

RIVERWOOD HOA – Annual Membership Meeting

PO BOX 20453 PORTLAND, OR 97294

From lrncafee@comcast.net

October 4, 2022

ATTENDEES

Board:	Larry Dashiell/Pres, Nancy Stoll/VP. Amy Fylan, Carol Hardy, Elise Morgan/Directors. Laurel McAfee/Secretary, Irene Hennessey/Treasurer.
Chairs:	Kris Clarke, Jim Eveland, Cindy & Leo Zinn, Patrick Steininger, Scott & Angie Svoboda, Stessla Beavers, Lisa Dashiell,
Residents:	Jann Gilbert, Bill & Regina Neville, Ila Benavidez-Heaster, Judy Robertson, Cy Sabang & Kaelah Ngiraked, Marveita Redding, Frank & Janice Abbate, Rain Beavers, Edy Jones, Laurie Watson
DRAFT	<i>If anyone needs to edit, add or delete content during the submitted Draft period please contact Laurel McAfee at lrncafee@comcast.net</i>

SECRETARY MINUTES – September minutes are accepted.

TREASURERS' REPORT – Irene Hennessey, Ashleigh Norment, Leo Zinn

Income for the year was \$537,580, last year was \$462,776.

Expenses for the year were \$409,355, last year was \$404,920

Reserve Account grew from \$80,000 to \$154,472.

Change made to the master insurance policy resulted in spending \$16,979 instead of \$35,00 as in previous years.

We paid out \$63,955 on debt service for the roofing loan, loan balance will be under \$383,000 for the upcoming year.

Garbage hauler bill increased \$12,000 from previous year and will also increase \$20/month for recycling.

Beginning this year, record keeping will be updated and converted from Excel to the Quick Books application, which will also save on paper processing and storage.

Treasurer's Report as accepted as presented.

NEIGHBORHOOD NEWS – Lisa Dashiell

Riverwood HOA is looking for a resident that would like to attend meetings of the Argay community and report back to our membership. Topics of adjacent building developments, PBOT improvements and reports from Portland Police have been popular agenda items.

The Argay Terrace Neighborhood Association (www.argayterrace.org) board meets every 4th Wednesday of the month at 6:30pm. Meetings are currently being held via Zoom. Please Email ATNA President Lillian Erwin for a link to the Zoom meeting: argaylilliane@outlook.com, or contact the board, if you would like to listen in on or add to the agenda on an ATNA board meeting. Feel free to join an upcoming meeting and get involved with the happenings in the neighborhood.

WELCOME COMMITTEE - Lisa Dashiell

Our garage is open for anyone wanting to access paint for covering graffiti.

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Sent Electronic Copies of Riverwood Manual

10/18/2021 Board Members
10/18/2021 Patrick Steininger
10/20/2021 Tom Bucci
08/20/2022 Deanna Karlik

Move Out Check List Sent

12604 NE Prescott Dr – 10/26/21
12614 NE Prescott Dr – 10/28/21
12607 NE Shaver St – 02/10/22
4012 NE 125th Pl – 03/22/2022
12606 NE Prescott Dr – 04/26/2022
12620 NE Prescott Dr – 04/26/2022
4140 NE 125th Pl – 05/10/2022
4246 NE 125th Pl – 05/18/2022
4222 NE 125th Pl – 06/02/2022
12603 NE Shaver St – 06/08/2022

Total: 10

Welcome Letter and Riverwood Documents Sent

4126 NE 125th Pl – 11/10/21
4306 NE 125th Pl – 12/08/21
4314 NE 125th Pl – 12/16/2021
12604 NE Prescott Dr – 12/29/2021
12607 NE Shaver St – 03/03/2022

BUDGET – Leo Zinn

The Budget Summary for the coming 2021-22:

Income was over budget by \$36,920.

Expenses were under budget by \$50,802

Admin under by \$26,120

Maintenance & Pool under by \$19,644

Landscape under by \$6574

Utilities (garbage & electricity) over by \$451

Water needs to be monitored closely (high these last two months.)

Reserve grew by over \$74,000

Dwy 40 repaving may bring this down this year

Painting projects

New Capital and Improvement Fee for home sales (recently approved) will help maintain Reserve levels.

The budget for the coming 2022-23 financial year has been approved by the Board.

12614 NE Prescott Dr – 03/20/2022

4134 NE 125th Pl – 04/24/2022

12606 NE Prescott Dr – 05/19/22, 06/28/22;
07/09/22

4012 NE 125th Pl – 05/24/2022, 06/28/22;
07/14/22

12620 NE Prescott Dr – 06/08/2022 via email

4140 NE 125th Pl – 06/27/2022 via email

12603 NE Shaver St – 08/07/2022 via email

4222 NE 125th Pl – 09/2/2022

Total: 13

Riverwood Questionnaire Received

4126 NE 125 Pl – 11/24/21

4314 NE 125 Pl – 12/17/2021

12604 NE Prescott Dr – 01/02/2022

4306 NE 125th Pl – 03/09/2022

12607 NE Shaver St – 04/05/2022

4134 NE 125 Pl – 04/26/2022

12614 NE Prescott Dr – 03/20/22; 05/1/22

Riverwood Questionnaire Sent and Yet to Receive

12715 NE Shaver – Resent x 3 without
response

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ARCHITECTURE – Patrick Steininger (absent)

No report.

