

RIVERBANK HOMEOWNERS' ASSOCIATION
MEETING MINUTES

September 23, 2021

BOARD MEMBERS PRESENT:

Cornelia Seigneur, Chair
Laura Christiansen, Vice-Chair
Joe Bowers, Treasurer
Lynn Van Zandt, Secretary

ALSO PRESENT:

Mike and Alison Smith	Justin Martin	Dick Hansen
Jay and Malina Doty	Greg Gibboney	Kailey Walker
Mike and Mary Latimer	John Carnathan	Laureen Felton
Kim and Al Calgano	Derek Christiansen	Sandy Silver
Bob and Linda Rouse	Sue Barton-Venner	Gordon Rabing

	TOPIC	DISCUSSION	ACTION
Call to Order and Introductions	Call to Order	Meeting called to order on September 23, 2021, by the Chair, Cornelia Seigneur, at 6:38 pm. Members introduced themselves.	Informational
1.	Vote on 5 th Board Member	Cornelia nominated Justin Martin for the 5 th Board Member position and called for nominations from the floor; there were none. Cornelia moved that we elect Justin Martin as the 5 th Board Member, Sue Barton-Venner seconded the motion. The vote was taken and was unanimous.	Informational
2.	Insurance	Joe Bowers: We were under-insured and have increased our insurance to include additional coverage on the Clubhouse, and now includes the fencing, the courts and the playset which were not previously mentioned in the policy. The cost was approximately another \$600-\$800 per year through State Farm. Mike Latimer asked about the dollar limits of our liability coverage: Board Members are insured for \$1,000,000 and liability coverage on the property is \$2,000,000. Jay Doty pointed out that a lot of insurance companies will not insure HOA common areas. John Carnathan suggested we ask the <i>Riverbend Riverbank Water District</i> who they are insured through if we need another company.	Informational
3A.	Bathroom update	Cornelia Seigneur: The vanity, sink, and faucet have been purchased and need to be installed, the toilet needs to be connected, and a six-to-	<u>ACTION ITEM</u> <u>Bob Rouse will oversee the</u>

		<p>ten gallons water heater purchased and installed. Estimates Cornelia received for installation were between \$1,000 and \$2,000. The members felt it could be done for less.</p> <p>Mary Latimer asked what happened to the Dickson's doing the work and Cornelia explained that was contingent upon them becoming HOA members, which was not possible in the time frame they needed. Board members were looking at the possibility of non-HOA members using the clubhouse in exchange for work on the property, almost like a "rental" situation. The timeframe of working out these details didn't end up working for the Dicksons.</p> <p>Bob Rouse, who has done a lot of the work in getting the bathroom ready, said Phil Roach had planned on doing the installation once the vanity, etc. had been purchased. It was decided that Bob Rouse will be the point person for completing the bathroom and several members volunteered to help. Kailey Walker volunteered her leftover flooring, and Mary Latimer and Kailey said they would do the painting when needed.</p> <p>We would like to have it done by Christmas so we can have a Christmas celebration (for which Laureen Felton said she would be the point person).</p> <p>Second bathroom needs a LOT of work – there is currently mold growing in there. No work on this bathroom will be done at this time.</p>	<p style="color: red;">completion of the bathroom.</p> <p><u>ACTION ITEM</u> Laureen Felton will organize the holiday party.</p>
3B.	Basketball and tennis court updates	The courts need to be fixed. John Carnathan got a quote 1-1/2 years ago from someone new and just starting out and it was \$16,000 to resurface and draw a pickle ball court. Quotes from other, more established, sources were between \$25,000 and \$30,000. A special assessment of \$732 (based on the \$30K quote) per household would need to be done to pay	Informational

		<p>for this providing all homeowners would pay, which is not likely.</p> <p>Several homeowners stated that the tennis/basketball courts are of value to the neighborhood.</p> <p>Mary Latimer asked the amount of the back dues that are in arrears. Joe Bowers said approximately \$4,500 if you left out those who were only behind by one year, and those who had reached out to him already to arrange payment. John Carnathan said he would be willing to get updated quotes but only if we were ready to have it done, which we are not as yet so this was tabled.</p>	
4.	Roof update	<p>The roof is new at only three years old. The issue is limbs laying on the roof, moss mitigation. There is also some dry rot in the ornamental beam above the sliding glass doors. We do not want members risking themselves to do this work so Laureen Felton volunteered to be the point person to get bids.</p>	<u>ACTION ITEM</u> Laureen Felton will get us bids for getting the roof work done.
5.	Finances	<p>Joe Bowers: Our budget is based on the requirement by the State of Oregon to have a reserve, we need to bank money for on-going and annual maintenance, and we need funds for any miscellaneous expenses that occur. We currently have a balance of approximately \$9,000 and this year's dues are \$225 per household.</p> <p>John Carnathan asked what are we doing about households in arrears. Joe said we have sent out a letter stating the amount they owe, including interest, and that we will give them a six-month's grace period of no interest if they pay their back dues. Liens cost money to file and we would be probably third in line.</p> <p>Someone said it cost \$83 to file and someone else said it would need to be done every year. It was also stated we would be able to collect the fees and attorney costs, but only if we win it was pointed out. Joe is still researching our options, Justin Martin offered to help with that process.</p>	<u>ACTION ITEM</u> Joe Bowers and Justin Martin will explore our options for legal action against those households in arrears on the annual assessments.

6.	Lawn service update	We need to contract with a company that is licensed, bonded and insured to maintain the landscaping of the common areas. John Carnathan will get bids and Sue Barton-Venner will check with her landscaper.	<u>ACTION ITEM</u> John Carnathan will be the point person on getting landscaping bids.
7.	Clubhouse update and future projects	This discussion was tabled.	
8.	Other	Kim Calgano asked when will we address the special assessment for the courts? Cornelia said once we have more information. Justin Martin suggested that we communicate ahead of time that it is coming so people can respond and/or start setting aside money. Sue Barton-Venner, speaking for Kailey Walker, said the Walker's neighbor has had a container installed on their property and has planted arborvitae around it; she has also spoken to them and they have indicated it will be there for some time.	<u>ACTION ITEM</u> The Board will address this issue.
Adjournment	Adjournment	Cornelia Seigneur adjourned the meeting at 7:55 PM.	
	TOPICS REQUIRING FOLLOW-UP	<u>ACTION ITEMS</u> <ul style="list-style-type: none"> ▪ Bob Rouse will oversee the completion of the bathroom. ▪ Laureen Felton will organize the holiday party. ▪ Laureen Felton will get us bids for getting the roof work done. ▪ Joe Bowers and Justin Martin will explore our options for legal action against those households in arrears on the annual assessments. ▪ John Carnathan will be the point person on getting landscaping bids. ▪ The Board will address the issue of the container installed on an HOA property, possibly in violation of HOA rules. 	