

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
January 10, 2019

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: David Mossbarger, Carole Fluegel, and Shelly Strellner.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$7,115.02.
- A motion to approve the November (no December meeting) minutes was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, February 21, 2019, 6:30pm at #3752.
- The HOA Board discussed bank security with Shelly Strellner. Banks insurance deposits up to \$250,000 per tax ID number. The Board will discuss moving some of the reserves to a different bank at a future meeting to stay fully insured. The Board will also check to see if our current bank, FSB, has moved to electronic records and whether or not a safe deposit box is still required.
- An insurance quote search committee was formed including Bev Persons, Carole Fluegel, and Pat McDowell. The committee will contact multiple companies to get HOA insurance quotes for 2020.
- Thank you to the Ghere's for continuing to pull and spray weeds in the rock wall behind the units along the main circle (3559-3565, and 3651-3657).
- 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.
- Front doors will be inspected in the spring for maintenance on the wood door frames (painting needs or wood rot repair).
- The HOA Board will work with Zach at Greg's in April to discuss lawnmowing quotes.
- The 2018 HOA Financial Statement is attached to this month's newsletter.
- Multiple sidewalk issues have been noted and will be monitored.
- Please pick up trash around the neighborhood, especially after guests leave.
- A roundabout is coming to the intersection of Hwy 151 with Dean Road. There will be a public meeting in Fairfax on January 24.

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 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.

Units for Sale: None

A motion to adjourn at 7:25pm was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
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Newsletter/Minutes
February 21, 2019

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

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$14,027.
- 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 will be Thursday, March 14, 2019, 6:30pm at #3752.
- Kristine Norem with Fairfax State Savings Bank presented CD rates to the Board. A motion to transfer up to \$150,000 to the Fairfax State Savings Bank was made by Mark Heindselman and seconded by Bev Persons. The motion passed unanimously.
- There will be no dryer vent cleaning by Diversified Builders while snow/ice is present.
- A motion to approve the HOA taxes was made by Bev Persons and seconded by Mark Heindselman. The motion passed unanimously.
- The Board received multiple complaints about snow removal, especially with steep driveways. The HOA is paying for deicer to be placed on the steep driveways. It hasn't been as effective as in the past due to freezing rain changing over to extreme cold conditions. Cutter Construction is no longer using sand due to cost and environmental impacts. The Board recommends owners keep their own deicer and sand on hand to supplement the snow removal crew's work.
- Unit #3746 has a roof leak. Diversified Builders has been contacted.
- A motion to approve singly endorsed checks to pay bills last month was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.
- A tree at unit #3600 will be removed and a new one planted in 2019.
- Loud cracking noises during bitter cold are typical due to the temperature difference between inside and outside. This does not damage your home.
- A roundabout is coming to the intersection of Hwy 151 with Dean Road. There will be a public meeting in Fairfax at City Hall on February 28, 5:30pm.
- The Fairfax city-wide garage sales will be May 18 this year.
- There is mold on the side of unit #3520. The HOA will remove in the spring.
- **Turn clocks ahead for daylight savings time on March 10.**

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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- 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 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.

Units for Sale: None

A motion to adjourn at 7:35pm was made by Mark Heindselman and seconded by Pat McDowell. The motion passed unanimously.
Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
March 14, 2019

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 \$12,751.75.
- A motion to approve the February minutes was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, April 11, 2019, 6:30pm at #3752.
- Approximately \$17,500 of the HOA reserve certificates of deposit have been transferred from Farmers State Bank to Fairfax State Savings Bank as they came due. This is to keep total amounts under the \$250,000 limit for insured deposits at each financial institution and to increase the interest rates.
- The Board discussed the 2019 budget. Due to the snow removal expenses this past season, there is concern about meeting the 2019 budget needs. The Board discussed a special \$100 assessment for each unit. The assessment, if approved, would be implemented on July 1, 2019. Attend the next month Board meeting if you have questions.
- The Fairfax city-wide garage sales will be May 18 this year. This is a good weekend to plan your own garage sale as there is a significant amount of garage sale traffic going by our neighborhood.

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.
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- **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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Units for Sale: None

A motion to adjourn at 7:00pm was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
April 11, 2019

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Mark Heindselman, and Bryan Benjamin. At large members: Pat McDowell, Dave Lathrop, David Mossbarger, and Karen Carroll. Guests: Peggy Dufoe, Carole Fluegel, and Julie Kramer.

STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$16,113.24.
- A motion to approve the March minutes was made by David Mossbarger and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, May 9, 2019, 6:30pm at #3752.
- The budget was reviewed and a one-time \$100 special assessment will not be needed at this time.
- The Board is waiting for Greg's Landscaping to apply a credit from last year prior to paying for this year's first fertilizing.
- The Board discussed dog waste and pet issues. Please report to a Board member if you see pet waste or other pet related issues. The Bylaws specifically state a unit may have up to two pets.
- A motion to fine property owners with excessive weeds the cost of hiring a company to remove the weeds plus an administration fee (the same as the service cost) was made by Mark Heindselman and seconded by Dave Lathrop. The property owner will receive a letter when a complaint is received by the Board and has 10 days from the letter issuance to remedy the situation prior to the Board hiring a service to complete the weed removal. The motion passed unanimously.
- The homeowner of #3528 has asked to construct a patio/sitting area in the front of the unit. The Board tabled the discussion until next month to get additional details.
- Unit #3610 will be having a graduation party on May 25. Expect extra traffic and parking to occur between 1-3pm on the 3600 block.
- There will be a one-day delay in garbage pick up the week of May 27th for Memorial Day.
- The Fairfax city-wide garage sales will be May 18 this year. This is a good weekend to plan your own garbage sale as there is a significant amount of garage sale traffic going by our neighborhood.

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.
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- **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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Units for Sale: None

A motion to adjourn at 7:30pm was made by Pat McDowell and seconded by Dave Lathrop. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
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Newsletter/Minutes
May 9, 2019

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Mark Heindselman, 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 \$12,809.78.
- A motion to approve the April minutes was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, June 20, 2019, 6:30pm at #3752.
- Please be careful to not drive or park on the grass as this damages the lawn.
- Thank you to Don Trumbull & his son for trimming trees and clearing branches.
- Thank you to everyone that has been picking up trash around the neighborhood.
- The Board received a letter from #3502 regarding problems with moss on the deck, missing deck boards, and issues with the downspout. The homeowner is responsible for the deck maintenance and the Board will contact Larry Chmelicek to address the downspout issues.
- Larry Chmelicek's team repaired loose siding on #3616.
- Another \$8,346.97 in CD's was moved from Farmers State Bank to Fairfax State Savings Bank for a total of about \$25,000 transferred so far. The new CD's have a higher interest rate and are insured by the FDIC.
- Reminder: the black trim around landscaping areas adjacent to units are the homeowner's responsibility.
- Unit #3610 will be having a graduation party on May 25. Expect extra traffic and parking to occur between 1-3pm on the 3600 block.
- There will be a one-day delay in garage pick up the week of May 27th for Memorial Day.
- The Fairfax city-wide garage sales will be May 18 this year. This is a good weekend to plan your own garage sale as there is a significant amount of garage sale traffic going by our neighborhood.

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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Units for Sale: None

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

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association

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Newsletter/Minutes

June 13, 2019

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

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$19,443.63.
- A motion to approve the May minutes was made by David Mossbarger and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, July 18, 2019, 6:30pm at #3548.
- Katherine McLaren will be removing rock from the front of her unit to make mowing easier. Changes to the rock area are the responsibility of the owner. A motion to approve the changes was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.
- Zach Loeffler with Greg's Lawn & Landscaping was presented with a list of issues from this year's lawn mowing and care. The rock swale will be sprayed again at no cost to the HOA. Bush pruning will be in October or later to protect the plants. Trees on Dean will have the lower branches pruned to allow for grass trimming around their bases. The mowers will be going slower. Only the four board members can authorize double mowing. Several specific area issues have been addressed. Greg's is responsible for replacing hit pavers. Zach will review the last invoice for double mowing charges.
- Please slow down when driving through the neighborhood.
- Do not dump your hot coals into the grass.
- Two written quotes were received for repairing the retaining wall near #3516 and the HOA Board is waiting for a third quote.
- Another \$5,000 in CD's was moved from Farmers State Bank to Fairfax State Savings Bank for a total of about \$30,000 transferred so far. The new CD's have a higher interest rate and are insured by the FDIC.
- The annual meeting is scheduled for September 19, 2019 at the Pizza Ranch. Topics of discussion include: lawn care, snow removal, insurance, and increasing late due fees to \$20.
- Nancy Henely is investigating pergola options for her unit.
- Larry Chmelicek will do dryer lint removal for \$45. (319) 350-1145
- There will be **NO** delay in garage pick up for the week of 4th of July.

