

## Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

April 13, 2023

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Nancy Henely, Mark Heindselman (by phone), and Bryan Benjamin. At large members: Karen Carroll, Dave Lathrop, Pat McDowell, Dave Mossbarger, and Bev Persons. Guests: Steven Bradley, Sam David, Marcia Evenson, Deb Heindselman, and Carolyn O'Connor.

### STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$72,335.34.

### NEW BUSINESS:

- **The next HOA Board meeting will be May 11, 2023, 6:30pm at #3752 (garage). All association members are invited to attend.**
- Sod pushed by the snow plows will be pulled back and some areas may need to be reseeded. Comments from the meeting attendees were generally positive for this season's snow removal.
- Some of the common area planters in the development need refreshed mulch.
- Dryer roof vents need to be inspected. There have been multiple issues across the development after the roofing project. The Board is working with Cutter Construction to review the vents and remove the screens. The Board is reviewing costs for cleaning out each dryer vent in the HOA. Cutter is developing an estimate for water damage repairs to #3600. Cutter has a new roof project manager, Dan Shultz, as John Seley has left the company.
- Signing up for the Cutter maintenance program has been tabled until the vent issue is addressed.
- A motion was made to allow adding a white handrailing to the front steps of #3522 by Dave Mossbarger and seconded by Karen Carroll. The motion passed unanimously.
- Reminder, replacing the black landscaping border is the responsibility of the owner. It can be replaced in kind or with charcoal gray bullet nose pavers.
- Pat Woods is getting gutter guard estimates for two ranches and two townhouses adjacent to treed areas. It was noted downspouts behind units need to be dug out.
- The Board will review and prioritize potential upcoming improvement projects (concrete replacement, new trees on Dean Road, road crack sealing, erosion control, and replacing shutters on townhouses).
- The Board will review dues this year as an owner noted they may be too low to keep the reserve at a healthy level while maintaining the neighborhood.
- #3563 has requested to plant flowers around the new tree and water valves. The board will work with the owner on the landscaping plan.
- The Fairfax City-Wide Garage Sale is advertised as May 20, 2023. It is a good time if owners want to have their own garage sale with increased traffic.
- If owners are looking for window washing services, the Board received information from Bright Window Washing, Mike Guge (owner) (319) 329-8867.

### 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.

- Larry Chmelicek (319) 350-1145 will do dryer vent cleaning if the roofs are clear for a fee. **It is recommended owners do this annually to reduce the chance of fire and improve dryer efficiency.**
- 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 1<sup>st</sup> of the month. Grace period is from the 2<sup>nd</sup> to the 10<sup>th</sup>. An assessment of \$10.00 will be added after the 10<sup>th</sup>. 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: #3502

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

May 11, 2023

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Nancy Henely, Mark Heindselman, and Bryan Benjamin. At large members: Karen Carroll, Dave Lathrop, and Pat McDowell. Guests: Marcia Evenson, Deb Heindselman, Patrick McCormick with guest, and Shirley Readnour.

### STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$76,938.33.
- A motion to approve the October 2022, November 2022, and April 19, 2023 minutes was made by Dave Lathrop and seconded by Pat McDowell. The motion passed unanimously.

