



2024 SCCHOA OWNER'S PACKET

Have you purchased, or are you considering purchasing in, what we feel, is the up-state's most hidden jewel: **Stone Creek Cove**? If so, this packet is just for you!

AS A RESIDENTIAL HOMEOWNER, IN GOOD STANDING, YOU RECEIVE:

* A FREE residential membership to the SCC Golf Course, Swimming Pool, & Sports Court. To utilize these amenities at any time, you must fill out a membership application, and drop it off at the SCC Pro-Shop. At drop-off, you will receive a membership card (with a designated member number) used for signing in;

AND,

* 10 FREE pool guest tickets, per year;

AND,

2 FREE greens fees guest passes, per month,
(maintained by a punch-card at the pro-shop),
ALL OF WHICH IS TO ENCOURAGE OUTSIDE MEMBERSHIP*.

*Lot owners are not considered residential, and therefore do not receive these benefits. Outside membership is available to lot owners, and the general public for the golf course and pool only at this time.



Monthly dues are billed by West Small Business Services, LLC, and begin the moment you take ownership. The budget for general HOA dues is voted on annually (unless not required per recorded documents), in January, at our Annual Homeowner’s Meeting, and dues amounts typically change at that time.

All owners pay the general HOA dues, based on whether your property is already a residence, or a lot only. Lot owners pay lot lot dues until they break ground on new construction. There is also a sewer tap-in fee charged at that time.

Condo dues are assessed separately, and in addition to, the general HOA dues, by the individual condominium regimes.

**Note that assessments can also be charged throughout the year.*

DUES TYPE	GENERAL HOA DUES	ADDITIONAL DUES & FEES
ALL SCC RESIDENTIAL PROPERTIES	\$213.48	<p>SCC has three condo regimes under their umbrella, which are Shelter Point, Providence Villas, and Springfield Villas. Each regime bills their condo dues based on size of unit. They each have a separate annual meeting, at which time, annual dues are voted on for approval (unless not required per recorded documents). Deeded slips have an additional layer of responsibilities. Please contact the condo president for specific property dues. (Email address contained within this packet.)</p>
SCC LOTS ONLY	\$64.29	<p>+ \$4500 Sewer Tap-In Fee (This follows the county’s tap fee and is updated accordingly.)</p>

All payments are to be mailed to:

**WEST SMALL BUSINESS SERVICES LLC
2123 N HWY 81
ANDERSON, SC 29621**

Inquiries can be sent to: maureen@westsmallbusiness.com

Blue Ridge Electric, West Anderson Water District, and Spectrum are the current available services available. AT&T has been running lines in our area, and should be available soon. **The most recent contact we have for Corps of Engineers is Zack Baldwin 706-856-0310 or 706-856-0300 (for tree removal requests, etc., on corps property).**

As with any deed-restricted community, we have Covenants, Conditions, Restrictions, Bylaws, and ACC Guidelines (for new builds or changes to existing property). These documents are intended to protect property owners and their values, and are available for download on our website at www.stonecreekcove.com, under the SCCHOA tab.

**Please note that the condo associations have documents that are in addition to the general SCCHOA documents, such as Master Deed, Covenants & Restrictions, Yacht Club Memberships (for deeded-slip owners), etc.*

SCCHOA ANNUAL FINANCIALS:

