



April 2016

MESSAGE FROM THE PRESIDENT

Record rainfall for the October – February period! It's still better than what is happening in many other parts of our country or world so I am thankful for that. We want to remind everyone though that heavy rain can still help bring down trees, so if you have suspect trees, you may want to get them looked at by an arborist or tree professional.

Road Replacement – PLEASE ATTEND our **May Annual Meeting**. We are putting forth a vote for the final road replacement stage which is Phase 2. We are in a favorable position to replace the roads now. Please check your ballots carefully and vote when you receive them mid-April. If you vote 'yes' on road replacement, you must vote 'yes' to change our bylaws as well to satisfy a USDA loan requirement for any USDA funding we may need for a portion of the road replacement project. This is explained in the ballot and Q&A. Please review the Road Q&A that you will receive in your voting packet. We hope to address most or all questions we anticipate similar to how we did for the bridge. We hired Richard Day as our consultant who has assessed road replacement costs, drainage, speed bumps, etc. His report is available on the website front page.

Security - If you are going away on vacation or for an extended period, feel free to contact Matt Hurley, our Security Chairman prior for any suggestions he can give you.

Parks and Recreation - We still have a couple of projects that will need a volunteer effort this spring and summer. North Beach is getting both stairs repaired and we want to make that a nicer area for

members to use. Please contact Mike Neil who is our Park Chair if you would like to volunteer.

Collections - The Board continues to pursue grossly delinquent accounts and is making progress.

Raft Island Map Directory – Raft Island is proud to have given digital media students at Bates Technical College a real life opportunity to learn. Using a map requested from Pierce County by Raft Island (Glenn Stewart), Bates Digital Media has finished designing the sign and it is quite professional looking. Brian Parker, Digital Media Instructor put together a winning team of students: Melissa who was the lead designer, Rachel and Elizabeth who were team members. The team worked together and ran into the realities, challenges and compromises that are presented in the real world to actually get something done. Between various forms of delays, compute power to render the graphics (they had to find another company to actually finish their work because their computers were not strong enough to do the job) and big discovery moments of what happens from one step in the process to the next and sometimes how they had to go back and forth, the project completed in March 2016. Brian Parker and his team were excellent to work with and we SO appreciate all their hard work and tenacity getting to a finished product to send to our printer. We will have a new 4x8 sign soon when coming onto the Island. Give us another month...hopefully before the Annual meeting.

SEE YOU AT THE MAY ANNUAL MEETING!

Charlotte Crain- President

MANAGER

It is with mixed emotion, that I am penning this spring's Island Manager report. Some of you know, that in addition to personally serving as RIIA's Island Manager, I also own our company, HOA Community Solutions. Our little Gig Harbor management company has enjoyed steady growth over the past few years. In fact, we've grown from two employees to eleven and we work with seventy-four associations!

The growth and success of the company has been great, but it has also meant having to make some difficult business decisions lately. One of the most difficult decisions has been to step back from managing clients directly.

I am still very invested in each community's accomplishments and I am so grateful for the opportunity to work with communities like Raft Island! I am still here and still available to all our clients, but effectively April 1, 2016, I will no longer be serving as the Community Manager for any associations directly. **Janet Biggs**, who has worked at HOA Community Solutions for two years, will now be taking a primary role in handling many of RIIA's day-to-day issues. I cannot imagine anyone better to step in and work with the RIIA members. Her commitment and follow through is unparalleled.

Janet lives in Gig Harbor with her husband and her two young-adult children. Her family moved to Washington state in 2003. A native Californian, Janet earned her B.S. in Biological Science from the University of California, Irvine. She is a retired police officer and former 911 Dispatcher. Good employment experience to work with communities!

It is also important to note that Janet is a Big Seahawks fan!

Janet can be reached at our main office: (253) 985-3812, extension #105, or on her direct dial number:

(253) 320-7614. Please join me in welcoming Janet to working with Raft Island.

*Juanita Carbaugh – Manager
Janet Biggs - Community Manager*

RAFT ISLAND TREASURER

By and large we're on budget for this fiscal year. We are over budget on a few items and under budget on others. We got bids for a new landscaper to mow the parks, etc. After reviewing several proposals, even the least expensive was double what was budgeted. This will put us over budget by approximately \$4,000. Our utility costs have risen with added water to the landscaping, lights on the bridge, general increases for garbage and the honey bucket at the south beach and internet service. The rise in utility costs will put us over budget by approximately \$1,500. The bridge and liability insurance were \$13,000 less than budgeted.

On the collection front, we reached a settlement agreement with a delinquent homeowner and cleared a large outstanding debt. Collection efforts are ongoing with other delinquent homeowners.