### NEW BUSINESS:

- **The next HOA Board meeting will be June 8, 2023, 6:30pm at #3752 (garage). All association members are invited to attend.**
- The Board reviewed project priorities throughout the neighborhood. Funding the reserves and projects for safety are the highest priority, with maintenance and aesthetics following.
- An estimate of \$36,786.08 was received from Cutter Construction to repair the sidewalks (safety) with replacing two damaged concrete driveways. Pat Carroll is expecting a second estimate prior to the next HOA meeting. This will be a priority project.
- A motion to install orange snow fencing and caution signs near the creek erosion area near #3522 (safety) was made by Mark Heindselman and seconded by Pat McDowell. The motion passed unanimously. The erosion will continue to be monitored.
- Estimates for concrete pavement crack filling (safety and maintenance) will be received this month.
- Larry Chmelicek will be contacting owners for dryer vent cleaning and screen removal (safety and maintenance). The HOA is paying \$4,050 to have each unit's dryer vent cleaned once.
- A motion to table the gutter guard (maintenance) project one month until estimates for the safety projects are received was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously. Estimates received by Pat Woods ranged from \$7,500-\$15,000.
- A motion to table planting trees (aesthetic) until a Board member requests them was made by Mark Heindselman and seconded by Karen Carroll. The motion passed unanimously. The most recent estimate for 20 six-foot-tall pine trees was \$17,560 and another \$400 per watering.
- A motion to table replacing shutters (aesthetic) until a Board member requests them was made by Mark Heindselman and seconded by Nancy Henely. The motion passed unanimously. The most recent estimate for new shutters was about \$7,000.
- Signing up for the Cutter maintenance program has been tabled one month to provide more information to the Board officers.
- Larry Chmelicek will be contacted about a loose soffit reported by Deb Heindselman.
- The Board will discuss raising dues to \$150/month and a \$25 late fee starting January 1, 2024 as the buildings are aging, the list of projects is increasing, and costs are rising.
- A motion was made to approve construction of a hose spigot in the rear of #3636 by Mark Heindselman and seconded by Bryan Benjamin. The motion passed unanimously.

- A motion was made to allow a portable fire pit at #3636 with the owner responsible for any damage caused and complies with the Cedar Rapids fire code by Mark Heindselman and seconded by Karen Carroll. 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 special assessments. Call the HOA's Pekin insurance agent, Roger Batterson at (319) 365-8611 with specific questions.
- Larry Chmelicek (319) 350-1145 will do dryer vent cleaning if the roofs are clear for a fee. **It is recommended owners do this annually to reduce the chance of fire and improve dryer efficiency.**
- 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 1<sup>st</sup> of the month. Grace period is from the 2<sup>nd</sup> to the 10<sup>th</sup>. An assessment of \$10.00 will be added after the 10<sup>th</sup>. 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.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: #3502

A motion to adjourn at 7:40pm 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

June 8, 2023

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

### STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$69,752.75. A check going out tomorrow to pay for the recent concrete work will reduce checking to \$43,806.75.
- A motion to approve the May 11, 2023 minutes was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.

### NEW BUSINESS:

- **The next HOA Board meeting will be July 13, 2023, 6:30pm at #3752 (garage). All association members are invited to attend.**
- The HOA Annual Meeting is planned for September 14, 2023 in the driveway of #3702. Topics to include raising monthly dues to \$150/month, replacing shutters, and installing gutter guards.
- An estimate of \$14,800 to repair concrete around manholes in our roads was received from RL Snitker. Pat Carroll is expecting a second estimate prior to the next HOA meeting.
- A motion to allow planting a magnolia tree between #3748 and #3750 per the submitted plan was made by Bev Persons and seconded by Nancy Henely. The motion passed unanimously.
- A motion to allow planting two pine trees at #3608 per the submitted plans was made by Nancy Henely and seconded by Dave Lathrop. The motion passed unanimously.
- A motion to reimburse #3546, #3744, and #3748 \$65 each for vent cleaning was made by Mark Heindselman and seconded by Bev Persons. The motion passed unanimously.
- A motion to reimburse #3548 \$124.60 for common area landscaping improvements was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.
- Installing yield or stop signs at the cul-de-sacs was discussed. They will not be added at this time.
- **Do not drive on the grass and behind the units.**
- Estimates for concrete pavement crack filling are still pending. Let Pat Carroll know if you know companies that do this as our former provider doesn't do this service anymore.
- Mark Heindselman will get at least two quotes for inspecting and flushing fire hydrants.
- A motion was made to move \$12,000 to the reserves by Mark Heindselman and seconded by Marcia Evenson. The motion passed unanimously. Another \$12,000 to be added to reserves prior to the HOA annual meeting.
- The Board commented the concrete project is complete. Delaney was easy to work with, did quality work, and was efficient.
- A motion to create a weed committee of non-Board members to inspect units for weeds in their rock areas. They will inspect at the end of each summer month and report to the Board was made by Mark Heindselman and seconded by Renee Dostal. The motion passed unanimously. Letters will be issued to owners to remove weeds or a fine will be levied. Renee Dostal recommended removing weeds and then using the product "Preen" to stop the future weed growth. Please remove weeds prior to the first inspection at the end of June to keep our neighborhood nice.

