



ANNUAL MEMBERSHIP MEETING AND ELECTION

Fiscal Year 2025–2026

Date & Time: Saturday, May 17, 2025 – 1:00 PM **Location:** Oxford Suites –
Town Meeting Room 12226 N. Jantzen Drive, Portland, OR 97217

AGENDA

1:00 PM – Sign-In Begins

- Ballots will be distributed at check-in.

1:30 PM – Call to Order

- Welcome
- Roll Call & Quorum Report

Approval of 2024 Annual Meeting Minutes

- Additions or Corrections?
- Membership Vote to Approve
- First: _____ Second: _____
[View the 2024 Draft Annual Meeting Minutes](#)

Officer Comments

- President – Kate Norman
- Secretary – Karla Divine
- Treasurer – Year-End Review – Tom O’Connor

Committee Reports

The written committee reports and budgets have been emailed and are included in the meeting packet.

Please review all materials in advance, especially those related to voting.

Presentations by:

- EPIC Committee
- RESERVE Committee – Peter Bairey & Mike Patterson
(Including overview and forecast based on the Regensis Report)
[View the full Regensis Report](#)

Budget and Voting Items – Member Action Required

Presented by Tom O'Connor and Kate Norman

Members will vote on the following items:

(Please review packet materials and email links in advance.)

1. **2025–2026 Proposed Budget**
Presented by the Board for membership approval.
2. **Architectural Review Committee (ARC) Elections**
 - 3 positions open
 - Candidates: Steph Bairey, Sylvia Davids and Mike Duncan
 - Outgoing: Steven Bustin, Percy Wise
 - Liz Munnelly resigned to run for Board; her ARC term had one year remaining.
(Candidate bios are in the packet.)
3. **Board of Directors (BOD) Elections**
 - 3 positions open
 - Candidates: Tom O'Connor (2nd term), Liz Munnelly, Gigi Bustin
 - Replacing Sean McCarthy and Brandt Monfort
4. **Rental Policy Vote**
 - Please review the Rental Policy Considerations page in the packet.
5. **Independent Fiscal Review for 2024**
 - A vote will be held on whether to proceed with an independent fiscal review.
 - Background is included in the packet Consideration page.

Ballot Clarification – Kate Norman

Ballots will be collected and counted by Kelly Monfort and Deborah Menenberg.

If you plan to vote by proxy or absentee, please contact

Karla Divine at karla@karladivine.com no later than 6:00 PM on Friday, May 16, 2025.

Membership Forum

Members wishing to speak during the forum must notify Secretary Karla Divine in advance.

Deadline to request speaking time: May 15, 2025

Please include:

- Your name and slip number
- Date
- Topic you wish to address

(Advance requests allow time for scheduling and Board preparation.)

Next Regular Board Meeting:

Monday, June 23, 2025

2025 TDA Annual Meeting Packet

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3. **Current Board Statements of Service**
4. **Candidate Bios**
(We will be voting on these; please read carefully.)
5. **Annual Committee Reports**
 - A link is provided to the Regensis Report:
[Regensis Reserve Study and Maintenance Plan](#)
6. **Considerations to Read Before Voting:**
 - **Independent Fiscal Review**
 - **Rental Policy**
 - **How to Submit a Board Agenda Item for 2025–2026: FORM**
7. **TDA Website Links**
 - [Regensis Reserve Study](#)
 - [2024 Annual Meeting Draft Minutes](#)
8. **2025–2026 Proposed Operating Budget**
9. **Next Regular Board Meeting**
 - Monday, June 23, 2025

President Letter 2025

As we close out another year, I want to take a moment to reflect on our progress, highlight key developments, and share plans for the coming year.

This year River Bank Construction completed the west end dock rebuild project. Metro Overhead installed new entrance and exit gates, controller, and operators along with a new section of steel fencing. Metro also installed new security cameras and computer software to support our system. Lovett Construction performed 5 excavations removing severe root clogs in the storm drain eliminating Lake Tomahawk. Our signage has been updated, with one more sign to be installed. The list of regular maintenance is lengthy, but our team continues to keep us up and running.

Our financial security continues to be carefully watched. Our Reserve team is engaged and will continue to evaluate our Reserve needs as we move forward. Our operational budget is closely monitored by our treasurer and Board members. The Board continues to evaluate what funds are needed and how best to fund those needs. Remember that each month all financial transactions are presented to the community with complete transparency.

We continue to have strong community participation for our social events and our 2 yearly clean up days. However, we still need your support during the year. We are self-managed, which means as owners we are responsible for this moorage. While some committees are well staffed many committees need support to fulfill their responsibilities. When you ask why something has not happened, first ask yourself what you can do to help. I do want to thank the members that selflessly volunteer many hours to this moorage and its members. You are appreciated but unfortunately overburdened. I hope you will have some relief and support as other members decide to be part of the success of their community.

During our July Board meeting we will be looking at the Board's agenda for this coming year. In addition to the daily issues that we must address we will evaluate where we are on current issues and how best to proceed to accomplish our goals and best serve our community.

Real change starts with each member. And it starts with each member who is willing to give what they can, when they can—even when it is not easy. Community service is not just what we do. It reflects who we are.

Let us keep showing up. Let us keep building something better—together.

Respectfully,
Kate Norman

TOMAHAWK DESTINY ASSOCIATION

Board of Directors Statements of Service

Peter Bairey, Slip 470

Steph and I moved to the moorage in July 2024 after years of dreaming of living in a floating home. My background is in facilities management, maintenance, and residential construction. I've learned the importance of a proper reserve study, maintenance planning, and funding, and want to bring my knowledge here to TDA.

I was appointed to fill a vacant board seat and serve as Board Liaison to the Reserve Committee. I've been humbled by the knowledge, experience, and dedication of our board and committee chairs.

As a board member, I hope to help build consensus, encourage cooperation, and strengthen our community as we plan for the moorage's future.

Karla Divine, Slip 460

My name is Karla Divine. I have lived at TDA since 2001. We moved here to be close to our passion of sailing and river/water enjoyment. I have loved living here. I love coming home and viewing our moorage from the top of the ramp with the feeling of pride and pleasure I get from knowing that 'this' is my neighborhood, my home. That feeling was supported and strengthened during my partner Steve's final illness as I experienced the care and love of my neighbors in both small and very significant ways. I have also really enjoyed bringing new members into our community through brokering for you as a Realtor.

