



**Raccoon Point Road Maintenance Association  
(RPRMA)  
Annual Meeting  
August 22, 2015**

**RPRMA objectives:**

- Provide all users of Raccoon Point Road with control over road usage and how the road will be maintained
- Create a framework where regular maintenance will be performed and funded

# Today's Meeting

- Opportunity for dialog
- Review current conditions
- Discuss next's years plans
- Make decisions – keep moving forward

# Annual Meeting Structure

- Agenda published in advance
  - Meeting must follow published agenda – unless revised at beginning of meeting
  - Any Other Business (AOB) for new topics
- Quorum (Bylaws III.7)
  - 50% of Members in person or by Proxy (38 required as of today)
  - If unable 50%
    - New meeting announcement – 10 to 60 day notice
    - Need 25% in person or by Proxy
- Chair responsible for:
  - Keep discussion on topic (motion or report)
  - Limit time on discussion to timeframe
  - allow all to speak within meeting
  - Clarify any motion prior to discussion
- RPRMA Voting
  - Members only for voting on routine issues – signed RMA
    - Non-members welcome to observe and comment
  - All residents that are current on their assessments will be allowed to vote on special assessments

# Agenda

1. **Call to Order by association President**
2. **Determination of a quorum based on Lot owners present in person or by proxy**
3. **OPALCO/ROCKISLAND Discussion**
4. **Reports by officers:**
  - a. **President – state of the association and review of prior year's work**
5. **Overdue assessments**
6. **Presentation of proposed annual budget by Board**
  - a. **Discussion of options and road maintenance plan**
7. **Vote by members on annual budget and road maintenance plan**
8. **Chip seal discussion**
9. **Call for nominations (and self-nominations) for new Board members for each region**
  - a. **Candidates will be allowed up to 5 minutes each to describe their reason for wanting to be on the Board and their goals while on the Board**
  - b. **Candidate must be members of the Association to run for Board positions**
10. **Voting for Board members by region**
11. **Any other business for the Association**
12. **Meeting adjourned**



# Fiber Installation Discussion

OPALCO/ROCKISLAND DISCUSSION

VP of Engineering (Alan Smith)

VP of Operations (Tom Schramm)

# RPRMA Metrics 2015

- 146 Lots total – 138 lots sharing costs
  - Variances (10) per county tax regulations – forestry (100% deferred), senior (60% deferred), SJPT (100% deferred)
  - Region A (44) – first half mile
  - Region B (34) – Hill to RPOA mailboxes
  - Region C (58) – East of RPOA mailboxes
- 2015 Assessment by Lot (\$30.2k budget)
  - Region A (44) - \$123.58 – pays 18% of total budget
  - Region B (34) - \$248.77 – pays 28% of total budget
  - Region C(58) - \$281.25– pays 54% of total budget

# President's Report

- What's going well
  - Website Back Up
    - <http://www.raccoonpointroad.org>
  - Emergency fund created - \$5,000 available
    - No snow, washouts, tree fall last winter
  - Grading and Dustac on schedule this year
  - Accounting & Administrative structure operating smoothly
- What needs attention
  - Dustac cost and formulation
  - RMA amendment

# DELINQUENT ACCOUNTS

## Owe for 2014-2015

Crossman, Daniel C & Tracey A Levine	336.15
Weston, Carla L	276.39

## Will rebill - just got addresses

Kooyman, Johan G	156.92
Harris, William L & Dorothy C	380.02
Madigan, Maris	380.02

## Will have lean placed

Elliff, Shawn	1,163.44
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## Notice of Assesment Filed

Kowalchuk, Dale N	2,925.99
Stovall, Travis L (owes 2014-2015)	219.85
Philbrook, Gerald D & Georgia	1,638.00
Wallace, William J & Tracy L	2,461.19

## TOTAL

<b><u>9,932.43</u></b>
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# Bank Accounts

## Checking/Savings

### Islanders Bank Account

Year End Projection

Islanders Bank Checking	6,577.19
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Islanders Bank Reserve	5,000.00
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Islanders Bank Account - Other	_____
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Total Islanders Bank Account	<u>11,577.19</u>
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Total Checking/Savings	11,577.19
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# Treasurers Report

