

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

February 13, 2020

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

STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$30,001.46.
- A motion to approve the December minutes was made by Karen Carroll and seconded by Mark Heindselman. The motion passed unanimously. There was no meeting in January.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, March 26, 2020, 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.**
- The HOA insurance policy was discussed. The HOA Board is still verifying quote information and accuracy.
- Thank you to everyone for being on time with paying your dues! Also, thank you for not parking in the cul-de-sacs and on the street during snow removal operations.
- Several complaints were received regarding snow removal. Board members work closely with Cutter Construction to address issues. Please contact Pat Carroll or a designated HOA representative if you have issues. Do not contact Cutter Construction directly. It is also recommended homeowners keep salt and/or sand in case of emergency.
- A motion to approve two checks with only one Board member signature was made by Mark Heindselman and seconded by Bryan Benjamin. The motion passed unanimously.
- The HOA's 2019 financial summary is attached to February's newsletter. The HOA is working with a CPA to calculate taxes owed on income from dues and the City's land acquisition.
- A motion was made by Mark Heindselman and seconded by Karen Carroll to accept a bid from Abode Construction to clean out the detention basin (required by the City) for \$7,955.45. Also, the motion named Pat Carroll as the designated HOA representative to respond to the quote and authorize cleanout within 90 days of the substantially completed roundabout project. The motion passed unanimously. A second bid from Greg's Lawn was rejected.

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 \$100.00 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 7:45pm was made by Mark Heindselman and seconded by Karen Carroll. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
June 4, 2020

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: Karen Carroll, Pat McDowell, Dave Lathrop, and David Mossbarger. Guests: Terra Heaton, Nancy Henely.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$32,071.12. \$12,000 is being transferred to the reserve.
- A motion to approve the February minutes was made by David Mossbarger and seconded by Pat McDowell. The motion passed unanimously. There were no meetings in March, April, and May due to the pandemic.

NEW BUSINESS:

- The next HOA Board meeting will be Thursday, July 9, 2020, 6:30pm at #3752.
- There was hail damage reported on #3538's roof. Terra Heaton presented the claims process and all roofs will be inspected either physically or with a drone. If hail damage is found, the HOA will have a deductible that may be passed on to owners to file with their personal insurance loss assessment coverage. More details after the damage assessment and report are completed.
- Diversified Builders will be cleaning mold off of siding and unplugging downspouts this summer. If your unit has a water spigot, please activate the water.
- Quotes are being received to replace the tree at #3600, and to refresh the landscaping at the mailboxes and the 3600 block firetruck turnaround.
- A motion to approve handrail installation at #3445 was made by Dave Lathrop and seconded by Pat McDowell. The motion pass unanimously.
- A motion to approve checks 1564-1574 with only one Board member signature was made by Karen Carroll and seconded by Pat McDowell. The motion passed unanimously.
- A request by #3720 to plant trees was tabled one month to collect more information about the proposed tree types.
- Thirteen letters were sent out regarding weed removal. Talk with Pat Carroll to use the HOA's weed spray if you need it.
- A motion was made by Dave Lathrop and seconded by Karen Carroll to allow #3655 to trim volunteer trees behind unit and plant pollinator friendly plants. The motion passed unanimously.
- A motion was made by Dave Lathrop and seconded by Bev Persons to allow a portable clothesline unit in the rock area behind #3528. The motion passed with Mark Heindselman abstaining.

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 \$100.00 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.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: #3538, #3779 sale pending

A motion to adjourn at 7:40pm 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

July 9, 2020

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: Karen Carroll and Pat McDowell. Guests: Diane Aldrich, Wesley Curtis, Carole Fluegel, Jennifer Lala, and Pat Stuckenschneider.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$22,405.71.
- A motion to approve the June 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, August 13, 2020, 6:30pm at #3752.
- Wesley Curtis with Premier Plus Storm Team discussed reinspection of the HOA building roofs for storm damage as a second opinion to the American Family adjustor's inspection and declaration of no storm damage. Premier Plus Storm Team will start roof inspections on Monday, July 13, 2020.
- The HOA received a request to raise the driveway and sidewalk at #3445. The owner is getting a second quote for the work. The home owner has offered to pay for half.
- A motion to approve repayment to Pat Carroll for \$87.10 in printing supplies was made by Pat McDowell and seconded by Bev Persons. The motion passed unanimously.
- A motion was made by Mark Heindselman and seconded by Bryan Benjamin to allow #3720 to plant three trees (6'-10' height fully grown) behind the unit. The motion passed unanimously. The home owner will be responsible for the costs and landscaping of the trees.
- A request was received to allow #3514 close in back porch for a 4-seasons room. More information will be requested from the home owner.
- The HOA insurance policy was discussed. The bylaws only allow for A rated or better companies. The HOA will request new price quotes again.
- A motion to approve deck replacement with composite materials and matching railing color to deck color at #3644 at the home owner's expense was made by Bev Persons and seconded by Pat McDowell. The motion passed unanimously.
- The home owner at #3767 is concerned about rust stains on the driveway. It is the Board's understanding that is used by the contractors to increase traction on steep driveways.
- Discussion for the annual meeting during a pandemic is ongoing. Jennifer Lala is investigating renting the Fairfax Community Center Room, which is larger than the Pizza Ranch space to allow for social distancing.
- Please remove weeds and dead weeds in your rock areas.

