

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

April 11, 2024

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, Marcia Evenson, Dave Lathrop, and Bev Persons. Guests: ImOn representatives Ryan and Bob, John Kiesel (2nd Association), Mark McDermott, Peggy Quandt, Shirley Readnour, and Jodi and Brock Wacha.

STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$44,734.88.
- A motion to approve the November 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 May 9, 2024, 6:30pm at #3752 (garage). All association members are invited to attend.**
- A discussion was held with Ryan and Bob of ImOn regarding access rights to provide telecommunications service to the association. The history and services provided by ImOn were discussed. ImOn would be another option along with Mediacom, South Slope, and CenturyLink/Lumen. The Board will vote on allowing access to construct a neighborhood fiber network when all four officers are available. Bryan Benjamin will abstain from the vote due to an existing employer link to ImOn.
- A motion to reimburse Pat Carroll \$80.24 for printing materials was made by Marcia Evenson and seconded by Dave Lathrop. The motion passed unanimously.
- Reminder, yard/grass repair due to pet damage is the owner's responsibility to repair.
- There are several planned deck projects this summer in our association. Reminder to get permission from the Board prior to starting outdoor construction projects. The Board appreciates notice of projects and can determine if approval is required.
- Shutter replacements have been tabled.
- A motion to approve a quote for lawn aeration, fertilization, and overseeding in the front and sides of the units for \$2,650 by ProLawn was made by Dave Lathrop and seconded by Nancy Henley. The motion passed unanimously.
- Unit 3626 has a crack in the sidewalk that will be repaired.
- A motion to pay \$395 for a handrail at the separate step near the front of the garage at unit #3728 was made by Bryan Benjamin and seconded by Bev Persons. The motion passed unanimously. The owner will be responsible for a second handrail at the unit's front door step.
- The Fairfax City-Wide Garage Sale is scheduled for May 18. With increased garage sale traffic, this has typically been a good time to have garage sales in the association.
- FYI – The second association is currently paying \$160/month for dues.
- Get out and meet our new neighbors. Report any outdoor issues with the buildings.

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.

- 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. Everyone in the neighborhood should assist in keeping it clean and neat every day.
- Please make new association members feel welcome.
- **Association Dues of \$150.00 are due on the 1st of the month. Grace period is from the 2nd to the 10th. An assessment of \$25.00 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.
- 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 Nancy Henely and seconded by Dave Lathrop. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association

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Newsletter/Minutes

May 9, 2024

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 (phone), and Bryan Benjamin. At large members: Karen Carroll, Dave Lathrop, Bev Persons, and Pat Woods. Guests: Sam David, Dustin Ditzman, and Shirley Readnour.

STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$40,712.55.
- A motion to approve the April 2024 minutes was made by Karen Carroll and seconded by Bev Persons. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be June 13, 2024, 6:30pm at #3752 (garage). All association members are invited to attend.**
- Dustin Ditzman presented a quote to replace the shutters on the Association's townhouses (ranch units do not have shutters). He will remove and dispose of the old shutters and install the new vinyl shutters. There will be a one-year warranty if the shutters blow off. He estimates two or so days to complete the work. If approved, work likely to occur in June.
- A motion to accept the \$4,500 quote by Dustin Ditzman and choose maroon-colored shutters for each townhouse in the association was made by Mark Heindselman and seconded by Pat Woods. The motion passed unanimously.
- Pat Carroll will reach out to Larry Chmelicek regarding the inclined stairs at #3767.
- IMON has started installing its fiber network in the Association. An unmarked natural gas line was hit and repaired. They are removing the utility locate flags as they proceed. Owners must not remove the flags prior to construction completion.
- All owners of a building are expected to contribute if the sump pump is replaced. Talk with your neighbors.
- Thank you to Shirley Readnour for delivering the monthly newsletter for around 20 years!
- Reminder, yard/grass repair due to pet damage is the owner's responsibility to repair.
- Reminder to get permission from the Board prior to starting outdoor construction projects. The Board appreciates notice of projects and can determine if approval is required.
- A motion to transfer \$12,000 to the reserve was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously.
- Taxes for 2023 were completed and the Association did not owe federal or state taxes.
- The association will talk with Dustin Ditzman to remove a large tree branch behind #3565.
- The black border remaining after a tree was removed will be removed from #3702.
- The Board will begin soliciting quotes for HOA insurance in July for 2025.
- There is a waiting list of people interested in ranch homes in our neighborhood. Contact Pat Carroll for more information.
- Front door painting will be discussed at the annual meeting.
- There are still ruts in the yards from the derecho repairs. The Board will review.
- The Fairfax City-Wide Garage Sale is scheduled for May 18. With increased garage sale traffic, this has typically been a good time to have garage sales in the association.

