



November 30, 2022

Dear Valued Residents,

As the new year approaches, we want to provide everyone with a copy of the 2023 HOA budget. The monthly association dues for Stone Creek Canyon will increase \$15 per month beginning January 1, 2023, making the total \$250 per door. **If you have autopayments set up for the current dues amount, please ensure to update the payment amount prior to 1/1/2023 to avoid any automatic late fees for the \$15 difference.** Please see below for an allocation breakdown of your individual monthly dues.

- \$54.39 to Utilities
- \$78.56 to Landscaping, General Maintenance, and Miscellaneous Costs
- \$15.27 to Pool Operations
- \$13.36 to Insurance
- \$16.98 to Operating Expenses (Management Fees, Bank Fees, and Office Supplies)
- \$71.44 to Reserve Funding

Online payments can easily be made through your online owner portal. If you don't already make your payments this way, we highly encourage looking into it. It's a great tool to utilize that is safe and secure, convenient, and provides you with the ability to set up automatic account withdrawals for the recurring monthly dues payments, among so many other HOA and account-related things. If you have not already set up your portal, please feel free to reach out to our office, and we can send you a portal activation email. You can call our office at (801) 728-0454, or text us at (347) 934-2362.

Want to pay with cash instead? You can pay with cash through our electronic cash payment option, which can be done at your nearest 7-Eleven, Walgreens, Walmart, or CVS stores. Just log into your portal account in the app and provide the barcode at the time of payment.

Our website is a great resource when it comes to HOA information. On the Stone Creek Canyon HOA page, you can find the association's governing documents, rules and regulations, insurance information, and also the HOA Board and General Membership Meeting schedule. Please visit: <https://www.apmutah.com/stone-creek-canyon-hoa>.

Additionally, we have provided the current master policy insurance information in this packet for your reference. **We encourage you to review these details with your insurance agent to confirm you have the proper coverage in place.**

If you have any questions or concerns regarding the information provided in this packet, please feel free to contact us. Thank you, and we look forward to continuing to work with your community.

-Alliance Property Management
& The Stone Creek Canyon HOA Board

Encl.

- Stone Creek Canyon HOA 2023 Budget
- Snow Removal Assistance Memo
- Contact Information Reminder
- Master Policy Certificate
- Owner Letter – Insurance Information

4655 S. 1900 W. Suite #6 Roy, UT 84067
Phone: (801) 728-0454
Fax: (801) 728-0455
Email: info@apmutah.com
Web: www.apmutah.com

Stone Creek Canyon HOA 2023 Budget



<i>Income</i>	
HOA Dues	275,700.00
Parking	<u>5,000.00</u>
Total Operating Income	28,700.00
<i>Expense</i>	
Administrative and Professional	
Accounting	175.00
Insurance	21,000.00
Legal and Professional	1,000.00
Licenses	10.00
Management Fees	23,187.00
Postage/Office Supplies	800.00
Bank Fees	25.00
HOA Software/Website	<u>1,500.00</u>
Total Administrative &	47,697.00
Operating Expense	
Cleaning (Common Areas)	1,400.00
Swimming Pool	24,000.00
Sprinkler Repairs/Maintenance	15,000.00
Yard Maintenance	80,438.73
Maintenance/Repair	21,000.00
Pet Waste Stations	<u>3,900.00</u>
Total Operating Expense	145,738.73
Utility Expense	
Electric Utility Expense	6,500.00
Garbage Removal	16,000.00
Gas Utility Expense	4,000.00
Secondary Water	2,500.00
Water/Sewer	55,000.00
Internet	<u>1,500.00</u>
Total Utility Expense	85,500.00
Miscellaneous	<u>1,764.27</u>
Total Operating Expense	280,700.00
Total Operating Income	280,700.00
Total Operating Expense	280,700.00
<i>Other Income</i>	
Reserve Account Revenue	<u>117,300.00</u>
Total Other Income	117,300.00
<i>Other Expense</i>	
Reserve Expenses	<u>10,000.00</u>
Total Other Expense	10,000.00

SNOW REMOVAL ASSISTANCE



If you are needing assistance with snow removal on your lot this season, please let the Stone Creek Canyon Board know by visiting <https://stonecreekcanyonhoa.org/home>. Click the button under “Snow Removal Assistance,” and here, you will see the option to **REQUEST ASSISTANCE** by submitting your name and unit address to the Board.

