SILVER CREEK TOWNHOMES
BOARD OF DIRECTORS MEETING
Silver Creek Clubhouse 1732 W 540 North St. George, UT 84770
Thursday March 20, 2025 | 6:30pm – 9:00 pm

MINUTES

ATTENDEES:
Board Members - Adam Witt, Neal Nuttall, Karen Hayes, Carol Stauffer, Carla Peay, Bruce Lindsay, Jeff Snow, Hans Kuhni, Matt Schwenk / **Zoom Facilitator** – Sidra Witt
Homeowners in Attendance– Bob Scott, Shelley Pierce, Todd & Lori Gibbs, Bruce & LaDawn Carter, Kathy Snow, Maureen Vowels, Ray Robertson, Jan Petersen, Jennifer Pfaff, Val Carter, Bonnie Gourney, Roxana Villalta.
Homeowners Attending via Zoom – Barb DeBry, Google Pixel 7.

CALL TO ORDER: Board President Adam Witt *Time 6:00 pm*

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

1. Ray Robertson (#135) Concern about cement access proposed for west corner of 540 North to Halfway Wash Trail. Response: Adam Witt – the proposal will not provide access from trail to Silver Creek community.

II. BOARD BUSINESS:

A. **No Board Action was taken to Approve last Board Meeting Minutes from Feb. 20, 2024.**

B. **Follow-up on Homeowner Concerns from Annual Board Meeting, Feb. 20, 2025:**
   1. All concerns have been duly noted and the homeowner has been replied to by Board Member, Bruce Lindsay. Concerns will be addressed as needed when Board actions are considered on these topics.

C. **Organization of Committees –** Committees are still in process of being created. Suggestion made to have a call for volunteers in the April newsletter. Board members can volunteer to serve on any committee. Committees will not be posted on our website until Sidra & Ray are informed they are complete. It was agreed in the Feb. 20, 2025 Board meeting that Karen and Neal will work together to find members to serve on the Audit Committee.

III. BOARD REPORTS:

A. **IT Concerns:** *Adam Witt*
   1. **Suggestion to improve homeowner responses** – Ray Robertson made the Board phone number to be answered only by voice mail. Bruce & Adam will respond to those calls within 48 hours.
   2. **Clubhouse Rentals** – Board agreed there will no longer be special rental benefits for Board members.
   3. **Adam made motion to obtain bids to provide access to the Halfway Wash Trail**. He proposed a cement path through the rock at the west corner of 540 North where bikes are riding through the rock. Motion second by Jeff. Further discussion will be added to the April 2025 Board Meeting agenda.

B. **ARC Requests Report:** *Matt Schwenk*
   1. **Proposal for house number standards.** Numbers must be numerals. The Board to decide on the standards. Suggestion made that homeowner should submit an ARA application. Then the ARC can make that decision with the homeowner in compliance with fire code, then present to Board (ACC) for approval.

2. **Open House signage policy**- Discussion. Bruce will contact Realtor when home is for sale and provide guidance to ensure compliance with HOA rules. Carol and Karen offered to assist when needed. Carol will update Realtor Letter and send to Board members for approval.
3. **Requests submitted through PayHOA**- Five landscaping requests have not been closed. Neal has addressed them and will close these requests on PayHOA.

C. **Clubhouse & Security Concerns:** *Jeff Snow*

1. **Clubhouse Cleaning Contract –** Waiting for Cleaning Contract Bids from current vendor and another vendor.
2. **Cleaning Contract Expectations** will be addressed when bids are received.
3. **Additional Lighting-** Jeff installed 2 motion lights on the palm trees by the narrow path to the pool door. Hans has a couple of light bollards that can be added to see how they hold up with landscapers.

D. **Governance Concerns:** *Hans Kuhni* – 3 things to consider in all Board decisions: a- What is in the best interest of the homeowners. b- Does the decision align with governing documents. c- Does the decision align with the desired look of community. Board agreed that the Common area needs to be attractive & well-maintained.