		2014 – 2015 Actual	Budget	Proposed 2015-2016
<b>Income</b>				
	<b>Interest Income</b>	9.61	10.00	8.00
	<b>2014-2015 Assessment</b>	34,889.15	36,500.00	0.00
	<b>2015-2016 Assessment</b>			30,208.07
	<b>Finance Charge</b>	201.62	325.00	192.93
	<b>Past Due Assessments</b>			
	<b>Special Assessment</b>	56.67	0.00	0.00
	<b>Membership Dues - Other</b>	0.00	0.00	0.00
		35,147.44	36,825.00	30,401.00
<b>Total Income</b>		35,157.05	36,835.00	30,409.00

		2014 - 2015	Budget	Proposed 2015-2016
<b>Expense</b>				
	<b>Bookkeeping Service</b>	2,010.00	2,000.00	2,000.00
	<b>Insurance</b>	2,167.00	2,300.00	2,300.00
	<b>Legal Expense</b>	0.00	500.00	500.00
	<b>Copies</b>	116.07	200.00	200.00
	<b>Mailing</b>	384.20	50.00	425.00
	<b>PO Box</b>	48.00	48.00	48.00
	<b>Supplies</b>	99.00	50.00	125.00
	<b>Web Page</b>	300.00	130.00	220.00
	<b>Office Expense - Other</b>	0.00	0.00	0.00
	<b>Total Office Expense</b>	947.27	478.00	1,018.00
	<b>Registration</b>	10.00	10.00	10.00
	<b>Taxes</b>	80.28	80.00	81.00
	<b>Administration - Other</b>	0.00	0.00	0.00
<b>Total Administration</b>		5,214.55	5,368.00	5,909.00
<b>Maintenance</b>				
	<b>Ditching</b>	4,507.77	1,600.00	3,500.00
	<b>Dustac</b>	8,756.10	0.00	9,000.00
	<b>Emergency Road Work</b>	0.00	5,000.00	0.00
<b>Grading &amp; Rolling</b>				
	<b>Fall Grading</b>	3,118.47	3,100.00	8,300.00
	<b>Spring Grading</b>	1,621.20	2,467.00	2,500.00
	<b>Summer Grading</b>	2,386.31	17,300.00	4,200.00
<b>Total Grading &amp; Rolling</b>		7,125.98	22,867.00	15,000.00
	<b>Mowing</b>	0.00	1,200.00	1,200.00
	<b>Snow Plow</b>	0.00	800.00	800.00
<b>Total Maintenance</b>		20,389.85	31,467.00	29,500.00
<b>Total Expense</b>		25,604.40	36,835.00	35,409.00
<b>Net Income</b>		<b>9,552.65</b>	<b>0.00</b>	<b>-5,000.00</b>

# Assessment Breakout

## Assessment by Region

Region A (18%)	5,437.52
Region B (28%)	8,458.18
Region C(54%)	<u>16,312.50</u>
Total	30,208.20

## Assessment by Lot

Region A (44)	123.58
Region B (34)	248.77
Region C(58)	<u>281.25</u>

2015-2016 Total Assessment	30,208.20
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# Change to RMA

- Reviewed RMA with several members and the Board.
- Primary concern from some members was liability for lot owners
- Suggestions on some “limited” changes to the RMA have been circulated and agreed:
  - Clarify that Lot owner only liable for their actions – not actions of association (Article 9)
  - Align Bylaws and RMA on improvements
  - Eliminate duplication of easement grants (Article 3 & 4)
- Process:
  - Membership vote on changes – must be current on assessments
  - If Approved ( 75% of current membership) – then details to follow



# **Chip Sealing Discussion**

# Island Excavating/Doolittle Estimates

## Island Excavating Work by Region - \$118,670.00

### Assessment by Region

Region A (18%)	IX Estimate	21,360.60
Region B (28%)		33,227.60
Region C(54%)		64,081.80
Total		<u>118,670.00</u>

### Assessment by Lot

Region A (44)	Lots in area	485.47
Region B (34)	44	977.28
Region C(58)	34	1,104.86
Total (=Assessments x lots)	58	<u>118,670.08</u>

## Doolittle Work by Region - \$160,000.00(2014 estimate)

### Assessment by Region

Region A (18%)	Doolittle Estimate	28,800.00
Region B (28%)		44,800.00
Region C(54%)		86,400.00
Total		<u>160,000.00</u>

### Assessment by Lot

Region A (44)	Lots in area	654.55
Region B (34)	44	1,317.65
Region C(58)	34	1,489.66
Total (=Assessments x lots)	58	<u>160,000.00</u>