- Get out and meet our new neighbors. Report any outdoor issues with the buildings.

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.
- 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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- 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.
- 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 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

June 13, 2024

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

STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$33,763.67. An additional \$12,000 was deposited in the reserve accounts. The reserves are now \$194,578.
- A motion to approve the May 2024 minutes was made by Karen Carroll and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be July 11, 2024, 6:30pm at #3752 (garage). All association members are invited to attend.**
- Dustin Ditzman will replace the shutters on the Association's townhouses on June 22 and 23. He will remove and dispose of the old shutters and install the new vinyl shutters.
- A motion to approve stairs for the deck at #3561 was made by Mark Heindselman and seconded by Karen Carroll. The motion passed unanimously.
- A motion to approve a quote of \$3,450 to repair the concrete front stairs at #3767 and sidewalk at #3518 was made by Mark Heindselman and seconded by Dave Lathrop. The motion passed unanimously. Larry Chmelicek will be contacted to repair a sidewalk crack at #3626.
- Derrek Travis and Bryan Benjamin have contacted a landscaper to replace the black landscaping border with pavers. Owners will need to purchase the pavers separately. Arrangements can be made to deliver the pavers to each unit that participates. The more units the landscaper can do at one time, the lower the labor price per unit. 1-10 units = \$150/unit, 11-20 units = \$125/unit, and 21+ units=\$100/unit. Contact Bryan Benjamin (bryan.benjamin@gmail.com) or leave a note in the birdhouse at #3752 for more details and to sign up if you are interested. Work is planned for late July.
- Thank you to everyone for being current on your dues! #3518 reimbursed the Association for half the cost of PolyRise concrete repair.
- Plastic water bottles have been found in the boulevards of the Association. Please dispose of the bottles properly. Thank you!
- Please check your landscaped areas for weeds during the summer months. Yard/grass repair due to pet damage is also the owner's responsibility to repair.
- Reminder to get permission from the Board prior to starting outdoor construction projects. The Board appreciates notice of projects and can determine if approval is required.
- The Board will begin soliciting quotes for HOA insurance in July for 2025.
- There is a waiting list of people interested in ranch homes in our neighborhood. Contact Pat Carroll for more information.
- Get out and meet our new neighbors. Report any outdoor issues with the buildings.

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.
- 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.**
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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.
- 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 6:50pm was made by Dave Lathrop and seconded by Sam David. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.

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Newsletter/Minutes

July 11, 2024

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, Bev Persons, and Pat Woods. Guests: Sam David, Bob and Renee Dostal, and Deb Heindselman.

STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$40,890.78.
- A motion to approve the June 2024 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 15, 2024, 6:30pm at #3752 (garage). All association members are invited to attend.**
- The landscape border paver project is nearly complete. Landscaper Braxton Edwards will be back to place topsoil on the outside of the pavers. Owners will need to add or rake stones into the gap on the landscaping side. Thank you all for patience and coordination. There are some extra pavers remaining.
- A motion to reimburse Pat Carroll \$164.76 in HOA supplies at Staples was made by Dave Lathrop and seconded by Bev Persons. The motion passed unanimously.
- Tracy Serbousek at #3714 has access to free trees this fall. Contact Tracy for more information.
- Replanting trees near Dean Road was tabled for future discussion.
- Ted Vigil at #3502 left the Board with information regarding pop up drains when outlets are plugged near the end of the driveways.
- It was noted some of the trees on Dean Road and at #3502 need branches/volunteers trimmed in the fall. The tree at #3502 could also use more mulch.
- A issue to be discussed at the annual meeting will be revising the insurance requirement language in the bylaws to reflect insurance plans currently available to the association.
- Please check your landscaped areas for weeds during the summer months. Yard/grass repair due to pet damage is also the owner's responsibility to repair.
- Reminder to get permission from the Board prior to starting outdoor construction projects. The Board appreciates notice of projects and can determine if approval is required.
- The Board will begin soliciting quotes for HOA insurance 2025.
- There is a waiting list of people interested in ranch homes in our neighborhood. Contact Pat Carroll for more information.
- Get out and meet our new neighbors. Report any outdoor issues with the buildings.

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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- 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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- 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.
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- 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 6:55pm 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

August 15, 2024

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, Bev Persons, and Pat Woods. Guests: Sam David, Renee Dostal, Eileen and Willow Lathrop, and Peggy Quandt.

