



THE RIDGE

AT EAGLE CREST

Rules and Respect

By Monty Knittel, RECOA President

In the pre-COVID days, we were away for a month when we received a notice from the management office informing us that a sign in our front yard was a violation. The only sign I could think of was a small sticker inside our front door indicating the number of animals in our home in the event of an evacuation. My blood pressure rose! How petty could they be to have a problem with something put there for the safety of our animals? My wife calmed me down by reminding me that our home was getting a new roof while we were gone, and the company may have put up a sign for their business. A quick text to my next-door neighbor proved this to be the case, and the violation was quickly fixed.

My point in telling this story is that we all get a bit irked when we're told we have violated the rules, or something doesn't go our way. The same thing happens when we get a traffic violation for going over the speed limit. If I receive a ticket for going ten miles per hour over the speed limit in the middle of nowhere, my first reaction is to claim I was being treated unfairly because many other cars seem to be going much faster or to question why the officer wasn't finding more important offenders. However, regardless of others' behavior or the officer's priorities, I was speeding.

When we purchased our homes here at Eagle Crest, we all signed a document stating we understood and would follow our CC&Rs (Codes, Covenants and Restrictions) and adhere to the architectural standards overseen by our community's Architectural Review Committee. Some of us read those standards in detail. Some didn't. Some of us

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Ridge at Eagle Crest Owners Association Quarterly Newsletter September 2021

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agreed with them, some didn't. For some, they were an important reason they chose to live here for they felt the CC&Rs were vital to keeping our community looking good and maintaining a high quality of life. Of course, there were other things important to our decision as well - the overall community, great neighbors, walking trails, golf courses, sports centers, location in Central Oregon.

At our July meeting, the RECOA board approved a committee to review our CC&Rs and the enforcement process. The fact that it was a split vote speaks to the fact that CC&Rs are one of the most contentious topics in any homeowner's association. I personally feel that a periodic review of our rules and processes is worthwhile as long as we make sure the opinions of all our owners are understood and respected.

Respect exercises our patience and listening muscles. It is my hope that we can all work together to actively listen to each other's concerns.

Reserve Studies 101 – The Basics

Homeowner Associations (HOAs) generally have two separate funds. The **operating fund** covers the cost of routine expenses including utility costs, insurance premiums, snow removal, and other normal operating expenses. Think of this as analogous to the typical monthly expenses for your household paid from your checking account. You will find the annual budget for the operating funds on the RECOA website under Owner Resources> Neighborhood Information.

In addition to the operating fund, HOAs typically have common elements, such as roads and other physical assets, which must be maintained and replaced periodically. The **reserve funds** are the collective savings for major repairs and replacements of the common elements. Let's use a road as an example. Although roads do not need to be replaced frequently, it is a major expense to overlay the asphalt about every 18 years. It is not fair for the current owners to bear the entire cost of replacing the road. For 18 years, every owner has the benefit of using the roads. Therefore, each owner contributes to the replacement fund to ensure money is available when the new asphalt is needed.

Your contribution to the reserve fund is a major component of the dues that you pay. You can refer to the RECOA website under Owner Resources> Neighborhood Information. RECOA Master Association Dues are \$116.72. You will see that \$17.41 goes into the reserve fund. All owners of all neighborhoods pay master dues and contribute \$17.41 for the reserve fund.

The managed neighborhoods also have reserve funds for the long-term maintenance and replacement of certain elements within their neighborhood. This is listed in each neighborhood on the same webpage. For example, Forest Greens and Eagle Creek have reserve funds for their decks, roofs, septic systems, painting, and other common elements. All reserve contributions collected under these neighborhood dues are used **only** for that specific neighborhood.

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Electronic Voting is Here!

RECOA is adopting electronic voting starting with the 2021 Fall election. Owners will have the convenience, simplicity, and security of voting online. The only requirements for RECOA owners to vote electronically are:

- Access to a computer/tablet/smart phone
- A current and accurate email address

There will be no written ballots printed or distributed this year or in the future. Therefore, it is essential that Eagle Crest Management (ECM) can contact you through email. Owners may log on (or initially register) on the RECOA website (ridgeowners.org) to ensure that RECOA has the owner's current email address, call Owner Services at 541-548-9300 or email ownerservices@eagle-crest.com.

