

SilverCreek Townhomes HOA
BOARD OF DIRECTORS MEETING
Silver Creek Clubhouse 1732 W 540 N St. George UT 84770
Thursday November 21, 2024 | 6:30pm

Minutes

ATTENDEES:

Board Member Attendees:

Adam Witt, Karen Hayes, Carol Stauffer, Jeff Snow, Carla Peay, Bruce Lindsay, Neal Nuttall

Cam Representative: Cory Blackburn

Homeowner Attendees:

Homeowners Present - Deanne Nuttall, Balinda Earl, Sidney Creer, Jan Petersen, Jen Pfaff, Bruce & LaDawn Carter, Val Carter, Jim Caster, Cal Loe, Bill & Marcia Brown, Julie Mickelson, Diane Phillips, Tom & Melinda Bandle

Homeowners Attending via Zoom - LaRae Gibbons, Shari Lindsay, Sherri Burmester, Barb Debry, Maureen Vowels, Matt & Monica Schwenk

WELCOME AND CALL TO ORDER: Adam Witt, Board President - **Time: 6:32 pm**

I. HOMEOWNERS OPEN FORUM: (2 minutes per lot)

Julie Mickelson - Asked about Clubhouse Holiday decorating date - Carla Peay responded & asked for volunteers.

Tom Bandle - 540 corner rocks - offered to finish putting in black rock. Cost to HOA would be about \$150.00.

Cal Loe - Reminder to the Board that our Roads need to be redone every 3 years & should be redone in 2025 at an approximate cost of \$50,000. Board needs to ensure adequate funds are in the Reserve budget for 2025.

Bonnie Gorney - When the City needs to repair roads, we should ensure they complete all resulting damages.

II. BOARD ACTIONS

A. Follow-up on Homeowner Concerns from Previous Board Meetings:

All concerns were resolved at the Previous Board Meeting held Oct.17, 2024.

B. Board Actions:

1- Vote to Approve Minutes of previous Board Meeting held Oct. 17, 2024.

Motion to Approve- Jeff Second- Neal Vote to Approve - Unanimous.

2- Vote to Ratify Landscape Contract with Green Keepers Landscaping

accepted by unanimous vote of the Board on Nov. 19, 2024.

Motion to Ratify- Jeff Second- Karen Vote to Ratify- Unanimous.

Discussion of Budget concerns: Karen Hayes

a. St. George City refunded our HOA a water meter overcharge of \$1,696.80.

b. City also informed us that one electric meter in our HOA is not being used but we are being charged for it.

3- Vote to have unused electrical meter removed.

Motion to Approve meter removal- Karen. Second- Adam. Vote to Approve- Unanimous.

Discussion of proposed 2025 Budget & Homeowner Fee Increase: Karen Hayes & Bruce Lindsay.

Karen discussed the increase in costs over the past 2 years. Insurance cost was questioned and will be increased to reflect actual cost. Bruce presented a chart showing the need for homeowner dues increase. (Attached on page 3 below)

4- Vote to raise dues to \$240.00 a month.

Motion to Approve- Karen Second- Bruce Vote to Approve: Unanimous

5- Vote to Approve the 2025 Budget Proposal.

Motion to Approve- Adam. Second- Jeff Vote to Approve: 6-Yes/1-No

(The Board member voting "No" requested accurate Insurance Cost adjustment)

6- Vote to Approve a Homeowner Fee Increase to \$240.00/month.

Motion to Approve- Karen Second- Neal Vote to Approve: Unanimous.

III. BOARD UPDATES & CONCERNS:

A. 2025 HOA Management Change: Adam Witt

- 1- Last Homeowner payment to CAM (\$219) will be on Dec. 10, 2024.
- 2- All Homeowners need to create an account on PayHOA at <http://www.payhoa.com/>
- 3- All Homeowners need to set up a payment option on their PayHOA account by December 31, 2024.
Monthly Dues for 2025 will be \$240.00.
Homeowners may call any Board Member for help with setting up their PayHOA account.
- 4- New SilverCreek Webpage Introduction - <https://sites.google.com/view/silvercreekhoa/home>
This webpage has a link to log-in to your PayHOA portal.

B. New Landscaping Contract: Adam Witt

- 1- Green Keepers Landscaping & Lawn Care contract started Nov. 19, 2024.
- 2- Service will be on Tuesdays and Wednesdays of each week.

