

# SILVER CREEK

Board Meeting Minutes

October 16th, 2025

## Call to Order:

The meeting was called to order by the President Michael Morrey at 6:31pm. A quorum of board members was established.

## Board Members Present:

Michael Morrey	President
Wolfgang Riss	Secretary
Robert Schultz	Treasurer
Joshua McCoy-Redmond	Vice President

## Manager:

Jari Phillips CMCA, AMS The Management Trust Community Manager was present.  
Paige Swift Assistant Community Manager was Present

## Homeowner Forum:

17 homeowners were present.

## Minutes:

- A motion was made by the Treasurer to approve the minutes of the July 17th 2025 meeting minutes. Second by the Secretary and all approved.

## Financial:

- Management reports that as of September we have \$289,330.84 in operating , Reserves was at \$3,495,670.52, and accounts receivable was at \$593,728.30.

## Committee Report:

- Architectural:
  - Chair reports that we are having a lot of tree requests coming in with questions as to where the trees should be planted. Trees need to be planted in the front lawn, simple

to follow. Trees cannot go on the front grass strip, near property lines or close to sidewalks.

- Appeals:
  - Chair wants to make a note that the Appeals monthly date has changed from the 3rd Wednesday to the 2nd Wednesday of the month. The change was done to help alleviate the pile up of work on the week of the HOA Board meeting.
- Security:
  - Jari reports that as of 10/16/25 the Board has chosen to hire a Security company called F-Dub Security and they will be on the premises from 7pm-7am. Cars are marked with their company markings. They will send daily reports to the Board.

#### Board Report:

- President Reports that the courts will be washed and paint touched up November 8-10th. Courts are closed until cleaning due to Biohazard
- The new Security will affect the budget, so everyone is prepared. The new Security Company is \$150,000/year.

#### Management Report:

- MANAGER REPORTS
  - Yellow gate by the Clubhouse has been fully fixed.
  - Ashford key box and lights are finished.
  - The mailbox cluster that was vandalized in Country Hollow has been replaced and the portapotty that was burned down has been hauled away.
  -

#### Actions Outside of a Meeting:

- AC Moate got the street sweeping done. Some areas got missed, but returned to complete the work.
- A lot of sprinklers are not in working order. Jari reports that the landscaping company is working on time adjustments. Valve repairs may be needed and will send a bid for repairs if needed.

#### Unfinished/Old Business:

- Tree Inspection:
  - Secretary was able to do a site with Danielle from Savatree. Bid came in at \$46,000. Secretary wants to see a plan with lesser cost. Treasurer moves to table this for now and the board will discuss and make a decision.
- Country Hollow and Hillsboro gate bids
  - Gate #7 will cost \$4,974.28 for Operator, Strobe system, Replace locking covers, new postal box
  - Gate #8 will cost \$5,771.62 for Gear box, Output shaft kit, Postal box,
  - Gate #9 will cost \$8,378.83 for transformer, gear box, edge kit, output shaft kit, knock

gate and key switch set, and an ornamental gate leaf

- o Gate #11 will cost \$3,272.90 for Main control board, top gearbox, output shafts
- o Gate #12 \$2,850.20 Top Gearbox, output shaft and arm assembly

President mentions that it's odd that all the gates have gear box and output shafts broken. Vice President questions if they warranty their work, Jari stated that there was a 12 month workmanship warranty. Jari would need to look closer to see then work was done last to see warranty status. President is skeptical of these bids and will take a look into them and report back.

- Area behind Clubhouse:
  - o President and Christina from the landscaping company weren't able to connect to discuss this area. Secretary again suggests removal of the old broken picnic tables in this area to avoid having people walk in this area, Treasurer agrees and suggests planting a tree in the swampy area. Jari to get bids.
- ADA sidewalks:
  - o Jari got bids, Rainer will do it, but needs an engineer to approve. AC Moate will do it for \$4,491. President to reach out to the company that fixed the monument in Premier to see if they do the engineering and permitting.
  - o Jari states a homeowner had reported a sidewalk areas with lifting that needs to be ground down in Brookfield. Jari is working on getting other bids due to Precision stating that they would need more work, it's too small of an area. Treasurer suggests that Jari looks into finding a company that can lift the other sidewalks up to meet the other and not tear out the old concrete.
- Monument Cleaning:
  - o Jari presented a bid from Mike for the cleaning of the Country Hollow and Hillsboro monuments for \$1,321.20. President states that all Silver Creek monuments and gates need to be cleaned, he had asked for quote for all, not 2. Jari will reach back out to them for an updated quote.
- Playground:
  - o Jari has vendors coming back out to look at the small playgrounds that need to be replaced. Getting more than one quote.
  - o Board approves for the replacement of the broken saucer swing with a baby swing due to that playtoy being so low to the ground.
- Budget Meeting:
  - o President asks Management to add the GL for Vandalism as well as change the contract price for Security.
  - o Management needs an approved budget by next week to keep the November 20th date for a Budget Ratification meeting, otherwise it will push into December. Board discussed meeting this weekend.

