



West Hayden Island Moorage Owners Association

2630 North Hayden Island Drive

Portland, OR 97217

MINUTES FOR THE ANNUAL MEETING OF THE GENERAL MEMBERSHIP OF THE WEST HAYDEN ISLAND MOORAGE OWNERS ASSOCIATION

TIME & PLACE: Sunday, January 31, 2021, 3:00 PM via Zoom

Order of Business

- ❖ Call to Order: 3:07 PM
 - ❖ Thank you to Jimmé Peters (Slip 7) for arranging and moderating today's Zoom meeting.
 - ❖ Determination of Quorum
 - The meeting was opened with 23 slips represented, which does not represent a quorum; as such, all actions are advisory or informational in nature. The number of slips represented increased to 28 at 3:35 PM and to 30 at 3:50 PM. Because the meeting was not adjourned and then reopened once a quorum was reached (28 slips), all actions remain advisory.
- ❖ President's (Chair's) Comments: Carl Coffman (Slip 52)
 - ❖ Carl welcomed new owners Bryan and Mindy Lamberton (Slip 24); Eric and Kelly Veach (Slip 25); Brian Taller (Slip 36); and Colin Crawford (Slip 47).
 - ❖ Following the Annual Meeting, the BoD will meet to determine officers and committee assignments.
 - ❖ Carl reviewed a short history of the Moorage, highlighting the role that owners now play in maintaining the facility and formulating its rules. Given this role, he emphasized the need for owners to volunteer their time and expertise in support of the community. He applauded the planning and financial accomplishments of those who came before, and indicated his pleasure working with the members of the current BoD whose contributions he commended: Ivy for her organizational skills and valuable competencies; Vicky for her clear vision and creativity; Larry for his attention to important financial issues, including our insurance renewals and budget work; Royanne for her implementation of security measures and excellent communication; and Monie, our Moorage bookkeeper, for volunteering her accountancy skills on behalf of the Moorage. Carl further indicated that he would be advocating for the role of bookkeeper to be maintained on an ongoing and compensated basis.

- ❖ Carl reviewed the Moorage's relationships with external organizations, citing the Moorage members currently representing and under consideration to represent WHIMOA at each:
 - Paul Buescher (Slip 20) received BoD approval in December 2020 to represent the Moorage in the Waterfront Organizations of Oregon (WOOO), an advocacy group that has significant influence on issues that affect the waterfront community.
 - Pat Buescher (Slip 20) has requested BoD approval to replace Gary Furgason (Slip 4) as the Moorage's representative to the Hayden Island Neighborhood Network (HINooN), an advocacy group that works with local neighborhoods, and city and state governments, to find solutions to livability issues to ensure the quality of life on Hayden Island. Pat is currently the Treasurer of HINooN.
 - BoD Treasurer, Larry Cheever (Slip 3), currently serves as WHIMOA's liaison to the Hayden Island Business Park Association, membership in which affords the Moorage an opportunity for expanded collaboration on issues of mutual interest and concern.

- ❖ Secretary's Report – Ivy Dodge (Slip 2)
 - ❖ Announcement of Ballot Results and New Board Members
 - There was one candidate for the one open Board position. The new member on the BoD, who will serve a three-year term, is Cathy Evanson (Slip 31), elected with 40 votes. Congratulations, Cathy!
 - The Resolution on **Revenue Ruling 70-604**, regarding whether the Treasurer shall apply excess income to our following year's assessments, was passed 44 to 1. As such, any funds that remain from the 2020 budget will be returned to the Reserves.
 - ❖ Ivy highlighted a few administrative reminders:
 - Please remember to provide the Association annually with proof of insurance coverage that includes \$1million in liability insurance. A copy of the relevant section of the policy, with dates, will suffice.
 - A reminder to all owners to return the Multnomah County Property tax information form (green return envelope; due March 15) when you receive it, and keep a copy for your files.
 - ❖ Ivy noted that the remainder of the Report of the Secretary is incorporated in the 2021 BoD Annual Report, attached below.

- ❖ Treasurer's Report – Larry Cheever
 - ❖ Larry thanked Monie Holmes (Slip 38) for an excellent job in her role as WHIMOA's bookkeeper.
 - ❖ Larry reminded members that our financial documents are available on the WHIMOA web site.
 - ❖ The Moorage's Real Property Tax paid in 2020 was \$54,722 divided by 56 = **\$977** that can be claimed by each slip owner. Please note: if you purchased your home in 2020, please calculate how much of this amount should be apportioned to you and how much to the sellers of your property, based on your closing date.
 - ❖ Copies of the December Treasurer's Report and the 2021 Budget were disseminated to members in the January 24, 2021, WHIMOA All Membership Meeting Agenda email.

