

# Timber Creek Homeowner's Association

P. O. Box 494 - Sisters, Oregon 97759

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## BOARD MEETING MINUTES

July 26, 2025      10:00AM. via Zoom

<b><u>DIRECTORS ATTENDING:</u></b> Debbie Bucher – President Jack Walker – Vice President Rich MacConnell – Secretary John Warnke – Treasurer Matthew Webb – Director	<b><u>OTHERS ATTENDING:</u></b> Retha Lange, Gloria Lutz, Orasa and Loren, Ruthanne Rhoads, Kay Payne, Sarah Halfman
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### **BOARD AND ADMIN REPORTS:**

- Meeting was called to order by President at 10:01AM. A quorum was established.
- Meeting Agenda amended to include tree removal on Cascade.
- A motion was made (RM) and seconded (Jack W) to approve the Minutes from 4/19/25.
- **President:** Four new residents to welcome to the neighborhood since our last meeting: Don & Amanda Vedder, Nathan & Josie Rau, Terry & Jeanne Dodson, and Serena Kennedy. Jennifer Maines nominated to complete Secretary term for Rich M and Board motioned to approve. Tree removal on Cascade ended up being a Juniper tree and not a Ponderosa Pine; Board agreed no fine necessary based on this tree type which would have been approved for Fire Wise reasons.
- **Treasurer:** Financials presented and noted insurance costs anomalies due to paying monthly. Though running a deficit purposefully for this fiscal year, HOA still incurs Federal income tax due to taxes on investments. American Family Insurance two quotes discussed – General Liability \$526 annually and Directors & Officers (D&O) \$4 million coverage would cost \$2964 which is not practical, and \$1 million coverage would be more practical and in line with other HOAs. Third party feedback is American Family was out of sync with market rates and supported moving to \$1 million D&O coverage. DB made a motion to move forward with the recommendations to use the quotes provided by Tammy Taylor with coverage provided by Bisnett Insurance. That includes \$526 for general liability and \$1,309 for \$1 million dollars of Director's and Officer's liability coverage. Swale cost of \$20k to be sourced \$10k from General Fund and the \$10k balance from the road fund. Under this scenario, the roads fund would need to be repaid in time for 2032 re-paving. JW motioned to approve swales and DB seconded; all in favor.
- **Secretary:** Fine schedule has been updated on the website and need to confirming painting guidelines have been updated as well.

### **COMMITTEE REPORTS:**

- **ARC:** non-compliance with fence on E Cascade Ave; Jack W will work with DB on this issue. Metal roofs discussed and will be reconsidered given Fire Wise program.

**NEW BUSINESS:**

- Next Meeting: The next board meeting will be 9/13/25 at 10:00AM via Zoom with Neighborhood Picnic occurring 9/13/25. Subsequent board meeting 10/18/25.

**MEETING ADJOURNED 10:49AM**  
**DB motioned, RM seconded and approved**