RECOA chartered the Election Rules Committee (ERC) to review voting procedures for RECOA's elections, consider methods to bolster the security and transparency of the annual vote, and to increase owner participation. As owners may recall, a survey of RECOA residents conducted last year revealed that 91% of respondents favored the introduction of electronic voting. Based on the results of that survey, the ERC researched information about potential vendors specializing in assistance to homeowner associations with voting. After thoroughly vetting the most promising potential vendors, ERC appeared before the Board during its April meeting and recommended the Board adopt electronic voting and contract with vendor *Simply Voting* (simplyvoting.com) to assist with elections. The Board unanimously adopted both recommendations.

In their proposal, *Simply Voting* described the voting process. The vendor will assist RECOA in preparing its own unique branded website where information about the upcoming election will be published.

A screenshot of the online voting interface. At the top left, it says "Your Organization" and "Online Voting". At the top right, there is a placeholder for "YOUR LOGO". Below this, there are navigation buttons for "Home", "How It Works", "English", "Español", and "Français". The main content area contains the instruction: "To vote, please use 110223604 as Elector ID and demo as Password." Below this are two input fields: "Elector ID" with the value "110223604" and "Password" with masked characters "....". A green "Login" button is positioned below the password field.

The website will contain information such as voting procedures, deadlines, and information about candidates. As the election approaches, Management will provide a master list of email addresses of RECOA owners. *Simply Voting* will then distribute an email blast to all of those appearing on the master list providing each owner with a unique password. As in the past, only one vote per RECOA lot is allowed. During the designated voting period, owners may access the RECOA's voting website and enter their unique password. The owner will then gain access to a ballot. Upon completion of the ballot, the owner will simply click on the submit button to complete the voting process. *Simply Voting* will provide voting progress reports to ECM

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Feeding deer can kill them, says ODFW Sources: ODFW, Central Oregon Daily



Deer dying from acidosis, the result of a rapid change in diet, a shift from a browse and forage-based natural diet to consumption of fermentable carbohydrates such as corn, birdseed, bread, and other non-native grains.

Throughout Central Oregon, wildlife is abundant, whether out in the country or in our many cities, neighborhoods, and managed communities like Eagle Crest. While mule deer in particular commonly roam our streets and forage in common areas, leaving food out is leading to the spread of disease and death among deer populations.

In fact, in the fall of 2020, more than a dozen dead deer were found on Eagle Crest homeowners' property, leading to rising concerns about this growing trend. While it may at first thought be a good deed to leave food out for deer, according to Oregon Department of Fish and Wildlife Biologist Jon Muir, that action by some uninformed residents is what is ultimately kills them.

Mule deer digestive systems are built specifically to feed primarily on woody browse, a difficult brand of forage to digest that requires a specific collection of microbes to break down in the gut. When mule deer eat other things such as alfalfa, seed, or leftover foods left outside that have levels of high fructose corn syrup and other chemicals, it can kill that specific set of microbes key to a deer's diet, making the animal no longer capable of absorbing the food they eat. As a result, their bodies, incapable of gaining sustenance, die of starvation regardless of if their bellies are full or not.

"By feeding them, people are actually starving them," said Muir. "This tends to lead to a weak population that is more susceptible to disease."

Providing ample food for deer in residential areas habituates deer populations to no longer fear humans, pets or typical city noises. This can lead to deer becoming a threat to people, particularly in the spring if does feel as though their fawns are being threatened, or in the fall when bucks turn aggressive. Feeding deer also attracts natural predators such as cougars and coyotes to areas of human activity in search of a sickly, easy meal, a circumstance that is highly dangerous to humans and their pets.

For more information, visit ODFW's web page at www.dfw.state.or.us or contact your local ODFW field office or ODFW Headquarters at 800-720-ODFW (6339).

(“Electronic Voting is Here!” continued from Page 3)

during the voting period and send email blast reminders to owners who have not yet voted. Once the owner completes and submits the ballot, the owner's unique password will no longer be able to access ballots. Results are immediately available at the end of the designated voting period. That's it! No need for stamps, keys to the car, or changing out of your pj's.