FOR THE GENERAL SCC ASSOCIATION

Stone Creek Cove HOA and Golf Club - Budget Summary 2024 -Final (Jan-Dec 2024)												
	#	Stone Creek Cove HOA							SCC Golf Club		TOTAL	
		Clubhouse	General & Admin	Roads & Landscape	Sewer	Pool	Sport Court	Operations Reserve	Total SCC HOA	Golf Club	Trail Fees Reserve	Total SCC HOA & Golf Club
Revenues Golf Club									\$0.00	\$115,487.76		\$115,487.76
Cogs Golf Course									\$0.00	\$8,445.00		\$8,445.00
Total Revenues Minus COGS									\$0.00	\$107,042.76		\$107,042.76
Revenues Miscellaneous			\$300.00						\$300.00	\$1,800.00		\$2,100.00
Revenues - Golf Trail									\$0.00		\$11,500.00	\$11,500.00
Golf Fund Raisers									\$0.00	\$4,000.00		\$4,000.00
Lease		\$30,000.00							\$30,000.00			\$30,000.00
Outside Pool Memberships						\$31,305.00			\$31,305.00			\$31,305.00
Total Revenue Other		\$30,000.00	\$300.00	\$0.00	\$0.00	\$31,305.00	\$0.00	\$0.00	\$61,605.00	\$5,800.00	\$11,500.00	\$78,905.00
Revenues HOA Assessments		\$0.00	\$39,879.50	\$38,385.04	\$90,682.00	\$12,518.64	2,500.00	\$6,600.00	\$190,565.18	\$59,810.31	\$0.00	\$250,375.49
Total Revenues - HOA		\$0.00	\$39,879.50	\$38,385.04	\$90,682.00	\$12,518.64	2,500.00	\$6,600.00	\$190,565.18	\$59,810.31	\$0.00	\$250,375.49
Total Revenues Budget 2024		\$30,000.00	\$40,179.50	\$38,385.04	\$90,682.00	\$43,823.64	2,500.00	\$6,600.00	\$252,170.18	\$172,653.07	\$11,500.00	\$436,323.25
Total Budget Revenues 2023		\$24,000.00	\$43,246.00	\$33,105.04	\$88,850.00	\$45,518.64	2,500.00	\$15,840.00	\$253,059.68	165,692.42	\$11,500.00	\$430,252.10
Total Budget Revenues 2022		\$24,000.00	\$38,208.11	\$26,578.59	\$83,858.63	\$61,609.32	2,500.00	\$14,976.00	\$251,730.65	151,873.92	\$12,000.00	\$415,604.57
Difference 2024 vs. 2023		\$6,000.00	-\$3,066.50	\$5,280.00	\$1,832.00	-\$1,695.00	\$0.00	-\$9,240.00	-\$889.50	\$6,960.65	\$0.00	\$6,071.15

Total Expense Budget 2024	\$22,600.00	\$39,879.50	\$38,385.04	\$90,682.00	\$43,823.64	2,500.00	\$0.00	\$237,870.18	\$172,653.07	\$0.00	\$410,523.25
Total Expense Budget 2023	\$15,602.49	\$43,246.00	\$33,105.04	\$88,850.00	\$36,655.12	2,500.00	\$0.00	\$219,958.65	\$165,692.42	\$0.00	\$385,651.07
Total Expense Budget 2022	\$15,312.32	\$38,208.11	\$26,578.60	\$83,858.64	\$53,181.37	2,500.00	\$0.00	\$219,639.04	151,873.92	\$0.00	\$371,512.96
Difference 2024 vs. 2023	\$6,997.51	-\$3,366.50	\$5,280.00	\$1,832.00	\$7,168.53	\$0.00	\$0.00	\$17,911.53	\$6,960.65	\$0.00	\$24,872.18

Net Income Budget 2024	\$7,400.00	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,600.00	\$14,300.00	\$0.00	\$11,500.00	\$25,800.00
Net Income Budget 2023	\$8,397.51	\$0.00	\$0.00	\$0.00	\$8,863.53	\$0.00	\$15,840.00	\$33,101.03	\$0.00	\$11,500.00	\$44,601.03

Per Property - SF/Condo 2024	93	\$0.00	\$30.21	\$29.08	\$82.14	\$11.22	\$2.24	\$5.00	\$159.89	\$53.59	\$0.00	\$213.48
Per Property - SF/Condo 2023	93	\$0.00	\$31.83	\$25.08	\$80.48	\$11.22	\$2.24	\$12.00	\$162.85	\$50.73	\$0.00	\$213.58
Per Property - SF/Condo 2022	90	\$0.00	\$30.24	\$21.30	\$78.52	\$11.21	\$2.32	\$12.00	\$155.59	\$44.41	\$0.00	\$200.00
Difference '23-'24		\$0.00	-\$1.62	\$4.00	\$1.66	\$0.00	\$0.00	-\$7.00	-\$2.96	\$2.86	\$0.00	-\$0.10
% Increase			-5.1%	15.9%	2.1%	0.0%	0.0%	-58.3%	-1.8%	5.6%		0.0%
Per Property - Lots 2024	17	\$0.00	\$30.21	\$29.08	\$0.00	\$0.00	\$0.00	\$5.00	\$64.29	\$0.00	\$0.00	\$64.29
Per Property - Lots 2023	17	\$0.00	\$31.83	\$25.08	\$0.00	\$0.00	\$0.00	\$12.00	\$68.91	\$0.00	\$0.00	\$68.91
Per Property - Lots 2022	10	\$0.00	\$30.24	\$21.30	\$0.00	\$0.00	\$0.00	\$12.00	\$63.54	\$0.00	\$0.00	\$63.54
Difference '23-'24		\$0.00	-\$1.62	\$4.00	\$0.00	\$0.00	\$0.00	-\$7.00	-\$4.62	\$0.00	\$0.00	-\$4.62
% Increase			-5.1%	15.9%				-58.3%	-6.7%			-6.7%

