

# THE FYI

www.edgewoodtownehouseassociation.org

95 Westbrook Way, Eugene, Oregon 97405

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**Please remember to pay your monthly homeowner dues of \$600 by the first day of each month.**

If using US Mail:

Edgewood  
 Townehouse Association  
 95 Westbrook Way  
 Eugene, OR 97405



## UPCOMING EVENTS

### Meeting

ETA Board of Directors Meeting will be:  
 February 13, 2024 6:30pm

Wi-Fi Clubhouse  
 Password: ww95ww95@E

*Edited by: Misty Krukoski*

## MESSAGE FROM THE BOARD

*Preserve • Restore • Maintain*

**W**elcome to a cold and icy 2024. I hope everyone managed to stay safe and warm during the ice storm. After the ice starts to melt we'll be able to start assessing the property and see what damage we may have. Please be careful as you're out and about, there will likely be debris on the pathways as well as potentially dangerous fallen trees and tree limbs. Please notify Frank at [etadirector@etaboard.org](mailto:etadirector@etaboard.org) or the Board at [board@etaboard.org](mailto:board@etaboard.org) to let us know about any damage you see.

As I sit inside, thankful to have power and be warm and safe, I'm thinking of all those in the Eugene/Springfield area who have lost power for days. I was traveling right before the storm and was woefully unprepared. Former Safety Committee Chairs: Ingrid Wendt, Ilana Sophia, and Linda Sage put together some fantastic emergency preparedness packets a few years ago- please reach out if you'd like one. A fantastic Instacart driver delivered groceries in his 4wd vehicle while the roads were awful- it's a great service if you're stuck inside due to the weather. Backup batteries to charge your devices, extra water in containers in case pipes freeze, candles (with a way to light them!) or emergency lights, a radio in case internet or tv are unavailable are other great ways to prepare. Ready.gov has some wonderful checklists for putting together an emergency kit and plan for all types of emergencies. Many thanks to all of our community members who checked in on neighbors and reached out during the storm. Fingers crossed we've seen all the ice and snow for this winter season and that warmer days are coming!

Our next Quarterly Meeting will be held this coming Tuesday January 23<sup>rd</sup>. I look forward to seeing everyone there.

### Merryn Gregory

*President*  
 Edgewood Townehouse Association  
[president@etaboard.org](mailto:president@etaboard.org)

### All Board Members

[board@etaboard.com](mailto:board@etaboard.com)



**EDGEWOOD TOWNEHOUSE  
ASSOCIATION  
SPECIAL MEETING**

**Special Board Meeting  
December 27, 2023**

**C**all to Order: The meeting on 12/27/23 started at 6:30PM on Zoom. Attending Merryn Gregory, Patricia Mullen, Daniel Goodlett, Simone Duabigine, Connie Hirsch, and Jan Connell. Excused this meeting, Wayne Russell who was traveling. Also attending Frank Gaddini (later in the meeting), and 8 other homeowners. Dan Goodlett agreed to take minutes.

This was a special meeting with only one agenda item:

At the November 14 Board Meeting the board discussed the legal opinion provided by the legal firm, Vial Fotheringham. They suggested our By-laws or CC&Rs be updated to strictly define common vs homeowner responsibilities, such as specifying studs in vs studs out. The purpose of the meeting was to formalize the wording of the changes to our by-laws.

Merryn pointed out that currently in our governing documents there is only one sentence that states that board of directors, has the responsibility to to provide coverage for the association. She said that the bylaws should be more specific and state exactly what is association responsibility, and what is homeowner responsibility.

Merryn proceeded to share samples of how other HOAs have specified the types of insurance that an association would potentially require and says exactly what a master policy should cover.

Some of the items, but not limited to these examples, are included in the samples:

- Fire and extended coverage.
  - Policies may or may not include wind damage, water damage, and earthquake depending on the insurer. Coverage could be optional.
  - Should state what the deductible per each unit is and what the limits for liability coverage.
- Policy provision – Should a waiver of subrogation clause be added?
- Should have a Fidelity and Directors and Officers Liability clause.
- Unit Owner's Obligations: Depending on how strict we want be on Studs in and Studs out, this would potentially be a good clause to add. When homeowners do significant, significant upgrades to their unit that they're responsible for notifying us because then it might affect the amount of insurance the HOA master policy would cover. A unit owner would be responsible for reimbursing the association for any expenditures that are not covered by the HOA master insurance policy for their specific unit, that are their private property.

In answer to Patricia's question: The proposed clauses mentioned above would be incorporated into association by-laws or CC&Rs. In the examples shown, the wording was incorporated in the by-laws but descriptions and definitions of what common elements are and are not could be placed in the CC&Rs. It is a matter of choice by the organization and the HOA would consider the opinion of our lawyers.