LANDSCAPE – Kris Clarke

We have completed a full year with Crystal Greens, there have been some epic trimming moments but as a whole, we are pleased with their work. They are willing to listen, take suggestions and are working with us to improve a focused push for each driveway.

We finished an update on our irrigation heads, replacing the old with new more efficient heads that have been needed for many years.

We've completed our second phase of our tree trimming and have scheduled our last phase this month. We have been extremely happy with Oregon Tree Service and feel their work have kept us safe from falling branches during storms that have left many homes vulnerable.

A special thank you to Stressla Beavers, she has stepped down from her co-chair position, but she will continue to watch over DW 50 as its Representative. I've been blessed to be able to work with her. Her knowledge of Riverwood's history and rules has been invaluable. I treasure her and her wisdom, thank you Stress. Thank you, Kris Clarke

MAINTENANCE – Chair Jim Eveland

A normal amount of activity for the year of general repairs to fences, walkways, lighting, painting, etc. Two unusual cases of a neighbor's tree falling destroying a resident fence. And a neighbor's fence fell onto Riverwood property. In both cases the neighbors paid for those costs.

Dwy 70 mailbox was destroyed by FedEx and replaced at FedEx's expense.

Major Projects: 1) Repaving of Driveway 50. 2) Residing of our second-biggest residential building. Cost and availability of materials were tough to keep in budget. 3) Story Drain Repairs of four big underground lines due to tree roots and collapsing concrete pipes. Minimal outside contractor contribution.

No major sewer or water issues, nor digging up the streets this year which saved us \$20,000+ and increased the Reserve Account by same.

POOL – Chairs Jim Eveland, Barbara Ascher, Cindy Zinn

Great season with more adults and kids enjoying our pool. Thanks to Pool Committee volunteers for making the job much easier. Use of the Key Code Lock instead of key card was successful.

Completing this year's season, the entire pool bottom will be painted with a flexible marine acrylic to restore the 20+ year old surface and a number of leaking cracks.

New year's goal is to resurface the concrete surrounding the pool.

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PARKING – Elise Morgan, Larry Dashiell

Parking this year has been a joint effort. Due to no one stepping up as the actual parking chairperson. We have created driveway representative specific to:

1. Guest/Visitors parking without the designated parking pass.
2. Over extend stay in guest parking by guest and visitors
3. Residents parking in guest/visitor parking beyond the noted few hours needed unless home improvement is happening and their garage is not available.

This year Elsie has been the Board member responsible overseeing parking but Larry is/was an early riser and assisted both driveway representatives and sent notices to homeowners who were out of compliance.

Another part of the inclusive process was to take a photo of the violation, place a notice on the car in question and sending a photo copy of the car/truck to Elise and the board along with board supports.

Notices or warning have been issued for every driveway except one and usually homeowners are compliant. There has been a few repeat issues and final warnings have been issued along with fines implemented. Unfortunately towing is our final option for repeat offenses and we have updated our towing contract with Retriever Towing. Towing signs are now more visible.

The most frustrating thing is, our parking issues that take up so much of the boards time. Are not cause by outsiders. Every issue this year has been an in-house issue in violation of our own CC&R and By Laws. And this is after spending unnecessary funding on attorney fees just to enforce what was already on the books.

Are things better? Yes, but they could be better yet and by being better we save ourselves lots of time and money.

This year, a total of 32 separate warnings and one fine assessed.

GARAGES & KEYS– Angie Svoboda (absent)

No report.

INSURANCE – Angelia Warren

This issue has been going on for a few months for the window repair at 12618; just keeping everyone in the loop. At one point, the issue was reported in board meeting as non-insurance issue and resolved but the owner's insurance is needing more clarification. Letter from Jim Eveland included.

October 5, 2021

Angelia Warren accepted the Insurance chair position after Stan Clarke stepped down. Thanks to Stan for his many years of service. Welcome, Angelia.

There were two property claims in 2021 and one liability claim from February 2019 calendar year that was closed on August 26, 2021. The two property claims were closed as well.

Volunteers will continue to research different types of insurance coverages and insurance carriers of other Homeowner Associations. Lastly, we are still looking for committee members.

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January, 2022 – No Board meeting held

February 10, 2022

Research on alternative insurance coverage was done. We had one quote from American Family Insurance. A new policy quote would require an inspection and snow removal contract. Leo, Jann and Ashleigh worked on getting other companies and brokers to quote a new policy.

