

Cove Creek Estates Association
Meeting Minutes – March 11,2025

Present: Lots 2, 5, 6, 8, 9, 10, 11, 12, 13, 14, 15 (proxy), 16 (proxy), 18, 19, 20, 21 (proxy), 22, 24

Absent: Lots 1, 3, 4, 7, 17, 23

Welcome New Neighbors

- Lot 2 - Kavi
- Lot 8 - Nawras and her son Ali
- Lot 24 – Rahul’s wife Gigi and his sister Sam

Neighborhood Reminders

- Website: <https://covecreek.neighborhood.online>
 - By Laws, Master Deed, Meeting Minutes, Check Registers, “Black Binder,” etc.
- Trash cans should be out of sight from the front of your home and removed as soon as possible after trash pickup.
- Please remember to submit plans for outdoor home improvements including patio, fence, shed, etc.
- Please pick up after your pet, even along Beech Daly Road.
- As the weather gets nicer, more neighbors are walking and biking in the street. Please be mindful of our speed limit.
- All sidewalks are now complete, please do not block sidewalks from pedestrian traffic.

Spring Clean Up

- Tentative date is May 10. Details to come.
- Last year we had 15 homes participate with 18 workers.
 - Next year we will have a sign-in / sign-out sheet for fairness of pay.
 - Thoughts of a picnic afterward? Not much interest. Maybe in the summer?
 - A large branch fell in May at the entrance. Thank You Tony & Ed for quickly removing the debris.
- Thank you to all the “walkers” who pick up trash, much appreciated!

Road Update

- Will be seal coated this summer; date will be communicated once confirmed.
- We will need to park at the Taylor High School parking lot. We will have overnight supervision.
- If you drive on the road while it is closed, you will be fined.

Snow Removal

- New company did a great job for the money. We don’t normally salt but did this year because of ice issues. Did anybody have any issues? No issues reported.
- Parking on the street while the snowplow is in the neighborhood could result in a \$50 penalty. Please be responsible. We cannot always communicate to everyone in a timely manner.
- It is the responsibility of the homeowner to keep their sidewalks shoveled when it snows.

Pond Update

- Chemicals have been purchased for the season. The ponds are in the best shape ever. Thank you Al and Larry for your hard work.

Financials

- All homeowners who are making payments are up to date for the first payment!
 - For those making payments on their dues, the next payment of \$350 is due on 5/1/25.
- We moved \$40K to a 3.5% CD last August. \$32K from savings and \$8K from Reserves
 - Any suggestions on getting better interest rates?
 - Laura (FoMoCredit) and Lisha (DFCU) to check out interest rates in the summer and let Lia know if better rates are available.
 - Maybe have 4 separate \$10K CDs at different times so that we don't have a big chunk of money tied up?
- Account Balances:
 - Checking: \$14,742
 - Savings: \$2032
 - Road: \$2380, to be used this summer
 - Reserves: \$2936
 - 12 Month CD: \$40,000
- All Income & Expenses

