

# 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

### Insurance Townhall Meetings -

Open Forum in Clubhouse:

April 3, 2024 7:00pm

April 13, 2024 12:30pm

### Board of Directors Business Meeting -

April 9, 2024, 6:30pm

via Zoom

### Quarterly Meeting -

Open Forum in Clubhouse,

April 23, 2024 at 7:00pm

### Wi-Fi Clubhouse

Password: ww95ww95@E

Edited by: Misty Krukoski

## MESSAGE FROM THE BOARD

*Preserve • Restore • Maintain*

Over the last several months the Board has been discussing our current insurance situation. In this issue of the FYI you'll see information about a proposed addition to our Bylaws which will clarify our insurance standards. Our current governing documents are over 50 years old and have only 2 fairly vague sentences about what type of insurance coverage the Association should carry.



March St. Patrick's Day Happy Hour

Currently we spend over 20% of our annual Operations Budget on insurance costs, \$60,000, the largest single Operations line item. We have had several claims over the past few years, which means we will be facing a significant increase in insurance costs as well as a much larger deductible if we continue to carry the same policy. Our claims history, as well as the amount of exposure we face also puts us at risk of having to move to a high-risk policy.

The Board is looking to move to a "studs out" policy, which should help us to keep our insurance costs under control. This type of policy will be more limited than what we currently have, but will allow homeowners to cover their properties at a more individualized level. A "studs out" policy will still cover the buildings and all structural elements, however interior finishings would now be the responsibility of the homeowner to carry appropriate coverage.

For many of you this (proposed) change would not have any affect on your current insurance policies; many lenders require this more comprehensive coverage and many agents recommend higher levels of coverage to protect assets. This proposed change will allow homeowners who have undergone extensive renovations to insure at a higher level to ensure full replacement value is covered without that cost being passed on to homeowners with more modest interiors.

We will be holding 2 special Town Hall meetings at the clubhouse next month- on Wednesday, April 3rd at 7pm and on Saturday April 13th at 12:30pm. We highly encourage as many homeowners as possible to attend- we would greatly appreciate everyone's input.

### Merryn Gregory

President

Edgewood Townehouse Association  
 president@etaboard.org

All Board Members

board@etaboard.com



## EDGEWOOD TOWNEHOUSE ASSOCIATION BOARD OF DIRECTORS MEETING

**C** **all to Order:** President Merryn Gregory called the meeting to order at 6:30pm. In attendance, Merryn Gregory, Patricia Mullen, Wayne Russell, Dan Goodlett, Jan Connell, Simone d'Aubigne, and Connie Hirsch. Also in attendance was facilities director, Frank Gaddini and 4 homeowners.

**Approval of Minutes:** A motion to approve the February 13, 2024, minutes was made, seconded, and approved unanimously.

### **Financial Reports:**

- **Treasurer's Report:** Due to the newness to the position, Wayne asked Dan to assist him with the treasurer's report. Dan said that Wayne had sent out the reports generated by our accountant to all of the board members prior to the meeting. There was nothing out of the ordinary to report, but both Wayne and Dan had questions about some of the items on the source reports sent by Melissa, so it was agreed that they would meet with her at a later date. A follow up to the financial report will be sent by email afterwards. Wayne did note that storm damage work in January was about \$5K to date and asked Frank if his estimate of about 31K was still accurate. Frank said yes. There was further discussion about the storm, much of which was also mentioned in the storm damage (old business) items towards the end of the meeting.
- **Reserve Study:** Connie Hirsch gave us a tour of the reserve study spreadsheet which she has been revising. She made provisions for line items that were not correctly represented in the previous version; foundations as an example. She feels that the report is more reliable now. She worked with Frank to adjust the study, making changes in the roof replacement schedule. This was necessary due to storm damage, as well as adjustments necessitated by roof inspections. She also cautioned, "if we go over our operations budget this year, which I don't see how we're not going to go over it because of the ice storm, the only place we can get the money to cover that overage is from the reserve fund."

**Facilities Report:** Facilities Director, Frank Gaddini reported most of the work in February was charged to operations, including items related to roof repairs. A lot of the work was related to repairs and cleanup from the ice storm. The patio at WW17 was rebuilt and charged to the reserve fund. The bills for the storm will be coming in for payment in March. Connie added that, when work is classified as operations or reserves, "...if it's a repair, it gets charged to operations just because the result of the repair happens to be something that lasts a long time, doesn't mean that it gets charged to the reserve fund."

Frank also explained the dilemma of forecasting when work needs to be done, "You may think that we have a good roof and then for some reason, expansion and contraction during freezing weather, till hot weather makes a roof that we thought was in good condition have problems."

### **Old Business:**

**Landscape Contract:** The vote on the landscape contract was postponed to the special meeting on the 20<sup>th</sup> of March, due to the contract not being available for viewing.

