

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Special Edition Newsletter
January 2022

Due to the continued pandemic, the winter weather, 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 November 10, 2021.

- **Reminder: Dues have increased to \$125/month effective January 1, 2022, \$375 quarterly, \$750 semiannually or \$1,500 annually. For those that use automatic bill pay through your financial institution, remember to change the amount.**
- **Reminder: Please remove all items outside that could be hit and damage snow removal equipment, especially dog leashes. Cutter Construction has already repaired at least one snowblower. There may be fines if repair bills are passed on to the association. Also, if there is an issue with snow removal, please contact a board member with your comments.**
- The association board has changed insurance providers this year. Our new insurance agent is: Roger Batterson with The Accel Group representing Pekin Insurance. (319) 365-8611.
- The association board is working with public adjuster firm Peril Adjusters. They will represent the association on past and future insurance claims.
- Votes are in regarding lawn care service for 2022. The association has 81 units. A total of 39 responses were received (48%). Of those, 22 voted yes to a new lawn care company, 16 voted no, and one was willing to do either depending on the rest of the votes. The board will move forward with Prolawn Plus. Note: switching insurance providers has resulted in a cost savings that will cover the higher mowing costs this season.
- On the back of this newsletter is the 2021 Stone Creek First Owners Association financial summary.

We wish all of you the best this new year!

Stone Creek First Owners Association
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Newsletter/Minutes
April 7, 2022

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: Cheryl and Devon Barrett and Diane Burrows.

STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$31,560.80.
- A motion to approve the November minutes was made by Dave Mossbarger and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be May 12, 2022, 6:30pm at #3752 (garage). All association members are invited to attend.**
- Information was provided regarding Sydney K Henderson, Cedar Rapids Public Education Specialist. Sydney is available to inspect smoke detectors and change batteries.
- An HOA "start up fee" was discussed. Board members will research this topic before any action is taken.
- A motion was made to accept the proposed landscaping improvement plans as presented by the owners for #3534 by Mark Heindselman and seconded by Karen Carroll. The motion passed unanimously. The owners will speak with the neighbor to get approval for lattice under the deck. The Board recommends coordinating all units in a building to replace the black plastic landscaping border with charcoal gray pavers, but will allow unit by unit replacement.
- The board is reviewing options for replacing four units' front yard trees destroyed by the derecho.
- Thank you to Marv and Marsha Evenson for cleaning up fallen tree limbs.
- Pat Carroll provided a State Farm roof installation form to board members for review.
- Reminder to park in your garage or driveway. No parking in the fire lanes.
- There was discussion about meat smokers in the association and how they affect the neighbors.

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 Pekin insurance agent, Roger Batterson at (319) 365-8611 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.
- Please make new association members feel welcome.
- **Association Dues of \$125.00 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.**
- Returned checks will include an additional \$30 fee for bank and processing charges.
- 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. Damage in equipment could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is Pekin Insurance – The Accel Group (319) 365-8611.
- 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 Dave Lathrop and seconded by Dave Mossbarger. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association
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Newsletter/Minutes
May 12, 2022

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, Nancy Henely, and Karen Carroll. Guest: Pat Woods.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$44,340.87.
- A motion to approve the April minutes was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be June 16, 2022, 6:30pm at #3752 (garage). All association members are invited to attend.**
- A motion was made to not act on adding a startup fee and close discussion on the issue was made by Mark Heindselman and seconded by Bev Persons. The motion passed unanimously.
- A motion was made to approve the proposed deck project for replacing deck floor boards and railing as presented by the owners for #3618 by Mark Heindselman and seconded by Pat Carroll. The motion passed unanimously with Bryan Benjamin abstaining due to a conflict of interest.
- The board is reviewing smaller, flowering tree options for replacing four units' front yard trees destroyed by the derecho.
- Pat Carroll will talk with the Association's handy man and landscaping company about options for filling in ruts and eroded areas around the neighborhood.
- Feedback of the new lawn mowing company Pro-Lawn has been generally positive. They responded promptly for a few issues that were identified after the first few mowings.
- Peril Adjusters and Cutter Construction have been on the roof of #775/3777/3779 experimenting with replacement shingles per American Family's request.
- Board members Pat Carroll, Mark Heindselman, Dave Lathrop, and Bryan Benjamin visited the streambank erosion area adjacent to #3522. The board will review the issue after the city's project of removing derecho damaged trees later this year.
- Replacement of evergreens along Dean Road was discussed as a task for this fall. The board will get updated quotes. Smaller trees will likely be easier to establish than larger ones.
- The Fairfax City-Wide Garage Sale Day is May 21, 2022. There is more traffic going by that day if owners are planning a garage sale.

