



Raccoon Point Road Maintenance Association
(RPRMA)

Annual Meeting

August 9, 2025

10:00 AM

RPRMA objectives:

- Provide private road access and maintenance to and for the benefit of land owners present and future (Articles of Incorporation, Article III) in the context of the Road Maintenance Agreement recorded under San Juan Co. AFN 2007 1219026 to the Raccoon Point Road Maintenance Association.

Annual Meeting Structure

- Agenda published in advance
 - Meeting must follow published agenda
 - Open mike at end for audience to comment and bring up issues (3 minute limit)
- Quorum (Bylaws III.7)
 - No new additions this year
 - Total Voting Membership – 93 lots
 - Current members eligible to vote – 92 lots
 - 50% of Members in person or by Proxy (46 required as of today)
 - If unable 50%
 - New meeting announcement – 10 to 60 day notice
 - Need 25% in person or by Proxy (23 by today's number)
- Chair responsible for:
 - Keep discussion on topic (motion or report)
 - Limit time on discussion to timeframe
 - Allow all members to speak within meeting, five minutes per speaker
 - Clarify any motion prior to discussion
 - Insuring that meeting follows Roberts Rules of Order
- RPRMA Voting
 - Members only for voting on routine issues – signed RMA
 - Non-members welcome to observe
 - All lot owners that are current on their assessments are allowed to vote on special assessment

Today's Meeting

- Opportunity for dialog
- Review current conditions
- Discuss next's years plans
- Review the past years financials
- Discuss the next years budget
- Vote for Board members
- Make decisions – keep moving forward

PROOF OF NOTICE – FULL DOCUMENT IS ON WEBSITE



Raccoon Point Road Maintenance Association

PO Box 453

Eastsound, WA 98245

RPRMA Annual Meeting

When: August 9, 2025 Time: 10:00 am -1:00 pm

Where: Eastsound Fire Station – Mt Baker Road

2025 Agenda

- **10:00** Call to Order by association President and Determination of a quorum based on Lot owners present in person or by proxy
- **10:10** Approval of 2024 minutes (posted on the website – raccoonpointroad.org)
- **10:15** Year end report - President – state of the association and review of prior year's work
- **10:30** Future Needs
- **11:40** Speed Bump Discussion
- **11:50** Chip Seal Discussion
- **12:00** Presentation of proposed annual budget by Board and discussion of options
- **12:20** Vote by members on the annual budget
- **12:30** Call for nominations (and self-nominations) for new Board members for each region
 - Terms ending this meeting: Justin Lotak(A), Lesley Samuals(B), Tom Baillie(C)
 - Candidate must be members of the Association and in good standing to run for Board positions
- **12:40** Voting for Board members by region - members vote
- **12:45** Any other business for the Association. Open mike comments 3-minute limit
- **1:00** Meeting adjourned

APPROVAL OF MINUTES

- MINUTES WERE PUBLISHED ON THE ASSOCIATION WEBSITE
- ANY CHANGES?
- VOTE TO ACCEPT

President's Report

Highlights for the year

- ESWD had another break in their supply line at 484 RPR
- Replacing the culvert at this same location with a bladder sock
- Repaired two patched areas – will be ongoing expense until next chip seal application
- Completes emergency repairs – sink hole, rock & tree removal
- Snowploughing cost \$4,170.00 which was over by \$973.00
- Administrative
 - Insurance was the biggest expense (\$4,637.00)
 - Transferred \$8,734.33 to Chipseal Reserve
 - Past due notices have been sent monthly – 15%/yr interest
 - Past due accounts owe \$27,544.54
 - Six lots currently owe – one will have a lien placed on their property