- ❖ Larry reviewed the 2020 Budget vs. Actuals. Given the budget shortfall, no funds will be returned to the Reserves; in fact, Reserve funds, as well as fines and bottle drop revenue, will be used to cover the overage. Major contributors to this overage include water expenses, up 17%; landscaping expenses, up 12%; and insurance expenses, up 9%.
 - ❖ The 2021 Budget, which was discussed and passed by a unanimously approved Motion at the January 7, 2021, finance meeting of the BoD, was reviewed. The Moorage Reserves balance has remained relatively steady, the current balance of which, less 2020 overage expenses, is \$375,028.
 - ❖ Larry further noted that WHIMOA's HOA dues will be increasing \$50 to \$400 per month beginning with the March payment. This increase is required to meet current operating expenses and to build up our Reserve balance in light of the findings of the Reserve Study Analysis that was conducted this past year, and which is discussed in more detail under New Business, below.
 - ❖ Larry noted that the remainder of the Report of the Treasurer is incorporated in the 2021 BoD Annual Report, attached below.
- ❖ Old Business
- ❖ Standing Committee Reports
 - Facilities and Grounds – Carl Coffman
 - Carl thanked the many folks in the community who chipped in at various times over the past year, and he thanked the Facilities and Grounds Committee, whose volunteer members consisted of Gerry and Jory Abrams (Slip 8), Richard Fisher (Slip 50), and Dave Koop (Slip 39), as well as Larry Cheever as a second Board member to the Committee. He also thanked other contributors to the welfare of our facilities this past year including Ryan Grantz (Slip 37), CW Taylor (Slip 29), Gary Clark (Slip 18), Vicky Maiden (Slip 6), and Steve Harkins (Slip 2).
 - Carl noted that the remainder of the Report of the Facilities and Grounds Committee is incorporated in the 2021 BoD Annual Report, attached below.
 - Fire, Safety, and Security – Royanne Mathiesen (Slip 34)
 - Royanne thanked Committee members Gary Clark and Casey Holmes (Slip 38) for an excellent job this past year, and indicated that they have agreed to remain on the Committee for 2021. Royanne also acknowledged Jimmé Peters for her role in cultivating productive contacts with the city regarding abandoned vehicles and trailers. In addition, Royanne recognized CW Taylor and Gary for their support and help installing our new security lights.
 - Reiterating many of the points made in her Annual Report, Royanne noted that although there were security incidents that affected the moorage earlier in the year, recently it has been calm and a bit quieter. She attributed this decrease to the support and volunteerism of our members. When confronted with a security issue, all are encouraged to serve as the Moorage's eyes and ears by reporting issues immediately to the BoD and your neighbors. If comfortable doing so, question intruders; if not, or if someone is unreasonable, first call 911, then call a member of the BoD at the time of the incident. Of most importance, communication is key.

- Acknowledging that her term on the BoD has come to an end, Royanne expressed her thanks to the BoD members with whom she served, and her appreciation for the compatible, communicative, professional, confidential, and supportive nature of their work.
- Royanne noted that the remainder of the Report of the Fire, Safety, and Security Committee is incorporated in the 2021 BoD Annual Report, attached below.
- Architectural Review Committee – Vicky Maiden
 - Vicky thanked Committee members Mary Ann Nitchie (Slip 1) and Nancy Lindgren (Slip 13) for a job well done this past year.
 - Vicky briefly reviewed the Moorage Rules regarding outside contractors, indicating that their access is restricted to Monday through Friday, 8:00 AM to 5:00 PM. She further indicated that, should an emergency or urgent repair arise, the BoD is receptive to exceptions when notified in a timely manner.
 - Vicky noted that the remainder of the Report of the Architectural Review Committee is incorporated in the 2021 BoD Annual Report, attached below.
- Bylaws, CC&Rs, and Rules – Ivy Dodge
 - Ivy thanked the members of the Bylaws, CC&Rs, and Rules Committee -- Carl Coffman, Clyde Cornell (Slip 27), Amy Cox (Slip 14), and Clay Funkhouser (Slip 15) -- for their hard work this past year.
 - Ivy announced additional administrative reminders:
 - Reminder to all owners to read the governing documents and follow them. All members are encouraged to review the CC&Rs and Rules at regular intervals.
 - Reminder to all owners that the BoD can provide an exception to a Rule, especially in emergency situations. It takes three BoD votes to provide an exception, so please reach out to the entire Board, and do so as soon as you realize that the exception is needed.
 - Ivy noted that the remainder of the Report of the Bylaws, CC&Rs and Rules Committee is incorporated in the 2021 BoD Annual Report, attached below.
- Violation and Adjudication Committee – Larry Cheever
 - Larry thanked Committee members Jimmé Peters and Brian Rich (Slip 16), as well as Royanne Mathiesen as a second Board member to the Committee, for their efforts over the past year.
 - Larry indicated that he would like to develop a more personal approach to reconciling reported violations by arranging for face-to-face interactions when appropriate.
 - Larry noted that the remainder of the Report of the Violation and Adjudication Committee is incorporated in the 2021 BoD Annual Report, attached below.