Operation Reserve at EOY '23: \$44,061.90
 Operation Reserve at EOM May '24: \$50,221.90

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2024 RESIDENTIAL MEMBERSHIP AGREEMENT & WAIVER OF LIABILITY

HOMEOWNER #1 NAME, AS LISTED ON THE DEED OF RECORD:

HOMEOWNER #2 NAME, AS LISTED ON THE DEED OF RECORD:

STREET ADDRESS:

, ANDERSON, SC 29626

ADDITIONAL HOUSEHOLD MEMBERS (must be living in the same household):

EMAIL ADDRESS:

CELL PHONE # 1:

CELL PHONE # 2:

ALTERNATE:

By signing below, I agree that this is a membership agreement and waiver of liability between Stone Creek Cove Homeowners Association (SCCHOA), and myself, the above named, and includes the use of the SCC GOLF COURSE, SWIMMING POOL, & SPORTS COURT amenities. This includes 10 FREE guest passes issued for the POOL per year,* and the 2 FREE greens fees guest passes for the GOLF COURSE per month (maintained by a punch-card at the pro-shop).**

*Additional guest passes for the SWIMMING POOL are available for purchase for \$5 each.

**Additional guests of the GOLF COURSE are expected to pay for greens fees, etc. at the public rate.

I further agree that:

- I understand that Residential Memberships are for SCCHOA residential/developed lots only, and my HOA Account must be in good standing to avoid suspension of membership; and,
- I have read, and agree with, all of the "Membership Opportunities and Terms, Conditions, Rules, and Regulations" for this agreement, and will retain a copy for my records for reference. I willingly agree to comply with the stated and posted rules for participation; and,
- I understand that failure to follow all of the rules and regulations can result in suspension of membership, per the By-Laws, Article III, Section 4: Suspension of Membership. Suspension can also be the result of unpaid dues, or an unresolved or repeat violation of By-Laws, Covenants, Restrictions, and/or other recorded documents by the SCCHOA; and,
- I understand that there is no lifeguard on duty at the swimming pool, and that I am solely responsible for the safety of myself, family members, and guests at the GOLF COURSE, SWIMMING POOL, and SPORTS COURT. By signing this waiver, I assume complete and sole responsibility and liability for any and all injury, death, or damage to property, real or personal for myself, family members, and guests; and,
- Residential members are allowed a guest privilege, as stated above. This guest privilege is meant for occasional guests to encourage new/outside membership. The policy was not intended to result in members consistently bringing the same Non-Members, or additional family members, on a regular basis. Members that abuse this privilege will be fined a minimum of \$25.00; and,
- I further indemnify and hold the SCCHOA, the Board of Directors, volunteers, and employees harmless from any and all claims, demands, actions, suits, or proceedings made against the SCCHOA arising out of, or in any way related to, the use of the GOLF COURSE, SWIMMING POOL, SPORTS COURT, and all other facilities. This indemnity shall also include all sums payable or paid by the SCCHOA for any legal fees or costs. The selection of legal counsel shall be at the sole discretion of the SCCHOA.

X

(SIGNATURE MUST BE ONE OF THE HOMEOWNERS LISTED ON THE DEED, AS NAMED ABOVE)

DATE

MEMBERSHIP #
(ISSUED BY PRO-SHOP STAFF)

2024 SCCHOA

VIOLATIONS POLICY:

The violation policy (in the past) has been a little ambiguous. Moving forward, the 2024 Board has taken a pro-active approach to setting a more clear and defined guideline to remove speculation and confusion. The following shall be updated as needed, or carried forward until future amendments occur (and could possibly be added in our next, updated, By-Laws and/or Covenants).