- A motion to approve the Cutter Maintenance Program pending approval of a review and renewal period was made by Mark Heindselman and seconded by Dave Lathrop. 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 special assessments. Call the HOA's Pekin insurance agent, Roger Batterson at (319) 365-8611 with specific questions.
- Larry Chmelicek (319) 350-1145 will do dryer vent cleaning if the roofs are clear for a fee. **It is recommended owners do this annually to reduce the chance of fire and improve dryer efficiency.**
- 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: #3512

A motion to adjourn at 7:35pm was made by Dave Lathrop and seconded by Renee Dostal. The motion passed unanimously. Respectfully submitted by Bryan Benjamin.

- A motion to approve the Cutter Maintenance Program pending approval of a review and renewal period was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.

#### **OLD BUSINESS AND POINTS OF INTEREST:**

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Units for Sale: #3512

A motion to adjourn at 7:35pm was made by Dave Lathrop and seconded by Renee Dostal. The motion passed unanimously. Respectfully submitted by Bryan Benjamin.

**Stone Creek First Owners Association**  
www.stonecreek1st.com / stonecreek1st@stonecreek1st.com  
Newsletter/Minutes  
July 13, 2023

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Nancy Henely, Mark Heindselman, and Bryan Benjamin. At large members: Karen Carroll and Dave Lathrop. Guests: Marcia Evenson, John Kiesel, and Scott Reitting.

**STANDARD BOARD BUSINESS:**

- Pat Carroll read the treasurer's report. The current checking account balance is \$49,888.01.
- A motion to approve the June 2023 minutes was made by Karen Carroll and seconded by Dave Lathrop. The motion passed unanimously.

**NEW BUSINESS:**

- **The next HOA Board meeting will be August 17, 2023, 6:30pm at #3752 (garage). All association members are invited to attend.**
- The HOA Annual Meeting is planned for September 14, 2023 in the driveway of #3704. Topics to include raising monthly dues to \$150/month, replacing shutters, installing gutter guards, and highlighting recent completed projects.
- A motion to accept the estimate of \$2,150 to fill cracks in our roads from Tikor Black was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.
- A motion to reimburse Bryan Benjamin \$16.04 for HOA return address labels was made by Karen Carroll and seconded by Dave Lathrop. The motion passed unanimously.
- A motion to reimburse Jeremy Thorsgaard \$335.76 for two years of the HOA's website renewal was made by Dave Lathrop and seconded by Nancy Henely. The motion passed unanimously.
- A motion to reimburse #3612 \$129.95 for emergency vent cleaning in early January was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.
- Thank you to all owners as everyone is current on their HOA dues!
- Thank you to the owners that have been planting flowers and beautifying the neighborhood!
- Please clean out the ends of your downspout outlets if they are driven over at the end of your driveway. Also, fill in holes and ruts caused by vehicles driving over the curb.
- John Kiesel provided an update on the 2<sup>nd</sup> Association. He also provided information for a company that does shutter replacements. Their current dues are \$155/month.
- A motion to approve plans for adding a lower front step and white handrail at #3502 was made by Mark Heindselman and seconded by Bryan Benjamin. The motion passed unanimously (via email).

**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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- Be on the lookout for loose/broken siding. Report damage to a Board member.
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Units for Sale: #3512

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

Respectfully submitted by Bryan Benjamin.