❖ New Business

❖ **2021 WHIMOA Reserve Analysis Study**

- As noted in his Annual Report, Carl stated that this past year the BoD took a major step towards long-range planning in order to bring our community into compliance with the law by arranging for our first life cycle analysis. This analysis establishes replacement times for WHIMOA assets and establishes the cost of those replacements. It also provides software to assist in budgeting for those replacements and to modify the replacement times. A committee, composed of CW Taylor, George Heiskell (Slip 40), Gerry and Jory Abrams, Larry, and Carl, was convened to evaluate the findings of the study and provide recommendations on moving forward.
- One of the recommendations made by the Committee was to increase the Reserves line item in the 2021 budget to \$20K in order to help meet future needs. Based on this recommendation, the BoD determined that an HOA increase would be necessary. This increase would also help to cover future budgetary overages as 80% of our annual expenses are committed costs that continue to rise. The BoD is working to address savings through the other 20%.

❖ **Long-Term Discrepancies in Water and Sewer Billing**

- The Moorage has been experiencing irregularities in our water and sewer billing in that the amounts of water in and sewer out have not been maintaining their typical seasonal proportions. Possible reasons for this include those related to the integrity of the systems and to the relation of the billing to actual use (e.g., breaks in the main lines, breaks in individual honeypot lines to the main line, faulty meter readings). With the help of Jory and Gerry, the BoD is assessing the situation and attempting to identify the specific problems.
- Carl noted that our line to the main pump station is now 20-25 years old, and replacement may be in order. He stressed the need for community and individual responses to the water and sewer issues as owners are responsible for the lines from their floats to the main line, and WHIMOA is responsible for the main line and the pump station.
- To help resolve and keep on top of the water and sewer issues that we face, owners were asked to please do the following:
 - Keep your eyes and ears open for bubbling and sucking water sounds within your 75 feet of float area.
 - Listen to your honeypot to be sure that it is turning on and off appropriately. If it runs steadily, or if it continually cycles on and off, notify a member of the BoD or Gerry and Jory.
 - Use as little Moorage water as possible to water plants. Ideally, use a pump to access the more nutritional river water for plant irrigation.

❖ Carl then opened the floor to members for questions and comments:

- ❖ There was additional discussion regarding the benefits of river water for plant irrigation; the possibility of river water entering our sewer system via line breaks or inadequate flotation whereby river water is entering honeypots; and it was noted by Carl that he and Richard Fisher would be working to replace the main water line.

- ❖ Brad Pendergraft (Slip 23) expressed his appreciation for the BoD's continued work during the pandemic, and for its decision to disseminate the informational Annual Reports, an effort that he hopes will be adopted permanently.
- ❖ Dave Koop (Slip 39) noted that flotation providers are unable to access the back waterway during the winter months; as such, affected owners should remain vigilant for honeypot and water line breaks.
- ❖ Additional discussion regarding the HOA increase ensued. Carl confirmed that the decision would not be put to a vote as the BoD had already developed and adopted the 2021 budget. It was further noted that it has taken 22 years for our HOA dues to increase from \$280 to \$400.
- ❖ Skip Nitchie (Slip 1) thanked the members of the BoD for an impressive meeting and for their hard work over the past year. He also stressed that all members should consider volunteering their time and effort as we are a self-run moorage and only approximately 50% of our members appear to be engaged in its management.
- ❖ Reminder: Time and place for next and subsequent monthly BoD meetings
 - ❖ Day: First Thursday of the month
 - ❖ Time: 6:00 PM
 - ❖ Next meeting to be held on Thursday, February 4, 2021, via Zoom
The Zoom link will be included on the February Agenda
 - ❖ All members are invited to attend as observers
- ❖ Reminder: Date for next Annual Membership Meeting
 - ❖ Day: Tentatively set for the fourth Sunday in January (January 22, 2022)
 - ❖ Time and Place: TBD
- ❖ The meeting was adjourned at 4:00 PM.

2020 WHIMOA BoD Annual Report

Prepared by the members of the WHIMOA Board of Directors for the 2021 Annual Membership Meeting, to be held on January 31, 2021, from 3:00 to 5:00 PM on Zoom

January 24, 2021

Dear WHIMOA Members,

Over the past year, the COVID-19 pandemic has challenged our daily routines and common experiences, affecting not only the social life of the Moorage, but its operational management, as well. The virus canceled Community Clean-Up Day, moved BoD meetings out of the office onto the bank, and, with the arrival of winter, created the need for a new platform for our meetings. Unable to gather in person for our Annual Membership Meeting this year, and with important New Business to discuss, the BoD hoped to reduce, even a bit, the time spent presenting routine reports in a streaming environment. Instead, BoD members have documented in the attached Annual Report their work and the accomplishments of the Committees for which they have been responsible over the course of 2020. We ask that you please review the Report before the meeting, and join us with any questions or comments you may have.