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 Pekin insurance agent, Roger Batterson at (319) 365-8611 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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- Please make new association members feel welcome.
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- Returned checks will include an additional \$30 fee for bank and processing charges.
- 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. Damage of equipment could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
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Units for Sale: None

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

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association

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Newsletter/Minutes

June 16, 2022

The meeting was called to order at 6:30pm at the driveway of #3704. Board members in attendance were officers: Pat Carroll, Mark Heindselman, Bev Persons, and Bryan Benjamin. At large members: Karen Carroll, Nancy Henely, Dave Lathrop, Pat McDowell, and Dave Mossbarger (plus guest Karen). Guests: Mike Baker, Cheryl Barrett, Tom and Cindy Brennan, Mike Cutter, Sharon Ernberger, Bob and Yvonne Hull, Patrick McCormick, Carolyn O'Conner, John Seley, Karlee Swanson, and Fred and Pat Thompson.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$50,173.24.
- A motion to approve the April minutes was made by Dave Mossbarger and seconded by Pat McDowell. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be July 14, 2022, 6:30pm at #3752 (garage). All association members are invited to attend.**
- **American Family Insurance**, the HOA's previous insurance provider, through the work and negotiations of Peril Adjusters and Cutter Construction, **has agreed to pay for replacing the roofs of our 24 buildings** based on a claim made for a hail storm on April 7, 2020. Mike Cutter and John Seley presented the materials and methods they use for the reroofing. Shingle color will attempt to match the existing color. Cutter will ask if a unit wants existing satellite dishes reinstalled. With a full crew they can do about one building per work day. They plan to start Monday, June 27. Work starts about 7am each day. Total deductible and adjustor fee is \$445,500. This is more than what is in the reserves. **The board is reviewing special assessment options that would be passed on to the owners and their loss assessment coverage through their personal condo owner's insurance.** The claim is over two years old and at least 11 units have new owners since the April 7, 2002 storm, which complicates the process. More information to follow. A motion to approve a contract with Cutter Construction was made by Mark Heindselman and seconded by Dave Mossbarger. The motion passed unanimously. A motion to have the board determine the per unit special assessment and communicating that through the newsletter or other means was made by Mark Heindselman and seconded by Dave Mossbarger. The motion passed unanimously.
- It was noted the lawn care is looking good. There is a problem with weeds in the owners' rock areas. **Owners are responsible for maintaining their rock areas.**
- An issue with neighbors using meat smokers was discussed. The board can only enforce City of Cedar Rapids fire codes.
- Larry Chmelicek estimates rut repair between 3600 and 3700 to be \$375. The board will ask Larry for an estimate to repair all the ruts in the neighborhood caused by the derecho repairs.
- A motion was made by Fred Thompson and seconded by Dave Mossbarger to replace four trees removed after the derecho with small flowering trees costing \$175-\$350. The motion passed unanimously. Owners to care for the new trees with watering and feeding as appropriate.
- Replacement of evergreens along Dean Road and creek erosion control near 3522 was tabled until after the reroofing project.

- A motion to approve ProLawn's estimate of \$770 to repair the area between 3706 and 3710 was made by Mark Heindselman and seconded by Dave Mossbarger. The motion passed unanimously.
- Owners can choose deck stain colors. Existing colors are preferred by the board.
- The sump pump at 3702 needs to be checked for proper operation.

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.
- **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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- 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: 3542

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
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com
Special Roofing Public Meeting
June 29, 2022

The meeting was called to order at 6:30pm at the driveway of #3704. Board members in attendance were officers: Pat Carroll, Mark Heindselman, Bev Persons, and Bryan Benjamin. At large members: Karen Carroll, Nancy Henely, Dave Lathrop, and Pat McDowell. Guests: 42 owners represented.

