

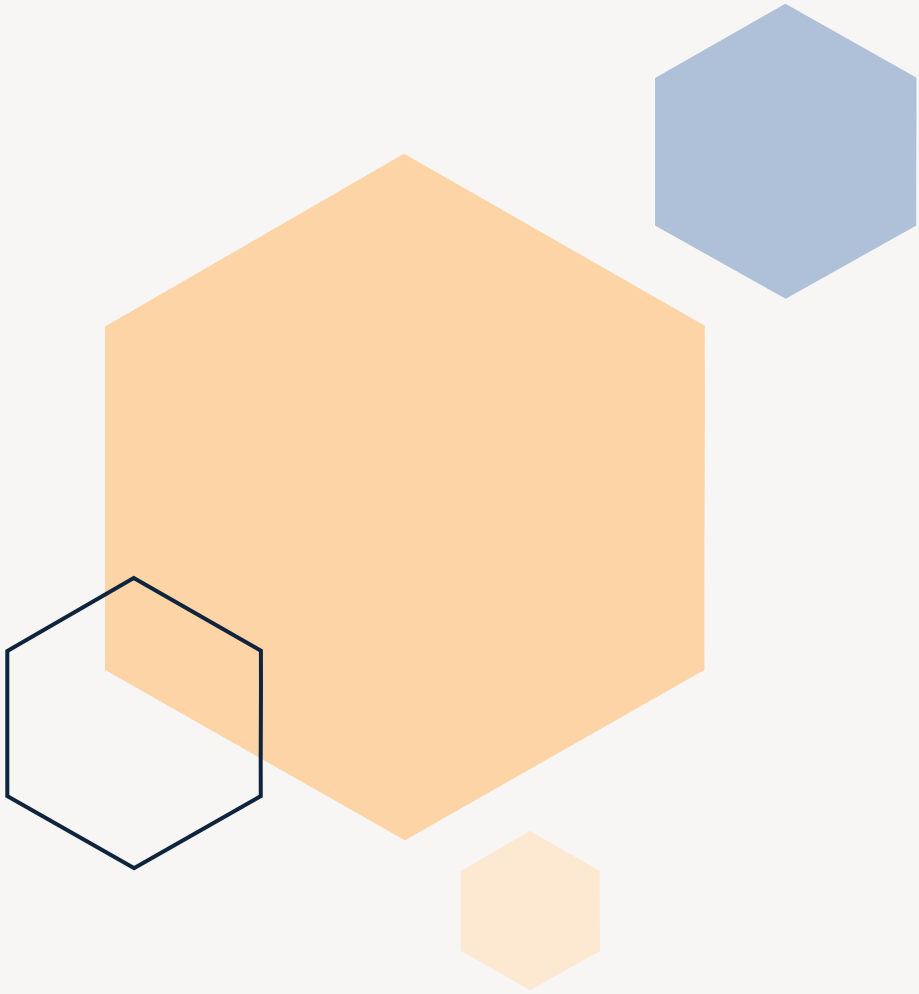
Long-Term Funding for Robin Meadows

November, 2025

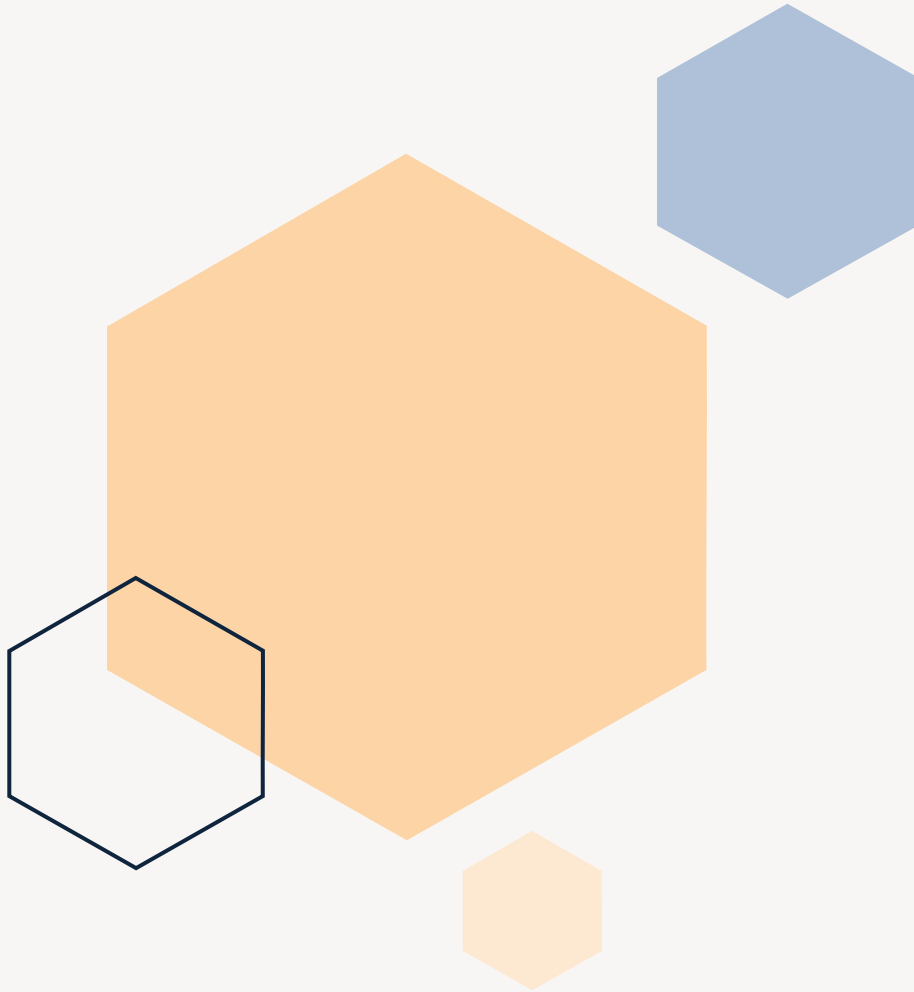


Our current state



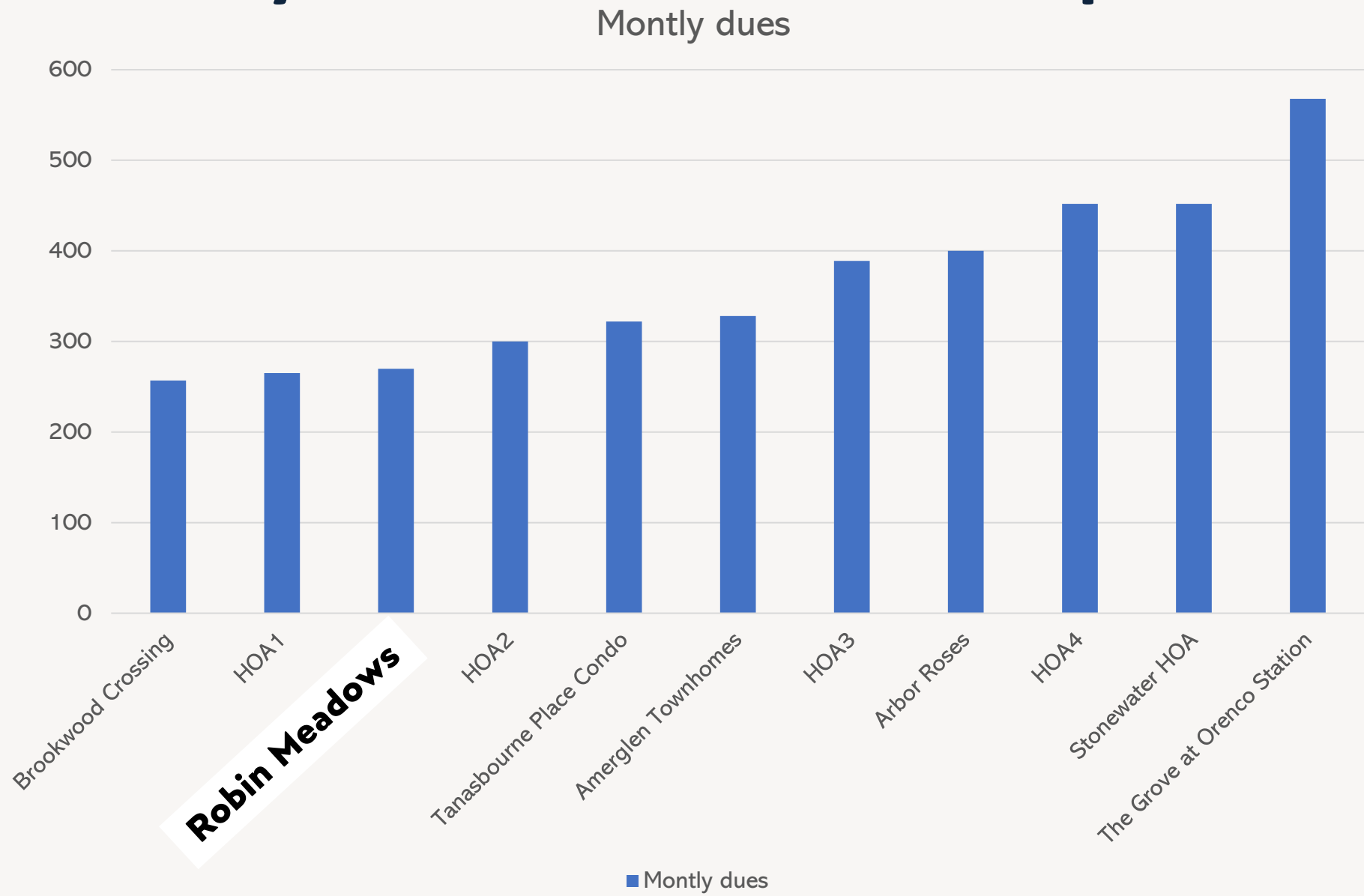


- Guidance is to save 1-3% of home's value each year. We should be closer to 3% as our homes are over 20 years old.
- Average selling price in last 5 years: \$412,568
- Based on the above guidance:
 - 1% = \$344 per month or \$4,126 per year
 - 2% = \$688 per month or \$8,251 per year
 - 3% = \$1,031 per month or \$12,377 per year or

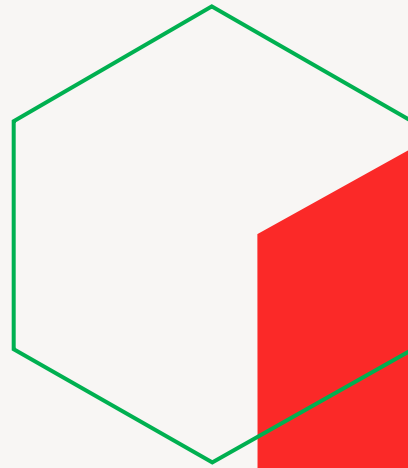


- Our current HOA dues are \$270/month
- Independent calculations in conjunction with the reserve study suggest we should be paying \$1,042.84 a month starting in 2026. This is in line with the 3% guidance.
- Out of 11 HOAs in the area, we are the third least expensive. The average monthly dues are \$353 between the 11 HOAs.
- **Summary:** We are paying low monthly dues for an HOA that carries a large share of maintenance responsibility.

