

**Stone Creek at Eagle Harbor Association, Inc.**  
P.O. Box 9629  
Fleming Island, FL 32006

**Homeowners Association Board Meeting**  
January 27, 2021

<b>Agenda Items</b>	<b>Minutes</b>
Call to order	<p>Board members in attendance were Mike Martino, Jerry Thomas, Beth Lampke, and Melanie Bowman.</p> <p>Amy Ware was unable to attend due to technical issues with videoconferencing.</p> <p>At 5:32 pm, President Martino established a quorum and called the meeting to order at the Clay County Library meeting room, Fleming Island. FL 32003</p>
Approval of Previous Minutes	<p>At 5:33 pm, the meeting minutes of the 2022 Budget Meeting held on November 17, 2021, at the Clay County Library meeting room in Fleming Island were approved. President Martino motioned; Thomas seconded. The motion was approved by the four board members present.</p>
President's Report Mike Martino	<p>At 5:34 pm, Martino presented the meeting agenda. The entire presentation is available on our website. <a href="#">Stone Creek HOA January 27, 2022, Meeting Presentation</a></p> <p>At 5:40 pm, Martino introduced the first agenda item, an Update on Outside Services. Most information regarding the Outside Services portion of the meeting can be found below under new business and general discussion.</p>
Treasurer's Report	<p>At 6:15 pm, Thomas presented the Treasurer's reserve report.</p> <p>Members can review the updates to the reserve budget and operating account in the Board's presentation posted online at: <a href="#">Stone Creek HOA January 27, 2022, Meeting Presentation</a></p> <p>The Board presented a new reserve study projecting future costs through 2039. The study is effective for two years and projects anticipated costs over the next 17 years (2039) when the next roofing project may start. Unit</p>

ages in 2039 will be 35 to 36 years. The 2021-2022 replacement of the original 2005-2006 "20" year shingles occurred in years 14-16 (2020-2022), and a significant amount of patching was needed to fix leaks from 2016-2021. The oldest building's roof had to be replaced in 2020.

Other factors planned into the reserve study were:

- Paint and Stucco schedules to be done as part of routine maintenance community-wide estimated at every seven years
- Concrete projected overall to last 60 years
- Irrigation system, which at 14-17 years old is aging and maintained monthly but may eventually need major improvements/replacement, no date projected
- 2.5% rate of inflation was included.

Figures relating to the ongoing exterior maintenance project in both operating and reserve budgets were discussed.

The Treasurer estimates that after the exterior project ends (late Spring 2022), our reserve balance will be \$32,269.

\$30,000 in retained earnings carried over from 2021. Unplanned expenses may arise, and outstanding issues from 2021 may need to be addressed using those funds.

At the time of the meeting, there were 11 accounts with past-due fees. Seven of these were partial payments because a few owners did not adjust payments up to \$720.00 to reflect the \$120 quarterly increase in 2022 fees.

One outstanding account/unit with a net balance of \$5363.33 was auctioned, and that amount will be incoming in 2022 (no exact date is known yet).

Residents were urged to use autopay to pay for their HOA fees. It reduces administrative costs and volunteers' time spent.

Residents were advised that a feature of our HOA fee payment system is the **option** to budget your payments monthly instead of quarterly, which some residents prefer to manage their expenses monthly. This discussion was

	<p>simply to raise awareness of the options available; some residents did not know this was a choice. <b>Monthly payments are not required. Payments are only required quarterly.</b></p>
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<p>Old Business:</p>	<p>Some residents commented about debris from the roofing contractor not being cleaned up, being excessive, and causing problems for some.</p> <p>Martino said a punch list for the incomplete and other issues alleged the Board would present this to the roofing company and the Stucco/Paint contractor prior to both contracts ending. Attendees were encouraged to submit any problems via the Stone Creek HOA website by February 28.</p> <p>Residents in buildings not yet roofed were advised to review their unit promptly upon completion and immediately report any issues to the Board. Martino stated the community punch list would be actioned upon before the contract ends.</p>
<ul style="list-style-type: none"> <li>• New Business:</li> </ul>	<p>Martino said April 22 is the estimated date for the roof project to be completed.</p> <p>At 5:46 pm, Bowman presented an update on Outside Services (Vendors) and the CDD.</p> <p>Troy Miller, owner of Miller Irrigation, our contractor, presented to the Board and the attendees about:</p> <ul style="list-style-type: none"> <li>• Monthly and On-Call Service Overview</li> <li>• Proposed Irrigation test to reduce the water bill <ul style="list-style-type: none"> <li>◦ Reduces water usage by 40%</li> <li>◦ Testing in 1 zone costs \$740.00</li> <li>◦ If the initial test is successful, this investment could result in \$11K+ annual savings if implemented community-wide</li> <li>◦ The phased roll-out started in December 2021 by replacing all broken heads with improved heads.</li> </ul> </li> </ul> <p>At 6:02 pm, President Martino called for a Board vote to approve the proposed irrigation test, which Thomas seconded. Bowman and</p>

Lampke also voted to approve.