I am currently serving in the second year of my service as the Secretary of this Board. It's a big job but it is also satisfying. I feel very good about working for my community/neighborhood.

I see my contribution as being able to draw more of you into volunteering in some way to care for and guide our moorage, work on committees generally see yourselves as important members of a larger group, I work to preserve the viability of our moorage while trying hard to bring new ideas to the conversations that keep our costs down. As a board director, I support the move towards tighter regulations and fiscal strength while continuing to promote the notion of fun on the river and community friendship. I want to see more expansive research into creative options for the future of our community rather than relying only on higher fees from the members.

Thank you for your friendship and support.

Bill Mascott, Slip 168

Good afternoon, I was tasked by the amazing Karla Divine to speak to my time as a TDA board member. Serving on the board has indeed been rewarding, and at times, a challenging experience. Challenging only in the need for patience in understanding the various perspectives when looking for the common ground on behalf of this highly diverse community. Throughout my 3-yr. tenure on the board, including my time as Treasurer, one of the most positive aspects of serving on TDA's board has been the camaraderie with other board members in navigating the multiple of challenges facing TDA today. Yet, we as elected volunteers do our best to find the common goal – perhaps not always a perfect solution, but always with the spirit of betterment for the moorage in mind.

TDA is a managed HOA by volunteers. Despite working with limited resources, TDA has achieved significant accomplishments these past years and have much to be proud of. This experience has deepened my appreciation for all those who have invested their time. I encourage you to get involved, TDA is worth the effort. Thank you all for your support and confidence in me.

Sean McCarthy Slip 280

To the board, I appreciate the opportunity to reflect on my contributions this past year as a member of our floating home moorage board. It has been a rewarding experience to serve alongside such a dedicated and knowledgeable group of individuals.

Throughout the year, I have actively participated by attending every meeting from start to finish, contributing my thoughts when I felt they would add value to the discussion, and listening when discussions became more in-depth. Sometimes it takes silence and not more discussion to move things forward. I have also made it a priority to be an engaged and positive presence within our community – participating in cleanup events, volunteering for weekly watering, and staying informed about the many needs of our moorage.

As a newer board member and resident, this position on the board has been a significant learning experience for me. I have enjoyed collaborating with my fellow directors and gaining a deeper understanding of the responsibilities involved in maintaining and improving our community. I look forward to continuing to contribute in ways that support the success of our moorage.

Kate Norman, HOA Board President, Slip 284

Serving on the HOA Board Community service isn't just about volunteering hours, it's about choosing to show up, even when it's not convenient. Serving as President of our community's HOA board, I know firsthand how hard it can be to make time when life is already full. Between work, family, and daily responsibilities, there is never a perfect moment. But I keep showing up – because this matters. When we serve, especially when time is tight, we send a message: this moorage, is worth it. Whether it's serving on our Board, the ARC or any of our committees, every bit of effort helps create the kind of moorage we all want to live in. Every time you serve your community you are showing that you care about more than just yourself, you care about your neighbors, you care about the success of our moorage.

Serving on the Board offers an opportunity to be a part of the decisions that ensure our success, being part of the solution. Complaining is easy, finding solutions takes courage. It's not an easy commitment, but being on the Board of our HOA is rewarding.

Real change starts with each member. And it starts with each member who is willing to give what they can, when they can – even when it's not easy.

Community service is not just what we do. It reflects who we are.

Let's keep showing up. Let's keep building something better – together.

TOMAHAWK DESTINY ASSOCIATION
Nominee for Architectural Review Committee (ARC) 2025



I'm Steph Bairey and I've lived on the moorage for 10 months. My husband Peter serves on the HOA Board. Professionally, I'm an Editorial Manager at the Intel Newsroom, author of women's fiction novels, an independent publisher of emerging Pacific NW authors, and Media Manager for the Raging Grannies. I'm organized, thoughtful, solution-oriented, and eager to support our community.

Steph Bairey #470

TOMAHAWK DESTINY ASSOCIATION
Nominee for Architectural Review Committee (ARC) 2025



Sylvia Davids #440

The daughter of an architect and an educator, Sylvia will bring vision and creativity to the ARC committee position.

After operating The Starlite Classic Campground for over ten years, Sylvia's attention to detail and concern for aesthetics is clear. From arranging vintage trailers, to displays within and without, she knows what is appropriate and appealing.

She grew up in one of Portland's nicest areas, Council Crest, and loves the beauty of her old neighborhood.

Having spent many days on her dad's old double ended Gillnetter, as well as weekends at sand island in her best friends pleasure boat, Sylvia spent many days and nights on the Willamette and Columbia rivers. They continue to be a part of her soul, and you can see why she chose to live at Tomahawk Island!

She also lived in one of the few passive solar homes built in Oregon, and it was chosen to grace the cover of "Better Homes & Gardens".

TOMAHAWK DESTINY ASSOCIATION
Nominee for Architectural Review Committee (ARC) 2025



Mike Duncan #520

Mike is a native Oregonian and recently retired from careers in IT, healthcare, and telecommunications. He plans to spend his time traveling, hiking, whitewater boating, and fishing. Mike loves living on the water and has appreciated the warm welcome from the TDA community.

He purchased Slip #520 last year and is running for a position on the Architectural Review Committee (ARC).

TOMAHAWK DESTINY ASSOCIATION

Nominee for Board of Directors 2025



Gigi Bustin Slip #234

I am excited to submit my candidacy for the TDA Homeowners Association Board. Along with my husband, Steven Bustin, I have been a resident of TDA for the past five years. We've had the unique experience of living on both the east and west sides of the moorage, providing me with a broad understanding of our community's diverse needs and perspectives.

In addition to my residency, I have served as the Event Manager for the Tomahawk Island Yacht Club. Through this role, and with tremendous team support, I've worked to bring our community together by

organizing events that foster connection, participation, and a strong neighborhood spirit.