STANDARD BOARD BUSINESS:

- Nancy Henely read the treasurer's report. The current checking account balance is \$35107.13.
- A motion to approve the July 2024 minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting is the Annual Meeting and will be September 19, 2024, 6:30pm at #3704 (driveway – please bring a chair). All association members are invited and encouraged to attend.**
- Pat Carroll is meeting with Zach from ProLawn on 8/16/24 to discuss areas that need topsoil added. This includes the outside of the new pavers and along sidewalks and driveways as needed.
- Trees planted with the original development by Abode are the HOA's responsibility for maintenance. Trees planted by owners (current or past) are the current owner's responsibility.
- Mulch for two HOA trees near #3767 will be added in Spring 2025.
- There will be a one day delay for garbage/recycling due to the Labor Day holiday.
- Issues to be discussed at the annual meeting including revising the insurance requirement language in the bylaws to reflect insurance plans currently available to the association. We will ask about interest in an automatic electronic withdrawal option for HOA dues. Also, Mark Heindselman's family is moving out of the association and Nancy Henely is resigning from the Board. Two Board positions need to be filled.
- A motion to transfer \$12,000 from checking to reserve was made by Mark Heindselman and seconded by Bev Persons. The motion pass unanimously.
- Please check your landscaped areas for weeds during the summer months. Yard/grass repair due to pet damage is also the owner's responsibility to repair.
- Reminder to get permission from the Board prior to starting outdoor construction projects. The Board appreciates notice of projects and can determine if approval is required. "Ask First" prior to starting a construction project to avoid wasting money on nonapproved projects.
- A request to replace the deck at #3600 was reviewed. The request was tabled until additional details are provided including proposed stair location.
- A loose shingle on #3546 will be reported to Cutter Construction for warranty repairs.
- The Board is soliciting quotes for HOA insurance 2025.
- There is a waiting list of people interested in ranch homes in our neighborhood. Contact Pat Carroll for more information.
- Get out and meet our new neighbors. Report any outdoor issues with the buildings.

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

Units for Sale: #3548

A motion to adjourn at 7:15pm was made by Sam David 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

September 19, 2024 – Annual Meeting

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

The next board meeting will be October 3, 2024, 6:30pm in the garage of #3752 to assign roles to nominated board members. All association members are invited to attend.

A roll call of units represented was taken. A motion was made to forgo reading of the 2023 minutes and approve the minutes by Derrek Travis and seconded by Robert Hull. The motion passed unanimously.

Pat Carroll gave the treasurer's report:

- The checking account balance is \$25,434.13
- The reserves as of August 31, 2024, are \$208,331.94
- All members are current on dues. Thank you very much!

Pat Carroll listed the HOA accomplishments in the past year:

Replaced shutters on the townhouses, improved grass mowing and lawn care services, improved lawns with fewer barren spots, added dirt and seed adjacent to sidewalks, driveways, and new landscaping borders, added \$24,000 to the reserves, improved interest rates on most Certificates of Deposit to 4% or higher, and fixed broken sidewalk concrete throughout the association for a cost of \$3,450.

The 2024/2025 proposed budget was presented by Pat Carroll: \$1,800 x 81 units = \$145,800 income

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| Insurance | \$60,000 |
| Snow Removal | \$25,000 |
| Lawn Care | \$25,000 |
| Reserve | \$24,000 |
| Remove Growth on 151 | \$10,000 |
| Misc. Expense | \$1,800 |
| Total: | \$145,800 |

Two quotes for December 1, 2024 through November 30, 2025 insurance policies have been received. One is about \$53,000 and the other is \$109,000. The board is still waiting for at least one more quote.

If there are lower than anticipated expenses, additional income will be transferred to the reserves.

There was discussion about removing volunteer trees near the creek and Highway 151. It was suggested to remove the growth closest to the homes and leave the rest to help reduce highway noise and project cost. Pat Carroll will discuss with ProLawn.

Bryan Benjamin discussed a revision to the bylaws. This will need at least 67% (55 units) approval. The insurance requirements in the bylaws from 20 years ago are too restrictive in the current insurance market. It is proposed to remove a sentence from Article XVI, Section 2 on page 21, "Deductibles may not

exceed the lower of \$10,000 or 1% of the applicable amount of coverage.” After Pekin left the Iowa insurance market, the lowest deductible available for wind/hail claims is now 5% of the building’s value. A letter will be sent to each unit and ballots can be returned to the birdhouse at #3752. The board needs your participation to make the changes.

