

Cottonwood Creek Board Meeting Agenda

April 13th, 2026

Meeting Minutes

Board Members in attendance: Kent Miller, Chris Stanek, Scott Dingfield, Shannon Morrissey, David Buntain, Bob Chapin, Trent Hauschild via phone.

1. Treasurer`s Report

Scott went over the financials and said we are in good shape, nothing earth shattering. See Attachment for report.

2. Annual Road Assessment

Sealcoat will take place in June. An exact date is not set yet and there will be more to come on how this will function so people can get in and out without tracking sealer on driveways.

3. Neighborhood Events

The Easter Egg Hunt was another success and thank you to all who participated and helped. Even with the chilly weather and wind there were 20 or so kids and plenty of eggs for the taking.

The July parachute event will again take place this year but a date has not been established. More to come.

4. Spring Maintenance Items

The Spring cleanup will be Saturday April 25th at 9 am. We will meet at the Estates entrance again as usual. The mulch that was put down last year looks like it will suffice for another year so it will be just a matter of cleaning up some areas. Please bring rakes, pruners and saws.

With that being said... we have a true Eastern Cedar take over within the Cottonwood Creek area. This needs to be dealt with sooner rather than later as far as thinning out and in some places eliminating. Please see the attachments concerning this issue. As usual, there are options... individual lot owners can deal with the takeover on their own, or as was discussed in the meeting, we can hire a company to come in and shred and mulch. The Board was going to get a couple bids to get this accomplished for those that want to go this route. The Board is not making this mandatory but it is a serious issue as you can see by reading the attachments. The common areas will be dealt with either way by volunteers or hired out.

As usual, mowing a lawn mowers width is encouraged in front of all lots to avoid vegetation growing into the roads and causing damage.

5. 2026 Board Meeting Remaining Dates

June 22

September 28

Respectfully, Shannon Morrissey

CWC HOA Jan 1 to Mar 31, 2026 Financials

OPERATING REVENUE	2025 Actual	2026 Est Budget	2026 Actual
HOA Dues (collected in January) \$465/lot	\$24,000.00	\$30,225.00	\$30,225.00
Dues Interest Earned	\$1,195.40	\$850.00	\$289.42
HOA Roads Assessment (collected in July)	\$32,500.00	\$32,500.00	\$500.00
Roads Loan Payments From CWC Lot Owners	\$3,354.18	\$2,365.13	\$989.05
Roads Interest Earned	\$2,237.85	\$850.00	\$36.69
Operating Revenue Total	\$63,287.43	\$66,790.13	\$32,040.16

OPERATING EXPENSES	2025 Actual	2026 Est Budget	2026 Actual
Electricity	\$435.21	\$445.00	\$106.95
Insurance	\$929.00	\$2,000.00	\$1,008.00
Taxes	\$82.76	\$85.00	\$8.80
Legal (covenant enforcement)	\$0.00	\$5,000.00	\$0.00
Website	\$800.00	\$400.00	\$0.00
Mulch, Landscaping Materials, Mowing, Fertilizer	\$6,829.97	\$6,500.00	\$0.00
Signage Purchase, Repair	\$130.72	\$125.00	\$64.95
Snow Removal	\$0.00	\$7,000.00	\$0.00
Annual Meeting Rental, Food, Printing, etc	\$725.42	\$775.00	\$0.00
Postage, Envelopes, PO Box	\$110.06	\$115.00	\$0.00
Quickbooks	\$438.00	\$374.83	\$374.83
Road Maintenance	\$15,892.45	\$45,000.00	\$0.00
Legal (lawsuit representation)	\$25,159.54	\$0.00	\$0.00
Lawsuit Settlement	\$100,000.00	\$0.00	\$0.00
Roads Loan Principle Paid	\$4,228.57	\$5,332.10	\$13,801.42
Roads Loan Interest Paid	\$746.67	\$518.86	\$31.05
Operating Expense Total	\$156,508.37	\$73,670.79	\$15,396.00

NET INCOME	-\$93,220.94	-\$6,880.66	\$16,644.16
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CWC HOA ASSETS	2025 Actual	2026 Est EOY	2026 Actual
CWC HOA Assets (cash in bank)	\$35,043.69	\$30,964.31	\$51,687.85
CWC HOA Total Assets	\$35,043.69	\$30,964.31	\$51,687.85

CWC HOA LIABILITIES	2025 Actual	2026 Actual
Roads Project Loan	\$13,801.42	\$0.00
CWC HOA Total Liabilities	\$13,801.42	\$0.00

Cash in Bank DEPOSIT ACCOUNTS

	ACCOUNT NAME	ACCOUNT NUMBER	ACCOUNT GROUP	CURRENT BALANCE	AVAILABLE BALANCE
Checking	<u>Community Service</u>	x1208		\$704.85	\$5,756.88
	<u>Money Market</u>	x0815		\$5,052.03	\$5,052.03
Roads Dues	<u>Money Market</u>	x0816		\$45,930.97	\$45,930.97
General Dues	<u>Basic Savings</u>	x0820		\$0.00	\$0.00
General Savings					
	TOTAL BALANCE			\$51,687.85	

LOAN ACCOUNTS

	ACCOUNT NAME	ACCOUNT NUMBER	ACCOUNT GROUP	NEXT PAYMENT AMOUNT	NEXT PAYMENT DUE DATE	INTEREST RATE	CURRENT BALANCE
Roads Loan	<u>INSTALLMENT LOAN</u>	x8972		\$0.00		4.50%	\$0.00
	TOTAL BALANCE			\$0.00			\$0.00

CWC CEDAR TREES

The volunteer eastern redcedar (actually a Juniper) is widely classified as an invasive, noxious, or aggressively encroaching species across the Great Plains — including Nebraska.