C. Social Committee Update: Carla Peay

- 1- December Calendar -
 - a. Bunko- Wednesday, Dec. 4th at 6:30 pm
 - b. Community Dinner- Monday, Dec. 9th at 6:00 pm
 - c. Sit & Chat - Cancelled for December - report on the successful November Sit & Chat Cooking demo.
- 2- Volunteers needed to Decorate the Clubhouse for the Holidays: Saturday Nov. 30th at 9:00 am - Noon.

D. Facilities Maintenance and Security Updates:

- 1- Security & Clubhouse Concerns - Jeff Snow
 - a. Full Security Committee now in place and will assist with nightly closing of the clubhouse and pools.
 - b. Jeff - Searching for big-screen TV for the Clubhouse for meeting presentations.
Asked homeowners to consider a donation to the HOA of any home TV's being replaced.
- 2- Pool Concerns - Neal Nuttall & Jeff Snow
 - a. Neal - requested quotes from other pool maintenance companies. None worked out for our situation.
We will continue to work with our present provider.
 - b. State inspection required new thermostats for pools. They are now installed.

IV. ASSIGNMENTS:

1. Karen Hayes - Will contact St. George City to have the unused electrical meter pedestal removed.
1. All Board Members - Volunteered to assist homeowners with setting up PayHOA accounts in December.
2. Carol Stauffer & Jeff Snow - Volunteered to supervise decorating the Clubhouse on Saturday, Nov. 30.

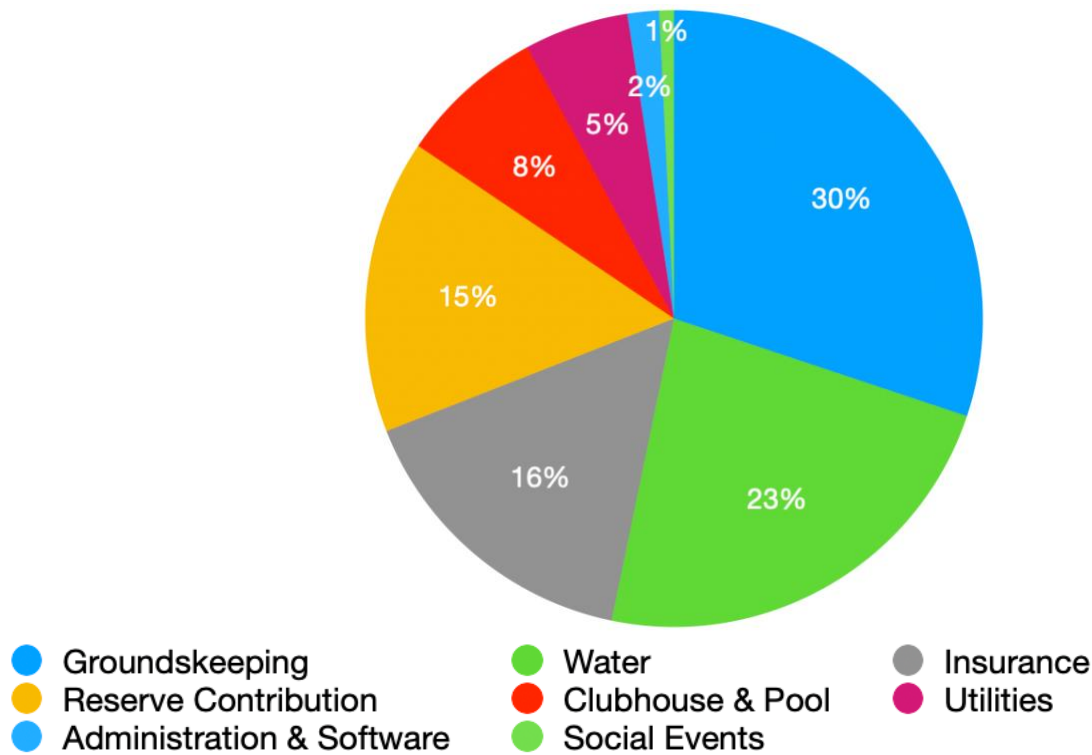
ALL HOMEOWNERS INVITED TO HELP DECORATE THE CLUBHOUSE
SATURDAY, NOVEMBER 30, 9:00 AM-NOON
Contact Carol Stauffer or Jeff Snow for details.