Sincerely,

The WHIMOA BoD

2020 WHIMOA BoD Annual Report

Report of the Facilities and Grounds Committee

Submitted by: Carl Coffman, BoD President and Chair of the Facilities and Grounds Committee

Thanks go to many folks in the community who chipped in at various times, as well as the Facilities and Grounds Committee, whose volunteer members consisted of Gerry and Jory Abrams, Richard Fisher, and Dave Koop, as well as Larry Cheever as a second Board member to the Committee. Thanks also go to our other contributors to the welfare of our facilities this year including Ryan Krantz, CW Taylor, Gary Clark, Vicky Maiden, and Steve Harkins.

The Beautification Committee lived up to its title both with hanging baskets in the summer and holiday decorations for our enjoyment just recently. Thanks to Nancy Lundgren, Gerry and Jory Abrams, Jan and Clay Funkhouser, Mary Martin, Judith LaScola, and Lucy Park. This report on facilities will likely overlap with reports on our finances and our security systems since they are so related. It is another reminder to me of the volunteerism that continues to make WHIMOA the nicest moorage on the Columbia River.

2020 was a year of lessons and adjustments due to the pandemic. Facilities management continued mostly as expected with a few deviations in practice.

One of our largest and most routine expenses has always been our landscape maintenance due to the location we have along the river and the fairly vast landscaping that we have. We continue to appreciate the landscape company who has been providing services to keep our landscaping robust, our roads cleaned up after storms, and our trees trimmed annually. In 2020, we broke up our bark mulching process so that it was completed over a four-year rotation of Moorage areas rather than doing it all at once every four years. Gerry Abrams has represented the Association by working with the landscapers on a weekly and detailed basis.

We first pushed off Spring Community Clean-Up Day and then had to cancel it due to the virus. It was a loss to the community in terms of interaction and personal connections. We currently don't know what 2021 will look like for that event, but we will, of course, keep everyone posted.

We completed our annual testing of individual honeypots via self-inspections and had no report of any honeypot failures. We assume the honor system was honorable. Thanks to all those who helped with this annual environmental and sewer system check for our community, and particularly to Larry and Vicky for their contributions to this effort.

We replaced the lights in the parking lot and on the garages with LED lighting. By working with Energy Trust, our costs for this were reduced by over 50% using energy conservation

credits. These LED lights are brighter and should last much longer than the original lighting, which was starting to fail more frequently. Thanks go to Gary and Ryan for system design, as well as for sourcing and securing the lighting, and to CW for the install.

Routine repairs were made to the gate access system, and our fencing was upgraded in various locations with both razor wire and site shielding pickets. Larry and Steve carried the load on this project.

We also recently had the alarm repaired that provides alerts behind the north garage to ensure that it performs reliably. Gary led that effort.

Larry also did a great job establishing new insurance relationships and upgrading our insurance at little extra cost, although we have increased our deductible from \$1,000 to \$10k on the upland areas to manage the rate.

We incurred minor costs with our pump station, which was replaced three or four years ago and is once again trouble free.

We continue to monitor the solar system which is currently covering all of our upland electric needs. Our budget incorporates the payback to the reserve fund as anticipated. This payback equals the cost of buying electricity if we did not have the solar array.

For those who don't know it, our sewer pump station is equipped with a meter to measure the amount of sewerage sent to the COP in relation to the amount of water purchased from them. This setup has sent various signals to us that point at troubles with our reading system or our piping system. There will be a report, offered by Jory in the New Business section of the 2021 Annual Meeting, to update the community on this important issue and what we can all do to help resolve it.

We also took a large step in long-range planning and brought our community within the law by contracting our first life cycle analysis. This analysis establishes replacement times for WHIMOA assets and establishes the cost of those replacements. It also provides software to assist in budgeting for those replacements and to modify the replacement times. This report, too, will be discussed further in the New Business section of the 2021 Annual Meeting.