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Yearly Budget:	0	16500	16025	14925	15500	16050	18450	19850	19300	16450	15600	18400	16900	14900	19450	20850
Actual Total Payments:	15373	8557	16140	9652	25287	33027	28931	21056	19307	22621	17864	18309	19519	23735	18394	4974
Difference:	-15373	7943	-115	5273	-9787	-16977	-10481	-1206	-7	-6171	-2264	91	-2619	-8835	1056	15876
Dues Budgeted:		10450	17100	15400	15200	15500	16800	19800	18900	17800		16250		16800	18325	21300
		\$550		\$800	\$1000	\$800	\$800		\$900	\$800	\$700	\$700		\$750	\$850	\$1000
Yearly Dues:	\$750	early or \$600	early or \$900	early or \$900	early or \$1100	early or \$900	early or \$900	\$1000 or \$900	early or \$1000	early or \$900	early or \$800	early or \$800	\$750 early or \$850	early or \$850	early or \$950	early or \$1200
Notes:							Pres & VP \$600, Tres \$400	Pres & VP \$700, Tres \$500	Pres & VP \$75, Tres 450	Pres & VP \$600, Tres \$400	Pres & VP \$525, Tres \$350	Pres & VP \$525, Tres \$350	Pres & VP \$0, Tres \$375	Pres & VP \$0, Tres \$350	\$0 Board, clean up	\$0 Board, clean up
Dues Collected:	16225	11562	17702	15525	19425	16375	17000	19102	20000	17600	15550	16516	15475	15158	18974	19100
DTE																
Budget:	0	2000	2000	1800	2000	2000	2000	1500	1500	1800	2000	2000	1700	1700	2800	3000
Actual:	1731	1049	2335	2545	1517	1405	1791	1970	2376	2931	1473	1947	2295	2688	3017	88
Difference:	-1731	951	-335	-745	483	595	209	-470	-876	-1131	527	53	-595	-988	-217	2912
Insurance																
Budget:	0	400	400	425	800	1000	800	700	600	650	700	700	700	700	750	750
Actual:	390	300	345	737	887	686	588	516	509	626	560	560	588	606	669	0
Difference:	-390	100	55	-312	-87	314	212	184	91	24	140	140	112	94	81	750
Landscape																
Budget:	0	3300	3875	3000	3000	4500	8000	10000	10000	7000	6000	6000	5000	6000	7500	8000
Actual:	6341	2906	3873	2920	8483	9049	16727	12210	7616	7513	5291	5012	7175	9553	6761	512
Difference:	-6341	394	2	80	-5483	-4549	-8727	-2210	2384	-513	709	988	-2175	-3553	739	7488
Misc																
Budget:	0	100	100	200	200	150	200	900	1000	1000	500	500	400	400	300	300
Actual:	119	44	196	128	185	437	975	1033	1459	844	152	749	385	221	650	196
Difference:	-119	56	-96	72	15	-287	-775	-133	-459	156	348	-249	15	179	-350	104
Pond																
Budget:	0	3000	1950	3000	3000	3000	2000	2000	1700	800	1200	4000	4000	2000	2000	2000
Actual:	3303	1913	4208	37	2058	3235	1876	900	805	3193	2655	4811	3412	2711	1068	0
Diff:	-3303	1087	-2258	2963	942	-235	124	1100	895	-2393	-1455	-811	588	-711	932	2000
Road																
Budget:	0	2000	2000	2000	2000	1500	1500	1500	1500	1500	1500	1500	1500	500	2000	2000
Actual:	700	750	2308	0	3088	0	2612	0	2935	0	2125	0	0	3850	0	0
Difference:	-700	1250	-308	2000	-1088	1500	-1112	1500	-1435	1500	-625	1500	1500	-3350	2000	2000
Snow																
Budget:	0	700	700	500	500	0	250	250	0	500	500	500	400	400	500	1000
Actual:	0	525	0	425	0	250	0	0	550	360	330	300	540	400	790	1325
Difference:	0	175	700	75	500	-250	250	250	-550	140	170	200	-140	0	-290	-325
Water																
Budget:	0	3000	3000	1000	1000	900	700	1000	1000	1200	1200	1200	1200	1200	1600	1800
Actual:	2658	1070	875	532	868	1116	977	2427	1057	1408	1278	1430	1625	1706	1439	315
Difference:	-2658	1930	2125	468	132	-216	-277	-1427	-57	-208	-78	-230	-425	-506	161	1485
Xfer To Sav																
Budget:	0	2000	2000	3000	3000	3000	3000	2000	2000	2000	2000	2000	2000	2000	2000	2000
Actual:	0	0	2000	2327	8201	16848	3384	2000	2000	5747	4000	3500	3500	2000	4000	2538

Comments/Questions/Concerns?

- Talked about moving our Association Meeting to a warmer month, but did not take a vote.
- Ed B to measure sidewalk from lot 1 to lot 24 and let us know how many feet it is.
 - It's 2102 feet, or 0.398 of a mile
- Alan will research cameras to possibly be installed in the front of our subdivision to capture license plate numbers. If you have suggestions, please let the Board or Alan know.
- Larry will contact the city regarding the broken concrete at the entrance
- The new house on lot 23 has a discharge pipe going into the front lawn creating a 'creek.' Al to contact homeowner.
- The new house is not online yet. Lia called the number on the sign, and was told it will be listed for \$600,000.
- The Association will contact the city regarding the Goddard Road properties. They were 'logging' recently.
- Please email cove_creek@yahoo.com with any suggestions for spring clean up.
- Catch basin near Rudy, lot 3, need to be cleaned/fixed. Maybe during spring cleanup?
- Columns along Beech Daly need power washing. Maybe during spring cleanup?
- Larry to contact Condo Assoc regarding sidewalk repair.
- We will happily take quotes to fix our sidewalk, entrance and curb in front of Costa and Stella's house, lot 22.
- We will contact Ground Control about necessary fence repairs.