ADJOURN: Adam Witt, Board President **Time:** 7:35pm

PLEASE SEE THE ATTACHMENTS ON PAGES 3, 4 & 5 BELOW:

- 2024 Budget Chart - Page 3
- PayHOA Personal Owner Portal Set up and Payment Options - Page 4
- PayHOA Instructions for Auto-Pay Option - Page 5

Silver Creek Townhomes Association 2025 Budget



Total Annual Homeowner Monthly

Groundskeeping	140,738	72
Water	108,000	56
Insurance	73,858	38
Reserve Contribution	72,000	37
Clubhouse and Pool	35,730	18
Utilities	25,560	13
Administration & Software	7,698	4
Social Events	3,600	2
TOTAL	467,184	240

Questions: silvercreekfaq@outlook.com

Activate Your Personal OWNER PORTAL on PayHOA

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. Please correct any information if necessary. Email address cannot be changed at this time.
3. Create a password with at least:
 - a. 10 characters long
 - b. 1 capital letter, at least
 - c. 1 number, at least
 - d. 1 special character, at least
4. Click "**I'm not a robot**"
5. Click "**Save Account Details**"
6. Click "**Dashboard**," top left side
7. Bookmark if you wish, or from our [SILVERCREEK website](#), click "**Owner Portal**"
8. You are done, just leave, the program will close itself

Payment methods

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. At present, you can not Pre-Pay HOA dues online, but can submit to the Treasurer or mail to the lockbox.

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.

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.

3. **Bank Bill Pay:** Instruct your bank to mail a check, payable to "Silvercreek HOA"
Silvercreek HOA
PO Box 94046
Las Vegas, Nevada 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.

4. **Manual check:** Mail a written check, payable to "Silvercreek HOA"
Silvercreek HOA
PO BOX 94046
Las Vegas, NV 89193-4046
 - Mail early. Post office delay or loss will cause late fee.
 - Remember to do this each month.
 - Include your HOA Account number on the check. Contact the HOA for your number.

PayHOA - Owner Skills

All steps begin at “Dashboard”

Set-up Autopay - Using Online Credentials

Please have your username and password used to access your online bank account ready.

1. Click round “**Person icon**” (top right)
2. Click “**Account Settings**” from the dropdown
3. Click “**Autopay**” tab
4. Click the gray slider button under “**Enable Auto-Pay?**”
5. Click “**I understand and agree...**”
6. Click “**Configure settings>>**”
7. Click “**Add A Payment Method**”
8. Click “**US bank account**”
9. Click “**Search for your bank**”
10. Enter the name of your bank
11. Click your bank in the search results shown
12. Click “**Agree and continue**”
13. Enter your **Username** and **Password** you use to access your account online
14. Click “**Continue**”
15. You may need to verify your identity with a text or phone call access code
16. Click “**Not now**”
17. Click “**Back to PayHOA, LLC**”
18. Click “**Save Payment Method**”
19. Enter a dollar amount (suggest 300.00) in the “**Maximum Autopay Amount**” box
20. Click “**✓ Save Autopay Settings**”

Set-up Autopay - Using a Blank Check

If you have issues submitting credentials, use this manual method. Please have a blank check ready.

1. Click round “**Person icon**” (top right)
2. Click “**Account Settings**” from the dropdown
3. Click “**Wallet**” tab
4. Click “**Add A Payment Method**”
5. Click “**US bank account**”
6. Scroll down to “**Enter bank details manually instead**”
7. Enter the **Routing number** (it will be 9 digits)
8. Enter the **Account number** (twice)
9. Click “**Submit**”
10. Click “**Not now**” on the Save account with Link screen
11. Click “**Back to PayHOA, LLC**”
12. Click “**Save Payment Method**”

The diagram shows a check form with the following fields and labels:

- YOUR NAME**: 1234 Main Street, Anywhere, OH 00000
- DATE**: 12/3
- PAY TO THE ORDER OF**: \$ []
- DOLLARS**: []
- ROUTING NUMBER**: 123456789
- ACCOUNT NUMBER**: 123456789
- CHECK NUMBER**: 123

*A deposit & withdrawal of 0.01 will be made to your account within 1-3 days. The deposit & withdrawal description will show from PayHOA and have a six character **verification code** beginning with “**SM????**”. You may phone or visit your bank and ask for the **code**.*

When you have the verification code:

1. Click round “**Person icon**” (top right)
2. Click “**Account Settings**” from the dropdown
3. Click “**Wallet**” tab
4. Select “**Verify for payments**” of the account to verify
5. Enter the **last 4 characters of the tracking code** on the pop-up page
6. Click “**Verify**”
7. Close the verification pop-up page
8. Enter maximum withdrawal allowed (Suggest \$300)
9. Click “**✓ Save Autopay Settings**”