Nebraska Forest Service

- Calls eastern redcedar “one of the most problematic woody species in Nebraska rangelands.”
- Documents its rapid spread, fire risk, and displacement of native grasslands.

Nebraska Invasive Species Program

- Lists eastern redcedar as a species of concern due to its aggressive spread.

UNL Extension

- Publishes multiple guides describing volunteer cedar encroachment as a major ecological threat.
- Recommends active removal and management.

Fire Hazard

- Dense cedar stands dramatically increase wildfire intensity.
- Many Nebraska counties have issued warnings about cedar-driven fire behavior.

Property Damage

- Cedars grow fast and tall, and their shallow roots can:
 - Interfere with drainage
 - Block sightlines at intersections

Maintenance Burden

- Once established, cedars require chainsaw removal.
- Seeds spread easily and create a long-term, escalating workload.

Loss of Common-Area Usability

- Cedars choke out turf and native grasses.
- They create dense thickets that attract pests and reduce visibility.

Historical Photo (see email attachment)

- Clean lots (2015)
- Lots starting to be overtaken (2025)

Property Value Issue

- Unchecked cedar growth reduces curb appeal.
- Future boards will face expensive removal if we don't manage them now.
- Proactive management keeps our neighborhood looking intentional, not overgrown.

POTENTIAL COMMUNICATION TO NEIGHBORHOOD

Volunteer eastern redcedar trees are classified as invasive vegetation within the HOA. Homeowners are responsible for removing volunteer cedars.

Addressing now helps keeps our neighborhood looking intentional, safe, and well-maintained — and prevents future boards from inheriting expensive cleanup projects.

Summary

Managing volunteer cedars is not about removing trees — it's about preventing an invasive species from creating long-term safety hazards, maintenance costs, and aesthetic decline. Proactive management now protects our neighborhood's appearance, property values, and common-area usability.

These aren't planted landscape trees — they're weeds that happen to look like trees.

Why the HOA Is Addressing This Now

They Spread Fast and Take Over

A single cedar can produce thousands of seeds. If left alone, they grow into dense thickets that crowd out grass and make properties look overgrown.

Cedars Are a Major Fire Hazard

Eastern redcedar burns extremely hot and ignites easily. Nebraska fire officials warn that unmanaged cedar growth increases wildfire intensity. Removing small cedars now reduces risk for the entire neighborhood.

They Can Damage Property

As cedars grow, their shallow roots can:

- Crack sidewalks
- Disrupt drainage
- Push against foundations
- Block sightlines along streets and driveways

Small trees are easy to remove — large ones become expensive problems.

Managing them early keeps HOA dues from being used on unnecessary cleanup later.

What Homeowners Need to Do

Remove volunteer cedar trees. These can be pulled by hand or cut at ground level. No chemicals are required. Keep an eye on fencelines, corners, and natural areas. These are the most common places where cedars sprout.

What This Policy Isn't:

- It's not about removing intentionally planted landscape trees
- It's not about changing the look of your yard
- It's not about adding rules for the sake of rules

This is simply about preventing an invasive species from creating long-term safety hazards, maintenance costs, and aesthetic decline in our neighborhood.

Why This Helps Everyone

By removing volunteer cedars early, we:

- Keep our neighborhood looking clean and intentional
- Reduce fire risk
- Protect property values
- Avoid future HOA expenses
- Maintain healthy grass and open space

A few minutes of maintenance now prevents years of problems later.

Volunteer Cedar Trees — Homeowner Q&A

Q: Why is the HOA suddenly concerned about cedar trees?

A: We're not targeting landscape trees — only *volunteer* cedars that sprout on their own. Nebraska agencies have identified eastern redcedar as a fast-spreading, invasive species. If we don't manage them early, they become expensive and hazardous to remove later.

Q: They look like normal trees. Why call them “invasive”?

A: Volunteer cedars spread aggressively through bird-dropped seeds. They grow in drainage areas, fencelines, and lawns where they weren't planted. Nebraska Forest Service and UNL Extension classify cedar encroachment as a major statewide problem because it displaces grass, increases fire risk, and spreads rapidly.

Q: My cedar is small. Does it really matter?

A: Yes. Cedars grow quickly and produce thousands of seeds. One small cedar today becomes dozens of new seedlings next year. Removing them early stops the cycle.

Q: Are we required to use chemicals?

A: No. Small cedars can be pulled by hand or cut at ground level. No herbicides are needed.

Q: Why does the HOA care about fire risk?

A: Eastern redcedar is one of the most flammable trees in the region. Dense cedar growth dramatically increases wildfire intensity. Reducing known hazards is part of the HOA's responsibility to protect the community.

Q: Will the HOA be inspecting yards?

A: The goal isn't policing — it's awareness. Most homeowners simply don't realize how quickly cedars spread. The HOA may send reminders if volunteer cedars become a recurring issue, but the focus is education and prevention.

Q: What happens if I don't remove them?

A: The HOA will follow normal compliance steps, starting with a friendly reminder. The goal is cooperation, not penalties. Removing small cedars is quick, easy, and protects everyone's property values.

Q: How does this benefit me personally?

A:

- Prevents future removal costs
- Protects your home from fire risk
- Keeps drainage systems working
- Maintains curb appeal
- Helps preserve property values

A few minutes of maintenance now prevents expensive problems later.