

The FYI

A Private Residential Community

Newsletter for the Edgewood Townhouse Association

MESSAGE FROM THE BOARD

Preserve • Restore • Maintain

Dan Goodlett

President, Edgewood Townhouse Association president@etaboard.org

Your Board has had two major topics to deal with this month. First, the Oregon Legislature recently passed HB 2534 requiring that all HOAs certify that their public-facing documents are free of any discriminatory language. Our other major topic this month is our reserve study.

Let's start with the reserve study. Your President has started to meet regularly with Frank to update the study, which is a Microsoft Excel spreadsheet. The spreadsheet is a monumental work, but it lacks executive summary to give explanations of the information. Many of us know Excel but many don't, and complex spreadsheets can be daunting, even to the seasoned Excel user. So, we have made a commitment to create a narrative that most will easily be able to understand.

Hopefully next month we will have the first edition ready for distribution. There will be a description of the original plan as well as an update showing what has been accomplished. Also new projections will show what has been changed to reflect the dramatic increases in materials and labor costs. Such descriptions will also make it easier for people who are buying or selling a home. A clearly articulated report will aid in their decision making.

Meanwhile, the Board will be reading through our association documents; not only reading through CC&Rs, bylaws and rules, but also our website, brochure and anything that is available for association or public viewing. If you know of anything in these documents that may be discriminatory, contact president@etaboard.org. Deadline to submit certification is December 31, 2023.

From the HB 2534 bill: "SECTION 2. (1) On or before December 31, 2023, each homeowners association shall review each governing document currently binding on the planned community, the lots or the lot owners within the planned community and shall amend or restate each document as necessary to remove all restrictions against the use of the community or the lots by a person or group of persons because of race, color, religion, sex, sexual orientation, national origin, marital status, familial status, source of income, disability or the number of families sharing a dwelling unit within occupancy limits."

SPECIAL NOTICE

Homeowner Dues are due on the first of each month.
If using US Mail send to Edgewood Townhouse Association, 95 Westbrook Way, Eugene, OR 97405

New Clubhouse WiFi

Password:

ww95ww95@E

All meetings are by videoconference unless otherwise stated.

UPCOMING EVENTS

ETA Regular Board of Directors Business Meeting:

Tuesday, July 12, 2022, 6:30 PM. Place TBA

ETA Quarterly Open Forum Meeting:

Tuesday, July 26, 2022, 7:00 PM. Place TBA

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Sharon Kimble, Editor
Email: fyi.editor@etaboard.org

EDGEWOOD TOWNEHOUSE ASSOCIATION VIDEOCONFERENCE: BOARD OF DIRECTORS SPECIAL MEETING

Preserve • Restore • Maintain
May 24, 2022

Call to Order: Board President Dan Goodlett called the special meeting to order at 6:32 PM. The purpose of the meeting was to discuss insurance. The meeting was held by videoconference. Board members present were: Dan Goodlett, Darell Bidstrup, Ray Czerwinski, Sheila Dorsey, Merryn Gregory, Patricia Mullen, Paul Turpin, and JoAnn Wilson. Also present was Frank Gaddini, ETA Director of Facilities and Operations. Six homeowners attended.

Overview

Dan Goodlett began the discussion by reviewing the goal for the meeting. He said it was not financial planning for a 9.0 Cascadia earthquake, but the Board certainly could plan for a lower magnitude earthquake. He continued that regardless of what choice the Board made, the best it could do was to mitigate risk, not avoid it entirely.

Frank Gaddini spoke about the seven-month process to identify the different insurance opportunities for Edgewood that he pursued, along with homeowner volunteer Marilyn Cohen. After considerable research, Frank arrived at an estimated replacement cost for ETA of \$35 million. It is based upon the total square footage of 162,907 sq. ft. of the complex, i.e., the living spaces, garages, and Clubhouse, all calculated at the same sq. ft. cost of \$215.

Policy Choices

- **American Family: Property and Earthquake.** ETA's current insurer covers us for \$20,481,161, with \$18,637,767 for the buildings and \$1,843,394 for the garages. Due to an 80% threshold to avoid a penalty, the coverage would be 73% in the event of a major claim. The premium is \$40,247. The company agent was asked to submit revised per building calculations so we could avoid the penalty, but none was received.
- **Farmers: Property Coverage Only.** This carrier gave us six alternative proposals. Proposals ranged from Bare Walls, to All-inclusive, to All-inclusive + \$7 million. Each of these levels included average coverage or average/superior coverage. The Board did not consider the Bare Walls level because that would require changing ETA's By-laws. Premiums for the All-inclusive and All-inclusive + \$7 million range from a low of \$34,452 to a high of \$38,315. Replacement coverages range from \$31,631,191 to \$41,940,057.