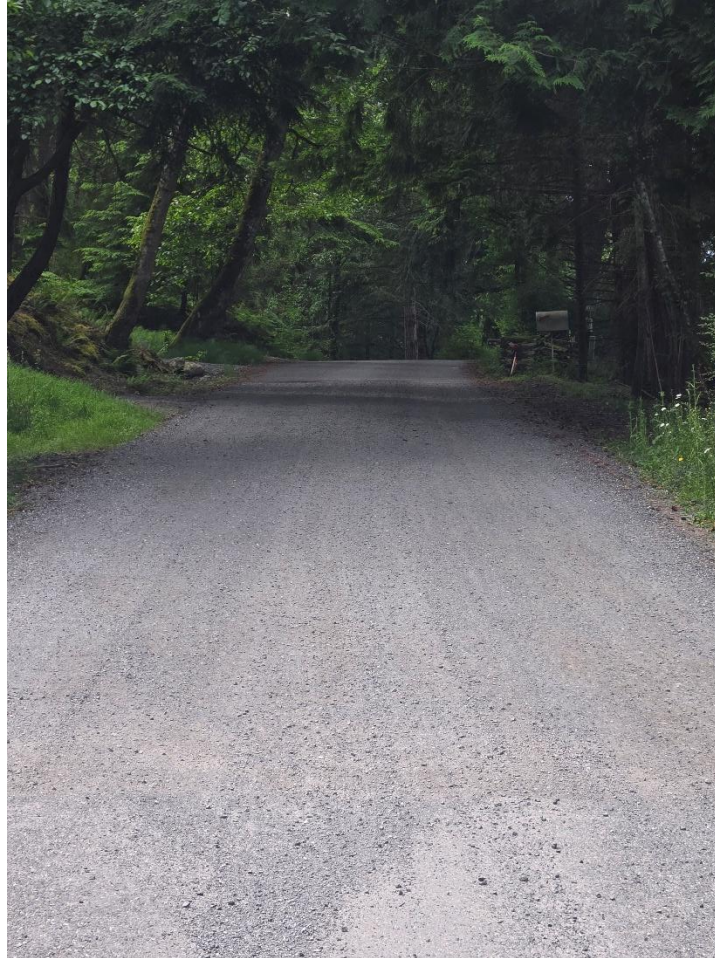


454 RPR Culvert/Road Repair

454 PATCH AREA



KEY DR PATCH AREA



Future NEEDS

- **SLIDES - THERE ARE A NUMBER OF SECTIONS THAT EXPERIENCED SLIDES THIS PAST WINTER**
- **CONTINUED PATCHING OF TWO AREAS**
- **MAY HAVE TO MOVE UP DITCHING IF FALL CONTINUES TO BE WET MONTHS.**