For those without an email address or access to a computer, *Simply Voting* offers an alternative telephone voting system that RECOA has decided to adopt. Owners will have the option to call a designated number at *Simply Voting* and cast a ballot via a touchtone phone. The results of telephonic ballots will be incorporated into the electronic ballots.

Finally, if there is a live annual meeting this year, a kiosk will be set up to allow owners wishing to cast their ballots at the time of the Annual Meeting to do so electronically. Owners will still be required to enter their unique password to gain access to a ballot.

Please confirm that ECM/RECOA has your correct email address!

Your Organization

Online Voting

YOUR
LOGO

Home How It Works English Español Français Logout Jamey

Election 2021

Board of Directors

This question is **optional**. You may select **up to 3** of the following.
Click on any **view details** link to view more information.

Jane Doe [\[hide details\]](#)

As a newcomer to our organization, I believe I bring a fresh mindset and new eyes to the issues we must overcome. A vote for me ensures that our organization will continue to adapt and change with the times.



Shaun Gilmore [\[view details\]](#)

Kelly Henderson-Park

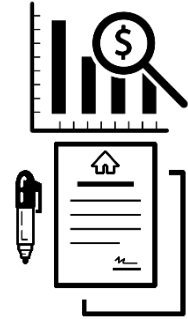
Anna Ripley

John Smith (Incumbent) [\[view details\]](#)

Miranda Deacons (Incumbent) [\[view details\]](#)

Finance and Contracts Committee - *Volunteers Needed*

The Finance and Contracts Committee has openings for additional members. If you're interested in how your money is spent, this is the committee for you! Accounting background is helpful but not required. Learn how operating budgets are formed and managed and how capital reserve budgets are used to maintain RECOA's assets. This committee meets monthly to review financial reports and vendor contracts for major projects. Come join us! For more information, please contact the Committee Chair at: fcc@ridgeowners.org



Social Committee - *Volunteers Needed*

The Social Committee continues to meet regularly and is planning for at least one more event in 2021. RECOA residents are invited to join the Social Committee to assist in these social events. For more information, please contact the Committee Chair at: sc@ridgeowners.org



("Reserve Studies: The Basics" continued from Page 2)

A reserve study is an analysis which lists every asset which may need to be replaced within 3 years to 30 years. The critical items in the study are:

- List of Assets - Owners funds may only be used to replace the items listed in the reserve study. If an item is not on the list, the funds may not be used.
- Estimated Useful Life - How long is the asset expected to last? For example, asphalt roads should last 18 years.
- Units - The quantity for the item.
- Unit Cost - The cost of each unit of the item.

The reserve study projects the future replacement funds needed by year. The contributions from your dues and spending are used to show the expected balances in the reserve account annually for the next 30 years. If needed, the contributions can be adjusted to ensure that the funds are available when the replacement is expected to occur. Under the Planned Communities Act, every HOA must have a reserve study, and the Board is required to review it annually. This is very important to ensure that major repairs and replacements can be performed. If there are insufficient funds, the HOA may need to postpone replacement, borrow money or have a special assessment.

Over time, the studies can become out-of-date. Costs may change more than the average inflation rate, and the facility may require replacement sooner or later than originally expected. A Level One Reserve Study is the most comprehensive type of analysis. It includes steps such as a physical verification that the assets are there and in the expected condition and third-party estimates of costs are collected. RECOA intended to have this detailed review in 2020, but we were unable to do so given the pandemic. Many companies did not want their staff performing the site visits necessary for that work. We hope it will be possible to get these detailed studies done soon. That will help us maintain our resort in good condition.

Please watch for upcoming meetings about reserve studies to show you how to read the study for your neighborhood and answer all your detailed questions. This is part of our commitment to show you where your money goes.



Bank Fees for Reserve Investments

Our financial reports posted on the RECOA website (Owner Resources>RECOA Annual Financials) show that RECOA has investments held by First Interstate Bank totaling over \$4 million. Questions have been asked about the fees paid to the bank for holding these investments in eight separate accounts for the RECOA Master and the neighborhoods on the Ridge.