In response to Patricia's question: A vote of the community will be required to change our governing documents.

Another example was presented, with a few differences highlighted.

The second sample contained the wording for Proof-of-Insurance coverage to be provided to the association. Merryn Gregory stated that this might not be a bad idea, but it adds on a lot of extra work. There has to be someone who does the tracking to make sure everyone has proper insurance. Obviously, we want all of our homeowners to have the proper personal insurance.

Homeowner insurance must provide coverage, without a limit for negligent acts, by the owner or tenant, which damage the common elements or other units on the personal property of others associated with it. That would have been a big help for us with the current insurance. To a certain extent there's only so much that we can limit our exposure to things like that because we will always be responsible for the exteriors and the actual structure.

This example also specifies going with either an A or a B rated insurance company. Anything under a B, under a B insurance company is something we would even be looking into to begin with. But it might not be a bad thing to add in.

Other considerations gathered from these examples should be reviewed for inclusion, including our current rules under architectural control, that the facilities manager should be notified of any improvements to the property in excess of a certain dollar amount.

Merryn asked for feedback to be sent to her regarding what each board member prefers from the examples. Merryn will merge the examples into one document and have it ready for the next board meeting.

Sample one was considered the most appropriate with additional modifications.

The second half of the meeting Merryn presented examples of what should be common elements and what should be considered as owner responsibilities. During this portion, Facilities Director, Frank Gaddini joined the meeting.

Merryn provided four samples of other HOAs definitions of what are common elements.

Some, but not all, are included here or discussed in the conversation:

- Common Element Examples
  - A general description of the property
  - Boundaries of units
  - Land, pathways, fences, rounds, pipes, ducks, roofs, driveways, streets, foundations, perimeter walls, beams, all other elements of the building necessary for their existence.
- Limited common elements.
  - Entrances and entry stairways that go to a specific unit.
  - Who owns maintenance and repair to external electrical boxes?
  - Define when a sewer problem is an Association problem or an owner problem.
  - Frank pointed out the complexities of dealing with sewer issues. Frank pointed out, the sewer lines exterior to the buildings lot line. If a sewer is backed up because a homeowner's deposited too much debris into the drain. And it's interior to the line that is the homeowner's responsibility. And with electrical, the same applies.
  - There are instances where there is a shared ownership, for instance, HOA is responsible for the porch lights, but the owners are responsible for the bulb.
  - All the windows and sliding glass doors are the homeowner's responsibility, including the frame. But dry rot surrounding the frame is an HOA responsibility.
  - Merryn favored the fourth example, but it would require some modifications. Frank agreed.

At the conclusion, Merryn said the next step will be to have our lawyers review the proposed changes. She hopes that we can do the addition of the insurance article in our by-laws, unless we are otherwise advised by our attorney.

Merryn also said, "...because we have so little information in our current governing documents what happens is a homeowner's insurance company looks at our CC&Rs or bylaws looking for this information but don't see it there. So then they just go to our insurance policy to see what our insurance policy covers and thinks the HOA insurance coverage is going to cover the claim and there's nowhere in the governing documents that says whose responsibility it is." (paraphrased)

Merryn said that Marilyn Cohen had said at a gathering that there are policies that homeowners can buy for very little additional money, that will cover, if for whatever reason our insurance didn't cover something, will still cover the homeowner for anything that wouldn't be covered. It also allows people to choose what value they think, what, what amount of coverage they need because someone who has gone in and has completely renovated their townhouse may need significantly more coverage than someone who bought their townhouse 25 years ago and hasn't really done anything to it. Right now, our insurance will cover standard products. They will not cover super high end products for the most part. And so, it'll give our homeowners the opportunity to better adjust their coverage to reflect their actual. Frank confirmed that interior replacement would be replaced like for like.

Merryn stated that shifting some of the repair and replacement costs to the homeowner will significantly reduce the amount of the insurance we currently carry, reducing our insurance costs.

Everyone was in consensus with proceeding with a lawyer review. Patricia volunteered to approach the lawyer with Frank's assistance.

The meeting was adjourned at 7:36 PM



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**EDGEWOOD TOWNEHOUSE  
ASSOCIATION  
BOARD OF DIRECTORS MEETING**

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**Video Conference  
January 09, 2024**

**C** **all to Order:** Merryn Gregory, President **called the meeting to order** at 6:36 PM. Present were Merry Gregory, Patricia Mullen, Connie Hirsch, Simone Dubigine, and Dan Goodlett. 13 Homeowners attended. Dan Goodlett agreed to take minutes.

**Motion requested to approve the Minutes** from the December 12th meeting. Patricia Mullen made a motion to approve, and Connie Hirsch seconded the motion. Motion was unanimous.