Professionally, my background is rooted in marketing and promotional management across a diverse range of industries, including high-tech startups, Fortune 500 media and publishing companies, television, and Internet organizations. Throughout my career, I have led product launches, overseen design and project management and developed a strong ability to advance initiatives, resolve bottlenecks, and deliver creative solutions.

TOMAHAWK DESTINY ASSOCIATION
Nominee for Board of Directors 2025



Liz Munnelly #218

For over twenty years, I have had the pleasure of living in our beautiful Moorage. During the past two years, I have served on the Architectural Review Committee (ARC) and worked with the current TDA Board to create the new signage throughout our marina. I am focussed on supporting ongoing efforts to preserve our Moorage as one of the best in Portland. If elected, I look forward to working alongside the other Directors and volunteers to maintain and improve our community.

To achieve this, we must continue to support our maintenance team by ensuring our reserves are fully funded moving forward. Since TDA's inception in 1999 (the same year my husband, Mike Patterson, purchased Slip 218), the structures and facilities around our Moorage have naturally aged and are beginning to show signs of wear. It is essential that we are financially prepared not only for immediate repairs but also for future needs.

Before my retirement in 2022, I was a small business owner and previously worked in County Government. Through these experiences, I wore many hats and developed a wide range of skills that I believe will serve our association well. I am committed to using my background and enthusiasm to contribute meaningfully to the Tomahawk Island Floating Home Board of Directors.

TOMAHAWK DESTINY ASSOCIATION

Nominee for Board of Directors 2025



Tom O'Connor #130

Tom O'Connor has lived in the moorage for ten years with his wife, Joan Flora, in Slip #130. They both enjoy boating, kayaking, and watching eagles — fully embracing the belief that life is better on the river.

Tom has served on the TDA Board of Directors for three years, including one and a half years as Secretary and one year as Treasurer. He also serves as a Dock Captain. If re-elected, he hopes to continue in the Treasurer role to help ensure the financial health of the Tomahawk Destiny Association and provide detailed budget reports to all members.

Professionally, Tom serves as the Special Operations Chief for the Vancouver Fire Department, where he manages all maritime programs, including operations on fire boats and commercial vessels. He holds an Executive Master of Public Administration degree from the University of Washington and is a veteran of the United States Coast Guard.

TOMAHAWK DESTINY ASSOCIATION

Committee Reports

TDA Annual Committee Report

Committee: Various

Submitted by: Bill Bowling and Committee Leads

Date: May 1, 2025

Security Report 2025 Annual Meeting

Submitted by: Corinn Castro

While about a year into having our new gate system, it has not been without its issues. Fingers crossed the final bugs have been worked out, but really, only time will tell.

A reminder to please text or email Corinn with any incidents of malfunction or evidence of unauthorized entry/break-in. The sooner the team knows about it, the sooner someone can troubleshoot and resolve the issue.

As summer comes on, we tend to have more guests, and it is typically not an issue for those occasional guests to park in the lot. We ask that when you have larger gatherings, you ask guests to park in the outer lot, and remember it is your responsibility to let your guests out of the gate, so please be available to do that, either with your phone or by walking them up to the lot.

Contact Corinn with any questions about gate use, to get dial-up access, or to purchase cards or clickers.

Almost all petty crime is opportunistic: unlocked doors & items left in plain sight, garage door openers, card keys, and clickers left in vehicles.

Get to know your neighbors, be aware of what is happening around you, keep an eye on tailgaters, and always politely question someone driving in through the out gate.

Please report all crime events to the police and the moorage security team. This is important because that is the only way we know to investigate what happened and then to devise ways to prevent or deter it from happening in the future.

Hayden Island (Hi-Noon) Report

Submitted by: Victoria Grace #138

HI-Noon's April Board meeting was via Zoom. Mr. William Warncke from the 'Interstate Bridge Replacement' (IBR) discussed the proposal to build a 16-traffic lane mega bridge over Hayden Island from Delta Park to Vancouver, WA. They would like to purchase a 65-acre piece of land on the southwest side of Hayden Island for dredge spoils. This has raised concerns regarding the environmental impact, including harm to marine life. HI-Noon and other organizations are actively opposing the IBR.

For more information on the alternative plan for an Immersed Tube Tunnel (ITT), visit the Neighbors For A Better Crossing (NFABC) website: <https://neighbors4a-bettercrossing.org>.

Beautification and Social Report

Submitted by: Jane Gire

Landscaping crew maintained weekly lawn mowing and parking lot cleanup.

The dog run was covered with wood chips.

Fall cleanup included a barbecue lunch.

The blue boat was removed from the entry gate area.

Budget request: \$500 increase for additional fall leaf collection labor, raising the beautification budget to \$12,000.

Social Events:

- Two progressive dinners held, both well-attended.
- Next event: Summer Progressive Dinner on Saturday, August 2, 2025 (Location TBD).
- April 19 work party was well attended; the property looks beautiful for the season.

TDA Annual Committee Report - Webmaster

Submitted by: Bill Bowling

As the TDA Webmaster, my primary responsibility has been to maintain and update the TDA website, ensuring that content is accurate, accessible, and up to date. The site serves as a key communication tool for residents, providing access to community news, events, documents, and committee updates.

Key Activities in the Past Year:

- **Content Updates:** Regular posting and maintenance of meeting agendas, minutes, financials, event notices, and emergency alerts.
- **Committee Collaboration:** Worked with various committee leads to post relevant materials, including EPIC emergency preparedness updates, PGV vehicle registration reminders, maintenance bulletins, and social events.
- **Website Infrastructure:** Ensured reliable uptime, backups, and security patches for the site. No major outages or incidents were reported this year.
- **Calendar Use:** Promoted the use of the online calendar to communicate annual meetings and community events. Committee leads are encouraged to utilize this tool more consistently moving forward.
- **Facebook Group:** Implemented the new “Tomahawk Destiny Association” Facebook group, ensuring multiple admins and community guidelines for positive engagement.

Coordination with Service Providers:

- **FrontSteps:** Continued working with our web provider to resolve bugs related to the resident messaging system and to ensure prompt delivery of communications.
- **GoDaddy:**
 - Ensured our domain name remains active and protected.
 - Initiated research into GoDaddy’s email hosting services as a potential option for official TDA communication.