Summary of Public Meeting for 2022 Reroofing Project:

A timeline of the insurance claim was given:

- April 7, 2020 – Storm – Reported tennis ball size hail in the Fairfax area
- June 1, 2020 – Advised by a unit owner doing a home inspection pre-condo sale that there was hail damage to their roof – claim filed with American Family same day
- September 2020 – Association told by American Family not enough hail damage to replace roofs
- October 1, 2020 – American Family sends a letter stating the roofs have deteriorated and need replacement, Association's responsibility
- October 28, 2020 – Another unit owner states an inspection of their roof turned up hail damage. Association requests American Family to reinspect roofs
- November 19, 2020 – American Family letter says inspection with Wesley Curtis of Premier Plus Storm Team turned up no hail damages observed. However, excessive amount of wear/tear and premature failure of the asphalt shingles, mostly on south and west facing facets. Association's responsibility to repair as it is not a covered peril.
- 2020-2021 Association begins research and reaching out to contractors to begin reroofing buildings at Association's cost.
- Late November 2021- Cutter Construction introduces Peril Adjusters to the Association board.
- December 1, 2021 – Association changed to Pekin Insurance and talks begin with Peril Adjusters
- February 2022 – Contract signed with Peril Adjusters to represent the Association on insurance claims
- March 28, 2022 – Peril requests and receives an extension to the claims process as two years since the loss is nearing
- June 3, 2022 – American Family agrees to approve the claim from the April 7, 2022 storm
- June 15, 2022 – American Family estimate of the claim received from Peril. Cutter Construction estimate is about \$50,000 higher than American Family's estimate. Peril's fees are 10% of the final construction costs paid by American Family
- June 16, 2022 – June monthly Association meeting – Cutter Construction presentation and board signs contract with Cutter. First discussion of a special assessment
- June 22, 2022 – After review of finances, board agrees to \$3,500 special assessment and spending over half of the reserves for the roofing project.
- June 23 and 24 – Special assessment packets provided to owners

The board gave a summary of the project financials. The American Family Insurance wind/hail deductible is 2% of the total Association building values. Without the insurance settlement, reroofing would have likely occurred at a pace of up to five buildings per year. Special assessments would have been over three times more per unit. The Association is now getting a better roof product than what it would have purchased if doing the project at its own cost.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association

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Newsletter/Minutes

July 14, 2022

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

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$272,906.55.
- 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 August 11, 2022, 6:30pm at #3752 (garage). All association members are invited to attend.**
- Tracie Schulte told the board about the insurance company she works for. They represent multiple insurance providers including Travelers, Nationwide, Chubb, and others. She is available to review insurance renewals or changes.
- The board discussed and is reviewing multiple issues brought up by an owner regarding the special assessment, the roofing project, hiring a property management company, and pests.
- It was noted the lawn care is looking good. There is a problem with weeds in the owners' rock areas. **Owners are responsible for maintaining their rock areas.** Board members will be reviewing the weed issue and giving notice to units that need attention.
- On-street parking has become an issue again. Park your vehicles in your garage or driveway. Tuesday mornings are especially problematic when the refuse and recycling trucks come and they need all of the street room they can get.
- The roofing project continues. Cutter Construction has completed four buildings and will start again on the building with units 3734-3736-3738 on July 18, 2022.
- A motion to make a second payment to Cutter Construction was made by Bev Persons and seconded by Dave Lathrop, The motion passed unanimously.
- Pat Carroll and Dave Lathrop will meet with ProLawn staff to discuss trimming boulevard bushes for \$830 (includes brush disposal). Ruts will be filled in the fall.

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 Pekin insurance agent, Roger Batterson at (319) 365-8611 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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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.
- 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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- The HOA's insurance is Pekin Insurance – The Accel Group (319) 365-8611.
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Units for Sale: None

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

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association

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Newsletter/Minutes

August 11, 2022

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

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$90,206.97.
- A motion to approve the July minutes was made by Dave Mossbarger and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be September 8, 2022, 6:30pm at #3752 (garage) to plan the annual meeting. The annual meeting will be September 15, 2022, 6:30pm in the driveway of #3704. All association members are invited to attend.**
- Parking tractor trailer vehicles is prohibited in the association.
- Remove solar lights from the common areas as they get in the way of mowing. Keep them to your landscaped rock areas only.
- ProLawn will spray weeds in the association's landscaped areas along the boulevard.
- Replacement trees were discussed for the four units that lost trees in the derecho. Autumn Brilliance Serviceberry trees were recommended by one owner. The berries may be an issue that needs to be researched. Tabled until the September meeting.
- Pat Woods will research a list of approved trees for the association.
- The roofing project continues. Cutter Construction will have completed 15 buildings through August 12 and will start again on the building with units 3600-3602-3604 on August 17, 2022. Payments to Cutter are on track with the overall project budget. Payments from American Family have been a bit slow and have the potential to delay project completion. Multiple owners have complimented the roofing crew, Cutter Construction, and completed work.
- Only a few special assessments haven't been paid or have a payment plan established. Thank you to all that have paid promptly.
- Repairs to the gutter on #3526 have been paid for by the owners.
- The association has asked Larry Chmelicek to complete a list of maintenance items around the association.
- An area of erosion needs to be repaired for #3565.
- Installing a dog waste bag dispenser was discussed. More research will be done.
- A motion to reimburse Pat Carroll \$245.31 for association printing and mailing supplies was made by Dave Mossbarger and seconded by Pat McDowell. The motion passed unanimously.
- Board members will be reviewing weeds in landscaped areas.
- Potential annual meeting topics include the roofing project, the new lawn care company performance, and board member nominations.