HOA monthly dues with similar responsibilities

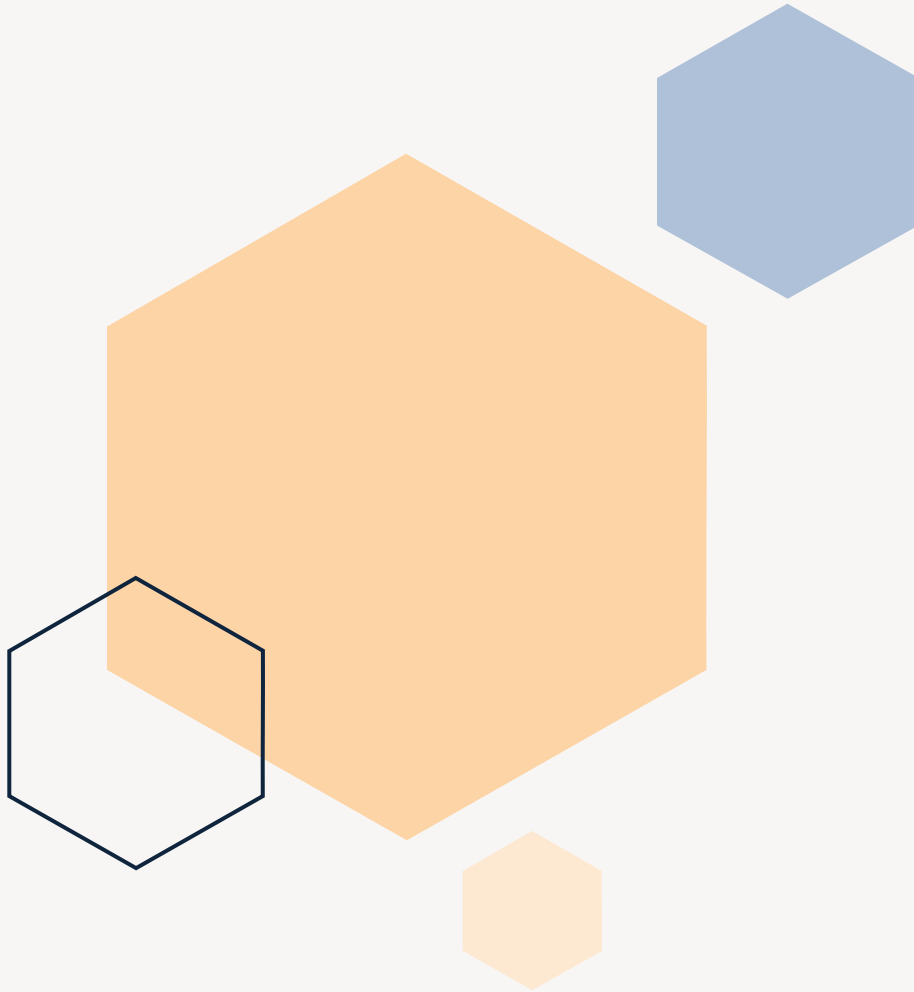


Insurance



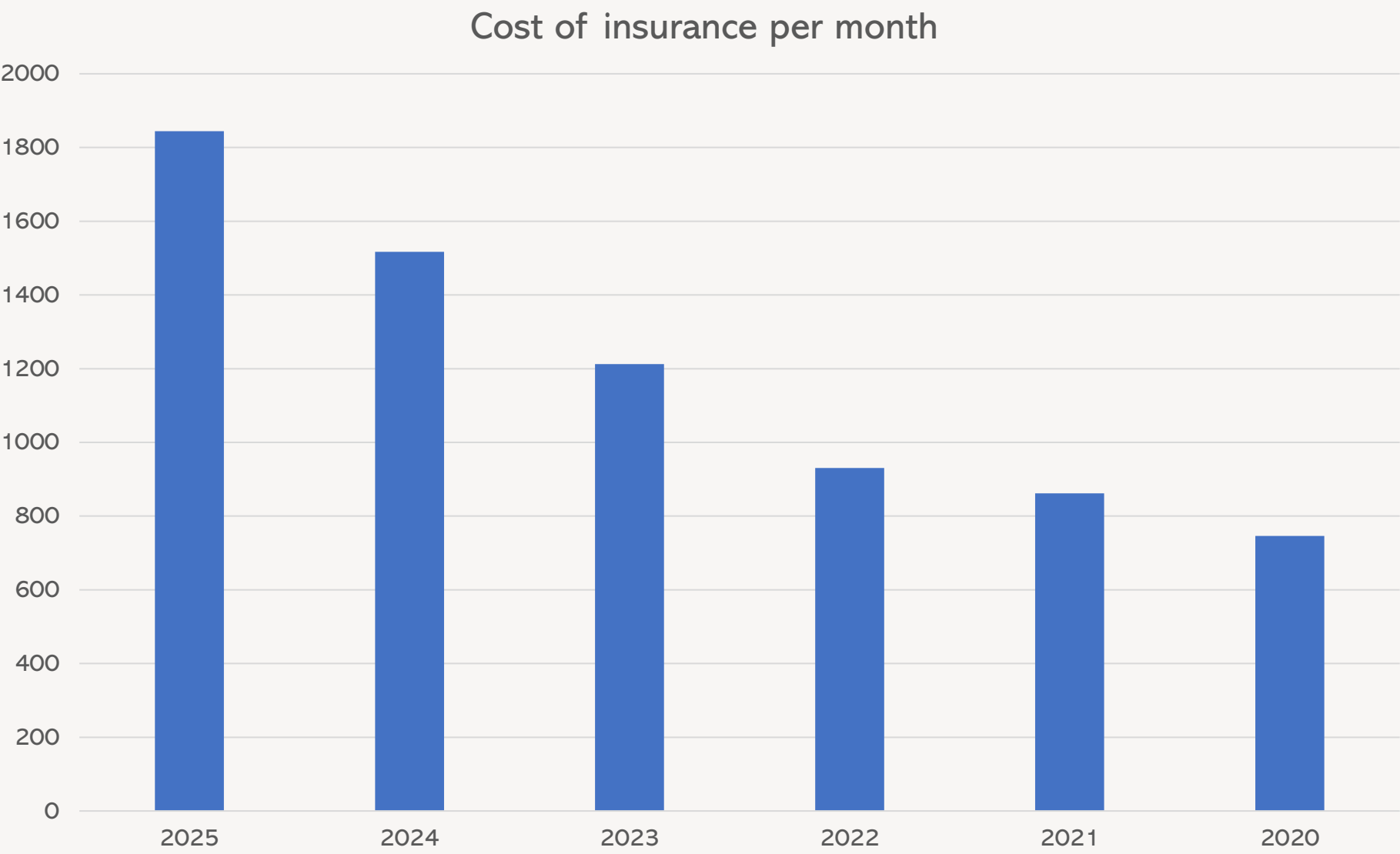
State Farm





- Since 2020, insurance has gone up 147%
- Average premium increase since 2020 is 19.7%
- The HOA was paying \$746 a month in 2020, in 2025 we are paying \$1844 a month
- If insurance continues to go up at the same rate, we will be paying over \$11,000 a month in 2037.
- Insurance is our single largest maintenance expense with no signs of slowing down