## Stone Creek First Owners Association

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Newsletter/Minutes

August 17, 2023

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

### STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$37,136.17. When the check sent to Delany Concrete clears, checking will be at \$17,763.17. A deposit of \$12,000 was made to the HOA's reserve.
- A motion to approve the July 2023 minutes was made by Bev Persons and seconded by Deb Heindselman. The motion passed unanimously.

### NEW BUSINESS:

- **The next HOA Board meeting will be the annual meeting September 14, 2023, 6:30pm at #3704 (driveway). All association members are invited to attend.**
- Topics at the annual meeting to include raising monthly dues to \$150/month, the 2024 budget, replacing shutters, installing gutter guards, and highlighting recent completed projects.
- Mark Heindselman is working on hiring a company to flush our fire hydrants.
- A discussion was held regarding water/quack grass taking over the lawns. Pat Carroll will reach out to ProLawn to discuss options. Let Pat know if there are bare lawn areas that need reseeding.
- ProLawn will be hired this fall to trim bushes in the common planter areas. They will also provide an estimate for removing volunteer trees at the end of the cul-de-sacs and removing the dead tree at #3600.
- Signs will be made for the common planter areas reminding pet owners to pick up pet waste.
- #3544 made a request to have concrete raised after the water service was repaired. Pat Carroll will contact Concrete Polyfix for an estimate.
- Two panels of sunken sidewalk across from #3777 will also be reviewed for repair or replacement.
- #3600 requested to replace the broken storm door. White is the only allowed color for storm doors. Installation and cost is the owner's responsibility.
- Snow removal reminder: the HOA's contract with Cutter Construction for snow removal states they will plow roads after at least 1" snowfalls and driveways after at least 2" snowfalls.
- There is a one-day delay in garbage pickup after Labor Day, September 4.

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

Units for Sale: #3512

A motion to adjourn at 7:20pm was made by Sam David and seconded by Nancy Henely. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

## Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

### September 14, 2023 – 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, Nancy Henely, and Bryan Benjamin. At large members Karen Carroll, Marcia Evenson, Dave Lathrop, David Mossbarger, Pat McDowell, Beverly Persons, and Pat Woods.

**The next board meeting will be October 19, 2023, 6:30pm in the garage of #3752. All association members are invited to attend.**

A roll call of units represented was taken. A motion was made to forgo reading of the 2022 minutes and approve the minutes by Dave Lathrop and seconded by Nancy Henely. The motion passed unanimously.

Pat Carroll gave the treasurer's report:

- The checking account balance as of 8/31/23 is \$23,246.98 and reserves are \$179,468.11.
- All dues are current. Thank you!
- The special assessment has been paid or payment plans created. Two payment plans have been completed, two will be completed by this time next year, and two final ones will take multiple years to complete. Thank you!

Pat Carroll read a list of HOA accomplishments in the past year:

The roofing project is complete and cost the HOA about \$300,000 paid by the reserves and the special assessment. Three trees replaced post derecho. Erosion at the end of the #3500 protected by fencing and under observation. The city cleared many of the derecho damaged/downed trees adjacent to the creek. Lawn care service improvements. Added \$24,000 to the reserves. Driveway and sidewalk concrete repairs for about \$30,000. Man hole and road concrete repairs for about \$19,000. Street crack filling for about \$2,200. Multiple sidewalk areas raised for about \$1,820. Three HOA owned fire hydrants flushed and inspected for \$288. Total expenses with the roofing project were about \$380,000.

The HOA is paying about \$4,000 to have each unit's dryer vent cleaned and screen removed. Larry has been given the contact information for each unit, but a schedule for completion is currently unknown. This is a one-time event after the roofing project.