We looking to repair the north beach bulkhead stairs and wooden stairs before the year is out. This was not included in the current budget but is a necessary repair to maintain the integrity of the structure. Current estimates for the repair are approximately \$9,650. The money would come out of general funds currently on deposit.

The most recent reserve study is posted for your information on our webpage. As has been noted in prior studies, our biggest future cost will be the roads. For updated information about the roads read the article on roads in this newsletter.

Thank you to Tina Shoemaker, Hans Kueck and Rich Swenson for volunteering their time to be on the budget committee. The proposed 2017 budget was submitted to the board at the March 21st meeting.

Anne Scea – Treasurer

RIIA INVESTMENT COMMITTEE

The Investment Committee meets quarterly and provides recommendations to the Board of Trustees for the Bridge Replacement Fund (BRF), specified General Fund monies, and the USDA Reserve. Current members are: Rich Swenson #219, Dave Paly #69A, Hans Kueck #232, Monica Butler #101, and Bruce Difloe #155. If you are interested in joining this committee, please contact Mike Hirko #113 (253-686-5288).

Bridge Replacement Fund

At the end of last quarter (December 31, 2015), the total market value of this fund was \$141,661. This includes \$34,006 in the Vanguard Life Strategy Conservative Growth Investors Mutual Fund (VSCGX) to meet USDA Reserve requirements to be held 30 years (2044). This USDA Reserve requirement calls for a \$2,466 monthly deposit for 10 years (2024).

The remaining \$107,654 continues to be invested in Vanguard stock and bond mutual funds; the allocation percentage goals for these funds remain 26% Bonds, 30% Large Capitalization Stocks, 23% Medium and Small Capitalization Stocks, and 21% International Stocks. All funds are held by the Vanguard Group.

General Fund

At the end of last quarter (December 31, 2015) the General Fund investments totaled \$778,400. This included \$75,302 in Vanguard Money Market Fund and \$500,000 in two Certificates of Deposit as a set aside for the new road replacement project. The remaining \$203,098 continues to be invested in two mutual funds; Vanguard Balanced Index Admiral Shares (VBIAX) and Vanguard Wellesley Income Admiral Shares (VWIAX). These mutual funds have been invested since 2011 and had a cost basis of \$168,816.

On the recommendation of RIIA auditors the Board formally approved the Investment Policy at the December 7, 2015 meeting. This policy is available for your reading on the RIIA web site (click on the By-Law, CC&R link).

Mike Hirko-Chair

RAFT ISLAND ROADS

We made it through the hottest summer and now the wettest rainy season on record. The roads and drainage system have taken a beating. Good news is we had minimal additional damage to our roads and only a few downed trees. Thanks to all the island residents that pitched in, clearing the debris from the road. Even though many of the potholes were filled in February easing the bumpy ride around our island roads, please continue to keep to the posted speed limit, cautiously looking out for foot traffic and approaching cars on our narrow roads.

Starting the end of March, first of April, expect construction work to begin on the final phase of our water line replacement. Expect minor delays along Park Avenue, Rhododendron Drive and Madrona Drive.



In regard to the wet winter, some of you experienced soggy yards and standing water. As warmer weather approaches, standing water becomes excellent breeding grounds for mosquitos. Please check your drains and under driveway drains to insure free flowing water. Maintenance of your properties' drainage is important and key to helping reduce the upcoming mosquito season as well as insuring that water moves freely to and through our road drainage systems.

With the winter rains comes the spring flowers and vegetation growth. Though now with the leaves coming out and new growth emerging from winter's slumber, anytime is a good time to make sure

overhanging/intruding vegetation is trimmed and not protruding into our roadways or blocking vehicle and pedestrian visibility. We need to keep the roadways and their right of ways clear for the travel safety of vehicles as well as pedestrians.

We have installed the new street sign denoting “Raft Island Road NW” at the entrance off Kopachuck Drive. This entrance is a busy intersection as many of you experience daily. Many vehicles are cutting the corners, digging into the gravel shoulder kicking it into the roadway. Please take care negotiating the turn onto Kopachuck Drive or onto the island road.



The Special Committee for Roads Replacement (SCRR) of Jim McReynolds, Tom Straub, Doug VanDoren, Scott Wood and board members have been working with Richard Day toward a completion of a road report. I’m sure many of you are looking forward to correcting the rough conditions of the islands road, though if not, you will have an opportunity at the upcoming annual meeting to voice any questions that have not already been answered. Jim McReynolds has been working diligently on acquiring additional funding for our road project. Currently Jim has received notification that the USDA Rural Development funds have been reserved for the island and maybe available to fund the road replacement project. More information on the road replacement not within this newsletter will be available in the Question as Answers letter with the annual meeting packet and at the annual meeting.

