

**Arbor Terrace HOA
Board of Directors Meeting Minutes
November 4, 2016**

Minutes of the Board of Directors meeting of Arbor Terrace HOA held on November 4, 2016 at the Sherwood Fire Station, 15440 SW Oregon Street, Sherwood, OR 97140 at 6:30 pm.

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| Present: | Amy Boyle | President & Treasurer |
| | Rhonda Diestel | Secretary |
| | Richard Messenger | Director |
| | David Baehler | Director |
| Absent: | Amanda McMillian | Director |
| By Invitation: | Crystal Drake | Century 21 Turner Properties |

Owners present as indicated on sign-in sheet.

Call To Order:

- The meeting was called to order at 6:32 pm by Board Treasurer & President, Amy Boyle and quorum was established as per meeting guidelines.

Meeting Minutes:

- Meeting Minutes can be found on the HOA's website: www.arborterracehoa.org

President's Report:

- Response to general homeowner questions and requests continues. Homeowners are encouraged to reach out to Century 21 Turner Properties. Emails can be sent from the HOA's website's contact-us page: <http://www.arborterracehoa.org/contact-us/>
- Collection efforts on delinquent accounts continue with our attorney with success.
- Compliance issues continue to be addressed with fines being assessed accordingly.

Treasurer's Report:

- Financial account balances as of October 31, 2016 were reviewed during meeting. All accounts continue to have healthy balances. The Rowhouse reserve account balance is down as a result of the fence replacement project that was done this past summer.
- There are 21 total remaining participants in Option C with three accounts in collections. Amy proposed using the amount in the Loan reserves account along with available cash that could be borrowed from the operation account to pay off the loan with Northwest Bank. Discussion noted there is no penalty for early pay off and that the SA Option C payments and duration will remain the same. The benefit of the early payoff will alleviate our dependence on the bank, which has limited the HOA. Amy made a motion to pay off the special assessment by the November 19th. The motion was seconded by Dick and approved unanimously by board. Follow up to be included in the minutes.*

**Arbor Terrace HOA
Board of Directors Meeting Minutes
November 4, 2016**

Committee Reports:

Compliance Committee

- The board began a discussion as to whether or not flags (states, sports, county, affiliation, etc...) should be considered as decoration. One homeowner asked why they would be considered as a decoration instead of an issue of speech. Crystal discussed that national flags were considered decoration by another HOA and shared some of the considerations that go along with this. It was determined further discussion is needed and will include consulting the CAI (Community Associations Institute) for legal input. The board feels we need to establish community rules for flags and would like to consider them as decoration or as signage but will do so once further advisement is given. Another homeowner proposed a two flag with size limit of 4x6 ft additional consideration is with existing CC&R's as well as where and how displayed. The Board recognizes it possibly could address issues with the CC&R's nuisance policy for an ill intentioned owner.
- The lack of exterior maintenance of one home on Century has become a major concern. The HOA has the right to fix a property that is in disrepair and bill any cost incurred back the homeowner. Careful consideration is necessary given the potential risk of not recouping the cost. The expense to the HOA would be considered a lien on the property and the risk is that the homeowner could go into foreclosure or declare bankruptcy, resulting in the HOA not getting that money back. Amy proposed meeting with Charter to get an aesthetic only estimate for the house in immediate need of attention. Written notice will go out to homeowner before any action is taken but the Board recognizes it's responsibility to address the nuisance issue raised by the neighbor, which is impeding their ability to sell the home.
- Reminders to all that the neighborhood **garbage and recycling** day is Friday. Per our CC&R's (4.13) all containers shall be stored "*out of public view*" either in your garage or in the backyard, out of view from the front of the house and not blocking parking spaces by Sunday evening at the latest to accommodate weekend vacations. Compliance violations are noted and fines assessed accordingly.
- Reminder to homeowners about the **recreational equipment** compliance policy. Per CC&R 4.18, no playground, athletic or recreational equipment or structures, including without limitation, basketball, backboards, hoops and related supporting structures, shall be permitted, installed or utilized on any Lot in view from any public street, sidewalk or Common Area with the Property. Also, the permanent storage of barbeques, patio furniture, bicycles or other recreational equipment is prohibited in the front yards.
- Reminder to homeowners that **holiday decorations** are allowed 30 days before and 30 days after the holiday. Notices will go out to those not in compliance.
- Reminder to homeowners that per CC&R 4.12, no **signs** shall be erected or maintained on any Lot except that not more than one sign for the temporary display of 'For Sale' sign on a Lot. ***The placement of "For Rent" or "For Lease" is strictly prohibited.*** The restrictions do not prohibit temporary placement of "political" signs or construction and

Arbor Terrace HOA
Board of Directors Meeting Minutes
November 4, 2016

marketing related signage. No signs shall be allowed in public areas except those approved by the Board for the good of the Community.

