

Charbonneau Green Townhome Association
Board Meeting Minutes
November 19, 2025

Board Members Present: Paul Osborn, Larry Shadle, Dick Frey, Diana Bowman, Tere Bippes

MINUTES:

- After review and updates by board members, the minutes for October were posted November 7th, and the new quarterly newsletter was sent to each resident address in the mail. The next newsletter will be sent in January, 2026.

Treasurer's Report – Dick Frey:

- Dick reviewed our Balance Sheet and P&L. No questions or concerns were raised.

Architecture-Landscape – Larry Shadle:

- Larry presented a spreadsheet showing the last 4 years' actual landscape expenses and showing the 2026 projections. Last year, line item Miscellaneous Landscape expenses were about \$4K and he projects \$6460 in 2026.
- Landscape Improvement line item costs exceeded budget but were necessary repairs, including irrigation and sprinkler head repair and replacement. We have a 50 year old system, and costs reflect our efforts to maintain watering requirements and provide beautiful common areas for all to enjoy.
- Larry showed us a list of HOA dues for most Charbonneau HOAs plus the Country Club, showing our dues are the second lowest monthly dues. We get an excellent value for our monthly dues.
- Larry reminded us that touch up paint is available in the pool house, with a sign up list for borrowing paint. Please promptly return paint so that all neighbors have access to touch up paint when needed. For larger projects than occasional touch ups, residents need to buy paint at Wilsonville Sherwin-Williams and be sure and ask for the Charbonneau discount. It is substantial.
- Check out "Let's Talk Wilsonville" which lists the French Prairie Road Pathway Plan as a featured project. You will find information about additional Wilsonville projects in our community too.

Pool – Kenton Wolfe & Paul Osborn:

- Kenton has continued to oversee and perform maintenance on the pool. Our pool equipment is in good shape, and due to wear, we resealed the deck in October 2025, incurring those expenses a year earlier than planned.
- Follow up is still in progress for the drinking fountain leak.
- Discussions were held with cost and coverage details about three pool service companies, to start January 2026. Three were interviewed formally (and a few more informally):
 - C&S Services, at \$383/month every month and extra for chemicals and other necessary maintenance costs
 - Pool & Spa House, at \$499/month for 5 months May – September and \$250/month the remaining 7 months.
 - Pool and Spa Medic. Only hourly rates were provided.
- Kenton noted that our biggest pool expenses are water and electricity, and the P&L already accounts for those expenses.
- We also discussed pros and cons of converting the pool to salt water as proposed by C&S Services. We are not inclined to make that change.

Welcome Committee Nan Moon & Shirley Chapman: No new residents, so no report.

Emergency Preparedness – Sandy Batte:

- Our Charbonneau Green EPPS Captains are in a time of transition. We are extremely fortunate that many of our newer residents have taken up the mantle of being prepared for emergencies and are becoming Pod Captains. We are meeting on 12/02 with the new crew to share information.
- We owe a special thanks to previous POD Captains Nan Moon, Carole Olivier, Carol Burnside and Mary Wolfe; some of whom have been with EPPS for more than 10 years!!

UNFINISHED BUSINESS

Winter Holiday Party:

- Tere made a motion that the HOA cover the 18% gratuity and \$50 delivery fee for our Christmas Party Caterer. Diana seconded the motion, the board voted, and the motion was passed unanimously.
- The cost per person for the holiday party will be \$36.
- Menu details can be found in the minutes for the October 15, 2025 Board Meeting and will also be included in the invitations being sent out this week.
- Tere and Ames volunteered to set up and take care of the setup – tablecloths, centerpieces, etc. Please contact Tere if you will be able to assist.

NEW BUSINESS

State Farm Insurance HOA Master Policy

- Costs for our HOA policy for catastrophic damage have increased significantly, approximately 21%.
- Paul and Diana met with the State Farm representative to discuss the policy contents, benefits and liabilities, and learned that the increase is based only on experience in Oregon, not nationwide or in a regional area, for example, with California. She suggested we consider a higher deductible to reduce monthly costs and, following the meeting, she calculated the following reductions:

	<u>Deductible</u>	<u>Increase</u>
○	\$5,000	20.78% (current policy)
○	\$10,000	12.06%
○	\$15,000	5.56%
○	\$20,000	1.21%

- Paul Osborn contacted Allstate for an estimate and after a significant delay, they declined, saying they are not writing policies for HOA organizations.
- Tere mentioned that in 2013 when a change in policy provider was explored, the HOA didn't make the change because earthquake coverage would be lost.
- Further research identified that our current policy's earthquake coverage is no longer being offered by State Farm or any of the agencies contacted. However, for as long as we keep our State Farm policy, we are "grandfathered" and retain earthquake coverage, even if we increased the deductible.
- Terms and reimbursement for earthquake coverage are separate from the rest of the policy yet still offer significant reimbursement. After polling the 20+/- residents present, the Board decided to retain the State Farm insurance policy with the \$5,000 deductible.
- Note: all deductibles are PER BUILDING, and shared among the residents affected in that building, i.e. if one unit is involved, their deductible would be \$5K, and if two units were involved, the deductible would be \$2.5K each. Also, the deductible is applied per building, per event. Events are defined as sudden and accidental damage, for example a fire or falling tree.
- Dick made the motion to keep State Farm insurance policy with the \$5,000 deductible and earthquake coverage as billed. Tere seconded the motion, the board voted, and the motion was passed unanimously.
- Last, we were reminded that, if a claim needs to be filed, do not call the national level State Farm directly. Inform our Board of Directors and ONLY file with Jay Puppo's State Farm Insurance office

in Wilsonville. Filing directly with the national State Farm office will likely result higher future premiums.

The meeting was temporarily adjourned to 3:00 p.m. Wednesday, November 26th, in the Lewis Room of the CCC Activity Center for the purpose of finalizing and adopting the HOA budget for 2025. At that time the meeting was reconvened and Paul presented his research on a pool maintenance contract and his recommended budget for 2026. C&S Services will service the pool daily during the open season and include uncovering and recovering the pool. The others only service the pool twice weekly and charge extra for handling the pool cover. After discussion, Diana moved to adopt Paul's proposal. Tere seconded the motion and it was adopted unanimously.

The meeting was adjourned. Because of our Winter Holiday Party on December 17, our next CG Board Meeting will be held at the CCC Activity Center, Lewis Room, at 3:00 p.m. on January 21, 2026.

Respectfully Submitted,
Diana Bowman
On behalf of the Charbonneau Green Board