

**Cascadia Commons Cohousing
HOA Meeting Minutes
7/09/2023**

Attending:

Facilitator: Ken **Scribe:** Lori **Renters:** **Members:** Monica, David C, Stacy, Camilla, Ken, Phil, Harry, Marsha, John, R, Angelica, Sue Staeli, Judith, Donna, Sue A, Marty, Emily, Dave F, Jane

Topic	Discussion
Opening	Agenda review. July Birthdays. Sapphire,
Approval of meeting minutes from June 2023	Minutes from june 2023 HOA meeting passed by consensus; Emergency meeting on the leak also was passed by consensus
Capital Reserve; draft 2.1 for review and final revisions. Presenter is Sapphire	<p>Version 2.1 is on screen for plenary viewing. Plenary is asked to save questions until the presentation is over.</p> <p>CR is our savings plan; it's purpose is different from yearly budget. CR is our plan for replacing our durable elements. Every 2-three years, our CR is reviewed by professionals (Schwint developed our original plan and have performed an onsite review this year); we get 3 drafts for each review. - if we do not consense on the third draft, we will be charged for another review (\$800).. An onsite review gives professionals a chance to review the estimates we have provided for our durable items. There is no effect on dues until 2024; this plan includes an Inflation rate of 4%; (2.5% in last study) and projects an interest rate of our savings of 1%. The threshold was increased to provide a \$73,000 balance to carry forward after the largest item in the CR (Roofs) are replaced in 2053 - estimated at \$1.4 million. Schwint recommends a flat increase to CR from dues each year of 10% starting in 2024. Effect on dues will be about a yearly 5% increase, because CR accounts for half of our dues contribution.</p> <p>Schwindt tells us we were fairly conservative in our estimates and projections. They have included a lot of advice to us in the "Maintenance Plan" pages. Sapphire suggests that someone from each committee should review these pages carefully.</p>

Schwindt explained that the plumbing and electrical inspections are intended to inform how we provide for their future replacement in the CR.

CR is gradually changing the names of all items to reflect the committee they are associated with.

There are some new items added to CR:

- Band G siding and trim rollover - was added to keep the \$36,000 we have saved so far, available .
- Second story flooring in CH is added according to what ServPro billed insurance
- The Contingency fund has also been moved from operating fund to CR - it is was \$11,000, but Schwindt has scheduled it to increase for inflation

Any changes in dates of future replacement came from committees

All CH appliances have been separated into their own line item

BG pavers are now named repair and not replacement - repair is still assumed to be done by owners

Questions from the plenary:

- wants an Executive summary of Schwindt's recommendations - Sapphire notes that the beginning of her presentation has clarified that and suggests reading the first pages of the Study.
- which committee would consider the fact that the contingency increases with inflation - "I thought the consensus decision was for flat \$11,000/year"

Sue S: If anybody objects to that change, it will be taken out and reset to a flat \$11,000.

Sue S: CR will wait until CH and Band G have meetings this month before sending changes to Schwindt, for them to generate Version 3, to be presented for a community consensus.

	Comment: Thanks!!
Proposal to remove Cap Reserve Item - hot tub	<p>Phil is making a request for the Admin C. - they propose that the hot tub be removed from the CR. They also ask for ideas for the space which currently has no specific use. Information out: for those who wish to replace the hot tub - it will cost between \$15 - 20 thousand for a new tub, plus an additional \$ 12,000 per year for maintenance.</p> <p>Discussion:</p> <ul style="list-style-type: none"> - Request to poll for yeas or nays - will we remove the hot tub item from CR - I thought we agreed not to replace the hot tub; did we decide to leave the money in CR for a different use, - we can use this CR money for something else -any other usage of the money would need to be consensed on. - is Admin's intent to make a proposal to remove the hot tub from CR or to ask for opinions on the use of the space? - leave it in (CR) to provide cushion for other items - what is the proposal on the table? - is this a proposal or a discussion? - lets take a breath as this is an emotional topic; <p>Ken wants to take a break now</p> <p>The proposal is tabled until next month's meeting.</p>
Bylaws - inactive status - Harry	Wants a discussion item on member inactive status; he knows there are different ideas how to address the issue. Harry read aloud the current bylaws language. He is looking for people's thoughts now

Discussion:

- Have we ever had any criteria on inactive status?
- Ken: we have never had a specific criteria for participation hours
- If someone claims inactive status - do they have a right to use the CH, can they join other activities?
- New member orientation speaks of the difference between rights and responsibilities;
There is no clarity nor an applicable measurement of those issues.
- This is cohousing; we should all participate; if you don't participate, there should be a consequence
- We could ask, "is there a time limit being asked for on the inactive status"; also can activities/shop implements/ and CH be used by inactive members-
- Can we avoid letting an inactive person jump back into active status for the purpose of voting - we have previously discussed delaying the ability to vote on decisions (such as the budget) for 3 months
- There should be a time limit - for absentee landlords esp-
- Supports accountability and responsibility and time limit; this should not be punitive nor about personalities-
- Can someone just take off for 3 months without permission-
- We could treat an inactive residence as we do an absentee landlord. -
- Everybody and all cases should be treated the same. -
- Everyone makes mistakes, and many have physical problems; think deeply before making a decision that is punitive ; make sure we are being kind; consider the well being of the community and the individual

Update on CH insurance - Harry

“The following includes some new information that emerged and was clarified since the HOA meeting. Feel free to include the entirety of this email in the minutes for the official record. I stated during the meeting that I would send my notes out to the community, so I have copied everyone, so here they are.