March 10, 2022

In March, the Board approved a change to the State Farm Insurance policy deductible, raising it from \$5,000 to \$25,000. This brought the premiums, which had increased dramatically after 3 claims, down to an affordable rate. A letter was sent March 14, 2022, to notify Residents. On March 29, 2022, an email & letter were sent to Residents to correct the examples used in the earlier mailing. As a result of these changes, we hope everyone has increased their individual insurance policy deductibles to \$25,000.

May 12, 2022

It was reported that all requests for certificates of insurance and insurance information in general should be directed to Mark Nguyen at State Farm Insurance, 503-253-2110.

July 12, 2022

A resident in DW10 reported a water leakage and mold in the wall of their unit on 6/10/22. Larry referred them to Maintenance to see if it was an inside or outside issue and contacted the Insurance Committee. Jim met with the homeowner to review the damages and reported that it was a window leak, which is the homeowner's responsibility. There was no insurance claim filed. Jim repaired the problem and saved the resident from purchasing a new window frame.

September, 2022

Jann followed up with the Resident in DW10 when they requested further information regarding the cause of the window leak. That information (in a letter from Maintenance) was provided and the Resident agreed to take care of the issue on their own. Note: if a month is not shown, there was nothing to report or the Board did not meet.

Submitted by Angelia Warren (chair), Jann Gilbert (member) 10/4/22, Submitted by Angelia Warren and Jann Gilbert, 10/4/22

RECREATION – Chair Shirley Piel (absent), Larry Dashiell, Nancy Stoll

The Recreation Committee has been very inactive this year due to COVID.

We had a successful Garage Sale in the Spring. With the funds from it we were able to purchase two picnic tables for the community of Riverwood. We had two outdoor picnics which were enjoyed by a number of residents.

We hope as things open-up we will be able to plan some activities for the coming year. We would appreciate suggestions of activities that residents would like for us to plan.

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NEWSLETTER – Larry for Robin

Robin Redwine has resigned her newsletter duties.

Jann Gilbert has volunteered to take on the job of Editor of the Newsletter. Transitioning of contact information in process and the continuation of the rwh.newsletter@gmail.com

Committee Reports are accepted as presented.

OLD BUSINESS:

1. **Voting Results for ‘Reserves Fee’ or ‘Sales Maintenance Fee’**
 - a. Deadline for the vote was extended by Attorneys and mailing of the extension sent to Owners.
 - b. We had 81 returned, 72 yes, 10 no, 11 no response. We have enough (75%) to pass the Reserve Fee.
 - c. The vote for Reserve Fees was passed.
2. **Voting for new Board Members.** New Board Members are Carol Hardy and Jim Eveland.
 - a. Leo Zinn is now Bookkeeper. Irene Hennessey continuing as Treasurer.
 1. \$325 Quickbooks annual subscription will be handled by Leo. Records already transferred.
 2. Backup knowledge on QB is needed as a backup.
 3. Ashleigh (\$75/mo) will continue to do our books in the interim.
3. **Board Meeting vs Community Meeting Terminology.** (Not discussed)
4. **Recycling Bins:** We had been approached about getting big rolling Blue Bins for Recycling. Jann called Hylburg Hauling. No news.

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NEW BUSINESS:

Board of Directors Executive Session:

NOTE: Four Corporate Officers: P, VP, S & T are on file with the state.

NOTE: Official financial signers: Elise, Irene, Larry

NOTE: Board Members: P, V and three Members.

1. New Board Officers:

- a. President: Elise Morgan. (Garages/Keys, Parking)
- b. Vice President: Amy Fylan. (Landscape)
- c. Officer 1: Carol Hardy. (Architectural, Pool, Recreation)
- d. Officer 2: Jim Eveland. (Maintenance, Insurance)
- e. Officer 3: Larry Dashiell. (Budget, Publicity, Welcome)
 - i. New Publicity Committee includes Roster, Newsletter, Website
- f. Treasurer/Bookkeeper:
 - i. Irene Hennessey – Treasurer
 - ii. Leo Zinn – Bookkeeper
- g. Secretary: Laurel McAfee

2. Letters of change of financial officials

- a. Laurel will create a notification document for the Oregon Secretary of State
- b. Laurel will create a notification document for USBank and NWBank.

3. Community Board Meetings starting at 6:00pm, 6:30pm or 7:00pm was discussed.

- a. **6:30pm is new time for these Meetings on 2nd Thursday of the month, as usual.**

4. Future Zoom Meeting for Website Committee.

- a. Website meeting will sometime next week.
- b. Agenda will include topics for an On-line Privacy Policy, the use of Gmail or RHA for emails, any revisions wanted on Committee Request Form, and a review of the current draft the website.

Meeting adjourned 8:40 pm