

CHOA Board Meeting January 8, 2025

Randy called the meeting to order at 2:33

Board members present: Randy Hitz, Bob Bush, Karen Siegel, Sandie Maki, Mary Fieweger, Robin Schulz, Marilyn Ellwood, Judy Giers (Shirley Hoem is out of the area.)

Others present: Joe Fieweger, Steve Chinn, Claude Campbell, Mike Chinn (via Zoom).

The draft of the November and the December minutes was sent out in December. These were approved as distributed.

Open Forum: No Outside homeowners requested time during the open forum.

Board Reports:

Treasurer's report. See Below.

President's report – see the report below.

Property Manager's report – See the report below.

Constant Comment is our new contact management. Down to one working database.

Discussion of merging Pools and Rec Hall C and Welcoming to One Committee with various subcommittee. Plan is moving forward. **Judy/Mary - Will update the CHOA operating manual.** Carole Baldwin will coordinate Rec Hall C scheduling.

Landscape report – see report. Mowing to start around the end of February.

Garron Appreciation Breakfast – Mary has the date.

Safety report- see the report.

Architecture report – No report – no activity. Checked the operating manual – all ok. Working on getting the AR change form to be interactive.

Can get a quote for blowing off roofs and gutters from Roofer.

New draft of the CHOA Insurance claims process is available. Move to approve and post. Approved unanimously.

New Business:

Claude Campbell spoke to the board regarding insurance. Claude provided a report – see below. Jan 23, at 1:30 CCC, board room.

Move to ask CHOA's law group to review CHOA's Insurance requirements and see if we can remove group insurance for the different homes around. Motion approved unanimously.

Meeting adjourned at 4:06pm

Reports below

President's Report – Randy Hitz

All committee chairs have been asked to update the descriptions of their committee and the board goals in the Board Operation Manual.

Two safety messages were posted.

I posted an invitation for people to serve on the board or committees. I have not heard from anyone. Have you?

The member database has been improved and can soon be used to inform members of posted messages. Mailchimp will no longer be needed. Thank you to Shirley, Steve, Claudia, and Sandie for making this happen.

Six messages were posted and I had over 90 email messages regarding CHOA business.

Treasurer's Report – Sandie Maki

This report is for the month of December as well as year-end.

We started the year with a total of \$974,798.57 in our Reserves and ended with a balance of \$934,134.69. Considering we paid for painting neighborhood A of \$197,560 plus other expenses we did pretty well.

Our year-end transfer was \$6,000, leaving \$1,861.59 in the bank for any December billing that might come in after the 1st of January. The very cold temperatures during December left a few projects that were not able to be completed-hence the amount of monies transferred.

We have a couple of Homeowners past due. Both show up as past dues from time to time-but this is usually due to forgetfulness. Thus new invoices were sent as reminders and possibly suggesting they sign up for ACH.

No TCD's came due in December. However we did accrue interest of about \$38,078 for the year. We have been paying Qtrly taxes during the year to both the State and Federal of \$8,720.00 in anticipation of what we will have to pay on our 2024 taxes for interest earned. We may end up owing a wee bit more since we transferred our Savings at Umpqua to a higher earning interest rate Money Market.

There were no unexpected costs to reserves this year. In fact the Restroom updates were projected to cost \$23,808 and the actual cost ended up being \$9,128. The reserves for the painting of homes is in Balance to our original transfer balance from the trust to the Reserves.

Property Manager's report, January 2024

Pool signage. On hold for spring.

Phones for pools. I'm investigating cell phone dialers.

Painting. With "A" neighborhood completed we need to start on plans for "B" neighborhood later this month.

Pools. We will be finishing plans for the deck extension and new fence for "F&G" pool.

Gutter cleaning. Is proceeding as planned by this Friday he will be done with Fairway dr. and lake Point ct. heading to Boones Bend

Member database and MailChimp. Shirley and I have completed the updating of the database (residents contact list), we have all residents email except for 2 residents. I started the initial set-up with Constant Contact. I emailed them the database of resident's names, emails, & neighborhood lot lists today. I also gave them instructions on setting up the website so all posts will be emailed out to the entire association. We will also have the capability to email selected only to individual neighborhoods. Once the set-up is complete and tested, we will be canceling MailChimp.

Board Members CHOA emails. Sandie and I are going to have a conference call with Nyssa.

Safety Committee

(Emergency Preparedness and Neighborhood Watch) Marilyn Ellwood, Shirley Hoem
CHOA has now combined the Neighborhood Watch Committee and the Emergency Preparedness Committee under the umbrella of Safety. We will report to the board individually but there will be some crossover in our work. We have many of the same goals.

As I look back over the past year I feel like this has been a time for learning and rethinking the job of this committee for me. I have the privilege of being a part of the Charbonneau Emergency Preparedness/ Public Safety Committee, which is sanctioned by the Charbonneau Board of Directors. The members of this committee are extremely knowledgeable and passionate about the safety of our community. They are doing amazing work to enable Charbonneau to be prepared for any kind of disaster or emergency. We held a simulated disaster drill in October which was very realistic and gave us great feedback on where we are in our preparations and what areas need improvement. I learned a lot being a part of this drill.