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## **Old Business Continued:**

**Calendar and Tracking System:** Dan gave an overview of the technology that Google Workspace offers for tracking calendar items and tasks. He suggested that we use the technology that comes with our Workspace subscription and would not require any additional costs. He presented the group calendar which will be available to all board members. The calendar would be suitable for tracking repeating and one-time events. One example; our CPA requires that we upload our annual report and taxes by the 15<sup>th</sup> of March each year. That event can be assigned to the treasurer and our accountant. Board meetings would be assigned to the entire board. In addition, Google Tasks application can be used to assign specific activities to individuals who are responsible for doing a specific task which is due, for example, by the next meeting. All of the assigned tasks can be viewed in a specific web page called Virtual Task System. Dan will input a list of items into the calendar before the next meeting.

**Reserve repayment from Operations:** Connie spoke with Melissa, and the repayment was resolved. They agreed on what should be done, and Dan added that he spoke to Melissa as well and she assured him she was going to do it the day he met with her.

**Governing Document Changes to Include Insurance Guidelines:** Merryn spoke with the ETA lawyer earlier in March about our proposal to change our bylaws with wording that would directly address ETA insurance needs. She shared the lawyer's proposed amendment. His opinion is we do not need to redefine what common elements are and what the unit owner elements are because, per the lot lines and our governing documents, each homeowner actually owns the exteriors of our units. The association has maintenance responsibilities for them and architectural control over them but does not actually own the exteriors. By going through and defining all of the various common elements, we would actually be taking on more as an association than we are currently responsible for.

Merryn said this was a good thing. It puts us in a better position than we thought. Our CC&Rs detail maintenance responsibilities and it limits what the association's maintenance responsibilities are (siding, roof maintenance, gutters, landscaping). It doesn't refer to foundations at all. And it specifically excludes party walls, which it lists as the homeowners responsibility as the owners of those walls. Frank Gaddini asked for clarification on party walls asking, "does this apply to the party wall between two units and/or the party wall between common ground and the patios?"). To which Merryn replied that it would be both in the lawyer's opinion.

The CC&Rs state that party walls that are built as part of the original construction of the home and placed adjacent to the dividing line between the lots constitute a party wall and general rules applying to party walls and liability shall apply and that the cost of reasonable repair and maintenance of the party wall shall be shared equally by the owners.

Frank suggested that a second attorney's opinion would be valuable on these issues.

Merryn indicated that the CC&Rs describe architectural control is the responsibility of the association which has control of the exteriors and can approve or disapprove anything that happens on the exterior of the unit.

She further stated that the exteriors are owned by the unit owners but the association has architectural exterior control and maintenance responsibilities.

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The association has the responsibility for painting, maintenance, repair and replacement of roofs, gutters, downspouts, exterior building surfaces, trees, shrubs, grass, landscaped areas, walkways, and other exterior improvements

She said that the lawyer said what is done at ETA is more typical of how a condo association does maintenance. He didn't think that it was necessary to specify that interior structural walls are technically the homeowners responsibility under our current CC&Rs. He indicated that we have likely been performing maintenance on more than the CC&Rs currently specify.

Patricia Mullen asked if, under the lawyers interpretation, we would not have had to financially cover as much as we did at WW133 because it would have been the homeowner's responsibility? To which Merryn responded, correct.

Patricia stated it might mean that we would cover less on our core insurance which would lessen our overall financial exposure, likely reduce our insurance increases and make us more insurable to companies. Again, Merryn agreed. Homeowners would need to check their current coverage to ensure that it is sufficient. It may be that most homeowners have had insurance coverage for studs in. Homeowners would need to cover all of the interior improvements to their unit in addition to their personal items.

In our governing documents there isn't a description at all of what is common property or what is association property? Just that the common area shall mean all real property owned by the association for the common use and enjoyment of the owners. The property owned by the association for common use is everything outside of our individual lot lines. But our individual lot lines currently cover the entire individual unit. ETA then takes on the responsibility for what common property ETA is going to maintain as part of the monthly assessments.

Wayne asked if the lawyer was saying we don't need to do anything and that the CC&Rs as written now should cover us? Merryn replied yes. And the lawyer said it is because association insurance policies are always master policies. So, if it is written in the policy, it makes our insurance company responsible. If ETA didn't have the coverage for it, then it would fall upon the individual owner. In the future, we would have a master policy that just wouldn't be so inclusive.

The lawyer did take a look at the insurance clause that we wanted to add to the bylaws, and he did make a couple of changes there to specify what we wanted to cover in the insurance. Merryn also spoke to Jeff at American Family and at that point she showed the lawyers proposal for the article to be added to the bylaws which is pretty similar to what the board has been talking about.

