

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

March 4, 2021

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

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$20,405.58.
- A motion to approve the October 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 8, 2021, 6:30pm at #3752 (garage).
- The 2020 financial review statement is attached to this newsletter. A \$12,000 reserve payment was reversed in order to pay for snow removal. Snow removal in 2021 has almost already doubled snow removal expenses in 2020. The association was billed \$10,080.57 for repairs to the buildings after the August 2020 derecho.
- A motion to approve a single signature on checks #1590-#1607 totaling \$46,935.70 during the pandemic and winter weather was made by Dave Mossbarger and seconded by Karen Carroll. The motion passed unanimously.
- Federal and state taxes have been completed, submitted, and paid.
- Ruts in the grass and cracked concrete caused by the lift used to repair derecho damage will be reviewed when the weather improves spring/summer.
- The landscape area behind #3720 was discussed. Mark Heindselman and Bryan Benjamin will review options prior to the March 15, 2021 response deadline.
- #3520 has broken trees from the derecho in the backyard, still. Pat Carroll and Dave Lathrop will review this spring/summer.
- Daylight Savings begins on March 14. Don't forget to turn your clocks ahead one hour.

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 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.

Units for Sale: None

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

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
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Newsletter/Minutes
April 9, 2021

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 Dave Lathrop. Guests: Alice Cox, Marv Evenson, Nancy Henely, and Pat Woods.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$19,353.57.

NEW BUSINESS:

- **The next HOA Board meeting will be Thursday, May 13, 2021, 6:30pm at #3752 (garage). All association members are invited to attend the monthly HOA Board meetings.**
- Greg's Lawn & Landscaping has notified all their clients that prices for this years' service is increasing 5%.
- Multiple units including #3602, #3561, and #3563 have lawn issues and dead grass. A motion to aerate and reseed front yards and boulevards with grass issues if Greg's Lawn fee is less than \$2,000 was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously. Mark Heindselman also recommended dethatching. Pat Carroll will contact Greg's for an estimate.
- A motion to accept the landscaping agreement as proposed in a letter dated 3/24/21 by the attorney representing #3720, including a statement that transferring unit ownership to a revocable trust is considered a change of ownership was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.
- A motion to pay \$722.25 to #3720 prior to April 30, 2021 deadline established in the 3/24/21 attorney's letter was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.
- A motion to pay \$648.15 for half of the concrete driveway raising work at #3445 was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.
- A motion to pay Pat Carroll \$69.80 for association expenses was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.
- A motion to approve planting up to three trees at #3624 per the submitted plan was made by Bev Persons and seconded by Bryan Benjamin. The motion passed with Mark Heindselman abstaining.
- A motion to approve landscaping improvements around #3726 per the submitted plan was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.
- Derecho repairs are still ongoing. Over the next two weeks Diversified Builders will repair siding at #3726 and #3734. There will then be a break before the contractor is back to repair more. The contractor will also be contacted to clean out gutters for units near the groves.
- Marv Evenson observed creek erosion that is jeopardizing a large cottonwood tree near #3522. Pat Carroll will contact Abode Construction to discuss adding rip rap for creek stabilization.
- A big thank you to Nancy Henely for filling in as interim treasurer this past winter!
- Expenses for 2020-2021 were reviewed and there is a significant shortage if all 24 buildings are shingled. Options including special assessments were discussed.
- This winter a coyote was spotted in the neighborhood. Please be aware for your pets.

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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- 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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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