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 special assessments. Call the HOA's Pekin insurance agent, Roger Batterson at (319) 365-8611 with specific questions.

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Units for Sale: 3504 and 3642

A motion to adjourn at 7:15pm 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

September 8, 2022

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Mark Heindselman, Bev Persons, and Bryan Benjamin. At large members: Karen Carroll, Nancy Henely, Dave Lathrop, and Dave Mossbarger (Karen). Guest: Pat Woods.

STANDARD BOARD BUSINESS:

- Bev Persons read the treasurer's report. The current checking account balance is \$109,917.92-\$75,118.97 (payments to Cutter and Peril)=\$34,798.95.
- A motion to approve the August minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The annual meeting will be September 15, 2022, 6:30pm in the driveway of #3704. All association members are invited to attend.**
- This was a planning meeting for the annual meeting.
- Annual meeting topics will include the roofing project, the new lawn care company performance, replacement trees, other topics discussed throughout this past year, and board member nominations.
- Replacement trees have been reserved for three of the four units that lost trees in the derecho.
- Pat Woods presented her research of evergreen trees for the association. The board is asking for owners to volunteer to water the new trees once they are planted.
- Automotive fluid spots in driveways and the streets needs to be cleaned up by unit owners. Pat Woods has some products to help with that effort.
- The roofing project is complete. All 24 association buildings have been re-roofed. Cutter Construction will be completing final tasks to address remaining issues.
- Thank you to all that have paid the special assessment promptly.
- An area of erosion needs to be repaired for #3565.

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 special assessments. Call the HOA's Pekin insurance agent, Roger Batterson at (319) 365-8611 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.
- Please make new association members feel welcome.
- **Association Dues of \$125.00 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.**
- Returned checks will include an additional \$30 fee for bank and processing charges.
- 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. Damage of equipment could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is Pekin Insurance – The Accel Group (319) 365-8611.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: 3642

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

Respectfully submitted by Bryan Benjamin.

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Newsletter/Minutes

September 15, 2022 – 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 Karen Carroll, Nancy Henely, Dave Lathrop, David Mossbarger, and Pat McDowell.

The next board meeting will be September 22, 2022, 6:30pm in the garage of #3572. All association members are invited to attend.

A roll call of units represented was taken. A motion was made to forgo reading of the 2021 minutes and approve the minutes by Pat Thompson and seconded by Pat McDowell. The motion passed unanimously.

Pat Carroll gave the treasurer's report:

- The checking account balance as of 9/15/22 is \$49,742.95
- All dues are current. Thank you!
- The special assessment has been paid or payment plans created. Thank you!

A letter from John Seley with Cutter Construction was read thanking the association for flexibility and patience as they worked through the roofing project.

The roofing project is complete. All 24 buildings were reroofed between July 5 and September 7. Larry Chmelicek has been asked to repair dry wall in two units that had roof leaks prior to the roofing project.

Trees between the sidewalk and Dean Road will be replaced through the City of Cedar Rapids' ReLeaf program in 2030. Our area of town is the last in the program.

New trees planned for the association need to be watered. It is recommended a five-gallon bucket with a hole be used to slowly water the new trees. More information is being collected from Trees Forever for the evergreen replacements. Pat Woods has also collected information from local nurseries.

The association's roads were inspected this year and determined to not need crack filling. They will be inspected again next year. Driveway replacements are possible in 2023 for a few units with significant driveway issues. Ruts between 3600 and 3700 have been filled in and seeded.

Motions to nominate current board members Pat Carroll and Bryan Benjamin to another term and Nancy Henely were made by David Mossbarger and seconded by Dave Lathrop. The motions passed unanimously.

Deb Heindselman, Pat Thompson, and Pat Woods volunteered to be on the Ad Hoc Committee for reviewing the HOA's financial records.

ROUND ROBIN DISSCUSION ITEMS

- Shutters on the townhouses have faded. Tracy Serbousek and Steven Bradley to collect painting or replacement information
- No units are currently for sale
- Window repair or replacement is the owner's responsibility. Board approval is required for changing the style of windows
- The HOA will pay for siding power washing if there is mold present

A motion to adjourn at 7:00pm was made by David Mossbarger and seconded by Dave Lathrop. The motion passed unanimously.

