

Timber Creek Homeowner's Association

P. O. Box 494 - Sisters, Oregon 97759

BOARD MEETING MINUTES

September 13, 2025 10:00AM. via Zoom

<u>DIRECTORS ATTENDING:</u> Debbie Bucher – President Jack Walker – Vice President Jennifer Maines – Secretary John Warnke – Treasurer Matthew Webb – Director	<u>OTHERS ATTENDING:</u> Rich MacConnell, Retha Lange, Char Leep, Neal Fair, Gloria Lutz, Ruthanne Rhoads, David Lutz, Margaret Smith, Barry Wetmore
--	--

Admin and Board Reports:

- Meeting was called to order by the President at 10:05 A quorum was established.
- A motion was made (Jack Walker) and seconded (Matt Webb) to approve the Agenda.
- A motion was made (John Warnke) and seconded (Jack Walker) to approve the Minutes from 7/26/25.
- President's Reports:
 - Tim Ryan and Andrea Marquez are new owners.
 - Appreciation to the Picnic Committee: Liz Weeks, Janet MacConnell, Kay Payne and Jenny Edwards.
- Treasurer's Reports:
 - Operating and Steet Maintenance Budgets were presented (see file)
 - Some items may be misleading because we operate on a cash basis; we report income and expenses when cash changes hands. For example, the \$750 expense to remove a tree will be offset when we are reimbursed by the homeowners (see General Fund Cash Transactions file).
 - "Refresh Swales" entry of \$5665 is our deposit with the contractor who will do the work.
 - "Interest income" entry of \$6223 is from our US Treasuries. As a note, we are making more money from these investments than we are from road fund assessments, for now. But we will have to pay 30% income tax, so the net will be about \$4000.
 - Update to insurance changes since those approved by the Board on 7/26: Application to Bisnett Insurance was rejected at the last minute due to an item about short term rentals. Tammy Taylor (independent insurance agent in Sisters) originally recommended Bisnett Insurance for our D&O and general coverage. They backed out when we disclosed that we had 3 STRs. Tammy then negotiated a policy with "Cincinnati Insurance Companies" that was acceptable to them since we are maxed out at 3 STRs. The new rate is slightly less expensive.

Committee Reports:

- Compliance Committee's Reports (Debbie Bucher and Jack Walker):
 - A walk through was done on July 2, and issues noted.
 - Resolved issues:

- Removal of dead tree in the alley.
- Trailer, camper and inoperable automobile removed
- Other trash and debris in the alley cleaned up.
- Hazardous accumulation of pine needles and cones cleared from roofs and a side yard on Cascade
- Until settlement of the estate covering the Dougan Trust, Edward Jones Investments is managing her property. The lawn maintenance has been restored.
 - Continuing issue: Non-compliant fence on Lot 5 (see ARC vs Compliance discussion below).
- New issue: Jack Walker reported “big rig” trucks parked on East Timber Pine Drive. Debbie Bucher learned from the residents of the home that the trucks belonged to family members who were visiting and should not be an ongoing presence.
- ARC’s Reports (John Warnke)
 - Request for bright blue paint scheme denied.
 - 4-5 new requests approved.
 - Fencing exception for 903 E Timber Pine was granted.

Continuing Business

- ARC vs Compliance
 - The Compliance Committee investigated the non-compliant tall, multi-tier fence on Lot 5 that had been built recently and came to their attention during their walk through on July 2.
 - Adjacent neighbor Margaret Smith reported a history of traffic trespassing through her yard and an aggressive stray dog that made her feel unsafe. She received a variance in September, 2020, from the ARC for a continuous five foot fence enclosing her property and ultimately installed spikes on top of the fence. Lot 5 homeowner David Lutz said that he consulted his immediate neighbors, and they agreed to an extra high fence.
 - The Compliance Committee recommended allowing the fence to remain, given the established backyard garden.
 - The Compliance Committee also suggested that the CC&Rs could be amended in consideration of the variety of lot configurations.
 - The ARC reported that Davie Lutz had initially raised Margaret’s safety issue history and her fence with them, wanting to do something similar on his own property. In June of 2021, ARC proposed a meeting to discuss options, to which the homeowner failed to respond. Recently, he went ahead on his own with the fence.
 - With 108 of 116 lots currently built out, ARC pointed out that re-working the CC&Rs to define categories of lot types, with different requirements for each, is a prohibitive project, better accomplished through the issuing case by case variances. As an example, the non-compliant fence request for 903 E Timber Pine was recently approved by the ARC with specific time frame restrictions.
 - ARC offered that variances should be conferred by the ARC in response to a formally considered request. For the Compliance Committee to decide on a variance after the fact is not appropriate and sets an undesirable precedent. ARC suggested the path forward where the Board, not the Compliance Committee, could vote to override the ARC.
 - A motion was made (Jack Walker) that the Board vote to allow the fence on Lot 5 and override the ARC. The motion carried with three votes (Matt Webb, Jack Walker, Debbie Bucher).
- Speed Humps
 - Installed on South Timber Pine in May.
 - Neighbors appreciate John, Roger and Loren for their help, including painting arrows.