Talk with your neighbors about loud pets or other nuisances prior to coming to the board.

If you want your smoke alarms checked, contact Sydney K. Wright, Public Education Specialist at (319) 286-5218. There is no charge, but contributions are appreciated. They will change batteries or the full smoke alarm unit as needed.

Board meeting days were discussed. Thursdays continue to be the best option for most of the board members.

Ad Hoc members to review the association’s reserve certificates will be Pat Brownfield, Michael O’Connor, and Derrek Travis.

Motions to nominate Bryan Benjamin by Derrek Travis and Pat Thompson, Rene Dostal by Nancy Henely and Derrek Travis, and John Quandt by Karen Carroll and Sam David were approved unanimously. Thank you to Nancy Henely and Mark Heindselman for your service!

Reminders: Please park vehicles in your garage or driveway to limit street parking. Pick up after your pets.

A motion to accept donations of trees with planting and watering was made by Karen Carroll and seconded by Bryan Benjamin. The motion passed unanimously. The trees will become the association’s property and will need volunteers to keep them maintained.

Round Robin Discussion Items

- It was recommended that the lights on the front of each unit be replaced.
- Mulch and landscaping fabric around two trees near #3767 will be removed and the areas seeded.
- The large cotton tree at the end of #3500 will likely need removal in the next few years due to its leaning and streambank erosion issues.
- Wasp nests will be removed by Larry Chmelicek if owners notify a board member.

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

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association

www.stonecreek1st.com / stonecreek1st@stonecreek1st.com

Newsletter/Minutes

October 3, 2024

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Renee Dostal, John Quandt, and Bryan Benjamin. At large members: Karen Carroll, Marcia Evenson, Dave Lathrop, Pat McDowell, Bev Persons, and Pat Woods. Guests: Cedric and Pat Brownfield, Sam David, Nancy Henely, and Peggy Quandt.

STANDARD BOARD BUSINESS:

- Pat Carroll read the treasurer's report. The current checking account balance is \$14,334.98.
- A motion to approve the August 2024 minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be October 24, 2024, 6:30pm at #3752. All association members are invited to attend.**
- A motion to install John Quandt as Vice President (2024-2028) was made by Dave Lathrop and seconded by Karen Carroll. The motion passed unanimously.
- A motion to install Renee Dostal as Treasurer (2024-2025) was made by Sam David and seconded by Nancy Henely. The motion passed unanimously.
- A motion to install Bryan Benjamin as Secretary (2024-2025) was made by Karen Carroll and seconded by Dave Lathrop. The motion passed unanimously.
- The board is waiting on a second lawncare quote for 2025. ProLawn's quote is the same for 2025 as 2024.
- Reminder, a letter from American Water Resources is a scam and should be discarded.
- Reminder, check sump pumps every seven years and work with neighbors to share the cost of replacement.
- The board is getting quotes to reduce the volunteer plant growth at the end of the #3700 block.
- The board has received three quotes for 2024/2025 HOA insurance for \$53,000, \$71,000, and \$109,000. Insurance agent Roger Batterson is verifying the bylaws language regarding building valuations with the builder. Verify that your unit has condo owner's insurance with a loss assessment endorsement of at least \$25,000. Wind/Hail claims are 5% of the building's value and the HOA will have to assess larger claims, potentially \$10,000 to \$15,000 per unit.
- A motion to allow the owner to replace deck materials and add steps at #3600 per the submitted construction plan was made by Renee Dostal and seconded by Marcia Evenson. The motion passed unanimously.
- A motion to allow owners donating and maintaining evergreen trees near Dean Road to use shorter 2-3' tall trees was made by Karen Carroll and seconded by Bryan Benjamin. The motion passed unanimously.
- A loose shingle on #3610 will be reported to Cutter Construction for warranty repairs.
- Trees with "suckers" and extra growth will be reported to ProLawn for removal.
- The board will coordinate gutter cleaning for the units near trees. Contact Pat Carroll if your unit needs this service.
- Get out and meet our new neighbors. Report any outdoor issues with the buildings.

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.
- 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. Everyone in the neighborhood should assist in keeping it clean and neat every day.
- Please make new association members feel welcome.
- **Association Dues of \$150.00 are due on the 1st of the month. Grace period is from the 2nd to the 10th. An assessment of \$25.00 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.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: #3548

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

Respectfully submitted by Bryan Benjamin.