Cost of insurance per month since 2020



Proposals

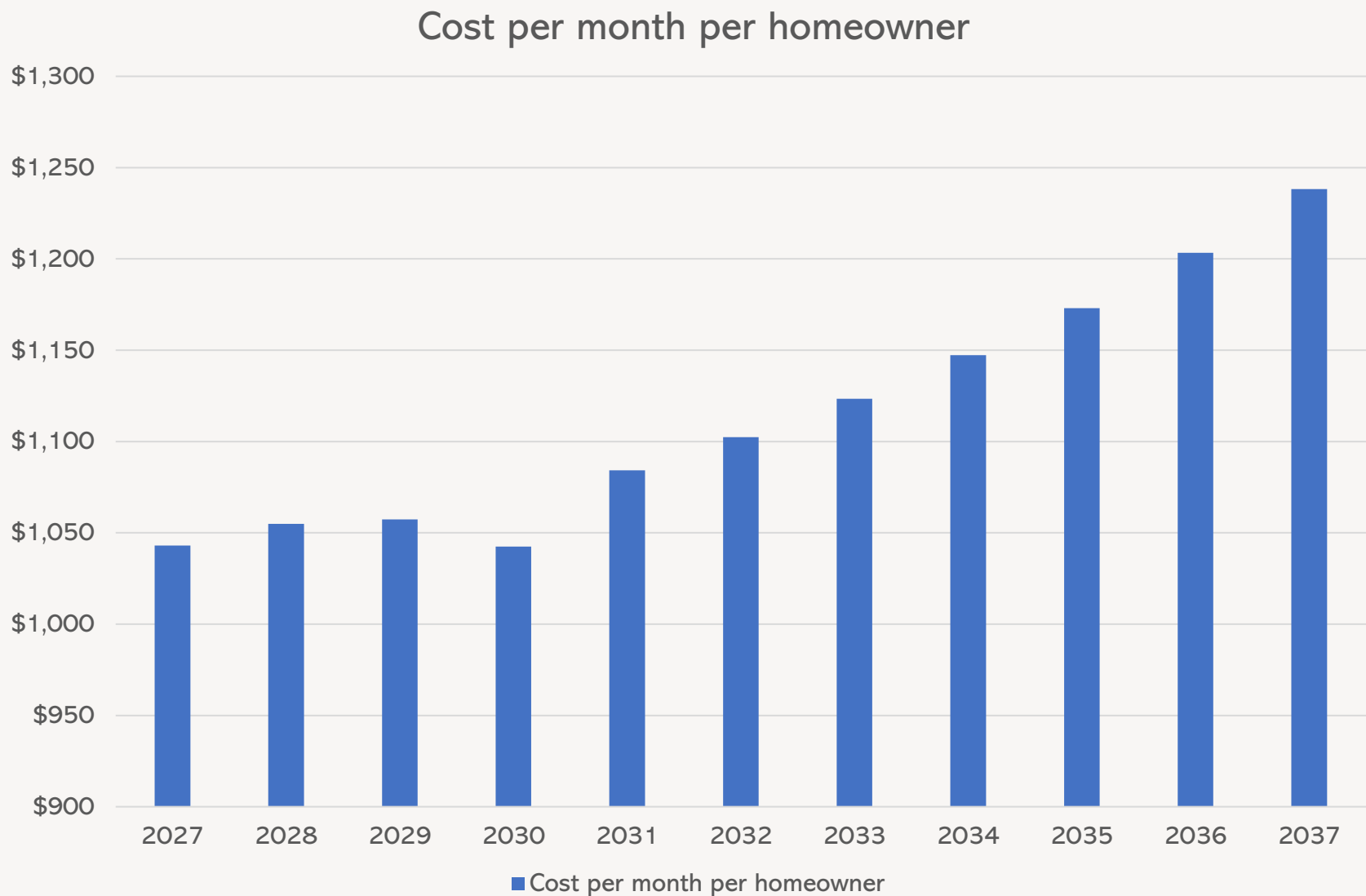




Proposal 1

- Keep the CC&Rs the same
- Increase the dues 20% to \$324
- This funds an additional project in 2026, such as painting the fascia
- Does not address the underlying issue as the HOA does not have the funding to complete all projects
- There will be a special assessment in the future

Projected monthly dues through 2037



A decorative graphic on the left side of the slide featuring a large orange hexagon in the center. To its top right is a smaller blue hexagon, to its bottom right is a smaller light orange hexagon, and to its bottom left is a white hexagon with a dark blue outline. The text "Proposal 2" is centered within the large orange hexagon.

