

Knolls Estates Monthly Board Meeting

April 17, 2024

Approved Minutes of Meeting

The meeting was called to order by Greg Gardner @ 6:01pm

I. Roll Call

In attendance: Terry Wells, Michael George, Tom Schaub, Dian Cox, Greg Gardner & Marisa Williams from Centerpointe Property Management.

Owners in attendance: Tom & Peggy Schaub @ 2074 Culver Loop, Terry & Carole Wells @ 1827 Culver Loop, Candy Taylor @ 2077 Culver Loop, Larry & Dion Cox @ 2066 Culver Loop, Dan Hirtle @ 2214 Eagle Loop, Jessie Larner @ 1793 Culver Loop, Chuck & Peggy Brummel @ 547 St. Andrews Ct, Gary & Lorrie Lee @ 1829 Culver Loop, and Diane Stimac @ 713 Sandpiper Ct.

II. The Rules of Order

The Rules of Order were read.

Homeowner comments are at the end of the agenda, with a 3-minute time allowance.

III. Approval of Minutes from March 20, 2024 Meeting:

The meeting minutes from March, 2024 were approved via email by Board members and posted on the website.

IV. Reports from Officers and Committee Chairs:

A. Terry Wells

1. CC&R Committee

The CC&R Committee had a meeting but did not provide Terry with formal notification of that meeting. A board member must receive notification of these meetings and attend the meeting. This is not to run the meetings, but just to oversee as the liaison for the board.

B. Tom Schaub

1. Planning Commission

At the last planning commission meeting, Ford's Pond was discussed. The turtle they had found is not on any endangered species list at this time. They are moving forward rapidly to hopefully have the walking path and the playground completed by July 31st.

2. Progress on updating 2019 Reserve Study

Tom talked to Tammy, and she said she has been very busy, but hopes to have the reserve study done within 30 days.

C. Roads – Michael George

1. Update on rumble strips or other possible solutions for blind curves on Eagle Loop

Michael checked into getting speed bumps in the community, both the city and the fire department were against adding any speed bumps. He also looked into adding dots in the road, but it would cost about \$1,000 per section. He doesn't feel that the rumble strips are working to slow people down, so it may be better to do nothing at this time instead of wasting money on the dots. The rest of the board agreed. Terry added that the board may just need to keep investigating alternative options that work for everyone, because if they're going to spend a considerable amount of money putting something down there, they want it to be effective. Tom said that at the last planning commission meeting he asked the city planner about the speed bumps and her answer was also absolutely no. The board mutually agreed not to move forward with the speed bumps or rumble strips.

Gary Lee from 1829 Culver Loop suggested putting up some signs that let people know that they're coming up on a blind corner. The board collectively agreed to look into the option of putting up a sign.

2. Current Bid from Knife River for partial repair of Culver Loop

He met up with Knife River, and after discussing their original idea of keeping the outside of the roads, to try to save a little bit of money, isn't going to work. They said because of how different and brittle the old asphalt is, it would probably just break up around the new asphalt, so it is best to take it all out and replace it. They are going to do probably the worst section of Culver Loop, which is about 200 feet and 26 feet wide, as well as 10 feet in the center of the road, for another 100 feet. Tom asked if he needed to notify the planning commission that they were going to be doing this, Michael thought that might be a good idea and suggested that he mention the sink hole of Scardi, as that should be fixed before the road repair gets done.

Jessie Lerner from 1793 Culver Loop said that with all the new homes in the area being built, there have been a lot of trucks going back and forth. There is still an empty lot, so she is concerned about doing this work on the road and still having trucks going back and forth. Greg responded that one house on Arnie is done and people have moved in, the empty lot is Rick Griffith, it used to be an Arnie Ct. address, but he had it changed to a Culver Loop address, then Lot 90 is in the process of being built, and then the lot in the cul-de-sac at the end of Scardi, Lot 151, is Tom and Susans lot, and the foundation is there and they are starting it. Michael asked if we should put it off until the end of the summer, Tom and Greg both responded not to put it off and just get it done when the weather permits. Tom also mentioned that some money has been transferred around, so they now have the money in the account to complete this. Tom made a motion to approve the bid from Knife River for the road repairs on the upper end of Culver Loop for the first 200 feet, then an additional 100 feet at 10 feet wide for \$43,879.00. Terry seconded the motion. All were in favor and the motion passed.