Next, Jared Taman, owner of Yard Craft, our landscaping, lawn/turf, and yard pest contractor, presented to the Board and attendees a service overview, and an open discussion took place.

Taman made three recommendations that the Board should consider regarding Stone Creek's landscaping.

- Indian Hawthorne Bush Replacement
  - In the current situation, 43 original bushes are dead due to disease.
  - Recommendation, remove dead bushes and replace them with Holly bushes which are thriving in the community.
  - Estimated Cost
  - Action to spray/treat the bushes is underway for all of 2022. However, some are in bad condition and may still need to be replaced.
- Mulch
  - Current Situation
  - Recommendation
  - Estimated Cost
- Lawn Fungus
  - Current situation
  - Actions taken
  - Ongoing prevention
  - Status of existing infected areas
  - Replacement costs

The Board took Yard Craft's recommendations under advisement and will vote on the matter sometime in early March.

At 6:48 pm, President Martino called for two votes:

- Requesting approval to revise the existing estoppel letter by May 1, 2022. (Current Estoppel letter is outdated.) all Board members present voted yes.
- Requesting approval for roof blowing expenses for five buildings whose roofs were replaced in 2021. Vote seconded by Lampke. Thomas and Bowman both voted aye.

The contractor for the roof blowing work will be Jeffrey

Brown and will be completed within two weeks of approval. This service will help protect our capital investment on the roofs.

Also discussed was formalizing a strategic plan for roof care, including roof blowing for the eight buildings abutting the forested areas. Three of the eight buildings do not need maintenance in Spring 2022 because their roofs are not replaced yet.

President Martino noted that mailboxes repairs cost ~\$400 for a 3-box unit repair and that homeowners are responsible for the mailbox upkeep. Future consideration of a long-term plan for mailbox improvements and general maintenance should involve unit owners.

The Board will begin an initiative to gather updated contact information and missing contact information, including details from property management companies and renters, to be better able to contact and communicate with

A request to hold a community-wide garage sale was made. (Board to look for/find out where prior-year signs are.)

The Board announced the inaugural Stone Creek Board working meeting to be held by videoconference on Wednesday, March 2. All residents and owners are welcome to observe. However, these are working operational meetings, not open forums, and observers will remain on mute with an open chat forum.

The Board and attendees discussed the Rules and Regulations and the CC&R's because two symbiotic documents contain our legal governance. Since neither document is all-encompassing, there is often confusion and misinterpretation. Some residents do not realize both documents need to be considered together to have the full scope of many of our rules etc.

The Board is reviewing a consolidated document to help eliminate confusion. The existing documents will remain in their original legal formats, but be joined in one document that includes information for owners and renters about why both documents should be referenced.

The Board also discussed working with an attorney about organizing and evaluating our governing documents.

A suggestion made to start an inspection system for stucco yearly was made and will be considered.

	<p>At 6:58 pm, a resident presented plans for an April 2 Stone Creek Spring Fling party to be held at the cul-de-sac on the property in front of building 2000. The neighbors in those buildings have been notified and have agreed on their location being the site.</p>
General discussion	<p>It was noted that the Lanai ceilings were painted but floors/slabs were not.</p> <p>Options for community enforcement for fishing and golf carts, not resolved.</p> <p>Safety concerns were raised regarding the community ponds. A request for fencing was made, which is a CDD matter.</p> <p>Martino shared that our CDD contracts Lake Doctors from St. Johns River Water Management to regularly monitor the ponds and ecosystem.</p> <p>Residents raised concerns about non-resident children climbing on privacy fences, fishing in the ponds and the absence of warning signage for residents and non-residents.</p> <p>A question was asked concerning aging, faded and missing Building numbers. Clearly displaying Unit letters and Building numbers in good and readable condition is the owner's responsibility. The Board encourages residents to update all worn and aged existing unit markers to improve the community's overall look and enable more accurate delivery service to each unit. Failure to maintain unit and building numbers in acceptable condition is subject to fines.</p> <p>Concern about Sago palms and their risk to dogs and children was voiced. Still, as they are original landscaping elements and are the focal point for our end units' front beds, the Board and residents are restricted from removing or replacing the Sago's, due to our rules and the prohibitive cost of such a project. The Board urges caution around Sago palms for everyone, especially children and pets.</p>

	At 7:19 pm, Martino adjourned the meeting.
<b>Up next, a working Board meeting open for observation via videoconference on Wednesday, March 2, 2022</b> Details will be posted on the Stone Creek website by Feb 25, 2022.	

Respectfully submitted,

Melanie Bowman,

Secretary, Stone Creek HOA