

**Cascadia Commons Cohousing
HOA Meeting Minutes
10/8/23**

Attending:

1. Judith,
2. Donna,
3. Chuck, Anne,
4. Ken
5. Lori, Rich
6. Suniti
7. Clay, Desi
8. Tomer
9. Marsha
10. Grant, Stacy
11. Monica
12. Emily
13. Paul
14. David
15. Angelica
16. Shienpei

Facilitator: David, Angelica **Scribe:** Clay **Renters:** **Guests:** none

Topic	Discussion
Opening	Agenda Review
Approval of meeting minutes from September 2023	Approved by consensus
Inactive Consensus Decision Conversation	Judith and Donna led discussion about different readings of the inactive member status language in the by laws. They put up a board stating 2.5.2's last sentence states "An Inactive Member may return to Active Member status upon written notification to the board."

Most community members shared that they felt this language meant for automatically becoming active. Others shared that they felt that the language was ambiguous. Stacy, Clay, Desi, Marsha and others mentioned that making this clearer in the bylaws reforms that are being looked into.

Suniti brings up potential legal issues with blocking people from being active members. Can you block someone from having representation in a COA that they have ownership stake in?

Judith mentions that in the past inactive status has been stated by the person going into that state (for example I need to be gone for 3 months).

Current Bylaws: 2.5.2 Inactive Members

**When Inactive Status is granted should it be for a specific amount of time?
How long? With Periodic Review?**

Several people have concerns surrounding mandatory time limits and others mention the risks of too many households being inactive.

- Concerns with no limit on inactive status
 - We could become a community with many people renting without participation from the renters or communication with the homeowner.
 - This creates issues with community culture where people feel like they can be inactive.
 - How do we hold people accountable to the community if we allow a process
- Concerns with having a limit
 - What is the actual process if someone becomes active but is still not participating?
 - Will this require

Insurance Issue

- Ken shared a letter from Harry on insurance - the letter in full will be attached to these minutes.

--- Forwarded Message ---

From: "Harry Dudley via groups.io" <psydhcd=aol.com@groups.io>

To: "Admin Committee" <cascadiaadmin@groups.io>

Sent: Sat, Oct 7, 2023 at 7:22 AM

Subject: [CascadiaComAdmin] Harry's blurb about the "caution email" from State Farm to Paul Hagemann

Consult with Paul Hagemann- 10/6/23

I reached out to Paul earlier in the week, I believe right after the admin/cc meeting via email, and caught up with him on Friday.

Regarding the caution letter

Regarding the Caution Letter, Paul's office gets them a lot, not just regarding us, but a lot of their clients. Basically an actuarial AI will respond to a client's claim history, regardless of who is at fault, and view the number and frequency of claims as a risk factor (he could not be specific as to this, and I suspect that it may be proprietary). This is statistics at work. The situation creates a tension between the agent, who advises and advocates for us, and the the company, who wants to collect premiums but who lose money if they pay out claims. Yes, the joy of insurance (hence the miasma surrounding health care insurance with procedures being denied).

Paul has reached out to company who responded in a helpful manner.. They sent and with resources for Cascadia to consider. They could schedule a conference consultation with Cascadia for an hour. This would be a video call.

If we have a nonchargeable claim, where they can get money back, they will keep us. If we are at fault, this would be a problem in that they might not renew and getting new insurance would be challenging as the other companies' actuarial AIs might not like us

either. Again, this is where the relationships between the client, agent, and company do come in to play. How likely are we to lose insurance if we had another claim? It is actually difficult to say and Paul could not be definitive, but the risk is certainly there if we were negligent or viewed as being at fault because he would have less ground from which to advocate for us.

Engaging in some of the loss prevention recommendations that will be referenced in another email that I will forward would be viewed favorably. As I said during the admin/cc meeting, although I had a number of spurious board complaints and threatened lawsuits when I did high risk forensic work, my adhering to standards of practice and taking risk management continuing ed allowed me to keep my insurance without the rates ever being raised. This situation is analogous and Paul indicated that the company would view us favorably if we made use of some of the resources they have available and are in communication with them.

Paul also suggested that we think of insurance as catastrophic insurance for the time being, 2-3 years, and to only make a claim if absolutely necessary. Only use it for something big. As such, he also suggested that we consider raising the deductible and lower premium for a period of time., allowing us to have more cash on hand. Paul also indicated that those condo associations with bylaws that mandate that everything that goes awry always be run through insurance is problematic in that it places them at risk of not being renewed. Our bylaws don't require that, but that is food for thought going forward both with bylaws revisions and deciding when to make a claim. Therefore, use discernment when deciding to put in a claim. Of course, there are times that there may not be a choice, such as in a slip and fall situation.

He added, and you will see this in the other email that I will forward, that the trend of our difficulties have been water losses. Paul

indicated that water losses make up the grand majority of losses/claims that they encounter. Putting in a documented p

Regarding the common house.

The deductible is typically responsibility of client, regardless of who is at fault, so chances are we will not get our deductible refunded, even though reimbursement was requested (which is also typically done, even though it is most often denied). So, he will check on the status of that next week. Don't hold your breath. I think Cascadia is going to have to approach Willard and if they don't volunteer reimbursing the deductible, the small claims court is a consideration. Or we let it go.

