

OAK PARK TOWNHOMES ASSOCIATION
Board of Directors Meeting
April 9, 2018

Board Members/Sterling Management Representative present:
Donna Leudesdorf, President/Treasurer
Karen Romero, Vice President
Tommi Drake, Secretary
Craig Stebbins, Member at Large
Erik Schirmer, Member at Large
Samantha Williamson/Kimberly Carey, Sterling Management Group

Martin from American Family Insurance in attendance

1. Call to Order:

Donna called the meeting to order at 6:03 p.m.

Approval of March 2018 meeting minutes:

Discussion: None

Motion: Karen moved to approve March 2018 minutes. Craig seconded. All in favor.

Approval of March 2018 financials:

March 2018 Financials:	
Operating	\$ 21,898.31
General Reserves	\$ 93,436.95
Delinquencies	\$ 6,243.98

Discussion: Donna stated \$10,000 was transferred to reserves from operating in March and then again in April.

Motion: Karen moved to approve March 2018 financials. Craig seconded. All in favor.

Website update: Eric stated that all the board members were emailed logon information for the discussion forum. There will be separate discussion forum for the homeowners. Once the forums are completely set up and ready to be used Eric will send out directions for the community forum.

Karen suggested investigating into the legality of email and telephone communications. What is legal what isn't?

2. Monica from American Family Insurance:

- Every year dwelling coverage increases and this year it will be \$10,473,499.
- The general liability coverage for each occurrence is \$2,000,000
- General aggregate is \$4,000,000
- The medical expense per person including the swimming pool liability and the earthquake coverage at the 5% deductible is \$5,000
- The larger the deductible is it prevents small claims being made and keeps the claim process down. The deductible for this property is \$10,000. American Family offers credits at renewal for a claim free year
- The 2018-2019 premium total is \$13,091 and the 2017-2018 premium total was \$12,212. Monica stated she is working with underwriting on this premium because Oak Park has been with American Family since 2015.
- Monica included a unit owner responsibility list in her presentation. If a unit is a rental, both owner and renter should have insurance. Donna asked if Monica could type up a letter regarding explaining how the owner insurance needs to mesh with the master policy. Monica stated that she will draft up a letter and send to Sam at Sterling for distribution to owners.
- **Unit Owners responsibility should include the following: Monica will elaborate in her letter.**
 - Interior building coverage in the amount of the deductible - \$10,000 minimum
 - Personal property/contents coverages should include appliances
 - Liability - \$500,000 is the recommended coverage
 - Loss of use
 - Loss assessment coverage should be at least \$10,000 however \$50,000 recommended
 - Earthquake loss assessment coverage
- Crime coverage for employee dishonesty and fidelity with 5 board members and property management company is \$185,000 and the deductible for this is \$1,000
- **Nonprofit and offices coverage liability** is \$2,000,000 with the retention deductible at \$1,000
- **Property and general liability coverage** is \$12,043
- **Crime coverage** is \$326
- **Nonprofit directors and officers coverage** is \$722
- **Premium Total** is \$13,091

3. Homeowners Forum: Homeowners present – #23, #37 and #64

#37 – addressed the parking issue with her neighbor and gave the history of that space and the issue. Donna stated that it has been confirmed with Lane County that the association owns the parking spot adjacent to unit 37. When the curbs and parking lot get restriped in August there will be strips painted across the parking spot as well as a no parking sign installed.

#23 asked if everyone was losing a parking spot over a homeowner dispute. The board stated this is a narrower spot than a normal spot that's why we need to make this a no parking spot. Tommi suggested removing the asphalt and making a community garden. Donna said that could be an option.

Motion: Donna moved to approve that the parking spot between units 37 and 74 be changed to a no parking spot with yellow strips painted across the spot and a no parking sign installed. Both effected homeowners to be notified by letter. Eric seconded. All in favor.

#23 – Homeowner reported that the tree roots from the trees along Bond Street have lifted the asphalt up significantly and is afraid it could become a liability. Donna stated street repairs will be occurring in July. Donna requested that Isaac from Irie Tree Care to look at the trees in the running along Bond to determine the damage the tree roots are causing and if they could potentially cause damage to the foundations of buildings.

4. Sterling Report:

- I have received many complaints regarding the parking spot at #74. When I spoke with Josh Grattis with Lane County he stated the value of the common area which includes the parking spaces in proportioned across all the units, so technically when each unit pays their taxes there is a portion of that value that comes from the common area.
- Jeff from American Concrete is getting the product for the joint repair order and once that comes in he will schedule a time with me to start the repair.
- I emailed the approved signed proposal to Carlson and Strand for the next phase of painting. I haven't received a confirmed date yet.
- Pool signs are done and here. I just need to know what times you want on them.

5. Unfinished Business:

A. Landscape Maintenance: Donna wants to clarification when things will be fertilized – all items used by JC Landscaping are separately charged.

Sam clarified when the landscapers will be on the property because a lot of homeowners have been asking and Craig stated Tuesdays.

B. Irie Tree Service:

Motion: Karen moved to approve Irie Tree Care’s bid in the amount of \$3,780.00 to remove another dead tree and do some stump grinding. Craig seconded. All in favor.

C. Bark Request for #14: Karen agreed and stated she would like to see the bark ran in the areas down Bond as well.

Donna requested Sam at Sterling to notify the homeowners and let them know that the Board in progress with getting this done.

D. Maintenance

i. Fencing on Bond Street: On hold for now Sam from Sterling is waiting on property line information from Lane County.

ii. Pool Repairs: Donna stated that the Board has approved a \$7,000 bid for repair of the pool deck to be able to get this year’s permit from the state.

Donna stated that the bylaws state owners can be charged for the pool usage.

Donna estimated the annual cost for the pool is \$20,000-\$25,000 a year. It would roughly be \$300 per unit per year. \$15,000 is fixed costs for just maintenance.

Karen stated she worries about the property value being affected if the pool is taken out.

- iii. **Power Wash and Paint Curbs:** Donna requested Sam at Sterling get new bids for this to happen in August.

- iv. **Street Repairs for July:** Donna requested Sam at Sterling to schedule Angell Flight to do the street repairs in July.

- v. **Schedule Painting on 30-33, 34-36 and 27-29:** Donna stated the bid from Carlson & Strand Painting was unanimously approved via email. Requested Sam at Sterling to schedule them for August.

Karen requested the contract be reviewed by the Board again and to create a checklist by Sterling for Carlson & Strand to use.

- E. **Clubhouse Rental: Examples of the card lock system:** Tabled until next board meeting.

5. New Business:

- i. **Parking Enforcement:** Will need 3 signs for each entry way from the towing company. They will be on a metal pole set in concrete. The signs will have the towing company information and ORS code.

Motion: Karen moved to order three towing signs and have them installed at each entryway through Froggy's Towing. Craig seconded. All in favor.

Discussion: Craig volunteered to be listed as an authorized person to tow for weekend purposes.

24 Hour Parking Only: Donna requested Sam at Sterling to check into getting the same exact style of the green visitor parking signs already on the property but in a bigger size for the pool area.

- ii. **Backflow Testing:** Donna requested Sam at Sterling gets bids for backflow testing.
- iii. **Taxes:** Contact Stewart & Company to start taxes for 2017.

Motion: Craig moved to approve using Stewart & Company for property taxes. Karen Seconded. All in favor.

iv. **Audit:** Donna requested Sam @ Sterling to get bids and information for an audit.

V. Architectural Committee: None

VI. Announcements: None

Adjournment:

Donna adjourned the meeting at 8:02 p.m.

(Transcribed by Samantha Williamson)