm was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

A/C suddenly quit cooling? Or you have a problem with one of your appliances? Or small plumbing repairs that need attention? Send Pat McCormick a text or call (563) 506-5666. I charge \$50 per service call, plus repair or replacement part, and \$20/hour labor. No service call fee on a small plumbing issue. Per Pat and Karen Carroll "Our air conditioning quit on Memorial Day Weekend (Sunday, May 27) with a houseful of family here for a cook out on a "scorchingly" hot day. We called Pat McCormick and he came immediately, despite it being a holiday weekend. He had our air conditioning going in no time." (Advertisement printing 2 of 4 – July 2018)

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
August 16, 2018

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Bev Persons, Mark Heindselman, and Bryan Benjamin. At large members: Pat McDowell, Dave Lathrop, Dave Mossbarger, and Karen Carroll. Guests: None

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$20,097.53.
- A motion to approve the July minutes was made by Pat McDowell and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting is scheduled for Thursday, September 6, 2018, 6:30pm at #3752.
- The annual meeting will be September 20, 2018 starting at 6:30pm – Pizza Ranch (2450 Westdale Dr SW, Cedar Rapids, IA). Topics of discussion will include: weeds behind units and potential removal fees, stakes outside for pets and potential fees, insurance deductible changes for wind/hail damage, progress on refurbishing planters, officer elections, the HOA's reserve funds, and tree removal/replacement. **All Homeowners are invited to attend the annual meeting to discuss old and new policies. Some changes may occur that affect all units.**
- A motion was made to move \$15,000 into the HOA reserves by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.
- Weed-type grass was noted in several yards. Pat Carroll will discuss with Greg's Landscaping.
- Unit numbers on the 3600 block need to be painted.
- The HOA is still reviewing a potentially damaged water shut off valve at #3628.
- A request was made to replace a deck floor at #3443. Request granted.
- The HOA will hire a company to trim trees that the association owns.
- **According to the City's newsletter, there will be a one day delay for garbage collection the week of September 3, 2018 for Labor Day.**

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 \$5,000 or more to cover this special assessment. Call the HOA's insurance representative, Terra Heaton at (319) 377-5797 with specific questions.
- 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, anything 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.
- There are a lot of new association members. Please make them feel welcome.
- **Association Dues of \$90.00 are due on the 1st of the month. Grace period is from the 2nd to the 10th. An assessment of \$10.00 will be added after the 10th. Dues can be paid Annually, Semi-annually, Quarterly or Monthly.**
- 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 a lawnmower equipment. This could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is American Family - Daryl Braun Agency, (319) 377-5797.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: None

A motion to adjourn at 7:34pm was made by Bev Persons and seconded by Dave Mossbarger. The motion passed unanimously. Respectfully submitted by Bryan Benjamin.

A/C suddenly quit cooling? Or you have a problem with one of your appliances? Or small plumbing repairs that need attention? Send Pat McCormick a text or call (563) 506-5666. I charge \$50 per service call, plus repair or replacement part, and \$20/hour labor. No service call fee on a small plumbing issue. Per Pat and Karen Carroll "Our air conditioning quit on Memorial Day Weekend (Sunday, May 27) with a houseful of family here for a cook out on a "scorchingly" hot day. We called Pat McCormick and he came immediately, despite it being a holiday weekend. He had our air conditioning going in no time." (Advertisement printing 3 of 4 – August 2018)

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

September 20, 2018 – Annual Meeting

The meeting was called to order at 7:00pm at Pizza Ranch in Cedar Rapids. Board members in attendance were officers Pat Carroll, Bev Persons, and Bryan Benjamin. At large members Pat McDowell, Dave Lathrop, and Karen Carroll. A roll call of units represented was taken.

Bryan Benjamin read the 2017 Annual Meeting minutes. A motion was made by Dave Lathrop and seconded by Joanne Dvorak. The motion passed unanimously.

Bev Persons gave the treasurer's report:

- The current checking account balance as of 8/31/18 is \$5,067.25 and all bills are paid
- The reserve certificates total is \$279,078.83
- The Association total assets are \$284,146.08

Terra Heaton discussed the changes to the HOA insurance policy and increase in wind/hail claims deductible. Owners are highly recommended to contact their condo owner's insurance agent and increase their loss assessment to at least \$5,000 in case of a wind/hail claim. Terra can be contacted at (319) 377-5797 with questions. Also, call Terra if your mortgage holder needs proof of HOA insurance.

Pat Carroll reviewed the accomplishments and major expenses of 2017/2018:

- \$30,000.00 to the association reserve certificates
- \$4,494.00 to refurbish seven landscape planters (Greg's Landscaping)
- Thank you to Dave and Eileen Lathrop for removing a dead tree adjacent to Dean Road (no cost to the association)

TOTAL = \$34,494.00

- Per the bylaws pets are not allowed to be tied to any common areas of the association. Please contact a Board member if you notice a problem. Pets need to be on a leash when on a walk. Droppings should be picked up as soon as possible.
- Weeds in landscaping areas are owner's responsibility and have been an issue this summer. Failure to remove weeds is a detriment to the full association's appearance. It was also noted there were several issues with the association's mowing crew going too fast which just pushes the tall grass over, only to pop back up over a short time. Spots of dead/no grass are being created by the mowers turning too quickly.
- The HOA will investigate if there is a need for grass flea control (\$1,300/treatment) with Greg's and the Extension Office or some other low-cost options.
- Political signs were discussed. A motion to allow political signs in an owner's landscape area was made by Paul Rammelsberg and seconded by Katherine McLaren. By a vote of 13 to 9 the motion carried. A motion to allow flags in an owner's landscape area was made by Dave Lathrop and seconded by Deb Heindelsman. The motion carried.