- **RT Specialty Earthquake Insurance.** The coverage amount is \$36,555,836 and the premium is \$40,168. The carrier is a surplus carrier not licensed in the State of Oregon. This means Oregon's guaranty fund would not make claim payments if the surplus line, in this instance RT Specialty, were to go bankrupt.
- **Motus Insurance Services: Earthquake.** We were made aware of Motus by Paul Turpin. It sells both earthquake and flood coverage and has lines licensed in the State of Oregon. The company provided two options, both at a \$35 million property value. Option A provides the HOA with a limited earthquake Master Policy of \$10 million and an annual premium of \$20,715. This option allows homeowners to buy coverage which would cover their loss assessment should there be a catastrophic event, as well as the opportunity to buy additional coverage for their own unit. Option B is a policy for full coverage with an annual premium of \$34,526.

Discussion

The Board had an extended discussion about elements of the various proposals. An important concern was choosing coverage that meets Oregon 94.675 which states that we have to have insurance for the full replacement cost for any damage to the common area. The Board consulted its attorney who said the requirement is only if the insurance is available at a reasonable cost and there is no definition of reasonable cost. Paul added that ETA's By-laws (VIII, 2, E) require the Board to "Procure and maintain adequate liability and hazard insurance on property owned by the Association; procure and maintain adequate personal liability insurance for members of the Board." Dan summarized by saying the Board can select insurance that it believes satisfies its fiducial responsibility and should fully document its choices. Frank has retained the extensive communication about insurance over the last seven months and will place hard copies of the key documents in a file in the ETA Office for homeowners to inspect upon request.

The Board discussion touched upon a wealth of topics such as specific coverages in the various policies, the availability of state and federal assistance in the case of a major event, the division of responsibilities between the HOA and individual homeowners, adequacy of replacement cost coverages, and Edgewood's flood and earthquake risk. Ultimately, Board members agreed that they had sufficient information to vote. Treasurer Ray Czerwinski moved, and Patricia Mullen seconded the following motion:

"To replace American Family Insurance with Farmers all-inclusive (average) plus seven million dollars of liability and

hazard property coverage and Motus Insurance Services Option A: Limited Earthquake Master Policy. These insurance policies shall be effective on or before May 31, 2022."

The motion was unanimously approved. Frank agreed to contact Farmers and Marilyn Cohen will contact Motus the following day. Frank will put together a statement to go out to homeowners immediately.

The meeting adjourned at 8:50 PM.

JoAnn Wilson, ETA Secretary. Email: etasecretary@email.com

Addendum

In the several days following the meeting, after contacting Farmers and Motus, the Executive Officers of the Board agreed upon the following changes:

- Farmers: Substitute "Deluxe" plus \$7 million for "Average" plus \$7 million. Total valuation increases to \$41,601,656 from \$38,631,189 and annual premium decreases from \$36,744 to \$33,866. Changes include increasing the Officers and Directors coverage from \$1 million to \$2 million as well as increasing coverage for the pool, roads, and walkways. The reason for the better coverage at a lower premium is that as a "well-managed association," ETA qualifies for a 10% discount. The Farmers agent had applied for this designation for ETA but did not learn it had been approved until after the Board of Directors Special Meeting.
- Motus: Add flood coverage for an additional \$1,500 annual premium.

EDGEWOOD TOWNEHOUSE ASSOCIATION VIDEOCONFERENCE: BOARD OF DIRECTORS MONTHLY BUSINESS MEETING

Preserve • Restore • Maintain
Tuesday, June 14, 2022

Call to Order: Board President Dan Goodlett called the meeting to order at 6:48 PM. The meeting was held by videoconference. Board members present were: Dan Goodlett, Darell Bidstrup, Ray Czerwinski, Sheila Dorsey, Patricia Mullen, and JoAnn Wilson. Board member Merryn Gregory was excused. Also present was Frank Gaddini, ETA Director of Facilities and Operations. Three homeowners attended.

Appointment to Fill Board Vacancy: The Board agreed by consensus to appoint Jan Connell to fill the vacant Board position previously held by Paul Turpin who retired.

Approval of Minutes: The minutes of April 26, 2022, and May 10, 2022, were unanimously approved.

Financial Reports:

- **Treasurer:** Submitted.
- **Reserve Study Coordinator:** Dan Goodlett said the reports will start next month.

ETA Safety Committee Report: None submitted.

Landscape Committee Report: Darell Bidstrup reported that three dogwoods recently planted near the creek had died due to the wet spring and will be replaced. Darell also said he looked forward to participating in the review of our landscape maintenance contract.