## **Option 1**

**Complete Work in One Year**  
**Total Cost - \$287,849.79**

### **Combined Total for IX and Doolittle**

#### **Assessment by Lot**

#### **Lots in area**

Region A (44)	44	1,140.02
Region B (34)	34	2,294.93
Region C(58)	58	<u>2,594.52</u>
		287,849. 79

## **Option 2**

**Complete Work over Three Years**  
**Island Excavating (\$118,670.00) plus 1/3 Doolittle(\$53,333.00)**

### **Minimum doing IX work and one section the first year**

#### **Assessment by Lot**

#### **Lots in area**

Region A (44)	44	654.55
Region B (34)	34	1,416.50
Region C(58)	58	1,601.41



## Option 3

### Equal Assessments for all Lots

#### A. Completing all Work in One Year

Single per lot charge with each lot paying an equal share  
(147 lots)

**\$1,958.16**

#### B. Completing Work over Three Years

First year charge if each lot pays an equal share (147 lots)

**\$1,170.09**

The three year option will add approximately \$7,000.00 to the total yearly assessment for two additional years.

Additional Assessment per Lot	Lots in area	
Region A (44)	44	159.09
Region B (34)	34	205.88
Region C(58)	58	120.69

## Option 4

**Finance the entire \$278,000.00 with Islanders Bank**

Interest rate 5% - 6.75%

Loan is amortized over 10 years with a balloon payment at 5 years

At five years the balloon payment is due or the loan can be renewed

Monthly payment on loan \$3,179.34 which is interest and principle

Subject to review of the road association financials for two years and

adequate cash flow to support the request, otherwise a **guarantor**

may be required.

# Board of Directors

## Current Directors

Region A: Ted Kirschbaum, Jamie Cier

Region B: Bathen Shaner, Donna Delong

Region C: Jim Biddick, Rick Fant

## 2 Directors per region; staggered 2-year terms

Up for vote this meeting: Ted Kirschbaum (A),

Donna Delong(B), Rick Fant(C)

## Responsible per the Bylaws for operation of the Association:

No compensation

All directors equal authority

Eligible for officer position (Pres, VP, Sec, Treas)

## Meetings

Quorum: majority of Directors (4 for right now)

Directors choose location and frequency of meeting – which could include phone meetings

## Departure or Replacement

On resignation – Majority approval of Board for replacement to complete unexpired term

Removal – of members vote to remove

## Board of Directors elects officers

President ,VP, secretary and treasurer

# Any Other Business

- Open to Floor
- Adjournment

# RPRMA Chronology

- **October 2005** - Working group established
  - Don Pritchett, Jerry Philbrook, Rick Fant, Jim Biddick and Greg Nebeker
  - Researched best method to meet objectives – reviewed other road association structures
  - Polled other road users as to willingness to create association
  - Framework document published November 2005
- **November 2005** – “we are considering forming a road association” Mailing to lot users; with return postcard to gauge interest
  - 148 sent; 106 responses – 104 positive, 2 negative
- **February 2005** – Update email on process to date with copies of Framework
- **March 2006** – RPRMA incorporated as Non-profit Washington
- **April 2006** – Interim Board of Directors (volunteer); officers elected
  - Lynn Richards, Sharin Lee, Sean Roach, Bathen Shaner, Jim Biddick, Rick Fant
  - Mailing of association status, notice of Organization Meeting
  - Website online
- **May 20, 2006** – Organization Meeting; review structure with participants, get vote of confidence (overwhelming majority)
- **June 2006** – Interim Board meetings to complete RMA and Bylaws; adopt RMA and Bylaws
- **July 2006** – Mailing with status, meeting notice and request for Letter of Intent
- **August 27, 2006** – first annual meeting; \$50k budget approved
- **September 13, 2008** – annual meeting; \$50k budget approved
- **September 26, 2009** – annual meeting; \$30k budget approved
- **October 2009** – lawsuit for non-payment filed against 4 lots
- **September 25, 2010** – annual meeting; \$30k budget approved
- **Aug 2011** – summary judgment in non-payment lawsuit
- **September 24, 2011** – annual meeting; \$33k budget approved
- **November 11, 2011** - Christensen property sells, money due put in escrow account
- **March 15, 2012** - Figler assessment action resolved
- **August 25, 2012** – Notice of Assessments filed