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.
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Units for Sale: None

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

Respectfully submitted by Bryan Benjamin.

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Newsletter/Minutes
July 18, 2019

The meeting was called to order at 6:30pm at #3548. Board members in attendance were officers: Pat Carroll, Mark Heindselman, Bev Persons, 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 \$20,497.30.
- A motion to approve the June minutes was made by Bev Persons and seconded Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, September 5, 2019, 6:30pm at #3752.
- A motion to reimburse Pat Carroll \$164.76 for printing supplies was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.
- A special HOA Board meeting was held on July 2, 2019 to review quotes for repairing the retaining wall near #3516. John Barnes with Cedar Landscaping discussed their quote of \$4,500. Work would be scheduled for late July or August. The other quotes were \$5,100 and \$13,960. A motion to hire Cedar Landscaping was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.
- During the July 2, 2019 special meeting a motion to allow #3722 to install a new slider door and window in the basement at the homeowner's expense was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.
- The HOA Board is seeking a person to straighten out the pavers around landscaping areas. Please contact a board member if interested in this paid work.
- The HOA received a letter from the City of Cedar Rapids indicating they need to acquire property and a temporary construction easement for the roundabout project at the intersection of Dean Road and Williams Boulevard/Highway 151. The City is required by federal law to do a land appraisal and pay the association fair market value of the property. Some of the evergreens on the corner will be removed. Pat Carroll will coordinate with the City.
- A motion to accept Cedar Landscaping's quote to replace sod after the water main break between #3544 and #3546 was made by Bev Persons and seconded by Mark Heindselman. The motion passed unanimously.
- Greg's Landscaping noted Japanese Beetle infestations in multiple trees in the association and provided a quote to spray the trees. It was determined the beetles do not cause long lasting damage to healthy trees and the damage is only cosmetic. The beetles are present for 4-8 weeks. The spray also kills beneficial pollinators. The Board agreed not to spray the trees.
- More CD's were moved from Farmers State Bank to Fairfax State Savings Bank. The new CD's have a higher interest rate and are insured by the FDIC.
- The Board received a complaint about dog waste behind unit #3502. A letter requesting cleanup will be sent.
- Dave Lathrop volunteered to trim bushes next to the cul-de-sac address guide signs.

- The annual meeting is scheduled for 06:30pm on September 19, 2019 at the Pizza Ranch. Topics of discussion include: lawn care, snow removal, insurance, pet restrictions, and increasing late due fees to \$20. Please arrive early if you would like to eat prior to the meeting.
- There will be a **one-day delay in garage pick up** the week of September 2 for the Labor Day holiday.

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.

- **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.**
- **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.**
- 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.
- 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 equipment. This could result in a fine
- The HOA's insurance is American Family - Daryl Braun Agency, (319) 377-5797

Units for Sale: None

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.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
September 5, 2019

The meeting was called to order at 6:35pm at #3752. Board members in attendance were officers: Pat Carroll, Mark Heindselman, Bev Persons, and Bryan Benjamin. At large members: Dave Lathrop and Karen Carroll. Guests: Kristi Whitham and John Witt.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$16,142.33
- A motion to approve the July minutes was made by Mark Heindselman and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- The annual meeting is scheduled for 6:30pm on September 19, 2019 at the Pizza Ranch. Topics of discussion include: the roundabout project at the intersection of Dean Road with Williams Boulevard/Highway 151, the HOA financial summary and dues, voting for board members, lawn care, snow removal, insurance, pet restrictions, and increasing late due fees. Please arrive early if you would like to eat prior to the meeting.
- John Witt, Assistant Cedar Rapids City Traffic Engineer and Kristi Whitham, Cedar Rapids Right of Way Agent presented information regarding the proposed roundabout at Williams Boulevard/Highway 151 and Dean Road. The project is planned for the 2020 construction season and will last about three months. An appraisal report was provided for the land acquisition to the HOA Board. **John and Kristi will attend the annual meeting on September 19 to present the roundabout project information and answer questions regarding the operations of the roundabout and project land acquisition from 6:30pm until 7pm.**
- A motion to move the proceeds from the land sale to the City for the roundabout project to the reserves once they are received was made by Bev Persons and seconded by Mark Heindselman. The motion passed unanimously.
- Pat Carroll is working with Greg's Lawncare to fix a billing issue.
- If the City provides a coupon for free appliance disposal in the water/garbage bills and you do not plan to use it, Lauri Scott Reid at #3624 would like extra coupons.
- HOA Board members received copies of recent bills. This will be a standard task for future meetings.