1. **Exterior Maintenance vs. Capital Improvements.** CCRs state HOA is responsible for the maintenance of limited common area. But, in the interest of all homeowners, we have established a precedent expectation that all concrete work in the yard is the responsibility of the homeowner. However, the HOA should step in if there is a safety hazard.
2. **Discussion on how to improve appearance of the common areas.**
Conclusion: We want main entry to shine & be well-maintained. Current need to upgrade the entry island. Suggestion made to schedule an HOA beautification/social event and invite homeowners to do some labor with HOA providing funds. Hans volunteered to research a needed long-range plan proposal for improving the common areas. Discussion moved to April Board Meeting agenda.
3. **Road Paving Issue** – Hans presented proposal & chart for replacing our roads in 4 phases over the next 5-15 years. Recommended replacing Phase 1 this year at approximately $180,000, and Phase 2 in two years - 2027. Phase 3 & Phase 4 can be done further down the road at less cost. Discussion. Consideration of other needs for Reserve funds, specifically outside wall repairs. Adam requested more estimates before a decision is made. This discussion moved to April Board meeting agenda.
4. **Insurance Renewal** – Bids are in from both Balsigner and Metcalf. Both very good underwriters. Coverage very similar. Premiums are the biggest difference. Balsigner is willing to negotiate. Board agreed we need to raise homeowner deductible to $25,000 by next year. Hans will follow up with more detail for Board decision before contract renewal is needed in April.

E. **Communications Proposals:** *Bruce Lindsay*

1. **Palm Tree Work –** 145 palm trees in common & limited common areas need trimming.
2. **Status of Owner Directory** – The list of current homeowners is available as a download from the PayHOA portal. Bruce will include instructions on how to download this list in the April newsletter.
3. **Review of Late Fee Procedures –** Late fees should be no more than 10% of the monthly HOA fee. Board agreed to change the late fee to $24.00 for any unpaid balances each month going forward.
4. **Change of management to Utah state HOA Registry** - Bruce made this change during the meeting. A big thank you to homeowner, Shelly Pierce for bringing this to our attention at this meeting.

F. **Social Activities:** *Carla Peay* – had great turnout for the March dinner.

1. Bunko - April 2
2. Sit & Chat - April 3
3. April Community Dinner - April 14 - Remember to take photos.

G. **Financial Report:** *Karen Hayes*

1. **Tax Forms -** Karen and Faye Richman from West Springs completed the tax forms and they are ready to mail, Federal - $2,758.00 and State – $418.00. Karen moved that we approve the payment by vote.
   Board Action: Payment of taxes approved by vote: 9 approved, 0 opposed.
   Karen suggested our board do something to express our appreciation to both Steve Chandler and Faye Richman for all the help they have given us.
2. **Alliance Bank/America First Credit Union** – Alliance receives all personal checks from homeowners. We get a PayHOA discount for using Alliance. America First Credit Union receives all autopay payments.
3. **Vendor Information** - We now have all vendor information. We must make sure we get that information for all new vendors before any work is done.
4. **Bill Payments** - Some of our bills are now being paid automatically. All others Karen pays by check.
5. **Bids for Palm Tree work -** We have 2 bids. We are waiting for the 3rd bid. Move this item to April agenda.
6. **Garbage Can Cleaning Service** available for $50.00 per can. Move this item to the April agenda.
7. **2025 Renewal of Workman's Comp & Crime insurance policies.** Invoice of $859.00 has been paid.
8. **Please Cash Checks Immediately when reimbursed**. Pick up form from Karen to request reimbursement.

H. **Landscape & Water Concerns:** *Neal Nuttall*

1. **Fire Hydrants -** Shrubs now cleared around all fire hydrants.
2. **Water Issues-** Unit 15 has water draining into their yard constantly when sprinklers are on. Steve Hansen cleared a clogged drain. Neal will continue to monitor the water seeping into that yard.
3. **Problem with watering pattern in common area by clubhouse.**
4. **Problem of vandalism of sprinkler systems and constant needed repairs of sprinklers**.
5. **Problem of Plum Trees** – Discussion moved to April Board Meeting agenda.

I. **Housekeeping Concerns:** *Carol Stauffer*

1. **Access to Google Docs –** Sidra will give directions if needed.
2. **Solicitors** – Becoming a problem. Question on signs & policy.
3. **Facilities Keys Agreement -** Needs to be edited. Need for procedure.

MOTION TO ADJOURN: *Adam Witt, Board President Time: 9:00 pm.*

Next Board Meetings Scheduled - Thursday, April 17, 2025 at 6:30 pm

NEXT STEPS (Assignments):

1. Neal will close the open homeowner requests on PayHOA.
2. Jeff will obtain Cleaning Contract bids for clubhouse & create Cleaning Contract Standards.
3. Hans will research long-range plan for maintaining common areas.
4. Hans will obtain additional bids for road replacement work.
5. Hans will follow up with insurance information for Board vote.
6. Bruce will include instructions on how to download this Homeowner list in the April newsletter, and invite homeowners to volunteer for committees.
7. Karen will mail completed tax forms.
8. Carol will edit the Facilities Keys Agreement and Realtor letter and send to Board members for approval.