The day-to-day management of our cash and investments is performed by Eagle Crest Management (ECM) as part of the Management Contract. It is customary for volunteer HOA Boards to place that responsibility with the professional agent. RECOA is required to keep the reserve accounts separate for each neighborhood.

ECM manages the funds for seventeen separate entities including eight accounts for RECOA. There are advantages to the volume discount that ECM has secured for all the HOAs it manages. First Interstate Bank charges fees for these accounts. RECOA is charged for three types of fees:

- 1) A custodial fee is charged on a scale based on the size of the account. By pooling the fees for these seventeen separate accounts, RECOA is able to reduce the fees paid from .35% of the securities held in trust to .25%. In 2020, these fees totaled \$9,949 on the \$4,040,443 in the FIB Trust Funds.
- 2) In addition to these custodial fees, RECOA also pays \$150 annually for each account that is less than \$150,000. Three of our neighborhoods incur that fee - Eagle Springs, Vista Rim, and Scenic Ridge. These fees totaled \$450.
- 3) The law is very strict about the low risk profile for the investment of HOA funds. For the long-term reserve funds, RECOA invests in CDs and Ginnie Maes (GNMA - government backed mortgages). There are additional bank fees associated with managing the GNMA funds, \$2.50 per month for each separate fund. Many neighborhoods have multiple investments so that funds are available in the year the projects are expected to be done. In 2020, these fees were \$3,375.
- 4) In 2020, the total of all fees paid to First Interstate Bank was \$13,774.

In our financial statements, the earnings from our investments and the bank fees charged on these investments are combined in the same account. We earned \$63,462 more than the fees paid. This amount is on page four of the unaudited 2020 Financials shown on the website.

If you have any additional questions about the fees on our investment accounts, please contact lesliebrownatrecoa@gmail.com. Many thanks to ECM's Mark Owings, Lori Law, and First Interstate Bank for their assistance.

RECOA Rules Reminders

Whether you rent your home or share it with family and friends, please make sure your visitors know and follow these basic RECOA Homeowner Association rules.

- **KEEP WILDLIFE WILD.** Deer, quail, rabbits, and birds are abundant here. Except for birds, feeding wildlife is strictly prohibited. In fact, human food like bread, corn and other grains can kill deer, especially fawns.
- **LOOK BUT DON'T TOUCH.** Wildlife, including ducks, frogs, fish, or other creatures found in and around ponds and water areas, must not be disturbed. Catching and releasing fish is allowed in the Lakeside Lake.
- **PARKING ON STREETS.** RECOA does not allow street parking from 2 am to 7 am or for more than 6 hours at a time. Additionally, boats, trailers, RVs and trucks over 1,500 pounds may not be parked for more than 48 hours on any portion of the community except in enclosed garages or in areas designated by the Board and screened from view.
- **NO PARKING ON COMMON AREAS OR LANDSCAPING.** Parking on common or landscaped areas is never allowed since this can impede traffic, damage sprinkler heads, or kill turf.
- **SPEEDING AND STOPPING.** Whether navigating the narrow streets of Creekside or driving open stretches of Eagle Crest Boulevard, it's important to mind the 20-mph speed limit, stop at all stop signs, and watch for people, bikes, pets, and wildlife.
- **NOISE AND NUISANCES.** Per RECOA policy, "all noxious or offensive activities are prohibited. In addition, you are required to control noise in all of your activities and to monitor your children [and pets] so that you do not disturb other residents of the Community."
- **FRONT PORCH CLUTTER.** When not in use, do not leave bikes, bike trailers, portable pet fences, and other gear by front doors or on decks where they can be seen from the street or walking paths.

More information about RECOA standards can be found on the RECOA web site at: www.ridgeowners.org. Owners with questions or concerns may also contact Eagle Crest Management Owner Services at (541) 548-9300, email ownerservices@eagle-crest.com or file a written complaint.

RECOA HOA Contact Information

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Aaron Olson, RECOA HOA Assistant Manager (541) 548-9308 aaron.olson@eagle-crest.com
Owner Services (541) 548-9300 ownerservices@eagle-crest.com