The 2024 Estimated Budget includes the following:

- Repair Erosion near #3522 - \$35,000
- Insurance Premiums - \$30,000
- Reserve - \$25,000

- Lawn Care - \$15,000
- Snow Removal - \$15,000
- Install Gutter Guards on Four Buildings - \$10,000
- Shutter Replacement - \$10,000
- Dog Waste Removal Signs - \$110
- Miscellaneous Repairs - \$3,690
- Total = \$145,800

The board will be voting to raise monthly dues to \$150/month in 2024 to match the budget. If there is extra money left over, it will be moved to the reserves or applied to another project like replacing trees near Dean Road. The board will also vote to raise the late dues fee to \$25.

A motion to nominate current board members Mark Heindselman, Nancy Henely, and Bryan Benjamin to another term was made by David Mossbarger and seconded by Beverly Persons. The motions passed unanimously.

Marcia Evenson, Nicole Knoll, and Pat Thompson volunteered to be on the Ad Hoc Committee for reviewing the HOA's financial records.

Please avoid parking on the streets as it interferes with garbage collection, deliveries, and general traffic through the association.

Thank you to our veterans' service! Thank you for planting flowers around your units! Thank you to Nancy Henely for the bird sanctuary behind her unit! Thank you to Tom and Cindy for use of their driveway for the annual meeting!

### **ROUND ROBIN DISCUSSION ITEMS**

- The volunteer trees approaching the #3700 block mailboxes will be the association's responsibility for removal.
- Checks for dues are typically deposited on the 11<sup>th</sup> or after due to weekends or holidays. Please be patient for checks clearing the bank.
- The board will be inspecting concrete in the spring for repair or raising. Back patios are the owner's responsibility.
- Reminder for snow removal: 1" snowfall to plow roads, 2" snowfall to clear driveways.
- The drought has made the yards look worse than usual. Rain will help.
- Fred Thompson noted that board members "are doing one hell of a good job."
- Some house numbers are faded. Board to review.
- Allyson Brawner will review Farmer's State Bank's ACH services. If there is an additional fee for electronic payment of dues, owner will be responsible for that. Owners can also still pay by check with no additional fee.

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

## Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

October 19, 2023

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Nancy Henely, Mark Heindselman, and Bryan Benjamin. At large members: Karen Carroll, Marcia Evenson, Dave Lathrop, Dave Mossbarger, and Pat Woods. Guests: Roger Batterson, Sam David, Carl Halford, Collin and Nicole Knoll, Mark McDermott, Shirley Readnour, Salah Al-Suleiman and his contractor.

### STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$21,915.46.
- A motion to approve the August 2023 minutes was made by Dave Mossbarger and seconded by Marcia Evenson. The motion passed unanimously.

### NEW BUSINESS:

- **The next HOA Board meeting will be November 9, 2023, 6:30pm at #3752. All association members are invited to attend.**
- A discussion was held with Roger Batterson regarding the HOA's insurance. Pekin had previously indicated a premium increase from \$25,000 to \$35,000/year. Pekin just sent notice they are pulling out of the HOA business in Iowa and won't be renewing the HOA's policy on December 1, 2023. Roger is seeking quotes from other companies. Premiums may increase significantly to be in the \$40,000-\$80,000/year range. The 2024 budget estimated insurance premiums at \$30,000.
- A motion to declare Roger Batterson as agent of record was made by Mark Heindselman and seconded by Dave Mossbarger. The motion passed unanimously.
- A motion to accept Cutter Construction's 2023-24 snow removal contract with no increase in rates was made by Dave Mossbarger and seconded by Mark Heindselman. The motion passed unanimously.
- A motion to accept Pro Lawn's 2024 lawn care contract with a 10% increase in rates was made by Dave Mossbarger and seconded by Mark Heindselman. The motion passed unanimously.
- A discussion was held regarding a building addition at #3514. The topic was tabled to allow time for the contractor to provide construction plans and discussions with the neighbors.
- A motion to approve deck reconstruction at #3632 and #3634 was made by Dave Mossbarger and seconded by Nancy Henely. The motion passed unanimously.
- A motion to reimburse #3704 and #3706 for dryer vent cleaning was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.
- A motion to increase the late dues fee from \$10 to \$25 was made by Mark Heindselman and seconded by Dave Mossbarger. The motion passed unanimously.
- A vote to increase monthly dues is tabled until the insurance premiums are determined.
- Do not use the woods to dump garbage.
- Please remove hoses and drain hose spigots for the upcoming freezing weather.
- The HOA may pay for dryer vent cleaning once every three years. To be discussed at the next budgeting session. Pat Carroll is coordinating this year's dryer vent cleaning with Larry.
- Snow removal reminder: the HOA's contract with Cutter Construction for snow removal states they will plow roads after at least 1" snowfalls and driveways after at least 2" snowfalls.

