



Summer into Fall EVWHO A Newsletter

Greetings residents old and new alike, I hope that you've enjoyed your summer while learning to live with the challenges of the pandemic. Please continue to be considerate of your neighbors so that we can all stay healthy. We have many seniors in our neighborhood, as well as families with young children and we don't want to see anyone come to any harm.

Thank you all and hang in there!

Annual Meeting: Please mark your calendars for September 19, 2020, at 10 am. For residents, who feel safe enough to attend, with social distancing and masks, we will spread out and conduct our annual meeting at the covered area and adjacent lawn behind the Sport Courts. The sprinklers will be turned off so everyone stays dry this year! The Parking lot to the south of the courts will be open for those who need to drive, rather than walk to the meeting. Please bring a folding chair if you'd like to sit. The meeting should last no longer than an hour. We will talk about some of the items in this newsletter and address resident's questions and concerns.

Elections: We are getting back in the groove of having annual elections for board members. You will find a stamped post card to vote for the three openings, coincidentally we have three candidates running for election. So, it should be easy. Please take the time to fill out the ballot and drop it in the mail before September 1, 2020. In order to certify the election we must have a return that would reflect a 20% quorum, but it would be great to have all residents participate. Thank you in advance!

Proposed FEMA Flood Map Updates for the State of Oregon: The City of Creswell sent out public hearing notices in the early spring regarding the new floodplain map that was recently updated using Lidar, radar from an airplane, which is much more accurate. The new "proposed" map was released recently and is available online:

<http://fema.maps.arcgis.com/apps/StorytellingSwipe/index.html?appid=5a4c0bf286604b5e9bc731ef8173f039> . The map shows the old floodplain map on the left side of the screen and the new proposed map on the right side of the

screen. According to the new map, the majority of EVW HOA homes are now in the 100 year floodplain with a handful of homes in the 500 year floodplain. This potentially means that if you have a mortgage on your home, you might be required to get flood insurance, depending on the terms of your loan. If you own your home outright, it would be up for you to decide. The new map is not official yet. Until then, you don't need coverage, unless you want to. Please, make sure you shop prices with various companies as the prices vary widely. You will likely be hearing more from the City regarding public meetings with FEMA. If you have questions, feel free to contact Maddie Phillips, City Planner, at 1-541-895-2531.

Reserve Study: was conducted in July. We are still waiting for the final outcome. The study will give us a clear snapshot of needed reserve funds for future infrastructure repairs. The study that was handed over to the HOA in 2008, by the developers, was actually a "pre-reserve study" even though it was represented as an official reserve study. The new study will rectify that. If the new study is available by the time of the annual meeting, we will present it then or in a future newsletter.

Special Assessment Insurance: Our HOA Bylaws allow for special assessments to be levied on all residents for infrastructure repairs that outstrip reserve fund resources. Luckily, to date, we have not needed to levy special assessments. Hopefully, that will continue to be the case, though there aren't any guarantees that future boards wouldn't deem it necessary. Likely, the scenario would be extreme, otherwise, most repairs could be budgeted for over the years. In the State of Oregon, a rider to a resident's homeowner insurance, could be purchased for a modest year fee, for "Association Loss Assessment." The amount would depend on how much coverage you would want to purchase. If this is something you are interested in, please speak with your broker.

Wisdom from the Mason: Steve's Masonry has completed several projects for the HOA this year. He also pointed out that it's very important to clean all the moss off the top surfaces of the cinder block walls in the HOA. Not doing so will cause the concrete to degrade and lead to costly repairs. Each homeowner is responsible for the maintenance of the perimeter walls. The moss is easily scraped off and then the surface should also be treated with a bleach based product like "Gone in 30 seconds" used at full strength.

Second hip replacement surgery: I will be having my second surgery on September 1st, god willing. I should be off crutches by the time the annual meeting rolls around. See you then! Thank you and please VOTE!

Lori Eichelberger, President