

Sand Creek Villas Community Association, Inc  
Annual Meeting  
November 8, 2017

Mike Willoughby called the meeting to order at 6:00pm. Quorum was established. Board members present were Mike Willoughby, President Cheryl Galaszewski, VP. Also, present Kristie McKitterick and Kelly Denning from Balanced Bookkeeping & Community Association Management.

Mike Willoughby introduced the members of the Board and Balanced Bookkeeping's staff.

**Meeting Minutes** – Elaine Fraser motioned; Matthew Lemon seconded; to accept the minutes from the 2016 annual meeting. Motion carried.

**Education** – Mike Brandl from American Family gave a presentation Loss Assessment insurance. He went over how the assessment is calculated, amounts of coverage, and pitfalls. Be sure your loss assessment insurance coverage includes if the coverage is for the deductible. Many companies exclude that coverage. American Family is recommending \$50000.00 as a minimum.

**Hail Storm 7-28-16** – Houston Moore from Eco Roofing fielded questions from homeowners on the final repairs. Houston gave out his business card for anyone still having any problems. Houston was thanked for his work with putting Sand Creek back together after the devastating storm.

**President's Report**

- ◆ Reminder to get Loss Assessment insurance that covers the insurance deductible of the association. American Family is recommending \$50000.00 as a minimum. He went over the importance of having insurance on your unit. Currently, the deductible on the association's insurance is 5% of the replacement cost of the buildings. The July storm was the second storm in 5 years. Please check your policies for proper coverage.
- ◆ All the buildings have been re roofed and have new gutters. Numerous damaged windows and garage doors were replaced.
- ◆ Firewall work was completed during the roof project and the engineers have signed off on the restoration.
- ◆ The drip system has not been working and Taylor Made has completed a few repairs and will continue next year with the project.
- ◆ After the drip system is repaired next year, the landscape committee will begin planting in bare areas.
- ◆ Gorilla hair was replenished.
- ◆ Insects were found in the bushes and will be sprayed next year.
- ◆ Sand Creek hired an arborist to trim the trees that are over 10' tall and hitting the buildings.

- ◆ Mike reminded everyone that they are responsible for snow and ice removal 2". The roads will not be plowed until the snow is over 4". The snow companies do not come until the snow has stopped falling.
- ◆ Went over the parking rules. Garages may not be used as storage. Homeowner's first 2 cars must be parked in the garage. Parking is for guest parking.

**Financial Report** – Mike Willoughby gave the financial report.

- ◆ General overviews of the financials were discussed.
- ◆ Recapped the dues of association that are near Sand Creek.
- ◆ Reminded everyone that Sand Creek is the only association in Stetson Hills that pays the master dues out of their dues. The master dues are roughly \$12.00 per unit per month. Also, that Sand Creek is the only one with a gate.
- ◆ Let owners know how to pay dues electronically.

**Election of Homeowner Board Members**

Matthew Lemon was elected to the board of directors.

Vote was made to ratify budget. Budget was approved. One proxy and one homeowner voted not to approve the budget.

**Questions**

- ◆ No questions from the floor.

**Drawings**

- ◆ A drawing for two \$25.00 gift certificates were held for members who attended the meeting and the winners were: Ruth Gissa and AJohn Daniel Alocilja.
- ◆ A drawing for two \$25.00 gift certificates were held for members who sent in proxies and the winners were: Sophia Sung Fang Chou and Robert Atkins.

The meeting was adjourned at 6:57 pm.

Kristie McKitterick took the minutes on behalf of the Board.