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Newsletter/Minutes

May 13, 2021

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, Pat McDowell, and Dave Lathrop. Guests: Steven Bradley, Joanne Dvorak, Sharon Ernberger, Carole Fluegel, Nancy Henely, Paul Rammelsberg, and Tracie Schulte.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$25,103.67.
- A motion to approve the March and 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 June 10, 2021, 6:30pm at #3752 (garage). All association members are invited to attend the monthly HOA Board meetings.**
- Derecho repairs are ongoing. Two units are waiting for orders of siding prior to repair. Other units are also waiting for repairs. Stumps have been ground.
- Recent and planned expenses include derecho repairs (\$3,200+labor cost) and detention basin maintenance (\$8,000) plus standard lawn care and insurance fees. The board is also investigating estimates for reroofing. Transfers to the reserves will be determined at the end of the year.
- Pat Carroll, Sharon Ernberger, Carole Fluegel, Dave Lathrop, and Zach from Greg's met to discuss lawn issues. Greg's will be adding topsoil and seed to the front of #3602. Other owners have volunteered to rake and add grass seed. The HOA will reimburse owners up to \$15 with proof of purchase for grass seed if the owner volunteers time and effort to rake, seed, and water. Seed should be customized to the area (full sun, shade, or a combination).
- Greg's Lawn and Landscaping has tentatively scheduled landscaping reconfiguration work at #3720 for May 20, 2021 dependent on weather and other projects.
- A request was received from #3608 to plant three trees. The owner will receive a letter requesting a diagram for the planned work and what type of trees will be planted. Soil testing prior to planting are the owner's responsibility if they wish to have it done.
- The HOA received a letter from Concrete Polly Fix. This is for a company that raises concrete. Also noted are three broken sidewalk panels. The board will get estimates for repair.
- Pat Carroll will contact Abode Construction to discuss adding rip rap for creek stabilization near #3522.
- A possible special assessment of \$100 or \$200 was mentioned for 2022 to make up for storm damage payments and for future roofing work.
- #3716 and #3718 received deck damage from the derecho. Composite decking materials for the replacement is being investigated by the owners. A request letter will be sent to the board for review. The board requests timber-looking railing to be consistent with the other association decks. #3447 and #3644 have composite decks for comparison.
- Pat Carroll will talk with Zach at Greg's to make sure trimming is completed after mowing.

OLD BUSINESS AND POINTS OF INTEREST:

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- 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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- 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.
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Units for Sale: None

A motion to adjourn at 7:20pm was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association

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Newsletter/Minutes

June 10, 2021

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: Dave Lathrop and David Mossbarger. Guests: Steven Bradley, Sharon Ernberger, Carole Farnsworth, Carole Fluegel, Nancy Henely, Rita Plank, and Tracie Schulte.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$15,027.16. Checks not reflected in the balance have been sent recently to Greg's (\$1,750) and Diversified Builders (\$5,000).
- A motion to approve the May minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be July 8, 2021, 6:30pm at #3752 (garage). All association members are invited to attend the monthly HOA Board meetings.**
- Derecho repairs are ongoing. Most major repairs anticipated completion is the end of June. The damage was spotty and did not exceed the insurance deductibles for any one building.
- Greg's Lawn and Landscaping has completed the landscaping reconfiguration work at #3720.
- #3722 has reported volunteer trees are creeping up from creek area. The board will investigate the issue. Due to budget constraints, this may be addressed in 2022.
- The board has asked Abode Construction to provide an estimate to add rip rap for creek stabilization near #3522.
- A motion was made by Bev Persons and seconded by Steven Bradley to approve modifications per the presented plan to the landscaping area near #3750 to include a sun damaged area after multiple repair efforts have failed. The motion passed unanimously.
- The seeding experiment last month at #3602 and #3604 is failing.
- Mark Heindselman and Bryan Benjamin will remove landscaping border and fabric and reseed grass at the fire turnaround area near #3616.
- A possible special assessment or dues increase of \$25/month was discussed. The attendees preferred a dues increase over a special assessment.
- A motion was made by Mark Heindselman and seconded by Bryan Benjamin to approve a new composite deck for #3716 and #3718 in sandstone and gray colors. The motion passed unanimously.
- The date of the Annual Meeting is TBD in September and will be in the driveway of #3704.
- Roofing and insurance were discussed by the group. The association has 30-year Certainteed shingles. American Family has said the roofs need replacement, but not due to storm damage. Insurance policies will be reviewed. The insurance requirements listed in the bylaws are being verified with an attorney prior to investigating new providers.
- Areas with lift tracks are not getting mowed due to water and possible damage to equipment.
- There is no garbage pickup delay the week of the 4th of July holiday. Pickup on July 5th.

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 American Family insurance agent, 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.
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Units for Sale: None

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

Respectfully submitted by Bryan Benjamin.