In the property insurance clause, ETA would be responsible for providing coverage that includes but not be limited to, fire, extended coverage, vandalism, and mischief. The ETA policy should provide for the full insurable replacement value of the improvement on any common area and the exteriors maintained by the association as set forth by Article 8 in our CC&Rs. Such insurance for improvements in the lot shall cover only the studs out to the extent such insurance is available and at a reasonable cost, the association shall obtain building code and actual replacement cost endorsements and subject to the deductible to be determined by the board of directors.

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In addition, the policy should limit liability to fairly typical limits, and the association will also cover Workers Comp, employee dishonesty, which currently we do not have. An issue recently came up where the buyer's lender required it. We've discussed that with our insurance agent and it's something that we will want to add to our policy in the next policy period. And then, we must have directors and officers insurance.

Also specified is what type of insurance company we will work with. The company should have an Insurance commissioners rating B+ or better.

Another section, "home and lot insurance maintained by each owner", which Merryn believes is new: The association has no responsibility to procure or assist the owners in procuring property loss insurance other than as explicitly stated in this article. Owners and occupants are responsible for procuring their own insurance coverage. In addition, they should carry liability insurance.

ETA should review its insurance policy, at least annually. The board shall review the policy and determine if the deductible on all policies is reasonable and customary under the circumstances.

Merryn says we shouldn't need a process in place for verifying each homeowner's insurance, simply because of the time that it would take. That requirement should be the homeowners and their responsibility to follow it.

Wayne asked what the impact would be if the homeowner doesn't have the required insurance, to which Merryn responded, if there was a catastrophic event, that ETA insurance would still be responsible for rebuilding the unit. But, at that point if they have to reoccupy or sell, they would be responsible for flooring or any improvements or anything else in it. Merryn stated that Jeff at American Family is very happy to hear that we are planning on limiting our exposure and said that when he first initially sent it over to the underwriter that he got a really positive response.

A homeowner at the quarterly meeting actually brought up that their mortgage company looked at our insurance policy and our documents and told her that they required her to have a more inclusive policy. All homeowners will probably want to bump their policy up to, probably a minimum of \$200,000 in coverage. That type of coverage, homeowners insurance coverage, isn't super expensive annually.

Merryn stated she wouldn't be opposed to running the proposed language by another lawyer, but she is pretty confident that this lawyer knows his stuff. This is his specialty. All this firm deals with is real estate and homeowners associations. He was president of the community homeowners association board for Oregon for 2 years. But, because it is something very different from how we've been covering everything now, she doesn't think a second opinion would be a bad idea. Merryn asked if we wanted to send this over to Don Churnside also.

We need to vote on the proposed bylaw change in the April quarterly, prior to our next policy period. We will schedule informational open forum, townhall-type meetings. She is sending the bylaw amendment to the board so next week the board can approve it and give homeowners 30 days' notice prior to the vote. The board can answer questions and get homeowners' thoughts on everything.



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The board agreed to meet Wednesday, March twentieth at 6:30pm. The board will have final discussion, then vote on the proposal. Information will be distributed to homeowners so that it can be discussed at the open forum meetings. Town Halls open forum meetings are scheduled for April 3<sup>rd</sup> at the clubhouse at 7PM and Saturday the 13<sup>th</sup> of April at 12:30 PM.

**Wrap Up of Ice Storm Repairs:** Frank reported that we have a lot of grounds clean up from the storms. Work has started with ceiling repaint jobs where water intruded into the one-story units damaged in January's ice storm. The irrigation system damaged by the falling tree on Westbrook Way is a priority before the season starts. He thinks that as we get through to the end of this month most everything will be wrapped up and or identified if there's any hidden damage discovered.

### **New Business:**

**Bidding Out Vendors:** Merryn Gregory queried Frank about contracts that would be negotiated in 2024. Frank said that he is already working to get bids with roofing contractors. Merryn requested that we get bids for work that Richards Remodeling has typically completed (siding and dry rot). Merryn pointed out that they do not itemize labor or purchased items which is a concern.

### **Announcements:**

**Insurance Townhall Meetings - Open Forum in the Clubhouse:**

April 3, 2024 7:00pm

April 13, 2024 12:30pm

**Board of Directors Business Meeting - April 9, 2024, 6:30pm via Zoom**

**Quarterly Meeting - Open Forum in Clubhouse, April 23, 2024 at 7:00pm**

### **Action Items: (for April Meeting)**

- Connie is going to check in with Melissa and clarify the details of the repayment.
- Dan is going to continue to work on the task system and the calendar system.
- Merryn will be reaching back out to Jeff and the questions on coverage as well as what the potential cost change would be in adjusting our policy.
- Frank is going to be sending out the landscape contract to all of us.
- Wayne will be getting Merryn his questions for the insurance agent.
- Insurance: Merryn will put together an outline of changes in what has happened so far, with additional information she has received or will receive, and send it out to board members.
- Connie will send out the Change List regarding roofs for 2024.