Respectfully,

Carl Coffman

2020 WHIMOA BoD Annual Report

Report of the Treasurer

Report of the Violation and Adjudication Committee

Submitted by: Larry Cheever, BoD Treasurer and Chair of the Violation and Adjudication Committee

Treasurer's Report

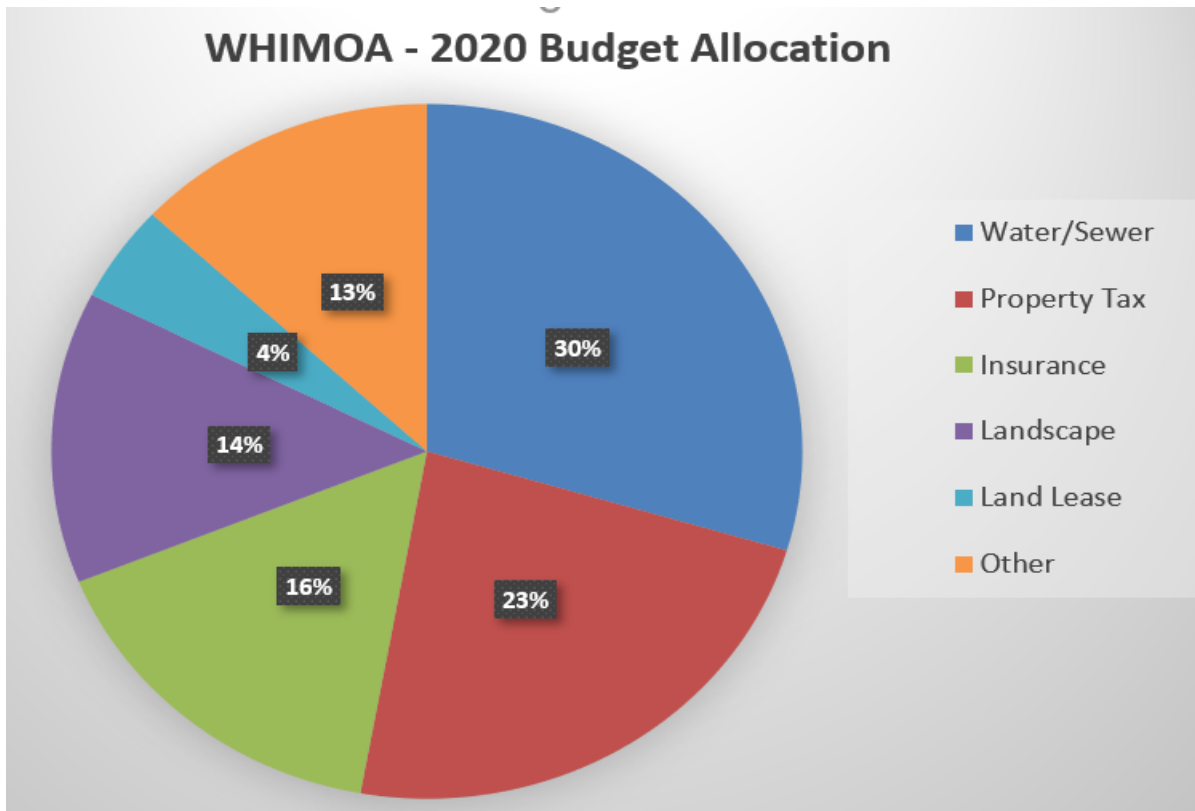
Larry Cheever, Treasurer

Monie Holmes, Accountant

Property Tax for 2020: WHIMOA paid \$54,722. Divide by 56 Slips = **\$977 that can be claimed by each slip owner.** Please note -- if you purchased your home in 2020, please calculate how much of this amount should be apportioned to you and how much to the sellers of your property, based on your closing date.

Past (2020)

- Revenue -- $\$350 \times 56 \times 12 = \$235,200$ + Fines (\$670) and Bottle Drop (\$1,950)
- Expense -- Where do your HOA Dues Go?



- **Forecast of Operating Costs for 2020 was \$217,310**
- **Actual 2020 Operation Costs were: \$230,490, a \$13,180 shortfall. There will be no surplus to transfer to reserves this year.**
- **Big Contributors: Water (up 17%), Landscape (up 12%) Insurance (up 9%).**
- **Reserves:** 19:81 Percent ratio of cash to fixed-return (1-2yr CDs). Our 3-5% return on several matured CDs will significantly be reduced this year and next as now we are averaging .1%.
 - **The goal for 2020 was to contribute \$17,890 to Reserves.**
 - **By my calculations, we grew Reserves by \$8,322 if incl Fines, Interest and BottleDrop.**
- **Insurance** – 4 policies: 1 w *Liberty* and 3 with *Travelers*. Costs increased of 9% over 2019.
 - Changed Independent Agents due to missed deadlines and lack of responsiveness.
 - Met on premises w new Agent w USI and Travelers Rep
 - New Agent recommended we stay with our current insurers.
 - Coverage for Land-Based Assets increased from \$1.5M to \$2.1M. Increased deductible to avoid a cost increase.
 - Coverage for Water-Based Assets, Gen Marine Liability and Liability Settlements or Judgements remains static for now.
- **Projects impacting our Reserves.**
 - Driveway, Garage and Parking Lights Upgrade to LED (\$2557)
 - Reserve Study (\$2400)

Present (January 2021)

- BoD agreed upon budget for 2021.
 - Revenue \$263,200 is to increase 11.9% with **HOA rate increase of \$50 (\$400/mo) starting March 2021.** If you use our ETF system, you will not need to take any action. If you use other methods of payment, you will need to adjust it to \$400 for March.
 - Expense \$243,200 (5.8% increase from 2020).
 - Reserve Assessment Target of \$20,000.