Keeping up to date information on all residents in CHOA including their emergency contacts has been a focus recently and Shirley Hoem, NW Chairman, has done an amazing job getting this done with the help of Steve Chinn and Claudia Vidal.

It has been brought to our attention that the HELP/OK signs usage that we ask residents to post after the Shake Out need some updating. First, we need to make sure all our residents have these signs and then we need to communicate better about how and when they may be used. This will be a project for the Safety Committee as well as a conversation with the Welcome Committee.

Our Shake Out this year was well received but there is still room for improvement. I believe that including a social component to the drill will help overall participation.

Landscape Report – Karen Siegel

For the month of January- we will continue with clean up of any late leaf drop. We will continue to prune what Fall pruning was not completed as well as winter pruning. End of the month we will do a moss treatment as well as another turf feeding.

For February- we will complete winter pruning. We will be doing a pre-emergent for weed control. If the weather is conducive, we will do a mowing during this month. We will also be preparing to upgrade the last 2 filters for CHOA. These last 2 filters require new shut off valves that are at the bottom of the filter. The actual replacement can not be completed until we have water (1 March), but our intent is to have it all prepped and ready to go.

March- we will be doing a crane fly treatment during the month when it is optimum weather conditions. We will be ramping up our mowing program for the season.

Charbonneau Homeowners Association (CHOA) Insurance Committee Report

CHOA Board of Directors Meeting – Claude Campbell

We are pleased to present a summary of the agenda for the upcoming insurance committee meeting on the 23rd of January 2025.

The insurance committee agenda includes the following:

- Development of Insurance Specifications for the June 1, 2025 renewal
- Review of the Property Replacements Cost Valuation – Statement of Values

I am working to put the SOV together, which hasn't been done in the past. It's a difficult and mammoth undertaking

- The committee will review the recent State Farm Plumbing Inspection Requirements
- Review of the Insurance Claim Process document – Revision
- Discuss potential Exclusion of Plumbing Water Damage Claims from the CHOA State Farm Policy

I placed two (2) phone calls to Jay Puppo asking for a return call to discuss this possible exclusion. Following my second phone call, I received a return call from his assistant. I explained the purpose of my call. She indicated that she would explore the possibility of excluding plumbing water damage claims. Later that afternoon I received an email from Jay Puppo in which he wrote State Farm wouldn't consider excluding such coverage since State Farm files a package policy with the State of Oregon and they couldn't exclude coverage by endorsement.

I explained to the CHOA BOD that State Farm's website indicates policies may be amended by endorsement. And I cited another HOA who's insurance company had excluded all water losses from their coverage via an exclusionary endorsement.

- Additional areas that will be shared and discussed by the insurance committee.

Agents and brokers were asked via email to offer the insurance companies they planned to approach on behalf of CHOA for the renewal of insurance. I specifically asked each agent/broker to prioritize each insurance company in their order of preference and to qualify each insurer based on "why the insurance company was their best choice, such as areas like premium value, number of HOAs written, relationship, etc.

In the development of insurance specifications, I requested the BOD to authorize me to provide the agents/brokers involved with a copy of our year end financial statement. Both P & L and balance sheet.

I requested a plot plan for the entire CHOA HOA.

I commented on the State Farm Insurance Earthquake limit of insurance. The policy states that the limits of EQ property insurance coverage are not stated in the insurance policy at replacement cost but at the limits held internally at State Farm.

Respectfully Submitted,
Claude Campbell
CHOA Insurance Committee
January 8, 2025

Agenda

Wednesday, January 8, 2025 at 2:30 p.m. - CHOA Monthly Board Meeting at Rec Hall C and zoom

Zoom: <https://pdx.zoom.us/j/89883576755>

2:30 - Welcome and Call to Order

- **Note for guest: Please remember this is a board meeting, guests are not to interrupt unless asked to speak by the chairman. If you do have a concern, it is best to put your concern in writing prior to the board meeting so that the board will have time to thoughtfully consider your concern. – Thank You**

**Minutes from Last Meeting Approval -ALL

2:35 Open Forum

Questions from Resident Attendees – 2 minutes maximum per person

2:45 Reports

**Treasurer's Report –Sandie Maki

President's Report

Property manager report

3:00 Old Business (each committee update their description and goal in the Board Operations Manual.)

- Committee Updates

Pools and Rec Hall-- Judy

Rec Hall Support

Welcome- Mary

Landscape- - Karen

Safety—Shirley and Marilyn

Architecture committee—Bob

- Gutter cleaning
- Insurance and restoration process--Judy

4:00 New Business

- Insurance Committee Report
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4:30 Adjourn

Executive Session (as needed) – Need to vote to move to executive meeting

** No need to approve by vote monthly minutes or treasurers report