- Swale Improvement on East Timber Pine Drive and Creek View Drive.
 - Troy Builders postponed work to the end of September, as they scheduled other jobs while waiting for the Board to meet and approve our project.
 - Expected duration: 2 weeks, with some staged traffic interruptions.
 - Scope: Remove old rock and weeds; replace with new rock.
- Firewise Update and Meeting
 - Meeting scheduled for Monday, September 22, 6:00-7:00 PM at Sisters – Camp Sherman RFPD Community Hall.
 - Publicity ideas:
 - Debbie Bucher will design a flyer. Char and Retha will talk to Steve to see if one already exists. HOA will pay to print B&W copies.
 - Post copies at mailboxes. (Debbie Bucher did this after the meeting. US Postal Service took them down. Char and Retha will ask the Sisters -Camp Sherman Fire Wise Coordinator to put the sandwich board back, so that we can post the flyer there.)
 - Debbie Bucher will recruit people to hand deliver reminders to each doorstep.
 - HOA will purchase a door prize. (Who will select and purchase?)
 - Jennifer Maines will bake cookies as refreshments.
 - John Warnke will send an email to Homeowners' mail list announcing the meeting.
- Snow Removal: New contractor?
 - Service from Sisters Fencing was disappointing last winter. We contracted that the HOA, not the contractor, would decide when snow removal service was needed. However, when we called them for service, their schedule was already booked with other jobs.
 - Neal Fair said that he operates a similar business, and that the \$250 rate per plow was a very good deal, if we could get someone else to do it for that.
 - Matt Webb is no longer local and can't manage this contract again this year. Jack Walker has a business relationship with Sisters Fence and offered to talk to them. Matt and Jack will coordinate with each other.
- Fire Preparedness
 - Jennifer Maines suggested that some changes or exceptions will need to be made to align the CC&Rs with Fire Wise defensible space recommendations.
 - John Warnke suggested looking at allowing metal Service Yards (such as enclosures for propane tanks), which the CC&Rs say must be constructed of wood fencing and attached to the house, and allowing metal roofs.

New Business

- Dead/Dying Ponderosa Trees – how to best move forward:
 - Approach John Danahy to help with spotting problem trees.
 - Approach Nate Goodwin, an arborist that the City of Sisters will accept to write the arborist report that they require in their tree removal application process. Ask if he will offer us a package deal to write those reports where needed.
 - Neal Fair suggested that there may be other options.
 - Discussion to continue, as time for this meeting was running short.
- Landscape improvements around the Timber Creek “saw blade” sign at East Timber Pine Drive and Rope Street (Jack Walker)
 - Jack suggested Robert Gunn to spread crushed granite
 - Debbie Bucher suggested “AJ.”
 - Discussion to continue, as time for this meeting was running short.
- Neal Fair expressed several concerns:
 - Q: Are we soliciting multiple bids for snow removal?

- A: It has been hard to find even one.
- Q: Are we soliciting multiple bids for arborist?
- A: We are not aware of another besides Nate Goodwin that the City of Sisters will accept.
- Q: Why can't you use money allocated for road maintenance on snow removal?
- A: State law regulates and protects parts of HOA budgets
- Q: Would you update the HOA's records with with my preferred name and email address? (This was done after the meeting adjourned).

Owners Meeting

- This portion of the meeting is in lieu of a separate annual Owners' Meeting.
- Our bylaws require a quorum of 75 % or 87 members to hold an election. We have 28 proxy ballots and the 15 participants listed above, with a few overlapping. This is far short of a quorum; therefore the meeting requirements were not met.
- Another meeting will be held at the date and time below.