Stone Creek First Owners Association
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Newsletter/Minutes
September 21, 2022

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

STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$90,306.44. The balance will change as American Family has cancelled a check and will replace it with an increased amount recently approved for the final roofing project payment.
- A motion to approve the September 8, 2022 minutes was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be October 20, 2022, 6:30pm at #3752 (garage). All association members are invited to attend.**
- A motion to install board members Pat Carroll, Nancy Henely, and Bryan Benjamin was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.
 - Pat Carroll – President 2022-2025
 - Mark Heindselman – Vice President 2019-2023
 - Nancy Henely – Treasurer 2022-2023
 - Bryan Benjamin – Secretary 2022-2023
- Thank you to Bev Persons for her years serving as HOA Board treasurer! Bev will become a board at large member.
- A motion to approve an American Hornbeam tree in the front yard between #3714 and #3716, and two trees in the backyards (White Oak, River Birch, or Hackberry) per the owners' presented plan was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously. Owners will be responsible for a One Call utility locate prior to planting. Landscaping, if added, is limited to a 3' radius ring around the trees. Owners are responsible for planting, care, and potential tree replacement(s) if there are tree health issues.
- Owners of Unit #3744 will be finishing their basement and adding a water line to reach the back of the home.
- Cutter Construction will be investigating two reports of issues after the roofing project. The board has also asked for a quote to do gutter cleanout.

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 special assessments. Call the HOA's Pekin insurance agent, Roger Batterson at (319) 365-8611 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.
- Please make new association members feel welcome.
- **Association Dues of \$125.00 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.**
- Returned checks will include an additional \$30 fee for bank and processing charges.
- 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. Damage of equipment could result in a fine.
- Everyone in the neighborhood should assist in keeping it clean and neat every day.
- The HOA's insurance is Pekin Insurance – The Accel Group (319) 365-8611.
- 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 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
October 20, 2022

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

STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$66,165.37.

NEW BUSINESS:

- **The next HOA Board meeting March or April 2023 due to the changing weather.**
- A motion to approve a snow removal contract with Cutter Construction was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.
- A motion to approve the 2023 ProLawn's lawn maintenance contract was made by Dave Lathrop and seconded by Pat McDowell. The motion passed unanimously. Pat Carroll will discuss patch filling at #3565 with ProLawn.
- The Ad Hoc committee has finished their review and approved the HOA's reserve certificates.
- The board reviewed a request for a replacement light on the garage of #3636. The HOA will have Diversified Builders replace the light fixture to be consistent with the rest of the development. The lights on each unit in that building may need to be replaced to keep them consistent. Security cameras were also discussed.
- The board discussed replacement windows. Replacement windows need to have white vinyl frames. If the owner chooses, windows can be the current slide style or double hung.
- The board discussed security shutters. Official requests are required for the board's review.
- The board will review replacing trees along Dean Boulevard next spring.

OLD BUSINESS AND POINTS OF INTEREST:

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Units for Sale: None

A motion to adjourn at 7:15pm 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

November 3, 2022

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Nancy Henely, and Bryan Benjamin. At large members: Karen Carroll, Dave Lathrop, Pat McDowell, and Bev Persons. Guests: Mike Cutter, John Seley, and Pat Woods.

STANDARD BOARD BUSINESS:

- None

NEW BUSINESS:

- **The next HOA Board meeting March or April 2023 due to the changing weather.**
- Mike Cutter and John Seley answered questions about this year's snow removal contract. The board asked them to make sure fire hydrants were also shoveled out with a path to the street for easy firefighter access. They will plow the streets with 1" snowfall and driveways after 2" snowfall. Please contact a board member if there is a snow removal issue.
- ProLawn has completed patch filling at #3565.
- A motion was made to transfer money from the checking account to reserve certificates in November and December by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.
- The invoice for purchasing and planting three trees of \$756.02 was paid by the Association.
- Deterioration of street conditions was discussed. The Association will get quotes for crack sealing in 2023.
- Reminder to turn off outside water spigots and remove hoses to prevent frozen water damage.
- Larry Chmelicek (319) 350-1145 will do dryer vent cleaning if the roofs are clear for \$65/unit. It is recommended owners do this annually to reduce the chances of fires and improve dryer efficiency.

OLD BUSINESS AND POINTS OF INTEREST:

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Units for Sale: None

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

Respectfully submitted by Bryan Benjamin.