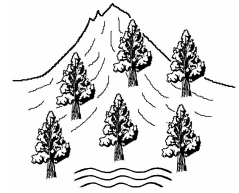


Cascade View Estates Homeowners' Association



Annual Meeting Minutes

3 May 2025, 10:00 a.m., 446 SW 7th St, Redmond, Oregon

Approved at 3rd Quarter Board meeting, 8-12-2025

"Q:" indicates a question or comment from an HOA member attending.

1. Introductions and Board responsibilities.

Voting: Sean Neary, President; Ann Sampson, Vice President;
Chris Nielsen, Treasurer; Brian Hanson, Secretary; Brady Velikonia, At-large
Nonvoting: Evelina Davidson, Bookkeeper; Matt MacDowall, Compliance Officer (not present)

2. Financial Statements and Reserve Account Review

- General financial conditions. Review of earnings and balance sheets
 - 2024 total profit (dues, fines, interest, title transfer fees) was \$25,000. Having no snow removal costs last year helped. We spent \$25,000 on fence improvements that offset this, and that was by far our biggest expense this year. This year we raised the title transfer fee from \$100 to \$250 and there were a lot of transfers. This is still on the low side for HOA transfer fees, but is moving closer to the norm of the area.
- Current liens. We have no liens at the moment. One was recently resolved when the house was sold.
- Current status of dues. All but 17 dues payments have come in for 2025. We are still resolving a few cases that may have involved bills going to wrong owners because of recent sales.

At the request of many homeowners, we are setting up an online bill payment system for next year's dues. This will have a convenience fee for homeowners so that the HOA does not incur bank fees.

- Balance Sheet. As of the moment, our operating account has \$17k, our reserve account has \$55k, and we have \$3100 in outstanding fines and fees.

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3. Remarks by the Board – accomplishments in 2024/2025 and plans for 2025/2026

- Replacement of Reservoir Drive fence was deferred in recent years because of high material costs during the pandemic. We proceeded with some replacement this year, helped because a section was damaged by an auto on Reservoir Drive crashing into the fence. We will receive insurance money for that. We have rejuvenated the lower third of the fence and intend to continue repairing as money comes in. We could do another section with current reserve, but we must be very careful about making sure the reserve is sufficient for unanticipated expenses. We do not expect material costs to go down.
- Trees along Reservoir Drive are the responsibility of the HOA. There was damage last year because of misunderstandings after letters were sent by the City to homeowners, instead of the HOA, reminding them that trees need to be trimmed to a certain level of clearance over the sidewalk and street. Subsequent professional trimming has improved the damaged trees, and all but one of the trees seems to have survived. There has been a lot of discussion among the board about where this should go. Much of what we did this year was just to be patient and see whether the trees survived.
- Sprinkler system. Chris attended a meeting with the City that focused on how HOAs might reduce water consumption. They announced a City incentive to replace less efficient sprinkler heads, and they offer a \$2 rebate per sprinkler head, up to 20 sprinklers. We are aware that most of our heads are tied into the tree roots, so they might be hard to replace. The City demands that we replace every tree we take out, but also wants us to save water.

- Q: We should be replacing trees with trees that are less thirsty, and the trees should be watered more deeply directly near the trunk instead of using lawn sprinklers so that they develop deep roots instead of surface roots.

We agree that a complete rejuvenation of the common area would be nice, but we are constrained to 3% per year dues increase and we will never have enough money to do this without a special assessment.

- Q: how do we choose the contractor for the common area?

We usually put it out for at least 3 bids. Last tree-trimming contractor we hired was 4 Brothers. We use the same contracting process for fence repair, and the lowest bid for the current project was from Somerset Fencing, who did the work.

- The new sign and plantings at Reservoir Drive and 36th Street are complete. Consideration continues for a sign at Cascade Vista Drive and Reservoir Drive. It would be another \$12k, and we are not making it a high priority at this time. The City is planning to do a lot of improvement along Reservoir Drive. A sign at the top of the hill may become more of a priority when we see how Reservoir Drive improvements and the ongoing development west of us affects traffic.
- We continue to monitor problems with traffic speed on Cascade Vista Drive. We did have police activity— somebody actually got pulled over in our neighborhood! The issue isn't

going away. School buses are also going through too fast. All the new developments near Ridgeview High School and down the hill to our west put more traffic through our neighborhood.

- Q: Has the City put the speed sign in the wrong place at times?

Yes. Putting it near the water-diversion bump is pointless, as everyone is going slow there. We might petition the City for a real speed bump, but that may require a special assessment of the homeowners if the City defers the cost to us.

- Q: We have underage drivers in electric bikes and golf carts. It's a small number, but they are behaving dangerously.

4. Results of Proxy voting. We received 87 proxy cards: 3 said no on our initiatives and 3 abstained, with the remainder voting in favor of all of our questions and nominees. Consequently, this coming year's board will be Chris Nielsen, President; Ann Sampson, Vice President; Brady Velikonja, Treasurer; Brian Hanson, Secretary; and Sean Neary, At-large.

5. Open session for questions/concerns

- Q: Sally Griffin —A neighborhood yard sale is done by some other HOAs. Some do it with combination barbecue and block party. There is some interest, and it received a positive response from the board and other homeowners. Sally has agreed to help spearhead an effort to get something like this going.
- Q: Roberta Cramer — when we have a new homeowner, they are supposed to get a copy of the Covenants from the real estate agent. I don't think people fail to comply if they know what the rules are. When we have a violation, we don't want to have violation letters taped on the door. If we send a letter of welcome with rules and regulations there would be less misunderstanding. Violation notices should be a little more comprehensive. Fines should be secondary to getting compliance. Also, should consider having a speed camera.
 - Every homeowner gets the CC&Rs twice during the sale process, and they are on the website.
 - Some of the problem is renters, who do not get the CC&Rs. Homeowners are the ones who get fined, not the renters, so homeowners have an obligation to make sure their renters know the rules and are in compliance.
 - Compliance Officer is in a no-win situation. If he knocks on a door to point something out, some take it as harassment. If he sends a letter, he'll get "why didn't you just talk to me." We do not have the time or resources to put long explanations in letters, so notices may be terse and just refer to the CC&Rs.
- Q: Have there been too fast warnings about garbage cans left out too long?
 - We are not aware of problems. General plan is that garbage cans can go out on Thursday for our Friday pickups, and they should be gone by Saturday night.

- There may be occasional issues when Republic Services gets behind and does not collect on Friday, so cans must be left out longer. We need to be aware that if there are a lot of cans left on the street, the trash collection may not have happened, and we do not cite people in that case.
- Q: I walk a lot in the neighborhood, and there are a lot of trees/shrubs blocking the sidewalks. Specific cases were brought up, and will be looked into.
- Q: I got a notice from my insurance company and was dropped because of fire hazard. Have others gotten such notices? (None others were noted in the room.)
- Q: We are getting notices from insurance companies to remove trees because of fire hazard.
 - Whether you get notice from an insurance company or not, if you're concerned about fire hazards, HOA will almost always approve tree removal for this purpose.
 - Q: Fire department has a free service to evaluate your home for fire hazard.

Adjourned at 10:55.

Besides the board, there were 15 in attendance, representing 12 houses.