- A bracelet charm was turned in to Pat Carroll. The charm has names on both sides. Call Pat at 366-4175 to identify and claim.
- A motion to repair the retaining wall by #3710, remove the stump at #3600, remove dying trees at #3600 block turnaround, and refresh #3600 mailbox landscaping for \$1,595 was made by Mark Heindselman and seconded by Bev Persons. The motion passed unanimously.

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.
- **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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- Please make new association members feel welcome.
- **Association Dues of \$100.00 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.
- 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.
- 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.

Units for Sale: #3538

A motion to adjourn at 7:40pm was made by Pat McDowell and seconded by Karen Carroll. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
August 27, 2020

The meeting was called to order at 6:30pm at #3704. Board members in attendance were officers: Pat Carroll, Mark Heindselman, Bev Persons, and Bryan Benjamin. At large members: Dave Lathrop and Pat McDowell. Guests: Diane Aldrich, Carol and Simon Brooks, Sally Clausen, Wesley Curtis, Joanne Dvorak, Jen Elian, Sharon Ernberger, Carole Fluegel, Bev Heaton, Deb Heindselman, Nancy Henely, Ruby McGinty, Rena Murphy, Linda Nekola, Pam Peterson, Rita Plank, Paul Rammelsberg, Lauri Scott, Pat Stuckenschneider, Ron Thenhaus, and Fred and Pat Thompson.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$18,240.31. That is after paying Cutter Construction \$8,039.65 for the removal of derecho storm damaged trees and debris.
- A motion to approve the July minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The annual HOA Board meeting will be Thursday, September 10, 2020, 6:30pm at the driveway of #3704.** In case of rain, the meeting will be Thursday, September 17, 2020, same time and place.
- The derecho storm on August 10, 2020 damaged or downed a total of 32 association trees. Some units have missing siding, damaged soffits, and/or other minor damage. Stumps, replanting trees, and damaged trees in the groves will be dealt with at a future date. Insurance does not cover tree damage unless it fell on a building. Building damage has been reported to Larry at Diversified Builders and will be repaired ASAP.
- Please email Pat Carroll with information about storm damage to your unit. iowadodger@aol.com.
- It is recommended owners wash their air conditioner condenser units due to dirt and debris blown in by the storm.
- Thank you to everyone that helped clean up the neighborhood after the storm.
- The City of Cedar Rapids will notify the association when the roundabout construction is complete and Abode Construction can begin cleanout of the detention basin.
- Wesley Curtis with Premier Plus Strom Team (local business) discussed reinspection of the HOA building roofs for hail damage during a storm April 7, 2020. Photos of hail damage have been sent to American Family to request a second inspection. Typically, insurance will pay a depreciated roof value up front, and full value once work is complete. Owners may receive a special assessment for the wind damage HOA insurance deductible if the roofs are replaced. Owners can submit that charge to their personal insurance plans under the loss assessment coverage. During the reinspection wind damage will be reviewed, but kept separate from hail to avoid two deductibles.
- The HOA received a request to raise the driveway and sidewalk at #3445. The owner received two quotes and is willing to pay for the sidewalk portion, plus half of the driveway portion. Tabled until next meeting due to storm damage response.
- A motion to approve repayment to Pat Carroll for \$254.62 in printing supplies was made by Fred Thompson and seconded by Dave Lathrop. The motion passed unanimously.

- A motion to reimburse \$150 to Ron Thenhaus for repairs to the storm damaged garage door was made by Fred Thompson and seconded by Pat Stuckenschneider. The motion passed unanimously.
- The home owner at #3720 is working to add a landscape border around recently planted trees to eliminate special mowing/lawncare around the trees. The home owner is responsible for maintaining the newly landscaped area.
- The home owner at #3624 has requested permission to plant one to three redbud trees in the front yard as a sun screen. The request was tabled until a future meeting.
- Thank you for not parking on the association streets and keeping them clear.
- Pet droppings have become an issue again. Please pick up after your pet.
- Multiple owners have discussed adding full house generators. Paul Rammelsberg will collect information and report back to the Board.
- Board members will review stairs pulling away from unit #3767.
- Sidewalk by Dean Road to be reviewed as a tripping hazard.
- **Annual Meeting Topic: Exploring association management companies.**

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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Units for Sale: #3628

A motion to adjourn at 8:05pm was made by Dave Lathrop 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
September 17, 2020 – Annual Meeting

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

A roll call of units represented was taken. Bryan Benjamin read the 2019 Annual Meeting minutes. A motion was made to approve the minutes by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.