SJPT PARCEL
Slide Area



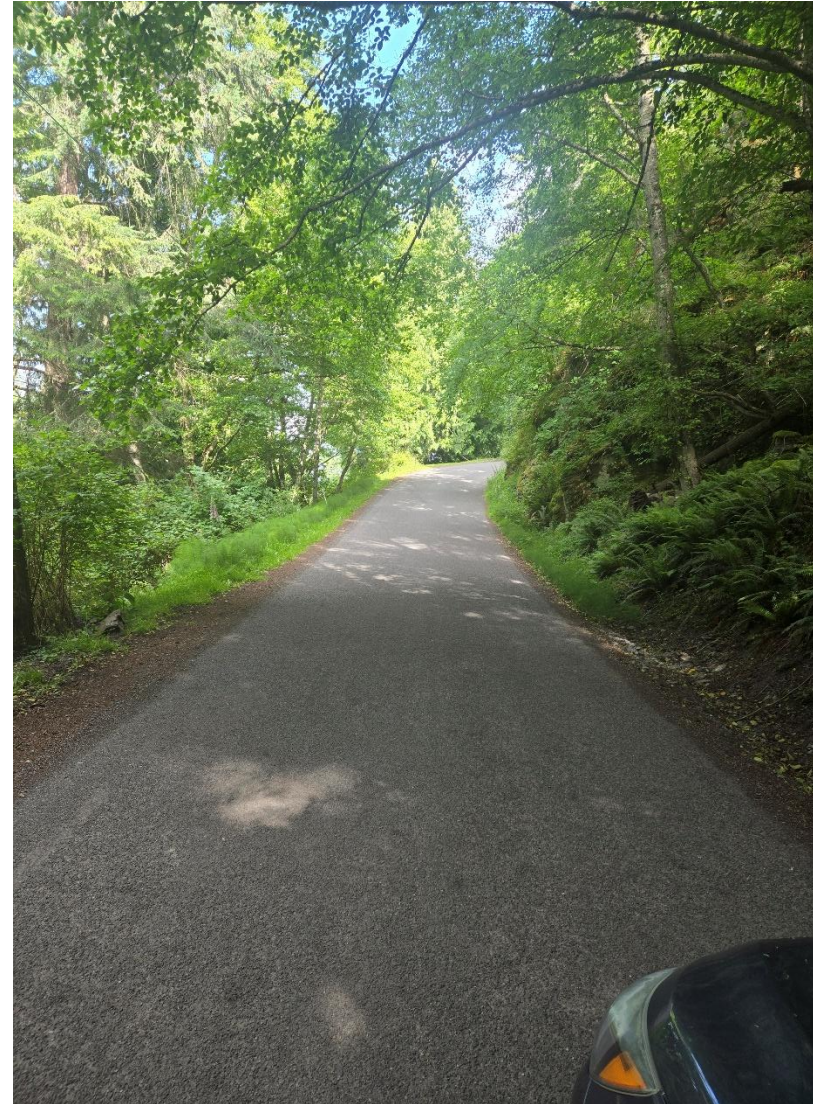


Key Dr Area

SPEED BUMP DISCUSSION

WHY WE ARE RECOMMENDING SPEED BUMPS





SPEED BUMP AREA

SPEED BUMPS

- WE WILL BE INSTALLING ONE SET AT 845 RPR - AT LEAST 4 CARS HAVE LEFT THE ROAD IN THE LAST 10 YEARS AT THIS LOCATION
 - COST PER INSTALLATION
 - MATERIALS
 - SPEED BUMPS - (4@\$64.80) = \$259.80
 - SIGNS - 1@ \$59.00
 - LABOR - \$525.00
 - TOTAL - \$843.80 + \$315.00 (shipping) & \$96.00 (tax) = \$1,254.80
- ARE THERE OTHER LOCATIONS YOU FEEL THEY ARE NEEDED?

CHIP-SEAL DISCUSSION

2027 Chip-Seal Application

- Goal was to have \$92,000.00* by the end of 2026 for the next application in 2027
- Current Balance is at \$50,979.52
- Loan repayment of \$16,000.00 is still owed
- Estimated income for the next two years is \$47,700.00
- Funds total expected is \$99,000.00

NEXT STEPS**

- Contact Doolittle for an estimate for work in 2027(Pending)
- Once the estimate is obtained get an estimate from Island Excavating
- Report update at the 2026 meeting and start to plan for any projected shortage
- At the 2026 meeting decide what action to take if needed for more funds to do work – loan or special assessment

* Revised from original Chip Seal notes

**DEPENDS ON THE AVAILABILITY OF DOOLITTLE AND THEIR SCHEDULE FOR THE ISLAND

FINANCIALS

YTD & PROPOSED BUDGET

FUTURE NEEDS

- Need to pay \$16,000.00 to Chip Seal Reserve
- Need to continue contribution to Chip Seal Reserve
- Need to budget for continued repair of patch area
- Need to continue to add to Association Reserve Fund