Scott Wood -Roads

Road Replacement Project

During our annual meeting last May, our members voted to approve up to \$20,000 for a Phase 1 study to hire a consultant to survey the roads, assess the road base and drainage, and provide an estimate to replace them. Phase 1 was passed by member vote and we hired Richard Day and Associates (RJD) as our consultant. Richard reviewed the drainage, performed (30) coring samples and consulted with the Roads Committee to provide a report which is posted on our website at www.raftisland.org (front page Roads section). The coring samples confirmed that the island roads were built over native soil with little or no gravel. As a result, our roads have deteriorated to the condition they are in today with potentially costly repairs in our future. RJD has estimated the full cost to replace the roads and make necessary drainage repairs at just over \$1,000,000.

The RIIA board has approved we can spend up to \$875,000 from existing funds for a road project. We have secured a commitment from the USDA to provide up to a \$600,000 10 year loan at 3.125% for the balance needed to reconstruct the roads. A phase II vote will occur at the annual meeting to move forward with construction. Construction would last up to 3 months and could start as early as this summer. Please watch for the Questions and Answers update in the upcoming annual meeting packet for more information and please attend the May 16th annual meeting to ask questions and vote. Richard Day will be there to answer questions as well. And yes, the speed bumps would be replaced with more driver friendly speed humps..

Rich Swenson- Vice President

Welcome Newest RIIA Members

Jonathan & Mary Stubbs	#169
Maxine Moran	# 4
Kim Meline	# 6
Brent & Suzanne Palmason	# 8A
Janet Wetter	#223
Creative Commercial Investments	# 16

Parks and Recreation

There are at least two major maintenance projects that must be addressed this year:

1. Our decking on the floating dock at south beach is in dire need of attention. When it was built it was constructed with nails and over the years of wind and waves nails have failed and many have worked loose with the twisting and turning. I would like to see us put together a work party this summer and repair our floating dock by and replace many of the decking boards and secure it down with stainless steel crews.

2. At north beach we need a work party to cut brush and do a general clean sometime in May.

Having work parties to do some of our Island work together rather than to only hire it out helps bring our community together and promotes pride in our island assets. Please consider helping out.

The concrete steps at North Beach that lead to the beach are in danger of being washed out and need an emergency attention. We are in the process of looking for a contractor and moving forward with the board to gain budget approval. The wooden steps at north beach need to be pressure washed and some of the boards might need replacement as well.



We had some rogue tides this spring in the neighborhood of fifteen feet that have caused some minor issues with south beach. As well a general

cleanup day this spring might be fun for us all to participate together.

Look for an email this spring requesting your help please.

Mike Neil - Parks

Security

As an island, we continue to experience random thefts of property including burglaries, attempted burglaries and thefts from vehicles. Most recently, in March, I was contacted by a resident who lives on Camp Road who stated a prowler went through their utility truck during early morning hours while they were asleep. Please be vigilant and report any suspicious activity to the Pierce County Sheriff's department.

There has also been an issue with graffiti at South Beach. An unknown person used red spray paint to draw an image of what must be the Cascade Mountain Range under the bridge. Clearly not a budding artist, it is likely a young person from the island. If anyone happens to be missing a can of red spray paint or knows of anyone that enjoys doodling such images, please send them down to South Beach to clean up their "art."

Speed continues to be a problem on the island. The weather is starting to improve and more and more residents are going to start enjoying the great outdoors. Please be safe and courteous to those out and about by reducing your speeds around others.

Finally, if anyone is leaving for a vacation this spring or summer and would like random property checks while away, please send me a private message. I would be more than happy to keep an eye on your property.

Matt Hurley-Security

Island Officers and Trustees

President	Charlotte Crain (# 8)	253-265-0980
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Vice President	Rich Swenson (# 219)	253-265-8090
Treasurer	Anne Scea (# 192)	253-265-3791
Secretary	RJ West (# 70)	253-265-8046
Trustee	Trish Burnett (# 67)	253-265-3391
Trustee	Mike Hirko (# 113)	253-686-5288
Trustee	Jim Cushing (#244)	253-265-2251
Trustee	Matt Hurley (#182)	253-954-6175
Trustee	Doug VanDoren (#22)	253-222-7099
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Investment Committee

Mike Hirko / Chair (#113)	253-686-5288
Monica Butler (#101)	
Rich Swenson (#219)	
Dave Paly (#69A)	
Hans Kueck (#232)	
Bruce Difloe (#155)	

Volunteer Committee

Open position

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Billie Jean Hirko (#113) ~ **Newsletter Editor**
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Security Committee

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Please email BJ any photos or news articles you would like included in our island publication



www.raftisland.org

Don't forget to check our website frequently for updates on all things concerning our Island