He also described to me how it is actually cheaper for the insurance company in Liberty Mutual's position to let SF do all of the analysis and work to pay the claim, and then just write checks to reimburse SF in the subrogation process. So, it is conceivable, and I'm trying not to be too cynical here (a challenge if ever there was one), that Liberty just sat on it intentionally waiting for us to have SF step in.

I will forward Paul's email shortly.

Harry

- Stacy -
 - Wants to know the cost of the recommended changes.
 - Paul asks if we should ask and get answers from state farm on whether they are going after willard - due to the way their algorithm is treating us

Comittee Reports

- Admin -
 - Suniti is now active member again.

	<ul style="list-style-type: none"> ○ Continuing discussion of State Farm insurance issues as noted above. ○ Trainings on being an effective board member are available, connecting with Budget on paying course expenses for those interested. ○ Discussed revisiting flood and earthquake insurance ○ Interest in establishing an archivist position as support for the Secretary, familiar with HOA documentation and historic records of consensus decisions, organizing those resources. <ul style="list-style-type: none"> ● B&G - Thanks everyone for getting plants for the wetland, and recommended to check out a beautiful place named bosky dell. 30 trees have been ordered as part of our grant from Tualatin Soil and Conservation district ● Common House- <ul style="list-style-type: none"> ○ Small Kitchen Sink has leak - may not be fixed due to \$300 minimum cost. ○ Requesting Kitchen Steward for weekly tidying up of kitchen. Noone volunteered. ○ Anne asked who is on the common house committee. please look at groups.io under who does what database <ul style="list-style-type: none"> ■ Donna Judith Monica and Stacy ○ Fiscal policies adopted. ● Group Wellbeing <ul style="list-style-type: none"> ○ On hiatus - but needs to create a budget for next year. Hoping to do it by email this week. ● By Laws workgroup <ul style="list-style-type: none"> ○ Some changes are legally mandated by oregon revised statutes ○ Others are items the previous working group thought should be changed. ○ They meet on Sundays at 11 - but not next Sunday. Instead they are going to Columbia Ecovillage to talk about their by-law change process. ○ They are also determining which things need to be done through COA rules and which things can be consensus decision making.
Break	

<p>Discuss Back Patio</p>	<p>Paul shared survey results around the two dominant ideas on how to alter the space where the hot tub used to be. There was a 7 to 6 preference for bike/boat storage to sanctuary space.</p> <p>There have been ideas of replacing the back fence with Kayak Rack - If there is interest in that Paul can look into pricing for it.</p> <p>According to paul existing bike storage is not loved -</p> <p>David gave support to the kayak rack - provided skepticism to bikes back there - He also suggested that the back fence with gate could be taken down now that fence is rotten and not needed for privacy</p> <p>Paul says up to 14 bikes could fit back there and several kayaks.</p> <p>Suniti says that the bikes on the sides of the building have been a big negative for potential buyers to the community because of the messy look.</p> <p>Talk of a shipping container for bike storage either in Emily's parking space or where the shed is on the South Side.</p> <p>Clay mentions that he and Desi have a long term dream of building a shed/office in the backyard that would be able to line where the current fence line is.</p>
<p>Small Decision for Shrub Removal</p>	<p>Small request to remove bushes in Southside was approved by a majority and was completed during the work party in August - Angelica says one part is still there. These were Viburnum bushes.</p>
<p>Committee Reports</p>	

<p>Announcements</p>	<p>Monica says that she is very busy at work.</p> <p>Marsha: John is doing a few more trips for audubon and has trips or zoom classes.</p> <p>Desi: The Petersons are very overwhelmed and busy at the moment and have seemed near inactive.</p> <p>Suniti: Advertise homes for sale and rent so Suniti can send them out to the mailing list.</p> <p>Chuck: Is helping fill with his presidency - This was originally stated as him being interim president but Monica made the point that this is not possible and that he can help but all signing and official duties need to be done by Phil still.</p> <p>Emily: Wants to note that we did lose Sue in the last month and the sadness that comes from seeing her empty house.</p> <p>Angelica says that her daughter is coming soon and she has not seen her for a long time.</p>
<p>Review of Decisions</p>	<p>Minutes decision made by consensus.</p>
<p>Meeting Evaluations</p>	<p>Judith liked how a simple question got so many different answers.</p> <p>Ken wants us to find ways to stay on topic and keep the discussion more focussed.</p> <p>Rich says we need to prepare for renters, and the expectations and responsibilities associated with that.</p> <p>Clay mentioned that asking people to express the fears that they have or concerns could help keep the discussion clearer.</p>

	<p>Tomer mentioned that some of the stuff felt like a game of telephone where the responses were not about the same questions.</p> <p>Monica liked the pass the mike approach to comments.</p>
Open discussion	<p>There is a discussion about the turnover in the community</p> <p>Emily mentions making a piece of paper with information from community members to have information about the community for all the sales.</p> <p>Coho site has training according to monica and we are members as Cascadia. Looking at the decisions for the community. Grant says that</p> <p>Clay ranted about lack of walk/bikeability in our community and need to guerilla style find ways to fix this ourselves by building paths to the road behind us.</p>