VOLUNTEERS NEEDED!

If you are willing to help your neighbors with snow removal this season, please sign up as a Volunteer by following the link shown above, clicking the button under “Snow Removal Assistance,” and submitting your name and unit address to the Board by selecting the option to **VOLUNTEER ASSISTANCE**.

The Stone Creek Canyon Board will match up units needing assistance with nearby units who have volunteered to help! If you have questions about this program, please feel free to reach out to the Board by following the link above, scrolling down and clicking the **“Contact The Board”** button near the bottom of webpage.



RESIDENT AND TENANT CONTACT INFORMATION REMINDER

This is a general reminder to all homeowners of the importance of your online portal as it relates to providing information required by your association. As homeowners, you have access to your profile within our system through your portal. This allows you to update your own contact information, as well as that of any tenants you may be renting your property to.

Maintaining this information in our system is critical to us being able to effectively communicate with you as well as your tenants for any HOA-related matters, including general mass notices, warnings and violations, meeting details, etc. As such, it is a requirement of all homeowners in our community associations to provide updated and accurate contact information for yourselves as well as any tenants you may have occupying the property. As homeowners, you ultimately are responsible to ensure that your tenants are adhering to the provisions of the association's governing documents. It is expected to be made clear in any lease you provide to your tenants that they are subject to all HOA governing document provisions. It is also expected that you maintain awareness of HOA-related matters as they evolve and communicate any changes to your tenants.

If violations are noted for your property, notification is sent via email and also posted directly to the residence. Any email address on file for the property will receive that notification, which is why it's important and recommended that you maintain a valid email address in your profile. If you have a mailing address that is separate from your association property address reflected in our system, any notices that we mail out will be sent there, as well, to ensure receipt by you as the homeowner. Please remember, if tenant information is not provided and reflected in our system, it is expected that HOA-related communications sent to the homeowner will be relayed to the tenant.

Please understand that all HOA-related notifications, memos, or information may be sent in the following ways so that you can ensure you are actively monitoring for such messages for yourself and for your tenants:

- Text
- Email
- Letter
- Door Letter

To avoid potential violations and subsequent fines as a result of not providing contact information that is required by your association's governing documents, please ensure all contact details for yourself and your tenants (if applicable) is updated through your owner portal. You are also encouraged to be familiar with the current rules and regulations of your association, which can be found on your association's dedicated page on our website:

<https://www.apmutah.com/hoa-communities-we-serve>.

If you are unable to add the necessary contact information for you and any tenants you may have via your portal, feel free to email the information to our office at info@apmutah.com, and we will be happy to update your profile accordingly.

Thank you for help in keeping our system accurate and updated!
Alliance Property Management

