

Oregon Water Wonderland II POA
Board of Directors Meeting Minutes
Thursday, January 30, 2025, 6:00 PM
Mile High Community Management

DATE & TIME: An open meeting of the board of directors for the Oregon Water Wonderland II Association was held on Thursday, January 30, 2025, 6:00 PM. Members attended in person at the POA Building and remotely through Zoom teleconference.

CALL TO ORDER: The meeting was called to order at 6:01 PM by Gary Baton, the Board President.

QUORUM: The following directors were present in person: Gary Baton, Scott Tate, and Karla Nelson. There 21 homeowners present and 90 that joined through Zoom teleconference. Chad Carpenter and Deborah Lindell represented Mile High Community Management. Quorum Established.

FLAG SALUTE: The meeting business began immediately following the flag salute.

BRIDGE PROJECT :

Board Statement before opening the floor for questions :

Open Forum:

Question – Why did the board approve the bridge rebuild without a community wide vote?

Answer – The board has the responsibility and fiduciary responsibility to maintain the community assets and to authorize the project.

Question – The communication, which was sent out, appeared to be a threat to pay or lose your home. Are you going to place liens on all homeowners who have not paid the entire amount.

Answer - The Due date of February 1st, pertains to paying the full amount, in order to avoid interest.

Question – Why did the board refuse to tell the community earlier, in order to allow the homeowners to save up for this expense?

Answer - The subject of the bridge costs and the need to charge a special assessment, has been discussed in multiple meetings over the past year, All meeting have been open meetings, which any owner may attend. All meeting notes are available on the owner's portal. The annual meeting in August included a hardcopy and an oral presentation on the history, the status, the options the board looked into, and provided an estimate of what the special assessment would be.

Question -Why didn't the board look into grants?

Answer – The board did look into grants. Grant cycles do not happen each year but rather on a occasional basis. The next know grant cycle opens in in 2026. The processing and approval of a grant petition, once submitted, takes an average of two years to complete the process and receive the funds. The bridge condition had become such that it needed to be replaced. The bridge was evaluated by contractors and engineers in late summer of 2024. The bridge failed a quick stop test by moving, and swaying six inches in each direction.

Question – Why do I have to pay for a bridge on the Island?

Answer – The Bridge is considered a road, and is the responsibility of the Community. At this time the owners on the island do not have access to services such for emergency health services or Fire Department services, because the equipment cannot be driven over the existing bridge. A homeowner reminded the owners in the room, that several buildings on the island have had fires, and one building was a total loss.

Question – Did the board hire an engineer to assess the condition of the Bridge and provide recommendations?

Answer – Yes.

Question – Does the board have someone overseeing the contractor, who is not associated with the contractor?

Answer – Yes.

Question – Did the board hire an engineer to assess the condition of the Bridge and provide recommendations?

Answer – Yes. Once the bridge condition was evaluated by engineers, It was obvious that the Board could not wait. The condition of the bridge had become a liability to the entire community. The bridge failed a quick stop test by moving, and swaying six inches in each direction.

Question -Did the board review multiple contractors and bids prior to selection?

Answer – Yes. Multiple contractors turned down the request to bid, citing a lack of availability for the next five years, many did not have the experience to perform the work. Many contractors with the needed experience would not take on small jobs.

Question - Why did the board approve the purchase of the property without a community vote?

Answer - The board has the fiduciary responsibility to save project costs, where possible for any project.

Question – Why did the Community purchase the property in support of the bridge?

Answer – A temporary bridge was needed and would touch two different properties. Once The board evaluated the costs, based on the timeframe and extra insurance which would be needed, as a condition of rental by the owner. The board decision was based on the ability to recoup the costs by selling the land, where a rental would be a loss. The property will be sold immediately after completion of the bridge and proceeds will go to loan repayment.

Question – Why didn't the contractor's insurance cover the costs?

Answer – The developer/owner required additional insurance beyond what the contractor's insurance provided. The cost of the additional insurance could not be recovered.

Question – The property was up sale three months before the Board purchased it. Why didn't the board buy the property when it was on the market?

Answer – It was privately sold to a developer.

Question – Why didn't the board look into repair options instead of rebuilding options?,

Answer – The board did look at repair. The Engineer provided a repair plan, but made it clear that the repair would only last three years and would only support its prior load rating. The specifications for minimum loads, to be provided by ODOT were continuing to escalate, and a final number had not received in the timeframe promised by ODOT

Question – Why wasn't the bridge repaired earlier?

Answer - Several previous boards, used an unsubstantiated newspaper article which claimed that Deschutes county would be taking over the maintenance of all the bridges within Deschutes county. This led to the removing the bridge from the reserve study and several board presidents refusing to take the issue up.

Question – What is a reserve study?

Answer – Oregon state law requires that all Owners Association develop a planning document that identifies each community asset, Anticipate life span and a maintenance or replacement schedule, and a plan to cover the maintenance, repair or replacement of common community assets. This board has updated the reserve study to include the bridge. All owners have access to the reserve study from their owner's portal.

Loan and Financing questions -

Question – How much will the bridge cost?

Answer – \$725,000

Question - What is the new bridge's lifespan?

Answer – Fifty years.

Question – What costs are covered by the loan?

Answer – The bridge construction, land purchase, loan interest and loan fees.

Question – Can we pay off the loan early? Are there any prepayment penalties?

Answer – Yes and No prepayment penalties?

Question – How can I avoid paying interest?

Answer – Pay the full cost of \$1109.61 by February 1st.

Question – What If I can't afford to pay the 2025 loan payment of \$297.49

Answer – Please contact Chad Carpenter at Mile High.

Question – Why did the board take out a loan with annual payments?

Answer – The board received feedback that many owners within the community could not afford a full payment, and wanted to provide payment plans for those owners

Question – Why couldn't the board take the funds from the existing reserve savings accounts?

Answer – There was insufficient funds and Oregon law requires that each reserve funds are for items planed as part of the reserve study. If the reserves were drained for the bridge project, other assets would be at risk.

Question – Why do owners of multiple plots have to pay more?

Answer – Oregon law requires that each assessment must be divided by land plots, as defined in the original POA documents and cannot be divided by total number of owners. A reminder that Property Tax plots are draw differently than land plots.

Question – How can we, as a community pay down the loan off early?

Answer – The full payments made by owners will be used to pay down the loan. At the time of the meeting, the bridge assessment has received over \$180,000 and once sold, the proceeds from the property will be used for early payoff.

Communications and community Concerns -

Question – Why didn't you notify the owners prior to sending the special assessment bill out?

Answer – The board has provided communication to owners constantly on the bridge subject throughout 2024. The board invites all owners to every meeting, which is held quarterly and the annual meetings. The owners can attend in person or using Zoom Teleconference. The bridge has been discussed at each meeting for over a year. A Hardcopy FAQ information mailer was sent to all Owners.

Meeting minutes are available on the owner's portal, along with the Governing documents and information on the loan and contracts associated with the bridge.

Please consider attending the open meeting held every other month, 3rd Sat, 10am at the POA Building and on Zoom. The annual meeting will be held on August 9, 2025 at the fire station.

Question – Can the Board make hardcopy information available to owners who do not want to or do not have access to electronic communications?

Answer –Yes, the board will look into communicating in more manners.

ADJOURN: There being no other business, a motion was made by Gary Baton to adjourn the meeting 7:48 PM
Unanimous approval.

Secretary

Date