Next Meeting: The next board meeting will be 10/18/25 at 10:00 AM of via Zoom with subsequent Owners' meeting 10/18/25.

Adjournment

- A motion was made (John Warnke) and seconded (Debbie Bucher) to adjourn.
- Meeting adjourned at 11:21 AM.

Timber Creek Homeowners Association

2025 Operating and Street Maintenance Budget, Actual 2023, 2024 & YTD 2025

	Year 2023	Year 2024	YTD 2025	Operating Budget Year 2025					Total Budget Year 2025
	Actual	Actual	Actual	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
General Fund									
Revenue (general assessment per lot)	50	60	60	60					
General operating assessments	5,900	6,900	6,960	6,960					6,960
Interest collected on past due amounts	38	14	19						
Transfer fees and penalties	550	450	400	100	100	100	100	400	
Operating revenue	6,488	7,364	7,379	7,060	100	100	100	100	7,360
Operating Expenses									
Common area upkeep & dog bags	717	782	595	200	200	200	200	800	
Insurance	891	369	2,527	1,200				1,200	
Web Site / Dropbox / Zoom	579	618	529	150		350	125	625	
Snow removal	1,550	3,125	453	1,500			1,000	2,500	
Neighborhood projects (signs and arborist reports)	519	210	-	150	150	150	150	600	
Remove Trees in Alley / 2025 Remove Border Tree		2,100	750					-	
Refresh Swales				8,000				8,000	
Speed Humps on S Timber Pine			3,132	2,900				2,900	
Swales Refresh (30% paid)			5,665						
Taxes and fees	50	50	50	50				50	
Printing, postage, office supply & other	674	258	740	125	125	125	125	500	
Meetings, seminars and annual picnic	898	706				850		850	
Professional fees		646		150	150	150	150	600	
Miscellaneous and contingency								-	
Total operating expenses	5,878	8,864	14,441	14,425	625	1,825	1,750	18,625	
Excess of revenue over expenditures	610	(1,500)	(7,062)	(7,365)	(525)	(1,725)	(1,650)	(11,265)	
Period End Dates ---->	12/31/2023	12/31/2024	9/9/2025	3/31/2025	6/30/2025	9/30/2025	12/31/2025	12/31/2025	
Cash in general bank account	23,275	21,775	14,713	14,410	13,885	12,160	10,510	10,510	
Restricted ARC funds in Gen'l bank Acct	-	-	-	-	-	-	-	-	
Cash available in general bank account	23,275	21,775	14,713	14,410	13,885	12,160	10,510	10,510	
Street Fund									
Street fund beginning of period	124,822	137,550	131,942	141,151	146,608	146,608	146,608	131,942	
Street reserve fund assessments	8,434	4,664	2,986	2,971				2,971	
Interest income	4,294	2,099	6,223	3,551			1,935	5,486	
Fed/OR Taxes on Interest (2023 paid in 2024)		(2,052)	-	(1,065)			(580)	(1,645)	
Withdrawal for street maintenance		(10,319)	-					-	
Street fund - End of period	137,550	131,942	141,151	146,608	146,608	146,608	147,963	138,754	

Summary Notes

Timber Creek HOA uses cash based accounting.

General Operating budget is used for everything except private street maintenance.

There is an annual assessment (currently \$60/year) for all HOA owners..

Homeowners on private streets or an alley are also charged a road assessment.

TC HOA's 2025 budget includes a carryover of \$6,000 from 2024 to clean out and rebuild the swales (rock strips adjoining streets).

TC Board added \$2,000 to the swales budget with the plan of doing most of the swales in a single year.

In 2024, the TC Board approved two speed humps on South Timber Pine (\$2,900). The humps will be installed in late spring or early summer.

General fund shows a projected deficit for 2025. During Covid the HOA deferred projects that are now being undertaken using carried over funds.

Withdrawal for street maintenance (\$10,319) was for crack sealing in 2024.

In 2024, the TC HOA transitioned from investing in bank CD's to US Treasuries

TC HOA pays Federal tax on investment income (flat 30% after \$100).

US Treasury interest is not taxed by Oregon.

In 2024 we paid taxes for both 2023 and 2024 (which is why the taxes are so high)