Coordinator Reports:

- **Technology Coordinator:** Dan reported that he has been working on ETA's new email program. One of the features is that he is able to get statistics on how many addresses are opening an email and how many are clicking through to the attachment. This will help us determine how many homeowners are reading the FYI online. Dan said there will also be a poll of homeowners next month asking how many want a paper copy and how many are satisfied with an electronic copy only. Reducing the number of printed copies will save money.
- **Swimming Pool:** Board member Sheila Dorsey is sending the pool code to homeowners who have turned in a completed Intent to Use Pool form. The forms are available outside the Clubhouse. Frank Gaddini reported that he's received no applications for the pool technician position. Existing staff will do the twice-daily readings until the position is filled.
- **Clubhouse Coordinator:** A volunteer is still needed. Any interested homeowner is encouraged to contact Dan at president@etaboard.org.
- **Welcome Coordinator:** Ruth Kenney met with the homeowners at 135 WW and 40 BB and gave them the Welcome Packet.

Facility Report: Submitted.

Educational Minute: Frank informed the Board about Oregon HB 2534 which requires that homeowner and condominium associations review their governing documents and remove discriminatory language or certify the nonexistence of such language on or before December 31, 2023. (See New Business, Item #4.)

Old Business:

1. Board Retreat/New Member Orientation. The retreat, originally scheduled for June 7, 2022, will be rescheduled for July or August.
2. Use of Charcoal Grills and Fire Pits. After a brief discussion, the Board voted unanimously to approve the following rule:
Use of briquettes and/or lump charcoal barbecues and wood-burning fire pits within the unit's lot line is prohibited. Use of natural gas, propane, and/or electric stoves and/or barbecues is allowed.
Frank said he would notify Farmers Insurance, ETA's new property and casualty insurance carrier.
3. Pool Opening and Party. The pool will open at 9:00 AM on Friday, June 17, 2022. There will be a party to celebrate from 11:00-2:00. Hot dogs and chips will be provided. [Note: The party was cancelled due to rain. It will be rescheduled for a future weekend.]

New Business:

1. Parking Waivers. None submitted.
2. Signage at Entrances. This agenda item was spurred by a vendor who recently solicited several homeowners at their doors. The vendor arrived late in the evening, the product/service being sold was ambiguous, and some homeowners found the visits distressing. Solicitors are prohibited on the property and the signage at entrances so states. However, some signs may be easily missed due to size and format. Board members commented that some persons entering the property won't read the signs regardless of size or format and that they didn't wish to spend money to buy new signs. Frank was asked for a definition of trespassers. He replied that anyone who presents a hazard or threat to homeowners may be considered a trespasser. He added that our existing signage would permit us to seek a trespassing citation. The Board agreed that the best course is to educate homeowners about our policy on solicitors rather than changing signs. Homeowners who have concerns may report them to the non-emergency number of the City of Eugene Police Department at 541-682-5111. Afterwards, please notify Frank as well.
3. Homeowner Contact Information. Board member JoAnn Wilson reviewed the process used in the past to collect information on homeowners that is used for administrative and health and safety purposes, and for the ETA Directory. Over time, the ways to collect this information have varied. Several years ago, an existing form to gather emergency contact information was revised to also collect information used to produce the ETA Directory. As Secretary, JoAnn is responsible for keeping records on the names and addresses of current

homeowners. (See: By-Laws, Section VI, Officers and Their Duties, Section 3.) By tradition, this information has been published in the form of a Directory. Phone numbers and/or email addresses are also included in the Directory with the express permission of individual homeowners. Frank reviewed for Board members the history of ETA's Privacy Policy to protect personal information collected by the association. After some discussion, the Board agreed that the Emergency Contact Information form should be reformatted and updated for clarity and to better accommodate personal preferences. Frank will meet with JoAnn and Sharon Kimble, who earlier volunteered to help with the Directory, about revising the form.

4. Complying with HB 2534. Under the new law, homeowner associations and condominium associations must remove "all restrictions against the use of the community or the lots by a person or group of persons because of race, color, religion, sex, sexual orientation, national origin, marital status, familial status, source of income, disability or the number of families sharing a dwelling unit within occupancy limits." The Board agreed to review both the law and ETA governing documents before the next meeting and identify any language which may be subject to removal.
5. Parking. Dan gave a brief overview of the current situation of several designated parking areas being routinely full. This is true, for instance, at the entrance to Westbrook Way. The reasons are varied. Some homeowners don't want to bother putting their cars in the garage. The garage may be full of personal items. Contractors may need the space in the garage for a project. The number of personal vehicles owned per unit may exceed two. Nonetheless, ETA has rules on parking which are as follows:
 - a. **All homeowners should park vehicles in garages.**
 - b. **Temporary parking by homeowners or their guests must be in designated parking spaces.**
 - c. **Waivers for Special Circumstances. Homeowners may request waiver of the Parking Policy in the event of exceptional or extraneous circumstances**
Furthermore, automobile parking in front of garages is prohibited (CC&Rs, Article IX, Use Restrictions, Section 9).