Considering the "Stone Creek Cove Homeowners' Association By-Laws Index: Article III, Section 4. Suspension of Membership," the approved interpretation and adaptations, by the Board of Directors, are as follows:

Violations of any rules or regulations established by the Board of Directors / Area Easements & Covenants / By-Laws, governing use of property, shall be subject to:

**1st Offense (if unresolved after receipt of a 10-day warning):
Suspension of (Golf, Pool, Sports Court) Memberships for up to 30 days;**

**2nd Offense (or unresolved within a cumulative 30-day loss of privilege period):
Suspension of (Golf, Pool, Sports Court) Membership for an additional 30 days and fined an amount to be determined by the Board of Directors...as it may deem proper.***

***Certain said fines have been pre-approved by the Board of Directors, as follows, effective April 15, 2024:**

VIOLATION TYPE	FINE	ADDITIONAL NOTES
AREA EASEMENTS & COVENANTS INDEX, ARTICLE III: SECTIONS 1 - 6	TBD BY ACC	There are many nuances to the building requirements, etc., of SCC, so much so, that there is a separate committee, the Architectural Control Committee (or ACC), that is responsible for the approvals and repercussions of non-approvals. As a result, the ACC is responsible for determining "Actions and Fines" associated with such violations. *For additional Architectural Control information, take note to, especially, Article IV : Sections 8 & 9.3 and Article VI: Section 1.C.
AREA EASEMENTS & COVENANTS INDEX, ARTICLE III: SECTIONS 7 - 8, 10 - 13, 17, 20, 22-23	\$100.00 PER MONTH	To be charged on the bill following the 10-day warning, plus the 1st Offense (30-day loss of privilege) period, and to continue monthly until the issue is resolved, or for repeat offenses following the same period of time.
AREA EASEMENTS & COVENANTS INDEX, ARTICLE III, SECTION 9, 14 - 16, 19, 21	TBD BY ACC & BOARD	"Action and Fines" to be determined by a collaboration of the 'Board of Directors' and the 'Architectural Control Committee,' as it may be deemed proper.

DISCLAIMER: As you may or may not know, the 2023 SCCHOA Board of Directors went down an exhaustive path of seeking an HOA management company to process these types of complaints, but was unsuccessful in finding a company to manage the entire 'envelope' of SCC. To remedy the violation portion, the Board is relying on a self-reporting community, and has allocated the different violation types to be handled by either **ACC** OR **Board** OR **ACC & Board**, and will facilitate future reports in this manner.

Please consider all "NON-ACC RELATED" complaints, as of April 10, 2024, null and void, and proceed with submitting any new reports of violations by [CLICKING HERE](#)*. Only one complaint per form is allowed.

Any other method used to report a future complaint will be considered a null complaint.

*New complaints will be forwarded to the property owner, which will start the 10-day warning period. Reports are created anonymously, so the 'reporter' will not be known, and thus, will not be notified, and/or expected of, updates.

Stone Creek Cove Checklist (for new home and renovations)

Email all Submissions to scchoa-acc@outlook.com

This checklist is for the convenience of the homeowner and the architectural review committee. It does not superseded compliance with Stone Creek Cove building covenants and restrictions. or building codes. Please review the covenants and restrictions as you complete this checklist. If there are questions, omissions or discrepancies with the Check List please bring them to the attention of the Architecture Review Committee..”

Home owners are responsible for damage to common areas and restitution to repair, As a result, owners should protect themselves by obtaining performance bonds from their contractors in favor of the Association.

Construction to be completed within one year unless waiver has been given

Tree removal is restricted to trees within 10 feet of dwelling or build site. All trees over 3" must be maintained or permission to remove must be granted from Architectural Review Committee.

Placement of fences requires separate approval, please request checklist for fence placement.

Home Requirements.

- 1 Single story or two story
Singles story requires 1,800 heated
two story requires 1,400 main floor, 2,000 total Heated
- 2 Heated Square footage
Main
2nd
Total
- 3 Does it have a two car enclosed garage
- 4 Home is to be at least 40 feet from the front line of property (fill in distance)
- 5 Home is to be at least 30 feet from back property line (if interior lot) (fill in distance)
If lake lot skip the back line requirement.

