

Silver Creek Townhomes Association

1732 W 540 N Unit 163
St George, UT 84770
435-414-11817

silvercreekboardmembers@gmail.com
silvercreek-hoa.org

Welcome to Silver Creek

We welcome you to our community! Your purchase of a home means you are a member of the Silver Creek Townhomes Association (HOA). One advantage of an HOA is to create a neighborhood that all can be proud of while fostering a work-together attitude. We trust you noticed the results in the look and feel of this community.

Maintaining the beauty and peacefulness you see here requires effort by all. All committees and board directors serve as volunteers and perform their duties to benefit the whole. We hope that you will bring your ideas and talents to enhance our community. Together, we can make Silver Creek a pleasant experience for all.

Since communication is vital, we request that you complete the **Contact Information Form** enclosed as soon as possible.

You are invited to participate in our activities. Be sure to read the newsletter that will come to your email each month for announcements.

You will soon receive an email invitation to activate your personal **Owner Portal**. Here you will have instant access to accounting and communication with your HOA.

1. When you receive a *Setup Your Account* email, click the "**Setup My Account**" button.
2. Information will already be loaded. Please correct if necessary.
3. Create a password with at least:
 - a. 1 capital letter
 - b. 1 number
 - c. 8 characters long
4. Click "**I'm not a robot**"
5. Click "**Save Account Details**"
6. Click "**Dashboard**," top left side

Bookmark if you wish, or from our silvercreek-hoa.org website, click "**Owner Portal**"

7. You are done, just leave. The program will close itself

Enclosed is some information most needed by new residents.

Again, welcome. We look forward to getting to know you.

Silver Creek Board of Directors

Silver Creek Good Things to Know

- Silver Creek is self-managed. We are our own property manager. The most **complete information** is online at [silvercreek-hoa.org](https://www.silvercreek-hoa.org). Here you will find directories, calendars, rules, minutes, newsletters, financial reports, forms, etc. You may also contact the Board secretary for a copy. Phone/email lists of residents are available and updated periodically in the **Documents** portion of your PayHOA portal. Due to confidentiality, they are not put on the public website.
- **Utility** providers are **Enbridge** (Natural Gas) and **St George City** (electricity, trash & sewer). Owners make their own arrangements. **Water is paid by the HOA.**
- **Trash** pick-up is every Wednesday as early as 7 a.m. Please retrieve the emptied cans ASAP. Blu-Can (recycle) pickup is every other Wednesday. Please leave 6 feet between cans.
- **Overnight parking** is off-street only. Homeowners and their guests should park in their garage or driveway to prevent congestion on our narrow streets, and to provide emergency vehicle access. Please remember, the speed limit is 15 mph.
- **Facilities Key Paddle** with a **Fitness Room Key** and a **Pool Door Key Fob** attached should have been given to you by the seller at or before closing on your home. A \$100.00 fee is charged to the homeowner to replace a lost Facilities Key Paddle and/or keys.
- **Mailbox Keys** may have been left in the unit. If you need a new key for the mailbox, contact the post office directly.
- **Security lights** on each side of the garage must be kept operational. The lights turn on via an automatic sensor that is located on the side of each home.
- **Home insurance** is the responsibility of the homeowner. Please contact your insurance provider and let them know your HOA provides home structural coverage with a \$25,000 deductible. Your personal home insurance policy should cover that deductible, all personal belongings and furnishings in your home and Personal Liability. If you make upgrades or improvements to your home, you should keep detailed records in the event of a covered loss.
- **Landscaping**, which includes lawn care and basic shrub trimming, is performed by a licensed landscape contractor under the direction of our Landscape Committee. Please report any concerns or need for adjustments of the sprinklers to the Board via the **owner portal** under “**Landscaping Requests.**”
- **Any changes** to landscaping or to the exteriors portion of the house, including satellite dishes and antennae, require Architectural Control Committee (ACC) approval before any work may begin. Forms are available online at <https://www.silvercreek-hoa.org/>. Submit ACC requests to: silvercreekboardmembers@gmail.com
- Check the monthly **newsletter and bulletin board** at the mailbox for activities information.
- Please **inform** the Board Secretary of your current contact information.

Monthly HOA Dues

For the HOA to operate, it is the responsibility of each owner to remit their monthly assessment to the Association the first of each month.

1. **Autopay:** The HOA will request payment from your checking account the fourth day of each month for any balance due.
 - Autopay is the easiest and most secure method. The processing of your payment is automatic. Human error is eliminated and payments are on time, every time, in the correct amount. There is no cost to you, and you retain control. You are encouraged to use this option.

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2. **Online Payment:** Pay with a credit card or checking account from the Owner portal.
 - 2.9% credit/debit card fee.
 - Checking account payment is free.
 - You must remember to do this each month.

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3. **Bank Bill Pay:** Instruct your bank to mail a check, payable to "Silvercreek HOA"
Silvercreek HOA
PO Box 94046
Las Vegas, NV 89193-4046
 - Mail early. Post office delay or loss will result in a late fee.
 - You must remember to manage your instructions to the bank.
 - Include your HOA Account number on the check. Contact the HOA for your number.

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4. **Manual check:** Mail a written check, payable to "Silvercreek HOA"
Silvercreek HOA
PO BOX 94046
Las Vegas, NV 89193-4046
 - Remember to mail your check by the first day of the month.
 - Post office delay or loss will result in a late fee charge to you.
 - Include your HOA Account number on the check. Contact the HOA for your number.

Set-up Autopay from your personal Owner Portal

1. Click round "**Person icon**" (top right)
2. Click "**Account Settings**" from the dropdown
3. Click "**Wallet**" tab
4. Click "**Add Payment Method**"
5. Click "**US bank account**"
6. Scroll down and click "**Enter bank detail manually instead**"
7. Enter the **Routing and account numbers** from the bottom of a check. Click "**Submit**"
8. Click "**Not now**"
9. Click "**Back to PayHOA, LLC**"
10. Click "**Save Payment Method**"

*A deposit of 0.01 will be made to your account (then withdrawn) to verify the information you entered. This will take 1-3 days. The one cent deposit (and withdrawal) will be from PayHOA and will have a **six digit verification code** beginning with "SMD???". You may contact your bank and ask for the tracking code. You may also click on the transaction on your online bank statement to see the code.*

When you have the tracking code, repeat steps 1-3 above. Click "**Verify for payments**" on account to verify. Enter the code, close the pop-up, set the maximum withdrawal, and save.

Contact us for Set-up assistance if needed

YOUR NAME
1234 Main Street
Anywhere, OH 00000

DATE 123

PAY TO THE ORDER OF \$

DOLLARS

0044072324 000123456789 123

ROUTING NUMBER ACCOUNT NUMBER CHECK NUMBER

Silver Creek Townhomes Association

Homeowner Membership Information

Unit # _____

Name of Primary Owner or Trustee of Trust or LLC Agent:

Mailing Address: _____

City _____ State _____ Zip _____

Phone: _____ Email: _____

Name of Secondary Owner or Family Member Resident:

Phone: _____ Email _____

Preferred HOA communication method. ☐ **Email** ☐ **Text** ☐ **Phone** ☐ **USPS**

Emergency contact name	Phone	Has Key Y/N

Any other information you wish to provide in case of emergency

Please include Owners' phone numbers and emails on the HOA's private residents list. ☐ **Yes** ☐ **No**

Signed _____ Date: _____