New Business:

- Annual Meeting:
  - Jari questions if the board wants to use Voteegrity for the annual meeting or just use Management to count votes. Board wants Management to count the votes this year.
- Vice President is wondering who is responsible for the tunnel, if its us or shared with the County. Peter Newcomb shared that Tom Ballard, traffic engineer, refused to put in a crosswalk and gave the developer a choice - a bridge or a tunnel. The developer due to ADA put in a tunnel. The county took no responsibility and gave no direction and it is not ADA approved, it's a mess. Peter states that you will need to go before the county engineers to get something worked out for a change. The reason there is no crosswalk by the Clubhouse is because of Tom Ballard, he said to put the tunnel in.
- President needs a vote to be recorded in the meeting minutes for the Corporate Authority as he will be representing Silver Creek in District Court. Vice President and President both signed the paperwork already. Attorney stated that it needs to be voted on in a meeting by the Board. Treasurer motions to acknowledge the President's Corporate Authority for the legal matter. Secretary 2nd's and all in favor.
- Board agrees to letting security to use the clubhouse restroom so long as they do not disrupt the guest during rental times
- Community credit card limit is needing to be increased. It was suggested to be raised to \$20,000. Secretary motioned, Treasurer 2nd and all approved
- Account 54763262635 had a Violation with JCHiggins for a playground notice 3-25-2022 that stayed on his account and transferred over to REIS and stayed on during the transfer to Management Trust and owed \$248.57. Homeowner applied for a fee waiver back in March of 2025 that was denied. Board decision was final.
- Account 54763263042 ACC appeal denial was upheld by Board. He has be denied 3 times for location of tree and type. Homeowner wants fine waiver and wants to know where to plant the tree to be done with issue. Board decided that tree needs to be planted in center of lawn and agrees that fine stands.
- Board agrees to the following collections actions
  - Account 54763263271 - Fee waiver denied
  - Account 54763261729 - Fee waiver denied
  - Account 54763262777 - Fee waiver denied
  - Account 54763262579 - Fee waiver not voted on as it is in appeal process with committee
  - Account 54763262151 – Board agrees to proceed with lawsuit for personal judgement and foreclosure decree
  - Account 54763262344 – Board agrees to sheriff sale
  - Account 54763262264 – Board agrees to proceed with lawsuit for personal judgement
  - Account 54763263276 – Board agrees to counter proposal of \$500 monthly for 15 months with a signed confession of judgement

- Account 54763261758 - Board agrees to counter proposal of \$250 monthly with a signed confession of judgement
- Account 54763262057 - Board agrees to proceed with lawsuit for personal judgement and foreclosure decree as compliance is still an issue
- Account 54763263338 - Board agrees to proceed with lawsuit for personal judgement and foreclosure decree
- Account 54763262393 - Board agrees to proceed with lawsuit for personal judgement and foreclosure decree
- Account 54763261712- Board agrees to counteroffer of \$300 and waiver future late fees and interest on condition that they sign a confession of judgement and foreclosure decree

Homeowner forum:

- Jari read a question from the chat: a neighbor replaced a tree in street strip and was told she needed to plant in yard while other homes have the tree in the street strip. Homeowner is wondering why they need to move the tree away from the street strip if they were there to begin with. President stated that trees are supposed to be on a homeowners lawn, the street strip is owned by HOA. Those trees in the street strip will all need to be removed to avoid future damage to the sidewalks. Governing documents also state this.
- Homeowner inquires about some homeowner transactions on his account. Issues with the past 2 management companies. He thinks this are lost in translation between company switch. There are some charges that he wanted clarification on and didn't get any. He did make an appeal to the board and they denied waivers. He asks again to present to the board his situation. Jari states that the Boards decisions are final. Parrish was hoping for an explanation, but never got one. Also he is wondering is there are exceptions to the parking rules, he has 5 drivers with cars in the home and only has 4 parking places(2 in garage and 2 in driveway). He is wondering if, like other HOA's do, allow some homeowners to utilize parking on the street. The homeowner states that he doesn't have the ability to extend the driveway due to trees in his yard and green electrical boxes on the driveway side.
- Homeowner had questions about his parking warning issue. He stated that he was told he could use cones to stop people from parking in front of his home and is now getting letters about having the cones. He states that he specifically asked and everyone on the board said there was no rule against it. Why are they allowed in other areas and not at his home. He states that it was July 16th meeting, to check the minutes. Wants to know how he can stop someone from parking in front of his house? Homeowners corrected that they were told they could have cones in the violation meeting, not the board meeting. Wondering if they can still have the cones out. Board responded that they are not allowed to have cones and they were misinformed by the Appeals committee.

Adjourn:

Meeting adjourned to Executive session at 7:38pm.

Meeting adjourned at 8:18pm

Next Meeting:

The next meeting of the Silver Creek HOA will be November 18th at 6:30pm via Zoom.