BALANCE SHEET AS OF JULY 15

					Jul 15, 25	
ASSETS						
	Current Assets					
		Checking/Savings				
			Reserve MM Account			
			Ditching Reserve	3,213.27		
			Mowing Reserve	3,213.27		
			2027 Chipseal Reserve	50,979.52		
			Reserve MM Account - Other	14.00		
			Total Reserve MM Account	57,420.06		
			Banner Bank Checking			
			Administration	6,854.80		
			Chipseal Loan	5,585.38		
			Emergency Reserve	5,432.62		
			Banner Bank Checking - Other	0.19		
			Total Banner Bank Checking	17,872.99		
			Total Checking/Savings	75,293.05		
			Accounts Receivable			
			Accounts Receivable	8.84		
			Total Accounts Receivable	8.84		
			Total Current Assets	75,301.89		
	Other Assets					
		Delinquent Accounts		29,293.90		
			Total Other Assets	29,293.90		
TOTAL ASSETS				104,595.79		

Income Report

					2024-2025		Budget		2025-2026 Proposed	
	Income									
		Interest Income			150.94		0.00		0.00	
		Assessments								
		Mowing Reserve			3,213.27		3,374.00		3,364.74	
		Ditching Reserve			3,213.27		3,374.00		3,364.74	
		Loan Repayment/Banner Bank			8,140.64		8,444.00		8,524.41	
		Chip Seal Reserve			9,378.88		9,729.32		23,820.95	
		Annual Admin & Maint Assessment			34,654.54		31,979.28		17,577.99	
		Finance Charge			107.89		0.00		0.00	
		2017 Chipseal Loan Assessment								
		Special Assessment			293.38		0.00		0.00	
		Total 2017 Chipseal Loan Assessment			293.38		0.00		0.00	
		Total Assessments			59,001.87		56,900.60		56,652.83	
		Misc Income			576.63		0.00		0.00	
	Total Income				59,729.44		56,900.60		56,652.83	

Expense Report

				2024-2025	Budget	2025-2026	
Expense							
10yr Loan Repayment				7,929.95	8,633.93	8,424.41	
Transfers							
Ditching Reserve				0.00	0.00	3,216.00	
Mowing Reserve				0.00	0.00	3,216.00	
Association Reserves				5,432.62	10,550.00	4,000.00	
Chip Seal -Reserve 2027				7,928.47	10,914.60	9,820.95	
Total Transfers				13,361.09	21,464.60	20,252.95	
*Reconciliation Discrepancies				-0.40	0.00	0.00	
Administration							
Insurance							
D&O Insurance				1,075.00	0.00	1,162.00	
Liability Insurance				3,562.00	3,400.00	3,847.00	
Total Insurance				4,637.00	3,400.00	5,009.00	
Interest Expense - Banner Bank				405.77	1,720.00	0.00	
Legal Expense				619.00	2,500.00	1,000.00	
Office Expense							
Annual Meeting				229.89	350.00	375.00	
Invoices				443.77	425.00	575.00	
PO Box				84.00	82.00	84.00	
Supplies				68.00	125.00	125.00	
Web Page				140.00	120.00	140.00	
Total Office Expense				965.66	1,102.00	1,299.00	
Registration				10.00	10.00	10.00	
Reimbursement to RPOA & TLCA				25.00	0.00	0.00	
Taxes				20.35	40.00	25.00	
Administration - Other				0.15	0.00	0.00	
Total Administration				6,682.93	8,772.00	7,343.00	
Maintenance							
Mowing				1,000.00	0.00	1,000.00	
Road Repairs				407.23	3,500.00	4,500.00	
Emergency Road Work				3,797.02	0.00	0.00	
Ditching				0.00	6,666.00	0.00	
Snow Plow				4,173.40	3,200.00	4,500.00	
Total Maintenance				9,377.65	13,366.00	10,000.00	
Total Expense				37,351.22	52,236.53	46,020.36	

RPRMA Metrics 2025

143 Lots total

- Region A (49) – First half mile
- Region B (36) – Hill to RPOA mailboxes
- Region C (58) – East of RPOA mailboxes
- Variances (6) per county tax regulations – Per County Deferral (1) Senior(3) (60% deferred), SJPT(2) (100% deferred)