Future (2021)

- Continue to work to minimize controllable expenses, water, landscape, repairs & maintenance by encouraging volunteerism and competitive bids.
- Continue to reassess insurance policies to control cost vs coverage.

- Reserve Study – Originally given a low (12% fully funded) score. We have a plan to stay ahead of major repairs that are targeted for 2027/2028 and 2032, and avoid one-time large assessments.
- Work with Reserve Committee to monitor and plan major capital expenditures from reserves to balance cost/investments needs.

You can view financial reports, including the Reserve Study, at the WHIMOA web site [here](#).

Violation and Adjudication Committee Report

Larry Cheever, Chair

Thanks to Committee members Jimmé Peters (Slip 7) and Brian Rich (Slip 16) for their efforts over the past year.

The Committee dealt with warnings and fines for violations that included the following: late payments, contractors on the moorage on weekends, bike riding on the ramp/dock, dogs off-leash, after-hour noise, and inappropriately stored garbage. Everyone's cooperation in complying with our CC&Rs and Rules helps to maintain the exceptional livability of our close-knit community.

When reporting a violation, timeliness is essential. If contacting the BoD with a complaint, one should be prepared to provide full details, evidence, and documentation of the violation (date, time, place, CC&R or Rule paragraph in violation, nature of violation, person in violation, person observing the violation, and any potential witnesses or pictures).

2020 WHIMOA BoD Annual Report

Report of the Secretary

Report of the Bylaws, CC&Rs, and Rules Committee

Submitted by: Ivy Dodge, BoD Secretary and Co-Chair of the Bylaws, CC&Rs, and Rules Committee

Secretary's Report

2020 Home Sales and Rentals

- ❖ There were four homes sales:
 - ❖ Slip 24, sold by Ron and Jamie Gettemy to Bryan and Mindy Lamberton (11/2/20)
 - ❖ Slip 25, sold by Ron and Paula Brown to Eric and Kelly Veach (5/5/20)
 - ❖ Slip 36, sold by Dave and Lorraine Creek to Brian Taller (5/15/20)
 - ❖ Slip 47, sold by Bill and Terri Gallagher to Colin Crawford (7/29/20)
- ❖ There was one new house rental, subject to a one-year lease:
 - ❖ Slip 46, John Ledoux, owner (Slip 10); Richard Fisher, property manager (Slip 50); Thomas Miller, renter; effective 7/1/20
- ❖ We began 2020 with six house rentals; currently, we have five.

Administrative Reminders

- ❖ Please remember to provide the Association annually with proof of insurance coverage that includes \$1million in liability insurance. A copy of the relevant section of the policy, with dates, will suffice.
- ❖ A reminder to all owners to return the Multnomah County Property tax information form (green return envelope; due March 15) when you receive it, and keep a copy for your files.
- ❖ Please remember to read our governing documents and follow them. All members are encouraged to review the CC&Rs and Rules at regular intervals.
- ❖ A reminder that the BoD can provide an exception to a Rule in urgent or emergency situations. It takes three BoD votes to provide an exception, so please reach out to the entire Board, and do it as soon as you realize that the exception is needed.

Bylaws, CC&Rs, and Rules Committee Report

Carl Coffman and Ivy Dodge, Co-Chairs

❖ New Rules approved:

- ❖ **Rules 4a and 4b: Pet Rules** – Effective May 7, 2020, these Rules were updated to clarify further the CC&Rs regarding cleaning up after pets and leashing requirements:

Rule 4a. Within the moorage there is a designated off-leash area that is identified by signage. This area is defined as the wooded area beginning at the curve inside of the gate entering the moorage, east of the driveway curbing, and south to the beginning of the grass on the south curve of the driveway. No grassy areas in the moorage are included in the off-leash area. In all other areas, dogs must be on a leash and constrained by their owner.

Rule 4b. Mutt-Mitts are provided at each gazebo. Moorage owners are responsible for the removal of the excrement of pets of the owner, owner's guests, tenants, and tenant's guests. This applies everywhere in the moorage, even in the off-leash area. Pet owners are expected to maintain visual oversight of their pet and monitor the pet sufficiently to observe and remove excrement as long as it can be reached by the owner. Moreover, to help avoid contamination of the City's ground water and waterways, Portland City Code requires that all pet excrement be picked up and disposed of in a proper receptacle. As such, all Moorage residents are prohibited from discarding excrement in the river.