Email Hosting Evaluation:

In response to multiple requests for dedicated TDA email addresses (e.g., president@tomahawkdestiny.com), I conducted a cost comparison between FrontSteps and GoDaddy (Email Essentials) to support 8 users (4 board members + 4 committee chairs).

Cost Comparison: 8 Users – First Year vs. Second Year

| Provider | First-Year Cost | Second-Year | Notes |
|----------------------|----------------------------------|-------------------|--|
| FrontSteps | \$484 (= \$100 setup + \$384/yr) | \$384 (recurring) | \$4/user/month × 8 users; \$100 one-time setup fee applies in Y1 |
| GoDaddy (Essentials) | \$287.04 (= \$2.99 × 8 × 12) | \$287.04 | No setup fee; price remains consistent year to year |

2-Year Total Cost

- **FrontSteps:** \$484 (Year 1) + \$384 (Year 2) = \$868
- **GoDaddy:** \$287.04 (Y1) + \$287.04 (Y2) = \$574.08

Conclusion: GoDaddy offers lower overall cost, greater mailbox storage (10 GB), included spam filtering, and an easy-to-manage admin panel—making it a strong candidate for our email hosting needs.

Looking Ahead:

- **Email System Upgrade:** Plan to introduce unique email addresses for board and select committee chairs to streamline communication and make it easier for residents to reach the right contacts.
- **Digital Tools:** Will explore additional tools such as forms, surveys, and secure file sharing to support evolving community needs.
- **Document Access:** Aim to work with committees to improve how documents are categorized and accessed online.
- **Communication Support:** Continue assisting with formatting, announcements, and resident communications as needed.

Facebook Page Implementation:

The TDA Facebook page has been launched to enhance real-time community communication. This platform provides another avenue for updates, events, and conversations that help foster a connected and informed neighborhood.

Appreciation:

Thanks to the board, committee leads, and residents who have made communication a priority. I'm happy to continue supporting our shared efforts to stay informed and connected.

EPIC (Emergency Preparedness Information Committee) Report

Submitted by: Trudy Bowling, Joan Flora, Judy Goelher, Clare Higgs, Mike Duncan

Mission:

The Emergency Preparedness Information Committee (EPIC) aims to educate residents and increase awareness about actions that improve resilience and survival during emergencies. EPIC provides ongoing communications and resources to help neighbors prepare for potential disasters.

Key Resident Preparedness Recommendations:

- Store water—1 gallon per person per day for at least 2 weeks.
- Maintain a 2-week supply of non-perishable (dehydrated/canned) food.
- Assemble a Go Bag / Ditch Bag using Red Cross guidelines.
- Keep a well-stocked first aid kit.
- Know the locations of dock water hoses and fire extinguishers for initial response before emergency personnel arrive.

Annual Meeting Contributions:

- EPIC flyer with updated contacts and preparedness info.
- 2-minute presentation at the Annual Meeting.
- AED location updates and potable water message.
- Announcement: CPR training (October 2025 Happy Hour – free, 1-hour session; location TBD).
- Focus on communication gaps with new residents and renters.
- Emergency packet and brochure available digitally on the TDA website.

Ongoing Programs and Happy Hours:

- **May 21, 2025:** Water safety, new AED and first aid kit demo, dock electrical discharge testing (with dock captains).
- **October 2025:** CPR training, website navigation.
- **January 2026:** Winterization tips, inclement weather safety, emergency gate opening procedures.

Initiatives and Collaboration:

- Buddy system for new neighbors to promote communication and mutual support.
- Working with the Welcoming Committee to ensure new residents receive EPIC materials and website access.

Completed Projects:

- Installed a new AED and safely recycled the old one.
- Installed gas shut-off wrenches and labeled meters by address.
- Moorage fire hydrant inspections by Huser Fire Equipment.
- Replaced faded extinguisher labels with new bright red ones.

Additional inspections and services from:

- City of Portland Harbormaster
- Red Hawk Fire Protection
- Columbia Cross-Connection (backflow prevention)

Budget:

- \$100 for miscellaneous expenses.
- \$2,000 for fire inspections (Budget Line Item #7104).

2024/2025 TDA Maintenance Report

Submitted by: Tom Puhl, TDA Maintenance Chairman

We had a relatively mild winter this year, so we avoided most of the weather-related issues typically caused by freezing temperatures. However, one section of our main waterline did break during a freeze event. Thanks to the quick response of a few members of our maintenance team, the break was repaired promptly, preventing further damage.

We held successful work parties both last fall and this spring, with several volunteers stepping up to help. Tasks completed included:

- Repair of the Eastside wooden fence
- Tightening of Eastside whaler rods
- Pressure washing of several community areas
- Painting of the garbage area fence
- Securing loose deck boards
- Replacing several dock lights

Additionally, we rebuilt the floating work barge located behind the lower maintenance sheds, giving us a safe and stable platform for future maintenance work.

Major Infrastructure Projects Completed:

1. West End Dock Rebuild

River Bank Construction completed the remaining sections of the west end dock project.

2. Gate and Fencing Installation

Metro Overhead installed new entrance and exit gates, a gate controller and operators, as well as a new section of steel fencing.

3. Security Camera System Upgrade

Metro Overhead also installed several new security cameras and upgraded our computer software for enhanced monitoring.

4. Storm Drain Excavation

Lovett Construction performed five (5) excavations in the parking lot to remove severe root clogs from the storm drain line.

TDA 2025 Dredge Report

Submitted by: Kate Norman

Dredging Obligation – As Defined by the Bylaws

Per **Article XIII, Section 1** of the TDA Bylaws:

“The association shall maintain adequate reasonable water depths throughout the moorage, including individual slips, to prevent groundings of homes.”

This mandates that we **dredge the moorage** periodically to maintain navigability and safety.

Agency Oversight and Regulatory Complexity

Dredging operations are subject to approval and oversight by multiple agencies, each with distinct requirements and expiration timelines for permits:

- U.S. Army Corps of Engineers (COE)
- City of Portland
- LUCS (Land Use Compatibility Statement) – sediment approval
- Oregon Dept. of Fish and Wildlife
- Department of State Lands (DSL)
- Oregon Department of Environmental Quality (DEQ)

Each agency has different concerns, timelines, and criteria. We **must comply with all**.