Bev Persons gave the treasurer's report:

- The checking account balance as of 9/17/20 is \$20,657.42
- The reserve certificates at Farmers State Bank is \$202,948.03 and at Fairfax State Bank is \$120,955.09 as of 8/31/20
- The Association total assets are \$344,560.54

Major expenses this year included removal of 32 damaged trees from the August 10, 2020 derecho storm of about \$8,000. \$12,000 was moved to the reserve CD's this year. There will be costs to clean out the detention basin (\$8,000) and repair a retaining wall near #3710 (\$2,500). The HOA will need to address stump removal and damaged trees in the grove areas at a future date.

Roofs in the association were inspected earlier this week by American Family and a private roofing contractor. It was determined there is not enough hail damage to replace the roofs. There are signs of excessive wear on the roofs that the HOA will be responsible for replacing in the future.

Diversified Builders has been in the neighborhood reviewing storm damage and will return to make repairs. Pat Carroll will also tell Larry Chmelicek to clean out the gutters at the same time.

The HOA currently contracts with Cutter Construction for snow removal (since 2012) and Greg's Lawn and Landscaping (since 2016) for lawn care. The HOA will be continuing with these companies as they have not raised rates in several years. Insurance through American Family will continue, but quotes will be gathered in 2021 for 2022 coverage.

Meeting participants voted in favor of a \$100 special assessment to pay for the storm damaged tree removal costs. The \$100 special assessment is due to the HOA by December 31, 2020. Please put a note on the check that states it is for the special assessment. Another special assessment in 2021 may be required as storm clean up continues and to purchase/plant replacement trees.

A motion to nominate current board members (Bev Persons and Bryan Benjamin) to another term was made by Deb Heindselman and seconded by Karen Carroll. The motion passed unanimously.

Alice Cox, Nancy Henely, and Bonnie Hull volunteered to be on the Ad Hoc Committee for reviewing the HOA's financial records. Nancy Henely, Eileen Lathrop, and Alice Cox volunteered to be on a tree selection committee to replace storm damaged trees.

The HOA Board will investigate potential property management companies. Experiences from HOA members indicate this may be an expensive option and not an improvement for addressing HOA needs.

ROUND ROBIN DISCUSSION ITEMS

- The front steps are pulling away from the home at #3767 and will be addressed in 2021.
- Thank you to the HOA board members for their work which saves the HOA significantly.
- Gutter guards for homes near the trees will be considered in the future.
- Repair of dividers between shared decks are the responsibility of the homeowners sharing the deck.
- The repaired street light at the end of the 3700 block is appreciated.
- Lights at the roundabout shine in windows of some adjacent homes.
- The owners of #3536 are moving soon and wish to thank the great neighbors and the HOA Board for making this a wonderful neighborhood to live in.
- Concrete raising at #3445 will be delayed until next year.
- FYI #3722 has purchased a whole house backup generator from Lowes for \$9,354. It will be installed behind their home in the rock area.
- The City of Cedar Rapids is still working on removing tree debris from the derecho. It is unknown when they will get to our part of town.
- #3655 would like to borrow yardy carts for cleaning up the adjacent grove.
- The Gardens across Dean Road asked the City for a parking variance.

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

Stone Creek First Owners Association Board

Stone Creek First Owners Association

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Meeting Notes – Special Meeting

October 4, 2020

The meeting was called to order at 3:00pm at #3720. Board members in attendance were officers: Pat Carroll, Mark Heindselman, Bev Persons, and Bryan Benjamin. At large members: Karen Carroll, and Dave Lathrop. Guests: Pat Stuckenschneider, Pat McCormick, Alice Cox, Angela Cox, Ron and Judy Thenhaus.

MEETING BUSINESS:

- The purpose of the meeting was to discuss the landscaping behind Unit #3720.
- The owner of Unit #3720 received a letter from the HOA board stating the landscaping needed to be removed within 30 days of September 27, 2020 at the owner's expense.
- Pat Stuckenschneider read association meeting minutes from 2009 stating that trees provide shade and privacy to decks. The final project she contracted turned out to be larger than she anticipated. As measured, the landscaped area is approximately 24' x 24' (500-600 square feet). Pat interpreted the approval letter phrase "any associated landscaping" as permission to add a landscaped area around the trees. There were no details as to what the landscaping limits could be. She also accepted a lilac tree from the landscaper and included that with the three trees originally planned. Included in the landscaped area are windchimes, figurines, a Shepard's hook, potted flowers, plants, and stepping stones.
- Pat McCormick noted the approval letter sent by the board was too vague and there are no measurement/dimension provisions in the bylaws. He commented that the landscaping should stay as it is and change the process for future project approvals to require drawings/plans.
- Pat Stuckenschneider read from HOA meeting minutes from March 2, 2006 stating neighbors with issues should discuss the problem and work out the issue together as the board is not involved as landlords. When asked, Pat noted if kids playing in the common area disturbed the landscaping area, she would clean it up. Currently Pat has issues with dead grass/weeds and the landscaping was put in to beautify the association.
- Mark Heindselman noted that the bylaws do not allow for the reduction of fractional interest each unit has in the common areas. Karen Carroll concurred with Mark's comment.
- Angela Cox and Ron Thenhaus asked if there is a middle ground to remedy the issue. Could personal items be removed from the area or the area made smaller?

A motion to adjourn at 4:20pm was made by Mark Heindselman 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

October 15, 2020

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

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$24,439.08.
- A motion to approve the August minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **There is a special assessment for storm damaged tree removal of \$100 due by 12/31/20. Please note "Special Assessment" on the check.** Thank you to those that have already paid.
- The next meeting time/place is TBD due to the pandemic and colder weather.
- Abode Construction will be cleaning out the detention basin soon. They plan to clean out the control structure first to drain some water and then come back after the ground is frozen to clean out trees and fallen vegetation from the basin.
- Greg's Lawn and Landscaping will trim shrubs in the boulevard this fall for \$500.
- Greg's also sent the HOA a quote of \$1,600 to aerate and seed the association. Tabled until next spring.
- The Ad Hoc committee has reviewed and approved the HOA's certificates.
- The HOA received Cutter Construction's annual insurance certificate.
- A motion to approve installation of a whole house generator to be located in the rock area behind #3559, to be installed by a licensed/bonded contractor at the owner's expense was made by Karen Carroll and seconded by Mark Heindselman. The motion passed unanimously.
- The HOA received a letter from American Family Insurance requesting a timeline for replacing roofs. The board will respond with a request for more detail on what buildings need roof replacement as that wasn't specified in their letter.
- Please turn off outside water spigots and remove hoses before winter.
- Daylight Savings ends on Nov. 1. Don't forget to turn your clocks back one hour. It is a good time to replace smoke detector batteries, especially after the derecho-related extended power outage this past August.

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.
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- 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: #3628

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
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Special Edition Newsletter
December 2020

Due to the pandemic, the weather changing to winter, and medical issues, the HOA board has been doing business through email and phone. This special edition of the newsletter is a summary of issues addressed since the last in-person board meeting on October 15, 2020.

- **Reminder: There is a special assessment for storm damaged tree removal of \$100 due by 12/31/20. Please note “Special Assessment” on the check.** Thank you to those that have already paid.
- **Reminder: All outdoor construction project requests need to be submitted with a picture/diagram/schematic showing the project plans prior to board approval.**
- The association board has requested quotes from several roofing contractors to fix the roofs on all association buildings. The buildings are nearing 20 years old and the insurance company has noted deteriorated roofs during several inspections. The board is planning to replace several roofs each year in an effort to protect the HOA’s reserves.
- Abode Construction has cleaned out the detention basin control structure at the end of 3600 block to drain some water and will come back while the ground is frozen to clean out trees and fallen vegetation from the basin.
- A medical request to install a whole house generator located on the north side of #3616 by a licensed/bonded contractor at the owner’s expense was approved by the board. Board members attended the meeting with the contractor for unit placement. Adjacent neighbors in 3614 and 3618 also gave their approval of the unit location.
- Negotiations for landscaping behind #3720 are ongoing and delayed until the spring.
- The board has received several complaints about weeds and grass issues. The board is working with Greg’s Lawn and Landscaping to determine solutions.
- The board has asked an attorney to review the bylaws regarding insurance company requirements before requesting quotes from multiple insurance companies.
- Units 3536, 3538, 3546, 3620, and 3628 have new owners as of this past summer/fall. Please reach out and welcome our new neighbors.
- The board has received several property management company names. The references have not been good. It is unlikely the HOA will hire one in the near future.
- \$24,000 has been moved to the reserve for the year 2020.
- Cutter Construction will continue as the HOA’s snow removal company.
- The board has authorized Cedar Rapids Stump Removal to remove the stumps along Dean Road for \$1,000. That work will occur in early 2021.

We wish all of you the best this holiday season and hope for a better year in 2021!

Classified Ad: Anyone in the association suddenly losing heat during these cold winter months Please call or text Patrick McCormick 563-506-5666, I will get to as soon as I can. If I can't do the repair there will be no cost to you. Thank you.