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.**
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- Please make new association members 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 lawn mowing 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: #3651

A motion to adjourn at 7:55pm was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes

September 19, 2019 – Annual Meeting

The meeting was called to order at 6:30pm at Pizza Ranch in Cedar Rapids. Board members in attendance were officers Pat Carroll, Mark Heindselman, Bev Persons, and Bryan Benjamin. At large member Karen Carroll.

City of Cedar Rapids staff, John Witt and Kristi Whitham presented information regarding the proposed roundabout at the intersection of Dean Road with Williams Boulevard/Highway 151. Construction will likely start after March 2020 and take three to four months to complete. The Iowa DOT will be widening bridges and culverts on Highway 151 at the same time and there will be a detour in place for Highway 151 traffic. North and south traffic on Highway 151 will be moved to the frontage road east of the highway, but will likely be slow/congested during construction. Traffic from our neighborhood will be detoured out to Stoney Point Road. An engineering study was completed showing a roundabout is more effective for both safety and operations. Roundabouts are shown nationwide to reduce crashes in general, but are extremely effective in reducing fatal and injury crashes, plus they are more efficient for traffic. The HOA will be receiving \$23,900 for property required for the construction project. All questions can be sent to John and Kristi. The project website can be found at: www.cityofcr.com/roundabouts

A roll call of units represented was taken. Bryan Benjamin read the 2018 Annual Meeting minutes. A motion was made to approve the minutes by Fred Thompson and seconded by Sandy Ghere. The motion passed unanimously.

Bev Persons gave the treasurer's report:

- The checking account balance as of 8/31/19 is \$16,142.33
- The reserve certificates at Farmers State Bank is \$200,023.49 and at Fairfax State Bank is \$81,854.11
- The Association total assets are \$298,019.93

Major expenses this year included repair of a water main between units #3546 and #3548 (\$2,663.87), sod for the water main repair (\$450) and retaining wall repair between units #3516 and #3518 (\$4,500). The HOA paid \$15,000 more this year than last in snow removal and insurance costs.

The HOA currently contracts with Cutter Construction for snow removal (since 2012) and Greg's Lawn and Landscaping (since 2016) for lawn care. American Family provides the HOA insurance and there is a committee requesting quotes from multiple insurance companies to compare premiums and coverage.

Pet waste pickup has been better, but please be diligent picking up after your pet. Pet restrictions were discussed as the current bylaws only mention a two-pet limit. Pet restrictions

possibilities include type of pet (e.g. no exotic or farm animals), weight limits, or bans on animal breeds known for increased biting incidents. Several instances of unleashed dogs in the neighborhood were mentioned. Board members will reach out to the insurance provider to get recommendations on potential bylaw additions. This topic will be discussed at future meetings.

A motion to nominate current board members (Mark Heindselman, Bev Persons, and Bryan Benjamin) to another term was made by Pat Thompson and seconded by Ted Oglesby. The motion passed unanimously.

Pat Thompson, Patrick McCormick, and Bonnie Hull volunteered to be on the Ad Hoc Committee for reviewing the HOA's financial records.

ROUND ROBIN DISSCUSION ITEMS

- Any issues with snow removal or lawn care should be emailed or a note left in the birdhouse to Pat Carroll so he has the complaints in writing and can reach out to the companies providing the service. Also, let Pat Carroll know if you have suggestions for snow removal and lawn care companies the HOA could contact to provide service.
- Reserve funds were moved from Farmers State Bank to Fairfax State Bank to keep under the FDIC limit of \$250,000 and to take advantage of higher interest rates.
- Bob and Bonnie Hull recommend Frank Moore in Springville for replacing black landscaping border with pavers. Frank can be reached at (319) 480-5746.
- Thank you to the HOA board members for their work.
- Thank you to Simon Brooks and Mark Heindselman for watering the new sod between their units.
- There is a failing retaining wall near unit #3710.

The October Association Board Meeting will be 6:30pm on October 10, 2019 at unit #3752.

A motion to adjourn at 7:40pm was made by Pat Thompson and seconded by Bob Hull. The motion passed unanimously.