SF refers to State Farm.

Previously paid to ServePro \$81,166.32. (\$76K from SF and 5K deductible).

Wyatt - To be paid \$281.60 by Cascadia. We have been back and forth with SF regarding this, and Liberty was unresponsive, and at this point the advice that we have received is that Cascadia pay it. We might go after Willard for this. State Farm did not include it in their pay out (as of this writing, the check to Wyatt should have gone out).

Second Check from SF - \$169,543.78. This was issued, but there was an error and the bank would not accept it for deposit. Harry contacted State Farm, and after the obligatory back and forth a new check will be cut and deposited. This will go towards the remaining balance to ServePro that includes repairs and moving furniture. Admin was somewhat unclear about this when Admin/CC met prior to the HOA meeting, so a different amount was authorized for ServePro, but it was clarified by Donna and Sapphire that the furniture relocation charge was ServePro's. As of this writing, we are waiting for the new check. Once I receive word from Monica that it has been received and deposited, I will authorize a new payment to ServePro.

As for the \$5000.00 deductible, which was included in our first payment to ServePro, I have been advised that we will either be reimbursed fully, partially, or not at all as part of the SF subrogation process with Liberty Mutual. The outcome remains to be seen, and we have the option of going after Willard (claims from \$750 to \$10,000 can be pursued in small claims court). Consistent with what I stated during the meeting, we will continue to monitor this, and Harry relishes the opportunity to take Willard to small claims court. Depending on what we get from

	<p>SF, we will proceed accordingly, starting with a call/letter to Willard and then take it from there.” - Harry</p>
<p>Information on decisions made regarding repair of interior wall structure on Julie’s unit - David C</p>	<p>Julie’s sprinkler valve (within her outside wall) was frozen in January and failed catastrophically, flooding her home; Julie’s insurance paid the bulk of her expenses of the remediation. Wyatt replaced the sprinkler valve that broke, but a chronic leak from the valve was discovered in her kitchen wall. NW Contractors repaired the damage to the interior wall and rotted studs; the door to the sprinkler system was not insulated; Rich has replaced it. Heat in the house was also turned off at the time of the flood. But the HOA was financially responsible for the chronic leak and replacing the wall. \$2788.52 for valve; NW invoice was \$4900, cost of the new sprinkler door was \$193.</p> <p>In retrospect, BandG perhaps should have had an emergency HOA meeting to discuss the expense, but further work on restoring Julie’s home had to wait until the outside wall was repaired.</p> <p>As the interior damage was caused by inadequate insulation of the building exterior, funds for this repair were drawn from the siding and trim funds in the capital reserve.</p> <p>Paul: why isn’t Wyatt looking for freeze protection of the outside sprinkler heads? Lori: Band G is adding a yearly check of the doors covering the sprinkler valves for competency John: the same thing happened a couple of years ago on Pat’s unit Sue S: Julie’s insurance has paid for her part of NW contractors’ costs David C: Band G has now checked all the outside doors of the sprinkler valves</p>
<p>Committee Reports</p>	
<p>B&G (David Chilstrom)</p>	<p>A leak was discovered under the sidewalk in front of Paul and Tomer’s homes. The leak was repaired by Backflow. The leak came from a small hole in the pvc pipe that Backflow repaired. The bill for fixing the leak under the sidewalk was \$3598 (\$100 more than the estimate because they also fixed the valve on Monica’s water shut off.) Backflow was the low bidder for all the plumbing work</p>

Admin Committee	nothing more to report
Common House	no report
Meal Group	continue with potlucks until next meeting in Sept
Community Connections Group	Community Picnic on July 23rd - likely a local park e.g. Willamette Park ; save the date
Grounds committee - wetlands	the work on the trees in the Wetlands will commence on 7/17; Camilla suggested that we let all our neighbors know about this too - noise issue
	Camilla went to a workshop last weekend and has info from that; she will send out - Monica will join the committee; Camilla will send out tips, ; the committee plans to clean out the emergency prep shed

Announcements:

Ken is on vacation for 3 weeks at the end of the month

Angelica will be having cataract surgery on both eyes end of July and Aug.

Sue A. has cancer - hasn't started treatment yet , but appreciates all help and thoughts she is getting from the community

Dave F: has had a mail box key missing for months- Inger found it in his spare car which she borrowed

Monica: bowling team started - games are on Thursdays; Rufus is star - team won; Cascadians can go out to watch

Meeting eval:

- tempers seemed short today; have a snack or keep your mouth shut, perhaps
- teachable moments? - if you cannot represent your proposal, maybe put it off
- moving the chairs was more of a break activity, not helpful in hearing discussion
- it's good to call out emotions
- appreciate people stopping the meeting if emotions are high; everyone is acting as facilitators
- appreciation that Ken has joined the facilitation team