140 lots sharing costs

- Region A (48) – First half mile
- Region B (35) – Hill to RPOA mailboxes
- Region C (57) – East of RPOA mailboxes

2025-2026 YEARLY ASSESSMENT			
3% increase to increase chipseal reserve.			
Loan Repayment(\$8,524.41)			
Region A (18%) \$1,534.39		Total Per Lot (48) \$31.97	
Region B (28%) \$2,386.83		Total Per Lot (35) \$68.20	
Region C (54%) \$4,603.18		Total Per Lot (57) \$80.76	
Chipseal Reserve (\$23,820.95)			
Region A (18%) \$4,287.77		Total Per Lot (48) \$89.33	
Region B (28%) \$6,669.87		Total Per Lot (35) \$190.57	
Region C (54%) \$12,863.31		Total Per Lot (57) \$225.67	
Mowing Reserve (\$3,364.74)			
Region A (18%) \$605.65		Total Per Lot (48) \$12.62	
Region B (28%) \$942.13		Total Per Lot (35) \$26.92	
Region C (54%) \$1,816.96		Total Per Lot (57) \$31.88	
Ditching Reserve (\$3,364.74)			
Region A (18%) \$605.65		Total Per Lot (48) \$12.62	
Region B (28%) \$942.13		Total Per Lot (35) \$26.92	
Region C (54%) \$1,816.96		Total Per Lot (57) \$31.88	
Administration/Maintenance Assessment (\$17,577.99)			
Region A (18%) \$3,164.04		Total Per Lot (48) \$65.92	
Region B (28%) \$4,921.84		Total Per Lot (35) \$140.62	
Region C (54%) \$9,492.11		Total Per Lot (57) \$166.53	
Total Assessment (\$56,652.83) 13% increase for fiscal year			
Region A (18%) \$10,197.51		Total Per Lot (48) \$212.45	
Region B (28%) \$15,862.79		Total Per Lot (35) \$453.22	
Region C (54%) \$30,592.53		Total Per Lot (57) \$536.71	

ASSESSMENTS

- RESERVE - \$20,000 (long-term)
 - \$5,432.00 this year
- MOWING - \$9,999.00 (3 Years)
 - \$3,427.95 this year
- DITCHING - \$ 9,999.00 (3Years)
 - \$3,427.95 this year
- CHIP SEAL RESERVE – current at \$50,979.52

ELECTIONS

Board of Directors

- ❖ Current Directors
 - ❖ Region A: Justin Lotak, Jamie Cier
 - ❖ Region B: Darryl Duke, Lesley Samuals
 - ❖ Region C: Jim Biddick, Tom Baillie
- ❖ 2 Directors per region; staggered 2-year terms
 - ❖ Up for vote this meeting:
 - ❖ Justin Lotak(A), Lesley Samuals(B), Tom Ballie(C)
- ❖ Nominations
- ❖ Responsible per the Bylaws for the operation of the Association:
 - ❖ No compensation
 - ❖ All directors have equal authority
 - ❖ Eligible for officer position (Pres, VP, Sec, Treasurer)
- ❖ Meetings
 - ❖ Quorum: majority of Directors (4 for right now)
 - ❖ Directors choose the location and frequency of meetings – which could include electronic media meetings
- ❖ Departure or Replacement
 - ❖ On resignation – Majority approval of Board for replacement to complete unexpired term. Does not require a majority vote.
 - ❖ Removal – all members vote to remove
- ❖ Board of Directors elects officers
 - ❖ President, VP, Secretary and Treasurer

Any Other Business

- Open to Floor – 3 minute time limit
 - Not a debate forum
 - Only issues that do not ask for a vote
 - Chair has the right to table any action for future discussion by the Board
 - Board will respond in 60 days as to a plan of action if needed to address any issue
- Adjournment