Stone Creek First Owners Association Board

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

October 10, 2019

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Mark Heindselman, 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 \$15,683.93.
- A motion to approve the July minutes was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, November 7, 2019, 6:30pm at #3752.
- The Board reviewed the contract for snow removal. Rates are staying the same as last year. **Make a written request if you want calcium chloride on your driveway after snow storms by leaving a signed note in the birdhouse at #3752 or send Pat Carroll an email.**
- The Board reviewed lawn mowing quotes for 2020 from multiple companies. A company will be selected after receiving more quotes.
- The wall repair between units #3516 and #3518 is complete and paid for.
- Thank you to Riley Banes for watering sod.
- A motion to re-elect current Board members Mark Heindselman vice president, Bev Persons treasurer, and Bryan Benjamin secretary was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.
- Be prepared for winter by removing and storing hoses, shutting off outside water spigots, moving lights/decorations from snow removal areas, and cleaning around your unit.
- **A motion to increase the dues from \$90 to \$100 per month was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously. The increase to \$100 per month will be effective on January 1, 2020.** Dues history: 2/6/2006 \$65, 7/1/2010 \$75, 7/1/2016 \$90, 1/1/2020 \$100.
- Greg's will trim the remaining 12 trees for \$200 and boulevard bushes for \$400.
- Insurance quotes were reviewed. A motion to continue with American Family was made by Bev Persons and seconded by Karen Carroll. The motion passed unanimously.
- Everyone is free to take the apples from our neighborhood's apple trees.

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.
- Please make new association members 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. Dues will be increasing to \$100/month on 1/1/2020.**
- 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 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 (#3651 is sold)

A motion to adjourn at 7:40pm was made by Pat McDowell 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
November 6, 2019

The meeting was called to order at 6:30pm at #3752. Board members in attendance were officers: Pat Carroll, Mark Heindselman, 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 \$33,970.29. \$24,000 of that is being transferred to the reserves after receiving payment from the City of Cedar Rapids for acquiring the roundabout property near Dean Road and US Highway 151/Williams Boulevard.
- A motion to approve the October minutes was made by Dave Lathrop and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, December 5, 2019, 6:30pm at #3752.
- **Reminder - Make a written request if you want calcium chloride on your driveway after snow storms by leaving a signed note in the birdhouse at #3752 or send Pat Carroll an email.**
- Be prepared for winter by removing and storing hoses, shutting off outside water spigots, moving lights/decorations from snow removal areas, and cleaning around your unit.
- **Reminder - The increase of dues to \$100 per month will be effective on January 1, 2020.** Dues history: 2/6/2006 \$65, 7/1/2010 \$75, 7/1/2016 \$90, **1/1/2020 \$100.**
- Thank you to those that have raked up leaves and picked up garbage around the neighborhood.

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.**
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- Please make new association members 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. Dues will be increasing to \$100/month on 1/1/2020.**
- 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 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.

Units for Sale: None

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

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
December 5, 2019

The meeting was called to order at 6:40pm at #3752. Board members in attendance were officers: Pat Carroll, Mark Heindselman, and Bryan Benjamin. At large members: Pat McDowell, David Mossbarger, and Karen Carroll. Guests: None.

STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$10,547.55.
- A motion to approve the November minutes was made by Karen Carroll and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, February 13, 2020, 6:30pm at #3752. There will be no January 2020 meeting.
- **Reminder - Make a written request if you want calcium chloride on your driveway after snow storms by leaving a signed note in the birdhouse at #3752 or send Pat Carroll an email.**
- **Reminder - The increase of dues to \$100 per month will be effective on January 1, 2020.** Dues history: 2/6/2006 \$65, 7/1/2010 \$75, 7/1/2016 \$90, **1/1/2020 \$100.**
- The HOA insurance policy was discussed. The HOA Board is verifying quote information and accuracy.
- A motion for a doorbell policy was made by Karen Carroll and seconded by Mark Heindselman. The motion passed unanimously. The policy is as follows:
 - The homeowner is responsible for their doorbell and costs associated with repair, or purchase and installation. Camera doorbells are allowed (e.g. Ring, Nest, Blink, etc). If the unit is sold, the current homeowner is responsible for installing either the original working doorbell or equivalent prior to moving out.
- The lawn mowing quote from Greg's Lawn and Landscaping is the same price as the 2019 season.
- Thank you to those that have put up holiday lighting.
- The City of Cedar Rapids has a website with information regarding roundabouts: www.CityofCR.com/Roundabouts
- The last City of Cedar Rapids water bill included advice if your water shuts off unexpectedly in the winter.

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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- 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 Pat McDowell and seconded by Mark Heindselman. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.