Challenges and Considerations

- Our sediment must be tested for contaminants. Our last test showed **elevated ranges**, which required negotiation for approval.
- The COE and DSL control both **how much sediment** we can remove and **where** we can dispose of it.
- The current **disposal site is over 2 miles away**, significantly increasing costs. We have **no flexibility** in choosing a closer site.
- An innovative dredging option involving diver-assisted vacuuming and nearby disposal (used in California) is not viable under Oregon's more stringent regulations.

Despite extensive research and direct engagement with agencies and consultants, **no cost-saving alternatives have emerged**. A statewide task force (WOOO) continues to pursue legislative changes on behalf of all affected moorages.

Dredge Reserve Planning

| Item | Fiscal Year | Estimated Cost |
|--|-------------|------------------|
| COE Permit Expires Feb 26, 2031 | 2031 | |
| Dredge Operations (UEM) | | \$400,000 |
| Pre/Post Surveys | | \$8,000 |
| House Movers | | \$20,000 |
| House Dis/Reconnection | | \$5,000 |
| Electrical Dis/Reconnection | | \$4,000 |
| Post-Dredge Reporting | | \$10,000 |
| Subtotal – Fiscal Year 2031 | | \$450,000 |

| **DSL Permit Expires March 3, 2026** | 2026 | |

| Renewal Fee (if approved) | | \$8,000 |

| Full Resubmittal (if required) | | \$20,000 |

| **Subtotal – Fiscal Year 2026** | | **\$20,000** |

| **Channel Maintenance Reevaluation Survey** | 2026 (if needed) | \$4,000 (*optional*) |

| **PEST Sediment Evaluation** | 2029 | \$30,000 |

Note: DEQ approval expires in 2031 – no additional expenses are expected at this time.

Final Notes

All projected costs are based on **current government rates and market conditions**. These are **subject to change**, and ongoing communication with permitting agencies, consultants, and dredging contractors will continue in order to control costs and ensure compliance.

TDA Nominating Committee Report

2025 Annual Meeting

Submitted by: Karla Divine & Tom Puhl, Nominating Committee

We are pleased to report that we successfully identified and put forward **two new candidates** for the open positions on the **Board of Directors**.

However, our efforts also highlighted an ongoing challenge:

Despite personally reaching out to **17 members**, each declined to run for a board position.

While their reasons were understandable, this underscores a reality—**community decisions are made by those who step forward to serve**, which may not always reflect the wishes of the broader membership.

In addition to the Board openings, we faced **three open positions on the Architectural Review Committee (ARC)**. We were able to secure **three willing candidate** to run for these important roles.

A Call to Serve:

If you have an interest in contributing to your community through any open position or committee, **we warmly welcome your participation**. Please don't hesitate to reach out – we'd love to hear from you.

Pet Committee

Submitted by: Kelly Monfort

The dog run behind the north garages was completed and cedar chips were spread to help with dirt and mud control during the winter months. An additional pet waste bag dispenser was installed to support cleanliness in the area.

The space has been well-used and respectfully maintained by pet owners, who have been diligent in picking up waste, filling in holes, and caring for the planted tree wells.

The committee is currently awaiting installation of a gate across the dog run opening. In the interim, I suggest placing a retractable outdoor pet gate to prevent pets from darting into the parking lot while off-leash.

- **Previous Budget:** \$391.96 (poop bags)
- **New Budget Request:** \$560.95
 - Includes \$168.99 for one additional box of pet waste bags and one retractable gate.

Welcome Committee

Submitted by: Kelly Monfort

New Owners/Members:

- #470 – Peter and Stephanie Bairey – 7/2/24
- #520 – Michael Duncan – 7/3/24
- #160 – Cindy and Charlie McDonald (moved from #222) – 9/3/24
- #222 – Janice and Eric Kiebler – 12/23/24

New Renters:

- #376 – Dusting Mayne on - 4/1/25

The welcome packet was updated to include a **Release, Indemnification, and Assumption of Risk** form for all new members to sign upon move-in. I meet with each new member to review the packet and have them sign an acknowledgment confirming they've read and understand the Rules and By-laws.

- **Budget Request: \$50**
 - For ink and paper used to print the welcome packets.

WOOO and Insurance

Submitted by: Don Gire

1. WOOO Representative

As a Director on the Board of the Waterfront Organization Of Oregon (WOOO), I attend monthly board meetings at the Portland Yacht Club (PYC). This past year, WOOO successfully raised approximately \$60,000 from its membership to reimburse key associates for legal expenses incurred during our effort to oppose the City of Portland's proposed "Rain Tax" on floating home roofs and walkways. I'm pleased to report—we won!

In my role, I regularly engage with agencies such as the Portland Police Bureau, Fire Bureau, U.S. Coast Guard, Oregon State Marine Board, Oregon Department of Fish and Wildlife, and the Department of State Lands. I communicate relevant issues and discussions from WOOO back to the TDA Board.

I also propose initiatives to WOOO that would benefit both the TDA and North Portland Harbor—such as expanded No Wake Zones and other protective measures.

2. Insurance Committee Chair

I oversee risk management and the TDA's corporate insurance portfolio. This includes coverage for our upland properties, general liability, crime exposure, and comprehensive marine coverage for our in-water assets. Our policies collectively protect nearly \$4 million in property and include both primary and umbrella liability coverage.

I maintain a strong working relationship with B&B Insurance Agency, their sales agent, and staff. I negotiate our annual policy renewals and direct any needed changes in coverage or limits in consultation with their senior vice president. I also bring any significant insurance-related matters to the TDA Board for discussion and approval.

Respectfully submitted,
Don Gire

PGV Committee Annual Report

Submitted by: Robin Smith

Committee Chairs: Robin Smith & Mike Duncan

Reporting Period: Through March 21, 2025

The PGV Committee worked in coordination with the Board of Directors to address issues regarding unauthorized vehicles in the parking area. With BOD approval, and through liaison Tom O'Connor, an email was sent on March 20, 2025, to the identified owners of these vehicles.