Proposal 2

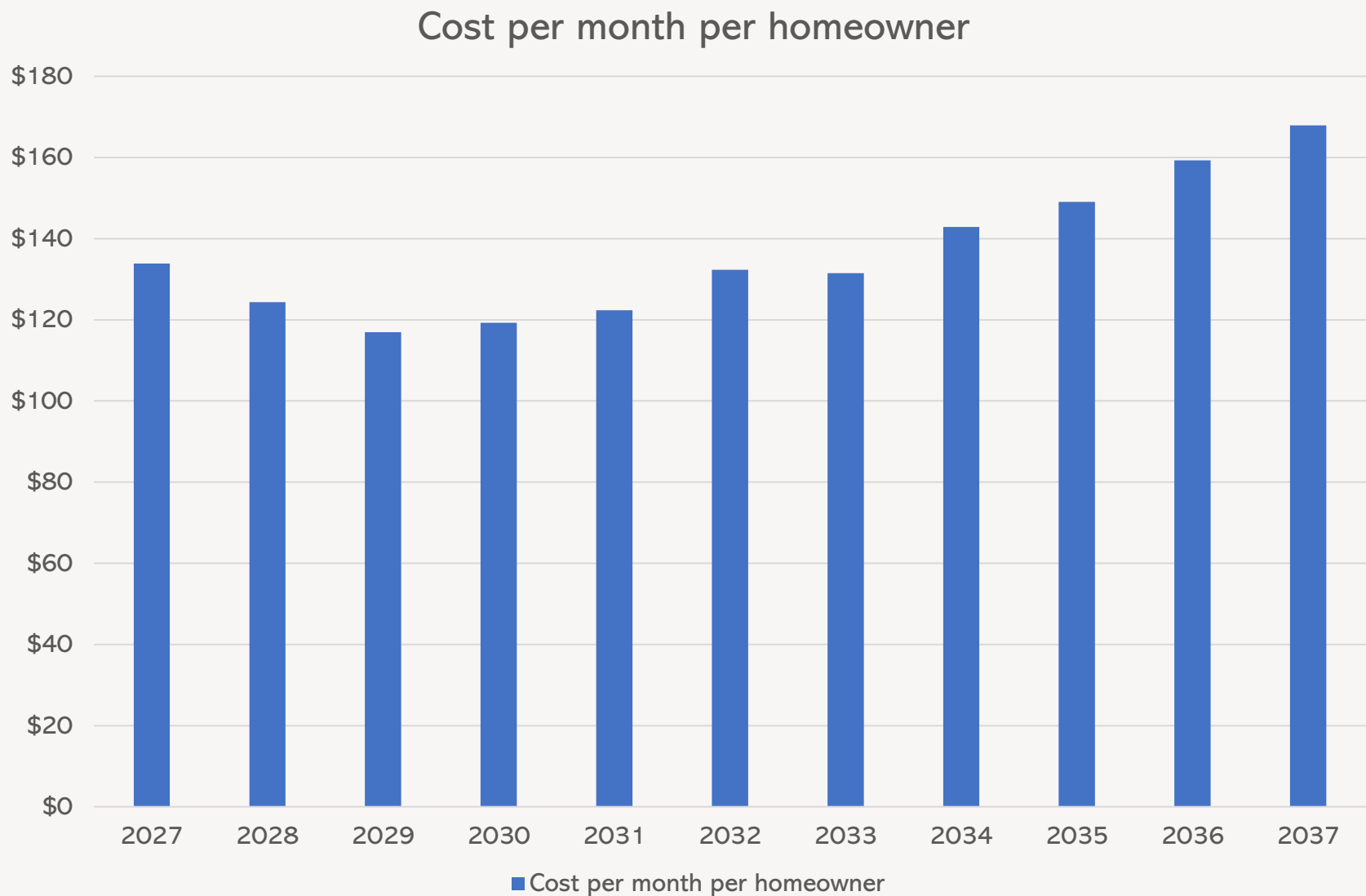
- Change the CC&Rs to have homeowners be responsible for roofing, siding, fascia, porch, and gutters. **Some exterior maintenance would be done by the HOA – once a year gutter cleaning, once a year moss out, and power washing every four years.**
- If the CC&Rs are changed then we would reduce our insurance 70-80% according to our insurance agent.
- Would lower dues to \$200 per month in 2027 and reevaluate each year. Projections suggest this level could be sustained for at least 10 years, if not more.
- Goal is to build up 4 times yearly maintenance costs and reserves costs