Merryn Gregory adjourned the meeting at 9:02PM prior to the board going into an executive session.

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### **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, Secretary 541-357-2075

Jan Connell, Member at Large 845-820-9514

Wayne Russell, Treasurer 989-430-8573

Connie Hirsch, Member at Large 541-335-9280

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

**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 February 2024 Facilities and Operations Report

This report is a review of facility and grounds work performed in February 2024: *A Leap Year*.

February is the second month of the modern calendar. The Roman month "Februarius" was named after the Latin term *februum*, which means "purification, purging, or cleansing." Since other months, like January, are named after Roman gods, you'd be forgiven for thinking February was named after the Roman god Februus. *But*, the word February actually comes from the Roman festival called *Februa*, during which people were ritually washed. In this case, the god was named after the festival, not the other way around.

The old Roman calendar had only ten months. The year started in March and ended with December (Latin for "the tenth month"). When the two winter months January and February were added, they actually became the last two month of the year. February became the last winter month in the Northern Hemisphere, and was given 28 days to fit into the Gregorian calendar. To keep up with the seasons, the Romans introduced a leap month they called *Intercalaris*. The extra month was added every couple of years after February, which was shortened to 23 or 24 days to make room for this thirteenth month.

However, in the year 46 BCE, Julius Caesar introduced another new calendar system—the *Julian* calendar. He abolished the *Intercalaris* and instead introduced what would become the leap year, where every fourth year, February had 29 days instead of 28. This was the beginning of the modern current calendar with Leap Year recurring every four years. *O.M.G...! This year is a Leap Year...! February 2024 celebrated a 29<sup>th</sup> Day! Hurray...!*

During the month of February, we recorded and completed one-hundred and nine (109) jobs. A routine part of our work this time of the year saw the conclusion of our annual Roof and Gutter Maintenance Project. Phase 2 and Phase 3 which included all Westbrook Way addresses, as well as all Brookside Drive and Brae Burn Drive, had a visual inspection of their surfaces including the roof tiles, metal flashings, roof vents, and the gutter/downspout systems. We review this information annually to assist us in planning the maintenance of our roof and gutter systems.

Much of the lion's share of work for us in February was collecting, staging, and disposing branches and limbs that were everywhere upon the grounds. Our contract workers collected and piled limbs for our contractor to dispose off-site. A fifty (50) foot tall Pine Tree collapsed and fell across the road at 171 Westbrook Way after rain had substantially softened our grounds. A strong wind-storm toppled the tree and caused us to close our Emergency Evacuation Route at the west end of Westbrook Way. Some of the larger limbs and trunks were cut into firewood size pieces and staged at various locations within our site for easy access by homeowners to collect and use in their fireplaces.

Other work during the month included managing moss, moss, and more moss that seemed to manifest spontaneously everywhere. Moss can become extremely slippery on our concrete walkways so we applied concentrated industrial vinegar to abate the spots of slimy sidewalk surfaces throughout our site. Additionally, we treated moss along our asphalt driveways' edges that adjoin the garage side of our buildings with zinc salt. Moss also grows in our lawns and we applied iron to some of those lawn areas. Just when you thought we were done managing moss, it began to manifest all along our Pool Deck. At the Pool we use chlorine to manage moss. Interestingly, managing moss is a routine task that we perform each and every February.

Contractors working on our site this February included Midstate Industrial who hydro jetted specific street storm collection basins in Driveway 3, Driveway 4, and Driveway 5 to ensure that we move groundwater off of our site in a controlled and managed manner. Medallion Landscaping helped us cut and dispose fallen tree limbs, tree trunks, and tree leaf material off of our site, as well as assisting us in pruning critical hanging branches beyond the reach of our Contract Laborers (college students). Richard's Remodeling rebuilt a section of Patio Wall at 71 Westbrook Way that was damaged by a huge tree limb that crashed and crushed it during the January Ice Storm. Bonn Roof Care performed all the cleaning and inspection of sixty-six (66) of our roofs, gutters, and downspout systems this month, as well as twenty-four roofs last month in January. All ninety roofs have been inspected and assessed for longevity.

The best part of the month, however, was the celebration of St. Valentine's Day on February 14<sup>th</sup>. The spirit of St. Valentine Day and love was pervasive throughout Edgewood Townhouses each and every one of those twenty-nine (29) days of February 2024. Truffles, lattes, and chocolates were dancing, leaping, and flying through the air. Perhaps, it is that ubiquitous spirit of love, friendship, and happiness that makes living at Edgewood Townhouses so *Oooo La La....!*

Enjoy your day!

**Frank L. Gaddini,**

***etadirector@email.com***