Additionally, the committee has requested the creation of a generic email address for PGV communications. This will be used to notify individuals on the garage waiting list. In accordance with Board direction, the committee will send a formal notification to all persons on the list requiring proof of residency at the moorage within 30 days. Failure to respond will result in removal from the list.

The March 21, 2025 report previously submitted to the Board is the basis for this summary and may be referenced for additional context.

ARC Committee Annual Report (2024–2025)

Committee Members: Kate Brinkley, Steve Bustin, Teresa Lawwill, Liz Munnely, Percy Wise

Summary of Activities:

The ARC Committee continued to process and respond to architectural review requests throughout the year. A major focus remained on the extensive renovation project at property #230. The committee determined that completion of the project on-site is unlikely, increasing the urgency for timely progress. Due to the prolonged disruption for neighboring residents, the committee is actively communicating with the property owners to secure a timeline for final contractor work. The committee hopes to hold the owners accountable to a clear timeline—still to be finalized.

Several minor project requests, such as the installation of HVAC units, were reviewed and approved. Additional requests are ongoing, pending submission of final plans, drawings, or other required materials.

Additional Committee Efforts:

- The committee relocated the “free bench” to the opposite side of the garbage corral, near the tool shed. Rules governing free items were clarified, and shelving was added in that area to keep the space organized.
- ARC also introduced the *QuARC Awards*, recognizing homeowners who go above and beyond in enhancing the exterior appearance of their homes—for example, with fresh paint or thoughtful upgrades. Winners receive a small rubber duck with a message of gratitude. These efforts highlight the importance of maintaining curb appeal, which contributes to the overall property value of the moorage.

Committee Philosophy and Community Engagement:

ARC plays a vital role in protecting the distinctive character of our moorage community. Serving on ARC is not just about enforcing rules—it’s about supporting a shared lifestyle and fostering collaborative relationships among neighbors. Committee members guide residents through the approval process in a way that is cooperative, respectful, and community-focused.

Reminders to All TDA Members:

Before beginning any exterior projects, please:

- Review ARC rules to determine if your project meets TDA requirements
- Check with the City of Portland regarding necessary permits
- Talk with all neighbors within a 100 ft radius before submitting your ARC form
- Reach out to an ARC member with any questions – we’re here to help!
- Submit a completed ARC request form for review (forms available on the TDA website or in the paper packets delivered to your door)

CONSIDERATIONS: INDEPENDENT FISCAL REVIEW

Oregon Revised Statutes Title 10 Chapter 94

(5): Subject to ORS 94.671 (Application of ORS 94.670 (5)), the association of a planned community that has annual assessments exceeding \$75,000 shall cause the financial statement required under subsection (4) of this section to be reviewed within 300 days after the end of the fiscal year by an independent certified public accountant licensed in the State of Oregon in accordance with the Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants.

(7): An association subject to the requirements of subsection (5) of this section may elect, on an annual basis, not to comply with the requirements of subsection (5) of this section by an affirmative vote of at least 60 percent of the owners, not including the votes of the declarant with respect to lots owned by the declarant

The TDA Board has stated their opinion on this vote. Your Board has always been completely transparent with all financial dealings. This information is presented at every monthly Board meeting and posted on the website for your review. We already pay a CPA to overlook our financial transactions in addition to filling our State and Federal Income Taxes.

The current estimate of \$5,000 is for the cost of an independent CPA, and includes the cost of our CPA, Treasurer, and Bookkeeper who will be responsible for gathering all needed records, in addition to what they already do making sure all our finances are managed properly and presented to our community every month.

Because of these facts the Board does not think it is necessary to spend additional time and money on another CPA to review what our current CPA already does.

Now it is time for you to tell us what you want.

Circle or check mark your yes or no vote on the Ballot.

A YES vote means that the Board will cause an independent fiscal review of 2024-2025 at an estimated cost of \$ 5,000

A NO vote means you trust the Boards financial oversight and management of 2024-2025 and want to forego the additional expense of a fiscal review. Note that 60% of the members (43 households) must vote no if you wish to avoid this additional expense.

CONSIDERATIONS ON RENTAL POLICY

The board is asking you to vote on whether or not you would like us to spend time and resources on forming a formal rental policy for the moorage that would be more specific than the one we currently have.

A “Yes “vote would mean that we would form a committee to research and write up rules for members who want to rent out their home that you would then vote on at the next annual meeting next year.

A ‘No’ vote would mean that the Board would not form a committee to research and write up a set of rules regarding the rental of homes in our moorage. The moorage would continue to operate under the existing rental policy.

The current rental policy we operate under is:

- Any member who wants to rent their home may do so.
- Tenants must be registered with the New Tenant Resident Form.
- The member must sign that they have provided the tenant with the Rules for living here and assume all liability for the tenant conduct in the moorage.
- Member and Moorage operate under the City of Portland rules regarding short terms rentals; the term for a short-term rental is 30 days minimum. This means that no rentals in TDA can be of a shorter duration than 30 days....so no weekend renters.
- It is the homeowner’s responsibility to research and comply or not with the City of Portland wider definition of rental rules.

The Board has no definition or expectation for a more comprehensive rental policy. This would be under the purview of the committee should one be formed.

Why are we asking about this?

- Lenders have a view about rental homes. Currently, mortgages are not offered for investment or rental homes.
- Home insurance companies have a view of rental homes. They can increase rates or deny coverage.
- Higher percentages of rental homes in a community like ours can impact the livability, desirability and visibility of the moorage.
- A rental policy for TDA may restrict the ability of any member to be able to rent out their home if the policy defines the number of rental homes allowed. It would also create additional rules and compliance guides.
- A rental policy may restrict or define whether a member can install a long-term occupant in their home through home exchange programs etc.

Please consider this issue carefully as you think about your vote. Here some things we thought about:

- Restricting the number or percentage of homes at TDA might make it difficult or impossible for you to rent out your home if you needed to for health reasons or wanted to rent it for travel or lifestyle reasons.
- Increasing the number of rentals in this moorage might make selling your home more difficult.
- The value of the moorage may be impacted, either up or down.
- We have enjoyed wonderful tenants at TDA, but there is a chance for less than wonderful tenants or landlords (if you become one).
- More rules, more compliance responsibility and penalties.