D. Welcome and Social Committees – Dian Cox

Found out the city-wide yard sale is June 8th. They also welcomed the Johnson's, who are the new owners on Arnie Ct.

Terry asked if Knolls Estate will be participating in the city-wide garage sale, and Greg responded that yes, Knolls Estate will be participating. Tom mentioned that Knolls will be doing the sale both Friday and Saturday, even though the city-wide garage sale is only Saturday. Greg also added that homeowners are allowed to have garage sales whenever they want, as long as they clean up their signs and stuff when they're done.

E. Greg Gardner

1. Insurance coverage update

Greg contacted the insurance company to find out what coverage Knolls Estates has. Knolls Estates has liability and medical coverage. General aggregate liability, \$4,000,000. Products and completed operations aggregate liability, \$2,000,000. Personal and advertising injury is included. Each occurrence, \$2,000,000. Tenants' liability, each occurrence, \$250,000. Medical expense, each person, \$5000. Hostile fire exception is included. Hostile fire is for if there is a natural fire or any fire that could burn the common areas. There is no coverage for workers comp, since Knolls Estates does not have any employees, and never has.

2. Update on Taxes

The accountant still does not have the taxes done. The accountant has filed for an extension and should have the taxes done in the next 30 days. Greg said it looks like Knolls will not owe any money for taxes for 2023.

F. Centerpointe Property Management – Marisa Williams

1. Drive Through Reporting

The drive through was performed on 4/16/2024. 20-yard violations were noted. Many text message reminders were sent out. 1 letter was sent, and no non-compliance notices were sent out. The board received a detailed report of the drive through.

2. Unpaid Charges Report

YTD KE unpaid charges total: \$49,804.36
DW&S, LLC all lots delinquent in fees total: \$49,508.04
3 Homeowners with balance: \$296.32
No water shut off notices were sent.

3. Auto Payments for HOA Dues

Jennifer explained in the March 2024 board meeting how the process works in Appfolio when making a payment online. Centerpointe has no access to the owner portal except to view some information. Which makes it difficult for us to help when owners are having trouble with their portal. The homeowner has complete control of setting up payments and auto payments. If a homeowner elects to use the online payment system, there are fees associated with the process. In July of 2023, Appfolio started charging homeowners \$2.49 for an ACH transaction. A credit card transaction has always had a charge of \$9.99. Before confirming your payment, you will be prompted to accept the charge. Centerpointe does not receive this fee. It goes directly to Appfolio.

G. Secretary/Treasurer Report – Tom Schuab

Financial Report 2024	2024 YTD	2024 Budget
Total Income	\$35,842.96	\$168,714.00
Total Net Income	\$21,790.06	\$ (2,046.00)
Total Expense	\$ 14,052.90	\$170,760.00
Total Reserve Expense	\$ 0.00	\$ 40,000.00
Total Assets	\$356,664.75	

Tom explained that he and Greg went down to Umpqua Bank and rolled over the CD, where that was only getting \$10 per month in interest, with the new CD it will be getting \$758.38 per month interest that rolls over into the CD and will be compounded. The CD is for 7 months, so by the end of the 7 months, that will be \$5,308.33 collected in compounded interest. The rate is 4.55%. Michael asked how much is in the CD, and Tom responded \$200,000.

H. Safety Committee: Disaster Preparedness – Peggy Schaub

Nothing from the Safety Committee this month. They will be meeting up before the next meeting to come up with something to talk about.

I. Design Committee – Reported by Greg Gardner

No requests sent in for approval.

J. Welcome Committee – Reported by Dian Cox

1. 1 New Homeowners February 14, 2024 – March 20, 2024

Lot #132, Jeffrey & Sharon Johnson, 602 Arnie Ct.