6 Maintain 15 feet from adjoining lot or 10% of effective front line
example if front of property is 120 wide then maintain 12 feet from each property line
90 feet = 9 feet each side

Fill in distance left and right, ----- Left _____ Right _____

7 Colors planned for structure

8 Trees to be removed (outside the 10 foot build radius)- need to be flagged for review. Describe trees and explain reason for removal.

Items to supply to Architectural Review Committee

- New build
- Lot plan with house placement showing on lot, with dimensions
- Basic house plan showing square footages
- Perspective showing look of front of home
- What changes will be made to lot that might affect drainage and visual appeal

SCCHOA QUICK INFO SHEET:

Please monitor your email for meeting notices, billing statements, monthly newsletters, meeting minutes, event notifications, and other pertinent information. If you change your email address, please notify the board as soon as possible. **For other contacts, refer to the SCCHOA Directory, accessible by a link in the Community Newsletter.**

AMENITIES:

The HOA Dues include SCC Golf Course, Swimming Pool, & Sports Court Memberships for Developed Land, in good standing.

The dues also include sewer fees for the community sewer facility.

The Local Pub & Eatery is a restaurant located within the SCCHOA's Club House and is open to the public.

COMMUNITY WEBSITE:
WWW.STONECREEKCOVE.COM

GENERAL INQUIRIES:
STONE CREEK COVE (PRO-SHOP)
101 LAKEFRONT DRIVE
ANDERSON, SC 29626
864-261-0888
SCC-GOLF@OUTLOOK.COM

REPORT VIOLATIONS:
[CLICK HERE](#)

SCCHOA BOARD OF DIRECTORS:

PRESIDENT - Brandi Parham
VICE-PRESIDENT - Parker Quigley
SECRETARY - Hannah Wise
TREASURER - Erica Cappaert
MEMBER AT LARGE - Jeff Pittman
SCCBOARD@OUTLOOK.COM
864-261-0888 (PRO-SHOP)

PROVIDENCE VILLAS BOARD OF DIRECTORS:

PRESIDENT - Wendy Reed
WENWING@AOL.COM
864-224-9368

VICE-PRESIDENT - Connie Oeldrich
TREASURER - Carolyn Anker Miller
MEMBER AT LARGE - Rhonda McIntosh

SHELTER POINT BOARD OF DIRECTORS:

PRESIDENT - Susan Bryant
SUSANBRYANT2014@YAHOO.COM
864-359-8809

VICE-PRESIDENT - John Hart
SECRETARY - Shirley Holmquist
TREASURER - Elaine Epstein
LANDSCAPING - Dan Stokes
MEMBER AT LARGE - Norma Bundy

SPRINGFIELD VILLAS BOARD OF DIRECTORS:

PRESIDENT - Elizabeth Mulcahy
INSDENEM@AOL.COM
352-586-9936

VICE-PRESIDENT - Christy Lunski
TREASURER - Teresa Crooks
MEMBER AT LARGE - Janet Landers

COMMITTEES & VOLUNTEERS:

Our community is vibrant and active because of the volunteers and our committees. Volunteers have saved the development thousands of dollars, over the years, by providing those services that upgrade the quality of the amenities, while giving residents the loyalty, enthusiasm, and devotion of working together - for the good of all.

There is no requirement to volunteer, it just comes naturally to SCC residents to give back in some form or another. As residents pick and choose their favorite activities or charities, it ends up covering most areas of need.

To join any of our committees please contact the chair for the committee you are interested in.

COMMITTEE CHAIRS:

ARCHITECTURAL CONTROL (ACC) - Alton Spurlock, scchoa-acc@outlook.com
BY-LAWS & COVENANTS - Rhonda McIntosh, mcintoshrc@yahoo.com
BUDGET & FINANCE - Erica Cappaert, erica.cappaert@gmail.com
GOLF COURSE - SCC Board
GOLF TOURNAMENT CO-CHAIRS - Mark Alexander, mark69alexander@yahoo.com
and Ryan Cappaert, ryan.cappaert@gmail.com
POOL - Wendy Reed, wenwing@aol.com
ROADS & LANDSCAPING - Maria Kreske, mekreske@gmail.com
SOCIAL - Chair Not Assigned (Contact sccboard@outlook.com)
WASTE WATER TREATMENT PLANT - Jeff Pittman, jeoffreyfittman@outlook.com