- An Ad Hoc committee consisting of Dave Lathrop, Pat McDowell, and Pat McCormick was appointed to inspect and confirm the association reserve certificates.
- A nomination was made for Pat Carroll, Bev Persons, and Bryan Benjamin to remain on the Association Board. The motion passed unanimously.
- Be on the lookout for loose/broken siding. Report damage to a Board member.
- Ice Dams are not covered by the HOA insurance.
- 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.
- 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, anything installed in the patio area, and planting trees. Do not attach anything to garage doors or siding of the unit.
- Please welcome all new neighbors.

ROUND ROBIN DISSCUSION ITEMS

- All home owners are current on dues. Thank you!
- Next year the HOA will review quotes from multiple insurance companies
- There is a mold issue behind unit #3657 and the unit has a plugged downspout
- The HOA will look into filling in the area of the removed tree adjacent to Dean Road
- The second association used a brush hog to remove trees and shrubs. The 1st HOA has decided previously to keep the brush as privacy screening
- Dave Lathrop will be trimming the evergreens adjacent to Dean Road in November. Any help from other members is greatly appreciated. Watch the newsletter for times
- Greg's will be trimming other boulevard trees in the association (\$400)

The October Association Board Meeting has yet to be scheduled and may be delayed until November.

A motion to adjourn at 8:00pm was made by Dave Lathrop and seconded by Pat McDowell. The motion passed unanimously.

Stone Creek First Owners Association Board

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
October 18, 2018

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Bev Persons, and Bryan Benjamin. At large members: Pat McDowell, Dave Lathrop, and Karen Carroll. Guests: None

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$7,611.24.
- A motion to approve the August minutes was made by Pat McDowell and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, November 15, 2018, 6:30pm at #3752.
- The Board has received a quote from Cutter Construction for snow removal and has accepted it.
- Cutter Construction has obtained a new truck bed to replace the one damaged on the end of the 3700 cul-de-sac. The HOA has agreed to pay for half of the repair cost (the HOA share is approximately \$1,500) because of the hit and run.
- Terra Heaton has sent the HOA new rates for insurance in 2019. The Board agreed to stay at the current \$2,500 deductible. The Board will get quotes from multiple insurance agencies in 2019 to compare rates for 2020.
- A motion was made to approve finishing the basement at #3614 by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.
- Evergreen tree branch trimming is delayed due to health issues for the volunteer.
- Motions were made to reinstate the current Board officers and all approved. Terms are one year for treasurer and secretary and three years for president.
- Larry Chmelicek will be contacted to check downspouts on #3706.
- Please move all political signs up into your rock areas.
- Greg's Landscaping has been contacted about trimming the boulevard trees and it should occur soon.
- **Daylight Savings Time ends on Nov. 4 – remember to turn back your clocks.**

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 \$5,000 or more to cover this special assessment. Call the HOA's insurance representative, Terra Heaton at (319) 377-5797 with specific questions.
- 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**

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- 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 a lawnmower equipment. This could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is American Family - Daryl Braun Agency, (319) 377-5797.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: None

A motion to adjourn at 7:10pm was made by Dave Lathrop and seconded by Pat McDowell. The motion passed unanimously. Respectfully submitted by Bryan Benjamin.

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Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
November 15, 2018

The meeting was called to order at 6:25pm at #3752. Board members in attendance were officers: Pat Carroll, Bev Persons, and Bryan Benjamin. At large members: Dave Lathrop and Karen Carroll. Guests: Mike Cutter

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$10,465.00.
- A motion to approve the October minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, January 10, 2019, 6:30pm at #3752.
- A motion was made to pay Cutter Construction \$1,200 for a new truck bed by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.
- Driveway concrete delamination issues were discussed with Mike Cutter. Mike says the pock marks and scaling are mainly aesthetic and not structural. Concrete should be sealed after it has been poured and is still wet. Rock salt tends to cause freeze/thaw and his company has moved to a calcium chloride product that keeps ice melted to around negative 20 degrees. The HOA will continue to monitor the situation.
- Steep driveways will be monitored by the snow removal company for ice treatment needs.
- Please leave the orange stakes in place as the snow removal company uses them as guides to protect the sod and concrete.
- For ease of snow removal, please park vehicles in your garage and off the streets.
- Doorbell repair was discussed. This will be the responsibility of the homeowner.
- Front doors will be inspected in the spring for maintenance on the wood door frames (painting needs).
- **Season's Greetings to all homeowners in the association!**

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 \$5,000 or more to cover this special assessment. Call the HOA's insurance representative, Terra Heaton at (319) 377-5797 with specific questions.
- Homeowners are responsible for repairing grass damaged by pets.
- Be on the lookout for loose/broken siding. Report damage to a Board member.
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- 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, anything installed in the patio area, and planting trees. **DO NOT ATTACH ANYTHING TO GARAGE DOORS OR SIDING OF UNIT.**
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- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is American Family - Daryl Braun Agency, (319) 377-5797.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: None

A motion to adjourn at 7:10pm was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.