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Proposal 2 continued

- Would follow advice from Roodbridge Townhomes HOA (the HOA to the west of us) who changed their CC&Rs in 2024 with guidance from Minter Bridge HOA (the HOA to the north of us).
- Would take volunteers going line by line over the CC&Rs, showing the changes, and notifying the homeowners.
- This would be at least a year long process
- Cost would be dependent on how much we use a lawyer, but if using a lawyer then no more than \$10,000
- \$300 fee to submit new CC&Rs to the state of Oregon

Projected monthly dues through 2037



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Proposal 3

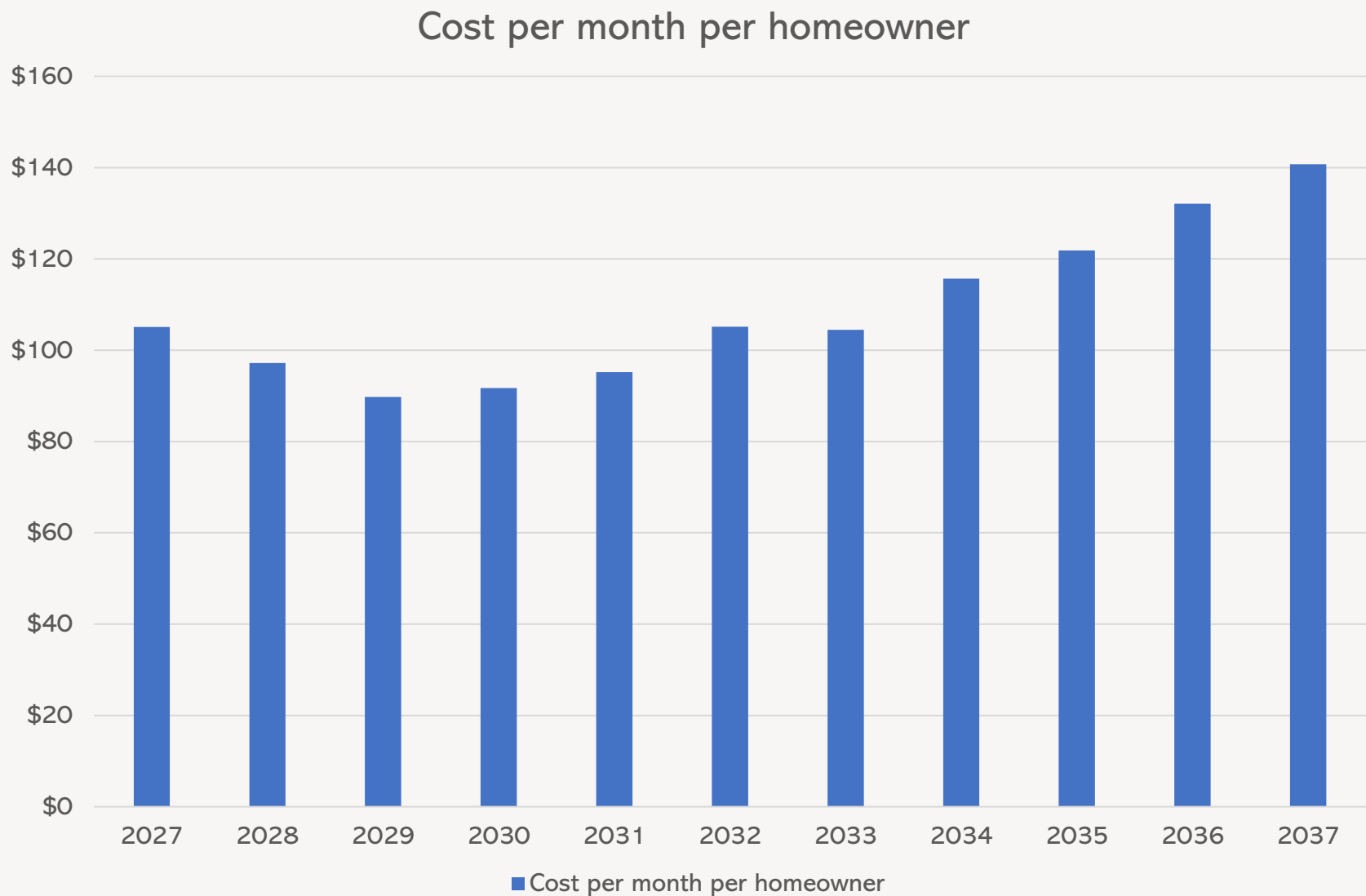
- Change the CC&Rs to have homeowners be responsible for roofing, siding, fascia, porch, and gutters. No exterior maintenance done by HOA.
- If the CC&Rs are changed then we would reduce our insurance 70-80% according to our insurance agent.
- Would lower dues to \$175 per month in 2027 and reevaluate each year. Projections suggest this level could be sustained for at least 10 years, if not more.
- Goal is to build up 4 times yearly maintenance costs and reserves costs