4655 S. 1900 W. Suite #6 Roy, UT 84067
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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/12/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER The Buckner Company 6550 S Millrock, Suite #300 Salt Lake City UT 84121	CONTACT NAME: HOA Department PHONE (A/C, No, Ext): E-MAIL ADDRESS: hoa@buckner.com	FAX (A/C, No): www.buckner.com
	INSURER(S) AFFORDING COVERAGE	
License#: 92480 STONCRE-05	INSURER A: Owners Insurance Company	32700
INSURED Stone Creek Canyon Homeowners Association, Inc Phase 3 c/o Alliance Property Management 4655 S 1900 W Suite 6 Roy UT 84067	INSURER B: CNA Surety Company	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER: 372658674** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A B	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			5254624100 618876586	10/10/2022 10/10/2022	10/10/2023 10/10/2023	EACH OCCURRENCE	\$ 2,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 2,000,000
							GENERAL AGGREGATE	\$ 4,000,000
							PRODUCTS - COMP/OP AGG	\$ 4,000,000
							Directors & Officers	\$ 1,000,000
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident)	\$
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE	\$
							AGGREGATE	\$
								\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE	OTH-ER
							E.L. EACH ACCIDENT	\$
							E.L. DISEASE - EA EMPLOYEE	\$
							E.L. DISEASE - POLICY LIMIT	\$
A B	Blanket Building-Repl. Cost Employee Dishonesty Building Ordinance or Law			5254624100 618876586	10/10/2022 10/10/2022	10/10/2023 10/10/2023	10,000 Deductible	36,120,300 300,000 150,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
 Special Form coverage. 131 units - Walls In including completed additions and fixtures, improvements and alterations that are a part of the building or structure.
 Separation of insured applies.
 Equipment Breakdown - included
 Wind/Hail deductible \$10,000
 Property Manager is an employee with regard to employee dishonesty applies
 Inflation guard included
 No unaffiliated projects

CERTIFICATE HOLDER Information * * * * * * *	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

Stone Creek Canyon Homeowners Association Inc

Key Insurance Information

October 10, 2022

The information presented below is intended to provide a brief overview of the insurance provided by the HOA master policy. In addition, it serves as an official notice in accordance with Utah HOA law and provides a guideline for the unit owner's personal insurance needs. For complete details of Utah Law, please visit :

Condo Act - https://le.utah.gov/xcode/Title57/Chapter8/57-8.html?v=C57-8_1800010118000101

Community Association Act - https://le.utah.gov/xcode/Title57/Chapter8A/57-8a.html?v=C57-8a_1800010118000101

The HOA master insurance policy provides property insurance for: buildings, individual units and permanently attached equipment and fixtures including unit owner upgrades- the coverage provided is subject to policy provisions and exclusions. This does not include unit owner contents.

1. The master insurance policy deductible is **\$10,000 and applies per occurrence**. In the event of a covered claim to a unit, the unit owner is responsible for this deductible which applies regardless of fault. If the HOA master policy deductible changes, the HOA must provide prior notice to the unit owners.
2. Earthquake and Flood insurance are not required per the governing documents and are not included under the master insurance policy.
3. The master insurance policy includes general liability insurance with at least a \$1,000,000 per occurrence limit.

Unit Owner Checklist

(Always consult with your personal insurance agent to determine what insurance coverage you will need)

Priority:

- ✓ Individual unit owner insurance also known as an HO6 insurance policy. This should include dwelling coverage commonly known as "Coverage A" of **no less than \$10,000**.
- ✓ **Policy should be written on "special form"**
- ✓ **Loss Assessment Coverage**
- ✓ Coverage for your personal contents
- ✓ Personal liability protection
- ✓ Additional Living Expenses

Optional Coverage's if Applicable:

- ✓ Coverage for your autos and recreational vehicles
- ✓ Loss of use and additional living expenses due to a claim
- ✓ Supplemental earthquake insurance
- ✓ Flood or surface water insurance for your unit and your contents
- ✓ Pollution Coverage which may include Mold, Lead, Asbestos and other common pollutants
- ✓ Other coverage: *fine arts, jewelry, collectables, other valuable articles, money, sports equipment etc.*
- ✓ Loss of rents – *if your unit is a rental*

For individual homeowner's insurance quotes contact:

The Buckner Company Personal Lines Department # 801-937-6701

For insurance certificate requests:

Visit our website at www.buckner.com



For complete details of insurance coverage & exclusions please refer to the master policy, your CC&Rs and current Utah law. This summary does not imply, afford, or guarantee coverage or any limits other than what is provided by the actual insurance policy. This document is not intended to provide any professional or legal advice. We reserve the right to correct typographical errors.