Advertisement (1st printing of 2):

Air conditioner not cooling your home? Give me a call, I may be able to get your A/C back up and running in no time, and at half the cost. It’s worth a try, and there is no charge if I cannot get it working. Please text or call Patrick at 563-506-5666. I will get back to you as soon as I can.

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
July 8, 2021

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: Dave Lathrop, Karen Carroll, and Pat McDowell. Guests: Nancy Henely.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$2,892.79.
- A motion to approve the May minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be August 5, 2021, 6:30pm at #3752 (garage). All association members are invited to attend the monthly HOA Board meetings.**
- Major derecho repairs have been completed. Contact Pat Carroll if you still have damage from the storm on August 10, 2020.
- Pat Carroll is expecting estimates to repair concrete sidewalk and driveways at #3644, #3655, #3657, and #3750. Expected completion this fall or spring 2022.
- Earl May is replacing the tree (one-time replacement) at #3600.
- Increasing dues to \$125/month was discussed. An increase will provide funds for paying planned bills and adding to the HOA reserves. This will be discussed at the annual meeting.
- A quote for removing damaged trees behind #3655 was discussed. This was tabled until prices can be adjusted for cutting the trees, but leaving in the woods. The Board will also ask if damaged trees by the creek can be included in the estimate.
- Daryl Braun is retiring effective 7/31/21. The American Family agency will now be run by Terra Heaton and Kari Benore.
- The HOA is requesting new insurance quotes for 2022. Companies include American Family, Accel Group, and First Iowa. Policies need to be rated A or above by AM Best to be considered.
- The Annual Meeting will be September 16, 2021 and will be in the driveway of #3704.
- **Weeds in landscaped areas are becoming an issue. All owners are responsible for removing weeds in the rock areas adjacent to their units. Contact Pat Carroll to use the HOA's weed killer spray.**
- Decorations in common areas were discussed.

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 American Family insurance agent, Terra Heaton at (319) 377-5797 with specific questions.
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Units for Sale: None

A motion to adjourn at 7:20pm was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Advertisement (2nd printing of 2):

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Stone Creek First Owners Association

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Newsletter/Minutes

August 5, 2021

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: Dave Lathrop and Karen Carroll. Guests: Roger Batterson.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$5,322.45.
- A motion to amend the July's printed minutes to include an advertisement by Patrick McCormick was made by Mark Heindselman and seconded by Bev Persons. The motion passed unanimously.
- A motion to approve the July minutes as amended was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The HOA Annual meeting will be September 16, 2021, 6:30pm at #3704 (driveway). All association members are encouraged to attend the Annual HOA meeting. Topics below.**
- Roger Batterson presented the Accel Group/West Bend HOA insurance proposal. Details of the policy and coverage were discussed.
- Two storm damaged trees behind #3655 were cut up and pushed into the woods for \$800.
- The mailbox landscaping at the end of the 3600 block was refreshed for \$283.15.
- Pat Carroll received an estimate from Cutter Construction to repair concrete sidewalk, driveways at #3644, #3655, #3657, and #3750, and the #3710 retaining wall.
- Pat Carroll received an estimate from Abode Construction for rip rap of the creek erosion area near #3522.
- Topics of discussion at the Annual HOA meeting include: Dues increase, 2020/2021 expenses and completed projects, the HOA's insurance policy, list of potential future projects, and election of officers.
- **Weeds in landscaped areas are becoming an issue. All owners are responsible for removing weeds in the rock areas adjacent to their units. Contact Pat Carroll to use the HOA's weed killer spray.**

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 American Family insurance agent, Terra Heaton at (319) 377-5797 with specific questions.
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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 – Heaton & Associates, Inc. (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 8:05pm was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Advertisement (Reposted after July printing issues):

Air conditioner not cooling your home? Give me a call, I may be able to get your A/C back up and running in no time, and at half the cost. It's worth a try, and there is no charge if I cannot get it working. Please text or call Patrick at 563-506-5666. I will get back to you as soon as I can.

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

September 16, 2021 – Annual Meeting

The meeting was called to order at 6:30pm in the driveway at #3704. Board members in attendance were officers Pat Carroll, Mark Heindselman, Bev Persons, and Bryan Benjamin. At large members Nancy Henely, Karen Carroll, and Pat McDowell.