While ETA has rules, some homeowners ignore them and there is no enforcement. Board members expressed concern about there being no place to park for homeowners' guests when adjacent designated parking areas are full and that the problem is ongoing and spreading. Frank briefly described some of the solutions previously discussed over the years by other

Board such as installing meters and renting or selling parking spaces. Board members Patricia Mullen and Jan Connell volunteered to meet with Frank to talk about possible approaches and report back at a later meeting.

9:05 PM. The Board took a 5-minute break.

New Ideas and Questions

None was raised.

Announcements:

1. Pool Opening: Friday, June 17, 2022, at 9:00 AM.
2. The next regularly scheduled Board of Directors Business Meeting: Tuesday, July 12, 2022, at 6:30 PM. Location TBA.
3. The next Quarterly Meeting: Tuesday, July 26, 2022. Time and place TBA.

Adjournment: The meeting was adjourned at 9:16 PM.

Executive Session

JoAnn Wilson, ETA Secretary. Email: secretary@etaboard.org

Looking Back Over May 2022 Facilities and Operations Report

Frank L. Gaddini, etadirector@email.com

Looking back over the month of May, Edgewood Townhouses can be described as “wet – very wet.” May, the fifth month of the year, is often considered the month of fertility. Some believe the name *May* is derived from the Greek Goddess of Fertility, Maia. Others believe that the May is derived from Latin word *Maia* which is derived from the Latin *Maius mensis* meaning “Maia’s month.” which could be a reference for “mother, nurse, midwife.” It is fitting then, that Mother’s Day is in May.

Although May was one of the wettest months this year, the rain did not slow down our maintenance at Edgewood. We recorded and completed sixty-four (64) maintenance and repair jobs in May. We focused on a number of different facility activities in May managing several Capital Maintenance improvement projects. Wall siding replacement at 135 Westbrook Way and 157 Westbrook Way were two of our major projects. We replaced a total of 42 wall siding panels that had significantly degraded from ultraviolet exposure and decay from rain in these two units. We expect another 50 years of service from our work at these two townhomes.

During the month we replaced four sets of gutters and downspouts at 71 and 135 Westbrook Way; but we also addressed downspout clogs at 167 Westbrook Way and 40

Brae Burn and installed new screen gutter guards to better manage tree debris from clogging the downspouts. Another major capital improvement project was the stabilization of the floor deck at 60 Brae Burn Drive. Our contractor added adjustable pier jacks, a sump pump system, and new vapor barrier to manage the flow of water that caused the foundation to pitch down.

As the month proceeded, we painted six wall elevations at 27, 105, 109, 135 Westbrook Way and 190 and 198 Brae Burn Drive. These elevations had extreme ultraviolet degradation, but our new paint will protect the wall siding for many years to come. The final capital improvement project during the month was the tuck-pointing of the chimney at 61 Westbrook Way. This job required the erection of safety scaffolding to reach the chimney cap and crown where most of the mortar deteriorated.

On the grounds we abated an eighty-foot Douglas Fir tree that was listing and uprooting near the Small Bridge. Of course our lawns and weeds were growing at an astoundingly fast pace during the month, and our crew of three student contract laborers, and our professional landscapers could barely keep up with mowing, clearing tall vegetation in our rough areas along the creek, while weed-eating, and mowing our cultivated lawns. The explosion of rapid growth of the flora kept us very busy.

And last we managed the relocation of the Pet Waste Collection Station that was formerly located along the bank of the Brae Burn Creek just west of the Pool. The new location of the Pet Waste Collection Station is now in the Overflow Parking lot near our Maintenance Storage Shed. The area vacated by the relocation has been re-landscaped and beautified to accommodate a sitting bench that overlooks the creek. The area is serene, quiet, and peaceful – a wonderful place to sit, meditate, and ponder the beauty that surrounds the Townhouses of Edgewood. Living here is great...!

GOOD TO KNOW INFORMATION FOR RESIDENTS

Pet Waste Collection Station

The Pet Waste Collection Station has been relocated to the Overflow Parking lot near our Maintenance Storage Shed. The area near the pool has been re-landscaped and beautified to accommodate a sitting bench that overlooks the creek.

New Rule for Edgewood Townhouse Association

The Board of Directors has implemented a new rule to comply with our new Master Insurance Policy with Farmers Insurance. Use of Barbeques. *Use of briquettes and/or lump charcoal barbecues and wood-burning fire pits within the unit’s lot line is prohibited. Use of natural gas, propane, and/or electric stoves and/or barbeques is allowed.*