- ❖ **Rules 11.a and 11.a.1: Access Devices** – Effective May 7, 2020, these Rules were updated to indicate the current cost of access devices and to clarify their proper registration in Moorage records:

Rule 11.a. The owner of each moorage space is authorized 2 Access Cards at no charge and 2 Remote Transmitters at the current price of \$50.00 per Remote.

Rule 11.a.1. These access devices are intended for use by slip owners and their immediate family. They will be registered in the access control database as assigned to the owner(s), family members, or renters. Each access device may be registered to no more than 1 family member or resident.

- ❖ **Rule 16: Rental Property Management** – Effective August 10, 2020, this Rule requires owners wishing to rent their slip or floating home to be represented by a BoD approved property management company or property manager:

Rule 16. Any owner renting their slip/floating home is required to be represented by a BoD approved property management company or property manager. Currently approved Property Managers, and their contact information, are available on the WHIMOA web site under the "Information" tab. The Property Manager will work with the BoD to ensure that all WHIMOA requirements for the rental are met. Existing rentals (as of August 10, 2020) and their lease renewals are exempt from this rule unless a tenant violation occurs that results in a fine. Should this occur, when the existing lease expires, an approved Property Manager must be engaged to handle the renewal and assume management of the rental going forward.

Supplementing this Rule is an annotated Rental Property Manager Checklist and a Background Check Release Authorization form prepared by the Secretary. The Checklist outlines and provides guidance on all of the requirements for WHIMOA's approval of a rental, and the Release Authorization allows the BoD to receive copies of the applications and results of all rental background checks so that it can fulfill its responsibility under the CC&Rs to assess the results and determine acceptability. Both forms will be provided to each Property Manager to facilitate the rental process and eliminate a significant portion of the burden of work placed on the BoD. Additionally, the Secretary prepared a listing of WHIMOA-approved Rental Property Managers and their contact information, which is posted on the Moorage web site.

❖ New Rules agreed to by the Board and underway:

- ❖ The BoD agreed at its December 3, 2020, meeting to review the Rules that address outside contractor hours on the Moorage to more clearly define "contractor" to exclude utility workers, such as those that work for gas, electric, and cable providers.

❖ Status of Parking and Garage Use Policies:

This past fall, the Co-Chairs of the Bylaws, CC&Rs, and Rules Committee asked Clyde Cornell, a member of the Committee, to work with its two other members, Amy Cox and Clay Funkhouser, to spearhead an effort to revisit an update to the CC&Rs and Rules that address parking and garage use issues. Their efforts produced several changes to the CC&Rs and Rules that eliminate contradictions within these guidelines, and clarify their intent. However, the changes are considered too minor to pursue official approval at this time, and it was instead decided to document these changes in the Minutes of the next BoD meeting so that they may be included with any future, more significant changes that are submitted to membership for a vote. Further work to address specific issues that will allow for better observance and enforcement of the parking and garage use CC&Rs and Rules will be undertaken as issues arise.

And, last but hardly least, many thanks to the members of the Bylaws, CC&Rs, and Rules Committee -- Carl, Clyde, Amy, and Clay -- for their hard work this past year!

2020 WHIMOA BoD Annual Report

Report of the Architectural Review Committee

Submitted by: Vicky Maiden, BoD 2nd Vice President and Chair of the ARC

The year was busy with reviews and approvals for several projects that included:

- One Piling Attachment
- Two Remodels
- Four House Paintings
- One Deck Treatment
- One Gazebo Replacement

Our annual WHIMOA Spring Walk Through happened on May 18 and I'm happy to report that everything was in tip top shape with only a handful of things to be corrected. We appreciate each of you and the care and attention you give to our magical piece of paradise!

A big shout-out and thank you to Nancy Lindgren and Mary Ann Nitchie for being part of the ARC Committee this past year. Their input, perspective and assistance were invaluable!

This seems like a good time to remind all owners of the CC&Rs and Rules regarding construction activities around our moorage, which follow.

4.11 Construction Activity. *New construction activity within any Moorage Space will be limited to the first twenty-four (24) month period commencing upon the date of the Sublease, but in no event shall any new construction within any Moorage Space be permitted to extend past two years from the date seventy-five percent (75%) of the Moorage Spaces have been developed. New construction activity at a Moorage Space after that date must be accomplished offsite. Any Houseboats moved into the Moorage thereafter must be substantially complete, including interior finish, subflooring, sheet rocking, plumbing, electrical, and windows. All new construction must be approved by the ARC pursuant to Article 5. Remodeling or additions to Houseboats within the Moorage after the initial construction period will be permitted only with written approval of the Board of Directors of the Association, in addition to design approval by the ARC. Construction activity as authorized will be limited to the hours of 8:00 a.m. to 5:00 p.m. Monday through Friday only for outside contractors. Remodeling construction and home maintenance activity by the slip owner as authorized will be limited to the hours of 8:00 a.m. to 5:00 p.m. Monday through Friday and 9:00a.m. to 5:00p.m. on Saturday and Sunday and legal holidays, except in an emergency repair situation. Owner is responsible for removal of all*