**Approval of the Dec 27th meeting** deferred to the February meeting. First order of business was election of officers which was deferred to the February meeting due to the absence of a board member who is interested in an officer position. Consensus approval.

**Dan Goodlett gave the treasurer's report.** Dan presented the financial reports from Nov 30. Noted that not much had really changed from the previous month. Dan showed that we have around 54k in our reserve account. There is a greater than normal amount in our operations account, and that is due to payments to the HOA from an insurance claim. He also pointed out that we are still trending towards a \$8K budget deficit for the year. Compared to last year our operational expense spending has been reduced by over \$10K.

**Connie Hirsch reported on the Reserve Study.** Connie presented the proposed ETA Reserve Fund Budget for 2024. An additional spreadsheet detailed which roofs are planned for 2024 and provisions for tracking status.

Patricia asked if the 30 year reserve study had to be done for our annual Schwindt audit. Frank pointed out that it is a legal requirement that the reserve study be done, and Merryn confirmed that the study is part of the annual Schwindt audit.

Connie continued saying that the reserve study fund, what is currently in the bank plus what we will collect over the coming years should be adequate for achieving our reserve expenses.

Merryn made a motion to approve the 2024 Reserve Budget, Patricia seconded the motion and the motion passed unanimously.

**Facilities report for December 2023:** Frank reported that December was a slow month with only 40 jobs, nothing spectacular, focusing on leaf removal. Frank reported that insurance work on damaged units is nearly complete. Frank reported that leaf removal is slow with student contractors. He also said he has had great success using industrial strength vinegar for killing moss.

Patricia thanked homeowners who have volunteered their time to aid in raking.

**Technology Report by Dan Goodlett:** Dan reported that he switched the email system for etaboard.org from Zoho Mail to Gmail. Since most of our board members use or have used Gmail there should be minimal training required. He also pointed out that there are additional features that ETA can leverage to make technology more useful for ETA.

**Homeowner Comments:** No one offered any comments.

### **Old Business:**

**Landscaping Contract:** Frank reported that we spoke with twelve landscape contractors, of which five submitted bids. He would like to present these bids to Ruth Kenney before proceeding with further conversation.

**Homeowner Survey:** So far, 25 responses with 40% favoring an in-person, Zoom hybrid solution. Almost everyone wanted some Zoom and in-person option to be available.

**Updating Governing Documents to include insurance article:** As a continuation from the special meeting on the 27th December regarding insurance, Merryn presented her work in progress towards formalizing the wording that would be added to our governing documents. She will distribute her current working document to the board after the meeting. Merryn cautioned the group when using the term **studs in, studs out**. While this is a term used in the industry, it is vague and the governing documents should define exactly what that means. On the matter of “proof of insurance” Frank suggested that we send to each homeowner a form every year that they would use to affirm that they have coverage. Marilyn Cohen spoke and suggested that homeowners should provide the amount they are covered for in case we need to inform them they are underinsured.

**Foundation at 118 BB:** Frank proposed using RamJack paying 12 payments through the end of 2024. Argues that Terra Firma requires more money up front and will impact the reserve fund balance. Connie points out that any transaction should be recorded using accounting standards, so expenses are recorded upfront, so we don't think we have more money than we have. Simone was worried that if we delayed for another bid that RamJacks original bid might increase, but Frank said, based on his experience with RamJack, they would probably not change their bid. Frank was directed to get a bid from Terra Firma.

**Roof Care:** Frank says during annual roof cleaning he will instruct the roofing company to do an inspection of each roof that we haven't done yet. He also expressed some homeowners' concerns about their patios being subject to debris from the cleaning process. Crews will come and get out as much of the debris that falls into the patio. But their goal is not to blow that material into the patio to start with. It's just such a difficult job. Some do fall in. And therefore, some homeowners, just, are furious when that occurs. If someone has a special circumstance, a disability where they can't get into that patio area because debris falls into it if they let us know in advance. ETA will come in and will clean up that debris.

**New Business:**

**Bidding Process:** Merryn presented a proposed process for adopting a bidding process policy for ETA. This policy will demonstrate that the directors are performing their fiducial responsibility by doing due diligence by reviewing major expenditures by the association. Patricia made a motion to adopt the bidding process as presented. Merryn seconded the motion. The motion passed 4 yes votes and on abstention (Simone).