Board Agenda Items for 2025-2026

In the coming months, the Board will be looking at next year's agenda items. If there is an issue that the Board is not currently working on, and you would like it considered for next year's agenda, please complete the attached sheet and bring it to our Annual Meeting or drop it by the office by July 1st.

In addition, the Board wants to hear from you during the year and reminds you of ways to do that.

1. If you wish to speak during membership forum at our monthly Board Meetings email your request to our Board Secretary Karla Divine at Karla@karladivine.com, or drop the request in the office mail slot.
The deadline for submissions is one week before the meeting date.
2. If you don't wish to speak during membership forum you can send concerns to your Board at tdamooragepresident@gmail.com or deposit it in the office mail slot.

Include the following:

- Date of your request
- Your name and slip number.
- The topic
- Your concern
- **Suggested solution.**
- How you and the community can support your solution

Community Request for the Board's 2025-2026 Agenda

Date:

Name _____ Slip # _____

1. Topic

3. Your concern

4. Suggested Solution

5. How you and the community can support your solution

Tomahawk Destiny Association, Inc.

| | 2024-2025 71 homes | 2025-2026 71 homes | |
|---------------------|-----------------------|-----------------------|--|
| | HOA + \$25.00 | HOA + \$30.00 | |
| | Garage + \$10.00 | Garage + \$20.00 | |
| | FYB 2024-25 Budget | FYB 2025-26 Budget | |
| Slip Fee per Unit | 400.00 | 430.00 | \$30 increase |
| Garage Fee per Unit | 130.00 | 150.00 | \$20 increase (market rate is \$265/month at Columbia Crossings) |

Income

| | | | |
|---------------------------------------|---------------|---------------|-------------------------------------|
| 6100 - TDAI Fees | | | |
| 6125 - Owner Moorage Fees | 337250.00 | 366360.00 | \$29,110 increase |
| 6150 - Garage Fees | 33880.00 | 39600.00 | \$5,720 increase |
| RESERVE XFER FOR INFRAS. STUDY | | | |
| Total 6100 - TDA Fees | \$ 371,130.00 | \$ 405,960.00 | |
| 6400 - Fees | | | |
| 6410 - Late Fees | 1000.00 | 1250.00 | \$250 increase per TO |
| 6420 - NSF Fees | | | |
| 6440 - Realtor Packet/owner trans fee | | | |
| Total 6400 - Fees | \$ 1,000.00 | \$ 1,250.00 | |
| 6500 - Volunteer Fund | | | |
| 6600 - Other Income | | | |
| 6610 - Gate Card Fees | 800.00 | 800.00 | |
| 6620 - Pet Key Fees | | | |
| 6630 - Tenant Screening | | | |
| 6650 - Bank Interest earned | 3000.00 | 4000.00 | \$1,000 increase per TO |
| 6600 - Other Income - Other | | 3000.00 | \$3,000 cash carry over from FY2025 |
| Total 6600 - Other Income | \$ 3,800.00 | \$ 7,800.00 | |

Total Income: \$ 375,930.00 \$ 415,010.00 \$39,080 revenue increase

Expense

| | | | |
|--|--------------|--------------|---|
| 7100 - Maintenance & Repair | | | |
| 7104 - Annual Fire Inspection | | 2000.00 | Includes Huser, Red Hawk, PFB Harbormaster per JF |
| 7105 - Maintenance Supplies | 1000.00 | 1000.00 | |
| 7106 - Equip Rental/Repair | 200.00 | 200.00 | |
| 7107 - Cart Repair & Replacement | | | |
| 7108 - Electrical/Mechanical | 400.00 | 400.00 | |
| 7110 - Garages | | | |
| 7111 - Garage Painting | 200.00 | 200.00 | |
| 7115 - Garage Door | 750.00 | 750.00 | |
| 7116 - Garage Roof | 150.00 | 150.00 | |
| Total 7110 - Garages | \$ 2,700.00 | \$ 4,700.00 | \$2,000 increase, 7104 was missing from FY2025 budget |
| 7120 - Landscaping | | | |
| 7121 - Mowing & Gardening | 5500.00 | 6000.00 | \$500 increase for leaf removal per JG |
| 7122 - Tree Service | 700.00 | 700.00 | |
| 7123 - Other (Irrigation, G. light, Chemicals) | 1000.00 | 1000.00 | |
| 7124 - Work Day | 2800.00 | 2800.00 | |
| 7125 - Landscape Emergency (NEW) | 1000.00 | 1000.00 | |
| Total 7120 - Landscaping | \$ 11,000.00 | \$ 11,500.00 | |
| 7130 - Gate/Fence Repairs | | | |
| 7131 - Exit Sliding | | | |
| 7132 - Entrance Swing | | | |
| 7133 - Pedestrian Gate | | | |
| 7134 - Pet Gate | | | |
| 7135 - NE Corner | | | |
| 7136 - SE Corner | | | |
| 7137 - West End | | | |
| 7138 - North End | 200.00 | 200.00 | |
| 7139 - Other Exterior Repairs | 300.00 | 300.00 | |
| Total 7130 - Gate/Fence Repairs | \$ 500.00 | \$ 500.00 | |
| 7140 - Parking Lot | | | |
| 7141 - Paving/Seal Coat/Stripe | | | |
| 7142 - Sweeping | | | |
| 7143 - Catch Basin Cleaning | 4000.00 | 2000.00 | \$2,000 decrease per TP |
| 7144 - General Hauling | | | |
| 7145 - Parking Lot Lighting | | | |
| 7146 - Security Guards | 2000.00 | 1000.00 | \$1,000 decrease per TO |
| 7147 - Signs & Notices | | | |
| Total 7140 - Parking Lot | \$ 6,000.00 | \$ 3,000.00 | |
| 7150 - Ramp/ Landing | | | |
| 7151 - Ramp Repair | | | |
| 7152 - Ramp Power Wash | | | |
| 7153 - Ramp Lighting | 200.00 | 200.00 | |
| 7154 - Ramp Pile Brackets | | | |
| 7155 - Ramp Rail | | | |
| 7156 - Ramp Electrical | | | |
| 7157 - Ramp Plumbing | | | |
| Total 7150 - Ramp/Landing | \$ 200.00 | \$ 200.00 | |
| 7160 - Pumping Station | | | |
| 7161 - Electrical/Pumps | 900.00 | 900.00 | |
| 7162 - Float | 300.00 | 300.00 | |
| 7163 - Tanks | | | |
| Total 7160 - Pumping Station | \$ 1,200.00 | \$ 1,200.00 | |
| 7170 - East End Docks | | | |
| 7171 - East Walk Main/Fingers | | | |
| 7172 - East Flotation | 600.00 | 600.00 | |
| 7173 - East Power Wash | | | |
| 7174 - East Covered Area | | | |
| 7175 - East Lighting | 60.00 | 60.00 | |
| 7176 - East Sewer/Water Lines | 200.00 | 200.00 | |
| 7177 - East Pile Brackets | 200.00 | 200.00 | |
| 7178 - Other | | | |