construction materials, debris, trash and related items from the Moorage, except that such materials may be stored in the Owner's Garage Space, subject to compliance with this Declaration and rules and regulations adopted by the Board of Directors. The construction area shall be kept neat and orderly and free of hazards. Owner shall not be permitted to use Common Facility garbage containers for any reason for removal of construction materials, debris and trash. Owners must seek prior written permission from the Board of Directors for placement of any large capacity garbage containers on the Common Facilities. Such approval may be withheld or conditioned in the Board of Directors' sole and unfettered discretion. Owners shall be responsible for all activities of builders and contractors hired by them to perform any construction within the Moorage or Moorage Space. Owner shall ensure builders comply with all aspects of the Declaration, the Bylaws, any rules and regulations promulgated thereunder and all ARC guidelines. All construction activity in the moorage, whether new construction or remodeling, shall be limited to structures owned by the owner of the moorage slip and which are to remain in the moorage after construction is completed.

AND

Rule #10. *Construction activity as authorized will be limited to the hours of 8:00 a.m. to 5:00 p.m. Monday through Friday only for outside contractors. Remodeling construction and home maintenance activity by the slip owner as authorized will be limited to the hours of 8:00 a.m. to 5:00 p.m. Monday through Friday and 9:00 a.m. to 5:00 p.m. on Saturday and Sunday and legal holidays, except in an emergency repair situation.*

Rule #10a. *An outside contractor may be authorized to perform work in the moorage with prior approval of the BOD. The BOD will address this approval after receiving a letter from the owner identifying the circumstances which would require the outside contractor to perform the work on Saturday as opposed to during the normal contractor authorized times.*

Rule #10b. *Unauthorized construction activity will be subject to a fine as shown in Appendix A, Fines. Unauthorized construction activity is any construction activity performed on the exterior of the owners floating home which does not have the approval of the BOD.*

Rule #10.c *As of June 30, 2006 New Construction in the moorage is not authorized. All new construction must be performed off site until substantially complete as stated in the CC&Rs. An owner in violation of this section of the CC&Rs and these rules will be subject to a fine as shown in Appendix A, Fines.*

Let's look forward to a new year filled with clear skies, good health and an abundance of hope!

2020 WHIMOA BoD Annual Report

Report of the Fire, Safety, and Security Committee

Submitted by: Royanne Mathiesen, BoD 1st Vice President and Chair of the Fire, Safety, and Security Committee

Recognizing Committee members Gary Clark (Slip 18) and Casey Holmes (Slip 38) for yet another excellent job this past year. In addition to making themselves available when I am gone off-moorage, they have been instrumental in identifying and strategizing about our lighting and camera security needs. A vote to the members went out to install a security system but failed to obtain enough votes to continue. No worries, as it was a lot of money and Gary still has all the plans available should the time and/or need arise.

Recognizing CW for his above and beyond effort to finish installing our new security lights, and Larry and his team for completing the slat project in the fence along the north-northwest side of the complex. Larry also helped coordinate with the barb wire install along the fence line behind the garages to the north. There was concern that having the barb wire might be unattractive and send a poor message, but the design was met with a positive response. Larry and Gary were also instrumental in coordinating the repair of the alarm system that covers the north fence behind the garages. Now, should anyone be able to climb over the barb wire, the audible alarm will activate loudly. Should you hear the alarm, PLEASE CALL a Board member immediately and, should anyone feel safe doing so, you can check, as well. COMMUNICATION is key.

Although there were security incidents that affected the moorage this past year, recently it has been calm and a bit quieter. When confronted with a security issue, all are encouraged to serve as the Moorage's eyes and ears by reporting issues immediately to the BoD and your neighbors. If comfortable doing so, question intruders; if not, or if someone is unreasonable, first call 911, then call a member of the BoD at the time of the incident.

Importantly, do not allow the Portland Police to talk you out of the need to send an officer. Document and photograph any incidents as comprehensively as possible. And, we must all stay on top of the homeless population living on the Island by persistently notifying the police and other authorities of their illegal presence.

WHIM is still a safe place to live. When faced with security issues, communication and cooperation continue to be key.

My term has come to a close and I have been honored and blessed to have been able to serve this community as a Board member with responsibility for security and safety. WHIM is still a

safe place to live and I am very happy to reside here. I cannot say enough about the members of this Board. They truly care about everyone and every issue that comes up. When an issue was brought to the attention of the Board, we handled it swiftly because we all communicated with one another immediately. The best part of this Board is that when situations arose, we handled it among ourselves and the people that had the need to know and the right to know. Maintaining confidentiality was key.