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Projected monthly dues through 2037

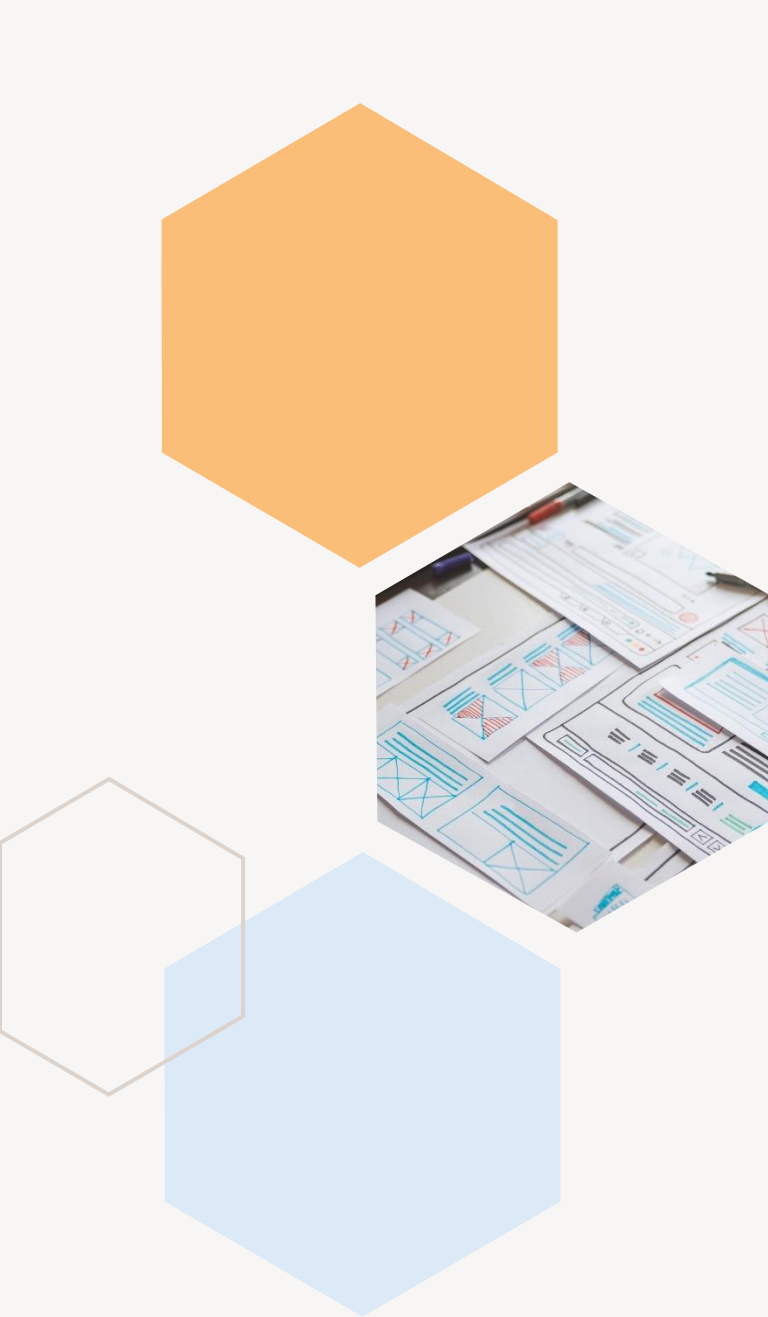


Summary

The HOA is underfunded and if it continues to operate the same as we have in the past, special assessments are certain.

As it stands right now, the HOA cannot fund all projects which means projects will be delayed or not be able to get done without a special assessment.



A decorative graphic on the left side of the slide. It features three large hexagons: an orange one at the top, a light blue one at the bottom, and a white one with a thin brown outline in the middle. Overlapping the white hexagon is a photograph of a document with various charts and graphs, including bar charts and line graphs, with some red and blue markings.

Important links

Maintenance budget -

<https://docs.google.com/spreadsheets/d/1SJsrU7D3N63Dvhlx5INMVU8-vxgbn2IF/edit?usp=sharing>

Reserve budget -

<https://docs.google.com/spreadsheets/d/1rvGrGzUhZJQrDVGB97k4rl8v5B2WOcOj/edit?usp=sharing>

HOA comparisons -

https://docs.google.com/spreadsheets/d/1Af3BDHQPBUcG8FtgjD5RwGTpoQ9dl4Wy/edit?usp=drive_link&ouid=114613771978552648387&rtpof=true&sd=true