- **Satellite Dish Installation:** Per our CC&R's (4.16), no owner may erect an antenna, satellite dish or solar collector panels without the written consent from the ARC.
- No further developments on parking issues and potentially putting stripes on the streets. Complaints have subsided with change in tenants. The Board wants to remind all to be aware of the parking constraints and to be considerate to the neighbors.

Architecture Review Committee (ARC)

- The Board has received many requests for screen doors. At this time, there are no specific guidelines in place. Amy has been referring homeowners to Home Depot. The Board would like to keep consistency in the color options and recognizes there are limited styles available so there is no need to limit this aspect of these requests.
- There has been an inquiry from one homeowner for a change in siding style on Century to have belly band around entire home with batten board on upper part. This will change the appearance of the home. The belly band on back of home would be visible and the aesthetic consistency would be affected. This style would match the chateaus but not the tamaracks. The Board will have an opportunity to review the home and surrounding area in order to determine how this would change the look of neighborhood. Further reminder to homeowners that any ARC requests not only require the approval of the board but also require the approval from the home's neighbors as well.
- Window replacement ARC received from a rowhouse homeowner. Amy reached out to Charter to find out what is needed to make sure building envelop and warranty is preserved. Charter's involvement in oversight throughout the replacement process is necessary in order to not void the warranty and is the only requirement by the board on this ARC request.

Landscape Committee

- Trees throughout were trimmed up this summer by General Tree Service.
- Grass drainage and settlement issues have become worse this year. The Board will plan to redo turf because the soil is not draining as it should and settlement issues make landscape maintenance a challenge. There is also a need to also redo irrigation lines. First estimate received from Grounds Northwest is much greater than expected so other estimates will be sought. The board will explore many solutions for entire neighborhood and plan for work to be done next spring.
- Current landscapers are not keeping up with needs of the community. The Board will be seeking estimates for services from different companies.

Old Business:

- Rowhouse fences were replaced this summer. Homeowner's individual concerns were fixed and with a warranty in place, any new concerns will be addressed as they arise. The tamarack fence replacement may or may not take place next summer.

**Arbor Terrace HOA
Board of Directors Meeting Minutes
November 4, 2016**

- The vinyl fencing was cleaned throughout the neighborhood this past summer as well, utilizing a process that should delay the need for recleaning again next summer.
- Financial reviews were discussed during the Executive Session.

New Business:

- All annual renewals are being transferred over to Century 21 Turner Properties. These include the Business License, Squarespace, GoDaddy, Google and Box (storage) and this will minimize the number of reimbursements having to go to Amy.
- An apartment complex will be going into strip of land between Holland and Safari Sam's complex. Discussion expressed potential concerns to the neighborhood. It was proposed that consideration might need to be made with regards to reinforcing the barrier at the end of Holland.
- Rowhouse gutters will be cleaned by Action NW the first week of December. This includes blowing off the roofs, hand scraping the gutters and blowing out all of the downspouts, with clean up afterwards. No moss treatment is needed this year. Homeowners will be notified in advance of the cleaning.
- The HOA has not heard from Morrison Hershfield with regards to our reserve study, which was to commence during September. Dick commented this was likely due to major turnover in their offices. The Board is looking for recommendations as to who we could hire to have them completed.

Selection of Directors:

- The Board had three positions to be filled at this meeting. David Baehler & Rhonda Diestel will continue to serve as Director and Secretary respectively. Richard Messenger has stepped down and his position was temporarily filled by homeowner Valery Koyfman. Mr. Koyfman later advised he offered to participate to fill the vacant seat and did not need to be on the Board. Due to the short turn around, the Board accepted this as a quick resignation. Homeowner Jean Payne has advised she would like to fill the vacant seat and will likely be voted in at the January Board meeting.
- The Board President and Treasurer, Amy Boyle, announced this will likely be her last year serving on the Board.

Next Meeting Date:

- The next Board Meeting is set for 6:30 pm for January 12, 2016.

Adjournment:

- The Board meeting was adjourned at 8:13 pm

Executive Session:

- Board President and Treasurer, Amy Boyle, called the executive to order at 8:13 pm.
- Executive session was adjourned at 8:30 pm

Arbor Terrace HOA
Board of Directors Meeting Minutes
November 4, 2016

*Effective November 10, 2016, Arbor Terrace's Loan with Northwest Bank was paid in full. All available funds were utilized from the Loan Reserve account in the amount of \$93,381.82 and \$83,855.40 was borrowed from the operations account. Going forward, the monthly SA Option C assessments will remain \$80/mo. through the remaining 186 month term or until the 21 remaining accounts are paid in full. Further, these payments will now be deposited directly into the operations account as SA Opt C income and be tracked as payments towards the \$83,855.40 recorded on the books as borrowed funds.