A roll call of units represented was taken. A motion was made to forgo reading of the 2020 minutes and approve the minutes by Bev Persons and seconded by Don Trumbull. The motion passed unanimously.

Bev Persons gave the treasurer's report:

- The checking account balance as of 9/16/21 is \$8,500.14
- All dues are current. Thank you!

Major expenses this year included continued derecho storm repairs. Siding and soffits were repaired throughout the association on all the buildings. There is one reported water leak and few loose pieces of siding remaining to repair. Pat Carroll is working with Diversified Builders to address these issues. The HOA has yet to take money from the reserves to pay for the repairs. There was not enough damage to each building to have American Family pay for repairs. The HOA also had the detention basin cleaned out per a request by the City for about \$6,500.

Because of the unexpected storm repairs and estimated expenses in 2022, the monthly dues will increase from \$100/month to \$125/month effective January 1, 2022, \$375 Quarterly, \$750 Semi Annually, \$1500 Annually. Roofs are aging with an estimated \$720,000 for replacement, damaged trees and limbs in the groves have to be removed (no estimate), trees need to be replaced (\$18,700 estimate for 22 6'-8' tall evergreens), ruts in backyards filled in, erosion control and large downed tree removed from end of 3500 block (\$18,900 estimate) and concrete driveways and sidewalks need to be repaired (\$30,000 estimate). Pat Carroll will ask Diversified Builders if their insurance would cover the rut repair issue. The Board is also looking at a shingle rejuvenation product to extend the life of shingles while the oldest roofs are replaced first. The HOA could replace roofs on three buildings per year for eight years (approximately \$90,000/year) while treating newer roofs for extended life until they are also replaced.

The HOA currently contracts with Cutter Construction for snow removal (since 2012) and Greg's Lawn and Landscaping (since 2016) for lawn care. Members noted dissatisfaction with the lawn care this summer. Greg's charges less than \$500/week for mowing and allows mowing to be canceled. They also include weed control and fertilizing four times per year. Estimates from other companies in previous years were \$1,300 and \$1,500 per week and the HOA can't cancel mowing. Carole Fluegel will gather quotes for lawn care in 2022. Greg's may need to reseed some lawns.

Insurance through American Family will continue through the end of 2021 (\$40,200/year), but two other company quotes have been received for 2022 coverage at \$36,000 and \$40,000. Accel Group's agent, Roger Batterson, presented their quote's lower premiums and it comes with a cap on the wind/hail deductible. Both quotes are from A or higher rated companies.

A motion to nominate current board members Bev Persons and Bryan Benjamin to another term was made by Bob Hull and seconded by Paul Rammelsberg. The motion passed unanimously.

Tom Brennan, Nancy Henely, and Katherine McLaren volunteered to be on the Ad Hoc Committee for reviewing the HOA's financial records.

ROUND ROBIN DISSCUSION ITEMS

- The due increase is necessary to keep up with expenses and keep the association a nice place to live.
- Damaged trees and limbs should be removed before we start replacing trees.
- Thank you to the HOA board members for their work which saves the HOA significantly.
- If you see a Welsh Corgi dog running free, call the owner at 319-558-6903.

A motion to adjourn at 7:15pm was made by Cindy Brennan and seconded by Paul Rammelsberg. The motion passed unanimously.

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

October 7, 2021

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: Dave Lathrop, Dave Mossbarger, and Karen Carroll. Guests: Allyson Brawner, Carol Pock, and Christine Schulte.

STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$4,990.06.
- A motion to approve the August minutes made by Dave Lathrop and seconded by Christine Schulte. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be November 11, 2021, 6:30pm at #3752 (garage). All association members are invited to attend.**
- **As of January 1, 2022, dues will increase to \$125/month.**
- A quote from JAM Lawn and Landscaping in Palo was received by Carole Fluegel and forwarded to the Board. JAM requires both lawn care and snow removal services at a flat rate per unit. The rate is paid whether or not work is completed and snow removal does not include front stoops. Additional quotes are anticipated.
- Christine Schulte asked about the HOA's current agreement regarding lawn care and concerns about the quality of the work completed. Pat Carroll can be contacted regarding lawn service issues as he works directly with our representative at Greg's to address issues. Also discussed were the reserve funds and their future use for maintenance and repairs on common elements.
- Mark Heindselman reported on a company called Roof Rejuvenate that uses a soy based organic product to extend the life of shingles. This product could be used in conjunction with reroofing to extend roof life at a lower cost for roofs not being addressed until later. Pat Carroll will request an independent roof appraisal from Diversified Builders to determine existing conditions and if Roof Rejuvenation is a feasible temporary, lower cost solution for extending existing roof life.
- 2022 insurance quotes have been received from American Family, Pekin, West Bend, and State Farm, ranging from \$25,800 to \$50,800 annually. The Board is working with an attorney to clarify the insurance requirement section of the HOA declaration documents and bylaws. Mark Heindselman will research the companies' ability to pay in case of a major loss. Each quote also has different deductible limits that are also being researched.
- A quote was received from Greg's Landscaping to hydroseed the front yards of each unit for \$4,600+taxes. They also quoted repair of ruts between 3600 and 3700 blocks at \$700. No action was taken after the discussion.
- Pate Asphalt inspected the HOA's private roads and stated they did not need crack sealing at this time. The HOA will continue to have them inspect the roads to determine when maintenance should be completed.
- Dave Lathrop reported on tree replanting. Blooms Nursery has 5'-8' trees for about \$16,000 and replanting next year. Palo Lawn and Garden has 2' trees, like what the 2nd association planted, and a planted cost of \$2,300 in a few weeks. The HOA could get volunteers to plant the trees to reduce the cost more.
- A motion to approve a quote of \$1,928 for bat removal and repairs was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.

- Remember to turn your clocks back one hour on November 7!
- Unhook hoses and turn off outside water spigots before winter to prevent frozen pipes.

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 American Family insurance agent, 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, permanent items installed in the patio area, and planting trees. **DO NOT ATTACH ANYTHING TO GARAGE DOORS OR SIDING OF UNIT.**
- This is YOUR Association. Please take responsibility in any way you can.
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- **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. Dues are increasing to \$125/month as of 1/1/2022.**
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- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: 3612

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

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

November 10, 2021

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: Mike Cutter.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$5,150.38.
- A motion to approve the October minutes was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be Spring 2022 due to the pandemic and winter.**
- **As of January 1, 2022, dues will increase to \$125/month.**
- Mike Cutter presented the contract for snow removal. There were minor increases to some hourly rates. A motion was made to accept Cutter Construction snow removal contract by Bev Persons and seconded by Mark Heindselman. The motion passed unanimously.
- Please bring in your front door mats to make snow removal easier. Also remember to not park on the street so the plows can finish their work after a snow storm. Remove outdoor decorations and items that may damage snow removal equipment. Damage to equipment could result in a fine.
- A motion was made to provisionally accept either the Pekin or West Bend insurance policies for 2022 after receiving more information from Accel Group before November 20, 2021 by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously. The board also did a review of the insurance requirements listed in the HOA bylaws. It is the board's interpretation that AM Best ratings A+, A, and A- will be considered "A" as required in the bylaws.
- Quotes from Starks Complete Lawn Care, Culvers Lawn & Landscape, and ProLawn Plus were received by Carole Fluegel and forwarded to the Board. Quotes range from \$610/mowing and \$960/fertilizer application to nearly \$87,000 annually for mowing and fertilizing. Additional information regarding mowing cancellations is being requested. Greg's currently charges \$400-\$500/mowing and can be cancelled during hot/dry weeks.
- A motion to approve payment of \$1,759 to Critter Control for bat removal and repairs was made by Dave Lathrop and seconded by Mark Heindselman. The motion passed unanimously.
- A motion to reimburse Pat Carroll \$307.64 for HOA purchases at Staples was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.
- Returned checks will include a \$30 fee for bank and processing charges.
- There is damage to siding and a gutter on #3526 and a roof leak at #3514. The HOA will work with the owners for repairs.
- Tree replacement at #3561 was discussed and tabled until spring 2022.
- Reminder - Unhook hoses and turn off outside water spigots before winter to prevent frozen pipes.

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 American Family insurance agent, Terra Heaton at (319) 377-5797 with specific questions.

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Units for Sale: None

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

Respectfully submitted by Bryan Benjamin.