2. Bruce Harris asked to be removed from the Welcome Committee.

3. 2024 Empty Lots and Construction – Greg Gardner

1. Lot #21 Joann Sandstede: 2210 Eagle Loop:	Empty Lot.
2. Lot #85 John & Suzzane Heselius: 1957 Kapela Ct:	Empty Lot.
3. Lot #90 Ryan Short: 1955 Culver Loop:	New Construction
4. Lot #130 Rick Griffith: 615 Arnie Ct:	Empty Lot.
5. Lot #149 Tina Jefferson: 1667 Scardi Blvd:	New Construction For Sale
6. Lot #151 Tom & Susan Lebengood: 1660 Scardi Blvd:	New Construction

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| 7. Lot #167 Joshua & Heather Waechter: 1772 Scardi Blvd: | Empty Lot. |
| 8. Lot #174 DW&S LLC | Empty Lot. |
| 9. Lot #175 Susan Wyhoon: 1708 Scardi Blvd: | Empty Lot. |
| 10. Lot #27, 105, 110, 111. DW&S LLC
constructed. | Vacant homes partially |
| 11. Lot #105, DW&S LLC: 724 Divot Loop:
sale. | New Construction home for |
| 12. Lot #106 DW&S LLC: 702 Divot Loop:
sale. | New Construction home for |

Greg reported that they finished the house on lot #149 and it is for sale. Their first offer fell through, but a second offer was just put in and the realtor thinks it will go through. Lot #151 had the foundation done last year, and then they started building last week.

K. Social Committee – Reported by Dian Cox

Dian said that Terry just confirmed the HOA BBQ would be September 14th from 11am to 2pm. They are working on a plan for people to RSVP.

L. Common Areas Report – Reported by Greg Gardner

Greg said that any part of the Common Area that can be mowed with a mower is being done by Chuck. The board is trying to find an alternative for someone to take care of the weed eating and maintaining the ravines. The two young men that were hired had their personal insurance if anything happened, and the HOA had the liability, but because of certain situations, it has been decided not to use them again this year. The young men did not want to purchase extra insurance for themselves, and the HOA's insurance wanted them to be added as employees of the HOA and would charge \$2000 per person for workers comp insurance. The board is looking into other alternative methods where they won't have to pay any extra insurance.

Greg also wanted to clear up something that he read in the minutes from the last meeting, which he was unable to attend. Greg stated that he talked to half a dozen landscapers that would not give a bid for maintaining the common areas. They told him that Knolls Estates has a reputation for criticizing people and businesses on social media, and they did not want their businesses to have bad reviews, so they would not give a bid. He had one company come and give a verbal bid of \$75,000 for 12 weeks, but they would not put it in writing. He was able to talk to one gentleman from Professional Landscape and Irrigation to put it in writing, and for 3 months he bid \$66,268.80, and for any additional months, it would be \$22,089.60. The association cannot afford these bids, which is why they are looking into other options to take care of the areas that cannot be mowed.

V.) Owner Comments

- A.** Lorrie Lee at 1829 Culver Loop wanted to know if anyone had heard anything about what was going on with the unfinished houses on Divot. Greg said they finished 2 and put them on the market. The guy in charge of these houses said that they are focusing on the ones in Winston first, since they were more complete than the ones in Knolls. He said he is hoping to get permits to finish the 2 or 3 that are left on Divot by the middle to end of summer. They promised that when those houses sell, the HOA will get the money that is owed for those two lots.
- B.** Dan Hirtle from 2214 Eagle Loop wanted to clarify is the board was going to go ahead with trying to revise the CC&Rs later this year. Tom said the committee would be doing that. Dan asked what they

anticipate the legal fee's to be for that? Greg responded that there would be no legal fees to revise the CC&Rs this time. Greg explained that he now has the word document, so they can now update and make changes to the non-legal sections of the document, however because it is a legal document, there are some sections that they cannot change. The attorney made it very clear that it doesn't matter what the document from 1994 says, because if the laws have changed that will supersede the document. Terry explained that the committee's goal was not to rewrite the entire document, but more to extract the discretionary items out of there that possibly can be changed, separate from all the legal things that were updated.

- C. Jesse Lerner- 1793 Culver Loop wanted to know if when the laws change, if they will have to redocument again? Greg said no because he now knows where to look to find the updates for HOA's in the state of Oregon. The attorney showed him the website and he said they don't typically update for 3-5 years and when they do, they usually update one line or word. The document was just very outdated since it was from 1994 and had never been to an attorney.
- D. Dan Hirtle from 2214 Eagle Loop showed Greg a document and asked if he had ever seen one of those before. He said that is what Pat Lynch was referring to in January when the issue was asked about Chuck's insurance and the HOA's insurance. He said it would be a paper for Chucks insurance to fill out and name Knolls Estate as additionally insured, so that way the HOA is not on the hook if any issues were to arise. Greg stated that Chuck has given Centerpointe a certificate of liability insurance.

VI.) Meeting was adjourned at 6:50pm