## 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.
- Larry Chmelicek (319) 350-1145 will do dryer vent cleaning if the roofs are clear for a fee. **It is recommended owners do this annually to reduce the chance of fire and improve dryer efficiency.**
- 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 1<sup>st</sup> of the month. Grace period is from the 2<sup>nd</sup> to the 10<sup>th</sup>. An assessment of \$10.00 will be added after the 10<sup>th</sup>. 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.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: #3512

A motion to adjourn at 7:50pm was made by Dave Mossbarger and seconded by Dave Lathrop. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

## Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

November 9, 2023

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

### STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$14,999.88.
- A motion to approve the October 2023 minutes was made by Dave Mossbarger and seconded by Nancy Henely. The motion passed unanimously.

### NEW BUSINESS:

- **The next HOA Board meeting will be March or April 2024. All association members are invited to attend. November's meeting was the last one planned for 2023.**
- A discussion was held with Roger Batterson regarding the HOA's insurance. The 2024 budget estimated insurance premiums at \$30,000. A quote from Westfield (AM Best Rating A) was \$46,984/year with a 5% wind/hail deductible. If a catastrophic event happened again and all building roofs were damaged, the HOA deductible would be \$1,043,949 based on current building values. **All owners should increase their loss assessment coverage to as high as possible because there will be large assessments if a storm damages each building.**
- A motion to accept the Westfield insurance quote and notify owners directly to raise their loss assessment coverage was made by Mark Heindselman and seconded by Sam David. The motion passed unanimously.
- A motion to raise monthly dues to \$150/month starting on January 1, 2024 was made by Mark Heindselman and seconded by Dave Mossbarger. The motion passed unanimously. The 2024 budget did not include as large of an insurance premium increase and planned projects may be delayed to shift money to the higher insurance costs. Association dues can be paid monthly at \$150, two months at \$300, three months at \$450, six months at \$900 or annually at \$1800.
- A discussion regarding a potential building addition at #3514 was tabled until project plans are received by the board from the owner.
- The sump pump drainage outlet at #3514 was repaired.
- There will only be one unit remaining for dryer vent cleaning.
- Thank you to all of our veterans for their service! Veterans Day is November 11.
- Reminder, late dues fees rise from \$10/month to \$25 starting on January 1, 2024.
- Please remove hoses and drain hose spigots for the upcoming freezing weather. Also cut down dead landscaping.
- Snow removal reminder: the HOA's contract with Cutter Construction for snow removal states they will plow roads after at least 1" snowfalls and driveways after at least 2" snowfalls.

### 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 \$25,000 or



\$50,000 to cover special assessments. Call the HOA's insurance agent, Roger Batterson at (319) 365-8611 with specific questions.

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- Please make new association members feel welcome.
- **Association Dues of \$125.00 are due on the 1<sup>st</sup> of the month. Grace period is from the 2<sup>nd</sup> to the 10<sup>th</sup>. Dues increase to \$150.00 on January 1, 2024. An assessment of \$10.00 will be added after the 10<sup>th</sup>. The late fee increases to \$25 after January 1, 2024. 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.
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Units for Sale: #3512

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

Respectfully submitted by Bryan Benjamin.