**Announcements:**

The next regularly scheduled Board of Directors Business Meeting will be  
**Date to be determined**

**Action Items (for February meeting):**

1. Installation of Officers for February
2. Tabled discussion on ETA calendar and tracking system
3. Work will continue on Insurance Proposal
4. Frank will get bid from Terra Firma
5. Board Members will review homeowner survey
6. Landscape review

**Adjournment:** The Board Meeting was adjourned at 8:32 pm.

**Executive Session Followed**

*Minutes submitted by Dan Goodlett .*

**Board of Directors Contact:**

We will be changing email providers soon, please use this email for all board members :  
**board@etaboard.org**

Merryn Gregory, President 503-381-8903

Patricia Mullen, VP 541-973-9050

Dan Goodlett, Treasurer 541-357-2075

Jan Connell, Member at Large 845-820-9514

Wayne Russell, Member at Large 989-430-8573

Connie Hirsch, Member at Large 541-335-9280

Simone d'Aubigne, Member at Large 541-731-7488

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**BOARD MEMBERS NEEDED**

**Interested in becoming a Board Member?**

Send us an email: [board@etaboard.org](mailto:board@etaboard.org)

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## Looking Back Over December 2023 Facilities and Operations Report

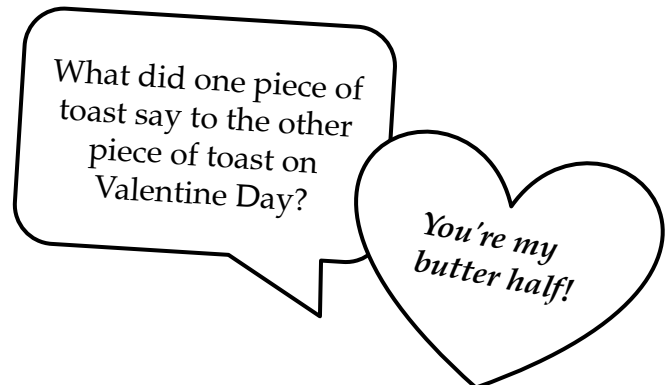
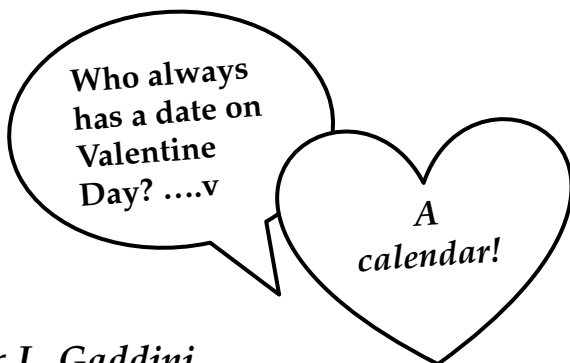
This report is a review of work performed in the month of December 2023. December was rather a bleak month weather-wise. Cold and wet days and nights throughout the night. Although Decembers marks the beginning of winter solstice and holiday celebrations around the world, it was quite unremarkable for the facilities and grounds at Edgewood Townhouses. Trees continued their relentless cascade of defoliation. Routine maintenance activities at the Pool, the Clubhouse, and our grounds marched on unexceptionally in the twelfth month of the year.

December was only moderately busy as we continued in our seasonal transition towards winter. During the month, we were moderately productive recording and completing forty-seven (47) jobs, and year-to-date, we have completed nearly one-thousand-one-hundred and ninety-nine (1, 199) jobs. During the month, we hired a new contract (college student) worker. His name is Nigel and he is attending the University of Oregon as a student from American Samoa. Nigel's major is Philosophy. Yuda remains with us as he pursues his academic interest in gaming software development.

At the beginning of the month, we focused on moss-control. Moss built up quickly on the walkways throughout the site. We managed spraying the moss with various products, until we discovered an outlet for industrial grade vinegar. Industrial grade vinegar is not what you drizzle over your salad, but it is effective at quickly killing the moss and we are monitoring its long term effect. Leaf management was our other focus. As we approached the latter part of the month our routine work, since we retired the Medallion Landscape Contractor, was engaged in leaf management. Our contract workers and I have been raking and disposing leaf material into the dumpster and out onto the street. We focused our attention along Brookside Drive and along the southwest corner of our site. The work is slow and will likely take several weeks to months to clean up the hardscapes and softscapes throughout the site. Last we replace two pole light fixtures near 109 and 157 Westbrook Way with new fixture bases and globes, as well as a garage light fixture at 157 Westbrook Way with a new fixture and globe.

However, we also engaged in Reserve Study improvement projects during the month of December including the replacement of three passageway garage doors at 27, 61, and 171 Westbrook Way. These are the door that access the patio from the garage. We also replaced gutters and downspouts at 11 and 149 Westbrook Way. One of the gutters detached because the wood fascia plate deteriorated from rot, and the second gutter was damaged likely from a delivery truck.

As this newsletter arrives at your doorstep, I encourage everyone to enjoy the beauty of our park-like setting and prepare for the loveliest upcoming holiday – Valentine Day.



*Frank L. Gaddini,*  
*etadirector@email.com*