| | | | |
|--|---------------|---------------|--|
| 7179- Tugs/Divers | | | |
| Total 7170- East End Docks | \$ 1,060.00 | \$ 1,060.00 | |
| 7180- West End Docks | | | |
| 7181- West Walk Main/Fingers | | | |
| 7182- West Flotation | | | |
| 7183 - West Power Wash | | | |
| 7184- West Lighting | 500.00 | 500.00 | |
| 7185- West Sewer/Water Lines | 1500.00 | 1500.00 | |
| 7186- West Pile Brackets | | | |
| 7187 - West Anti-Skid | | | |
| 7189 - Rail | | | |
| Total 7180- West End Docks | \$ 2,000.00 | \$ 2,000.00 | |
| 7190- Office | | | |
| 7191 - Office Exterior | 100.00 | 100.00 | |
| 7193- Maintenance building | | | |
| 7192- Office Interior | | | |
| Total 7190 Office | \$ 100.00 | \$ 100.00 | |
| Total 7100 - Maintenance & Repair | \$ 24,760.00 | \$ 24,260.00 | |
| 7300 - Taxes | | | |
| 7310- Real Estate Property Tax | 76512.00 | 79760.11 | \$3,248 increase: FY2025 actual + 3% |
| 7320 - Personal Property Tax | 8338.00 | 8576.81 | \$239 increase: FY2025 actual + 3% |
| 7330 - Federal Income Tax | | | |
| 7340 - State Income Tax | 150.00 | 150.00 | |
| Total 7300 - Taxes | \$ 85,000.00 | \$ 88,486.92 | \$3,487 increase |
| 7400 - Utilities | | | |
| 7410 - Electricity | 4750.00 | 5011.25 | \$261 increase: PGE increase 5.5% |
| 7420 - Water & Sewer | 82150.00 | 90785.82 | \$8,636 increase: \$7137 monthly avg. +6% |
| 7430 - Waste Removal | 19700.00 | 21852.48 | \$2,152 increase: \$1,768 monthly avg. +3% |
| Total 7400 - Utilities | \$ 106,600.00 | \$ 117,649.55 | \$11,050 increase |
| 7500 - Security Committee | | | |
| 7510 - Monthly Monitoring | | | |
| 7511 - Other | 1000.00 | 1500.00 | \$500 Increase to \$700 above clicker/card revenue |
| Total 7500- Security | \$ 1,000.00 | \$ 1,500.00 | |
| 7550- Pet Committee | \$ 50.00 | \$ 465.00 | Increase for dog waste bags per KM |
| 7600- Internet / Website | \$ 1,700.00 | \$ 1,700.00 | |
| 8100 Welcome Committee | | | |
| 8110 - Print Directory/Copy Packets | | | |
| 8120 - Welcome Gifts | | | |
| Total 8100 Welcome Committee | \$ - | \$ - | |
| 8200 - Office Expenses | | | |
| 8210 - Printing | 50.00 | 50.00 | |
| 8220 - Postage | 50.00 | 50.00 | |
| 8230 - Telephone | 1500.00 | 1400.00 | \$100 decrease per TO |
| 8240 - Utilities | 0.00 | 0.00 | |
| 8250 - Office Supplies | 400.00 | 400.00 | |
| Total 8200 - Office Expenses | \$ 2,000.00 | \$ 1,900.00 | |
| 8300 - Licenses & Fees | | | |
| 8310 - Bank Fees | | | |
| 8320 - Corporation Fees | 50.00 | 50.00 | |
| 8330 - Miscellaneous Fees | 200.00 | 200.00 | |
| Total 8300 - Licenses & Fees | \$ 250.00 | \$ 250.00 | |
| 8440 - Professional fees | | | |
| 8410 - Legal | \$ 1,500.00 | \$ 1,500.00 | |
| 8420 - Accounting/Bookkeeping | \$ 1,500.00 | \$ 1,500.00 | |
| 8425 - Accounting Project | | \$ 3,000.00 | \$3,000 increase for independent financial review |
| 8430 - Other + Infrastructure Study | \$ 2,600.00 | \$ 749.00 | \$1,851 decrease, \$749 is annual cost of Reserve update |
| Total 8440 - Professional fees | \$ 5,600.00 | \$ 6,749.00 | |
| 8600 - Insurance | \$ 36,000.00 | \$ 39,977.28 | \$3,977 increase, FY2025 actual +8% increase per DG |
| 8700 - Education | | | |
| 8710 - Memberships Publications | | | |
| 8730 - Meeting Hall Rental | | | |
| 8740 - Meals & Entertainment | | | |
| 8750- Annual Meeting | \$ 500.00 | \$ 500.00 | |
| 0000 EPIC | \$ 1,700.00 | \$ 100.00 | Reduction, most items now in Maintenance 7104 |
| 8800- Miscellaneous Expense | \$ 1,778.00 | \$ 1,180.25 | Includes \$250 ARC request per SB |
| Total Expense (Before Reserve Proj & Depr) | \$ 266,938.00 | \$ 284,718.00 | \$17,780 increase (6.3%) |
| Balance Before Reserve Fund Contribution | \$ 108,992.00 | \$ 130,292.00 | |
| Desired Reserve Fund Contribution | \$ 108,992.00 | \$ 130,292.00 | \$21,300 increase (16.4%) |
| Residual: | - | - | |