

Hi, Neighbor!

SILVER CREEK MAY 2025 NEWSLETTER



UPCOMING CLUBHOUSE EVENTS:

May 7 Ladies' Bunko Night
Dinner at 6:30, Bunko at 7:00



May 12 Silver Creek HOA Dinner 6:00 p.m.
Grilled hamburgers and hotdogs provided.
Residents, please bring
•Sides or salads (A – M)
•Desserts (N – Z)

May 15 HOA Board Meeting 6:30 p.m.

May 21 Sit 'N Chat 11:00 a.m.
Participants will assemble humanitarian kits for the Dove Center in St. George which serves victims of domestic violence. Donations of new blankets, pillows, pillowcases or cash welcome.
Contact: Julie Gill (801) 390-3031
Sit 'N Chat will take a summer break and resume in September.

TREE TRIMMING AND REMOVAL

Trimming of the large California palms in the community is planned for later this month.
The expense is covered by HOA dues.
If you have a palm that you do not want to be trimmed, please send notification to
SilvercreekBoardMembers@gmail.com.

Silver Creek is home to 47 ornamental plum trees. Some are approaching their maximum life span.

Twenty of those plum trees are damaged or dying.

In the interest of the esthetic appeal of the community, the Board of Trustees has voted to have those 20 plum trees removed when the palms are trimmed.

If one or more plum trees in your lot is on the removal list, you will receive a text message in advance.

PLANNED INSURANCE CHANGE

The Board of Trustees is proposing to adjust the insurance deductible on your Silver Creek home.

Your home is insured, subject to a deductible, by an HOA master policy paid by the Association from your monthly dues.

The deductible amount is currently \$10,000. Upon the advice of our underwriter, the board is proposing to **adjust the deductible to \$25,000.**



THIS IS WHY

Significant challenges in the property insurance market made it questionable last year whether we would be able to find a carrier willing to underwrite our HOA.

This year, we were again fortunate to obtain coverage. However, mounting issues in the insurance industry threaten our ability to maintain appropriate coverage in the future.

Our underwriter has advised us to be proactive on this matter by raising our deductible.

At present, most owners in Silver Creek have property insurance that would cover the \$10-thousand deductible in the event of a significant claim.

The HOA master policy covers costs above 10-thousand dollars.

Most insurance claims submitted by similar communities today are somewhere between \$10-thousand and \$25-thousand.

That means, raising the deductible of our master policy to \$25-thousand would dramatically improve our chances of not having a reportable loss (a claim) in our "loss history report" for the following year's renewal.

Claim reports could make us uninsurable.

The cost to Silver Creek owners for raising their independent property insurance coverage from \$10-thousand to \$25-thousand will be quite nominal—in most cases 20 to 30 dollars a year.

The trustees have discussed this concept in detail. It is their intention to move forward with adjusting the HOA master insurance policy's deductible from 10-thousand to 25-thousand dollars.

This increase will take effect August 1, 2025.

We encourage each of our owners to contact their respective insurance carriers and arrange to have this coverage increase in place for their individual townhome by August 1st.

More information: www.silvercreekk-hoa.org
> Homeowners
> HOA Insurance Summary

STREET PAVING

Your Board of Trustees anticipates beginning a first phase of asphalt replacement later this summer.

Thanks to regular maintenance with resurfacing and sealing, portions of Silver Creek's road base have been in place for more than 30 years and have held up well. But the oldest sections of asphalt now need to be replaced.

This illustration shows the extent of Phase 1.



Road replacement is an expensive undertaking and is one of the reasons the association is required to maintain adequate budget reserves.

This is the first time for a budgetary project of this scope in Silver Creek. Your trustees are taking a conservative approach to replace only those sections which must be done now.

Budget reserves are adequate for this initial phase.

Going forward, the need to be ready for subsequent phases of street replacement will likely require an increase in association dues to maintain adequate reserve funding.

Bids for this work are under consideration and dates for the work will be announced later.

BOARD MEETING AGENDAS

Agendas for the third Thursday monthly meetings of the Board of Trustees are published in advance on Silver Creek's website.

You can find them at www.silvercreekk-hoa.org
> Homeowners
> Agendas

A Zoom link for the meeting is found on the agenda.

IN MEMORIUM

Silver Creek resident LaRae Gibbons passed away unexpectedly on April 8th following a brief illness. She was 76.

LaRae and her late husband, Wynn, were a valued part of our community for years.

As friends and neighbors, we offer our condolences to LaRae's three surviving children and ten grandchildren.

INDOOR POOLS CLOSURE

Repair of water damage to the exterior south wall of the indoor swimming pool has necessitated the temporary closure of the indoor pool and spa.

It is hoped that repairs will be completed within the next two weeks. The beautiful outdoor pool remains open.

APPROVED PLANTINGS

Your Board of Trustees has simplified the authorization process for yard plantings by creating a list of 20 pre-approved plants that conform to Silver Creek's Southwest Mediterranean design.

These plants are easy to care for, exhibit moderate growth, don't require too much water, and tend to be evergreen. They are available at St. George nurseries.

Varieties of Euonymus	Desert Spoon
Varieties of Hawthorn	Red Autumn Sage
Texas Privet	Flower Carpet Rose
Red Tip Photinia	Desert Daisy
Varieties of Agave	Creeping Rosemary
Germander	Tuscan Blue Rosemary
Pineapple Guava	Dwarf Yaupon Holly
Mediterranean Palm	Grass Tree
Gulf Stream Nandina	Beaked Yucca
Giant Lilly Turf	Color Guard Yucca

By selecting these plants you will expedite landscaping applications with the Architectural Review Committee.

Other plants not listed may be approved based on the criteria above.

HELPFUL ELVES UNMASKED

In response to last month's inquiry into the identity of mysterious elves who often clear Wednesday's garbage cans from Silver Creek's streets, this email came to

Hi, Neighbor!

Earlier this month I personally ran into our esteemed ex-president, Mr. Val Stauffer, wheeling my empty can to the side of my house. I had just opened my garage door to leave and here was this wonderful elf that I caught by surprise!

Thanks once again, Val! It is appreciated!

-Larry Olsen - Unit 152



Val Stauffer

Kira Burmester
(and Paisley)

Other Silver Creek residents cited Kira Burmester as a quiet helper who takes on the task of returning garbage cans to neighbors' side yards while on walks with her dog, Paisley.

Thanks to Val and Kira and to all the other kind people who look out for their Silver Creek neighbors!