Stone Creek First Owners Association

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Newsletter/Minutes

October 24, 2024

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Renee Dostal, John Quandt, and Bryan Benjamin. At large members: Karen Carroll, Marcia Evenson, Dave Lathrop, Pat McDowell, Dave Mossbarger, and Bev Persons. Guests: Roger Batterson, Mike Cutter, Sam David, and Peggy Quandt.

STANDARD BOARD BUSINESS:

- Renee Dostal read the treasurer's report. The current checking account balance is \$23,358.23.
- A motion to approve the October 3, 2024, minutes was made by Bev Persons and seconded by Dave Lathrop. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be November 14, 2024, 6:30pm at #3752. All association members are invited to attend.**
- Roger Batterson discussed the Westfield Insurance policy proposal. Buildings will be insured and valued only for the elements the HOA is responsible for including the building shell, structural elements, siding, and roofing. **Owners must have their own Condo Owners insurance policies to insure the occupied unit portions of the building. Talk with your insurance agents to determine appropriate insurance amount levels. It is highly recommended to raise loss assessment policy limits to \$25,000 or more.**
- Mike Cutter presented the 2024-2025 snow removal quote. It is the same as 2023-2024. They will plow the roads when there is at least 1" and the driveways if there is 2" of snow. Contact Pat Carroll if there are issues with snow removal.
- A motion to approve ProLawn's lawncare quote was made by Dave Mossbarger and seconded by Karen Carroll. The motion passed unanimously.
- A motion to approve Westfield Insurance's quote was made by Dave Lathrop and seconded by Karen Carroll. The motion passed unanimously.
- A motion to approve Cutter's snow removal quote was made by Renee Dostal and seconded by Dave Mossbarger. The motion passed unanimously.
- It is time to unhook hoses and turn off outside water spigots.
- Leaf collection times for our area will be:
 - October 30-31, November 13-14, and November 27 and 29
- Pat Carroll will contact Linn Co REC for a quote on adding streetlights at all intersections.
- Get out and meet our new neighbors. Report any outdoor issues with the buildings.

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.

- 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. Everyone in the neighborhood should assist in keeping it clean and neat every day.
- Please make new association members feel welcome.
- **Association Dues of \$150.00 are due on the 1st of the month. Grace period is from the 2nd to the 10th. An assessment of \$25.00 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.
- Upon the sale of your home, please leave the three-ring binder provided by the HOA.

Units for Sale: #3512 and #3548

A motion to adjourn at 7:00pm was made by John Quandt 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

November 14, 2024

The meeting was called to order at 6:30pm at the garage of #3752. Board members in attendance were officers: Pat Carroll, Renee Dostal, John Quandt, and Bryan Benjamin. At large members: Karen Carroll, Marcia Evenson, Pat McDowell, and Bev Persons. Guests: Peggy Quandt.

STANDARD BOARD BUSINESS:

- Renee Dostal read the treasurer's report. The current checking account balance is \$24,866.77.
- A motion to approve the October 24, 2024, minutes was made by Marcia Evenson and seconded by Renee Dostal. The motion passed unanimously.

NEW BUSINESS:

- **The next HOA Board meeting will be in the spring 2025 (March or April). All association members are invited to attend.**
- **Reminder: Owners must have their own Condo Owners insurance policies to insure the occupied unit portions of the building. Talk with your insurance agents to determine appropriate insurance amount levels. It is highly recommended to raise loss assessment policy limits to \$25,000 or more.**
- A ballot will be included with this newsletter to vote on a language change in the HOA governing document to strike outdated insurance policy requirements. Please return your ballot to the birdhouse at #3752 by December 1, 2024. A majority of ballots must be returned to make the voting valid. We appreciate your returned ballot as current insurance policies are unable to meet the insurance standards set 20 years ago in the bylaws.
- An estimate from Linn County REC to add streetlights at the top of the 3500 and 3700 blocks was discussed and tabled until spring 2025.
- A discussion of hiring Diversified Builders to clean out dryer vents of 1/3 of the HOA units each year was discussed and tabled until spring 2025.
- Temporary seasonal decorations were discussed. They are generally allowable as long as they are temporary, don't interfere with snow removal operations, and don't receive complaints.
- It is time to unhook hoses and turn off outside water spigots.
- Remaining leaf collection times for our area are:
 - November 27 and 29
- All dues are currently paid. Thank you!
- Get out and meet our new neighbors. Report any outdoor issues with the buildings.

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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Units for Sale: #3512 and #3548

A motion to adjourn at 6:50pm was made by John Quandt and seconded by Renee Dostal. The motion passed unanimously.

Respectfully submitted by Bryan Benjamin.