

Board Meeting Minutes  
Summerfield Townhouse HOA #3  
August 22, 2025

The meeting was convened at 1:00 p.m. by President Jackie Barretta.

Board members present: Jackie Barretta, President; Carol Livengood, Vice President; Judy Cleeton, Secretary; Marci Pierce, Treasurer. Absent: Dianne Phelps, Director of Landscape.

Homeowners were in attendance.

President Jackie Barretta opened the meeting by welcoming the homeowners and the board members. Jackie stated that Dianne Phelps was absent due to being out of town, however there was a quorum of board members present. Jackie reminded the homeowners present that they were not allowed to participate during the meeting, however time has been set aside for visitor's comments later in the agenda.

Carol moved to approve the minutes from the June 13, 2025 meeting. Marci seconded the motion. The motion passed.

#### PRESIDENT'S REPORT:

##### Reserve Study

Jackie provided an update on the actions taken to increase the accuracy of the PONO report, specifically the cost estimates and the reserve contribution assumptions. Jackie, Carol and Marci have met with PONO to review the accuracy of the report. Jackie reported that she worked with three roofing companies to obtain estimates, and she provided these to PONO. PONO agreed they are good estimates and changed their current estimate for roofing to the average of the three, which is 69% of the original PONO estimate. Jackie noted she has not attempted to get siding estimates as it is difficult to determine how accurate they would be due to the fact that siding replacement is scheduled for 22 years from now. She did receive a verbal estimate from the company that recently did the siding repairs, and per square foot, it was less than half of the PONO estimate. Jackie is proposing that we reduce the siding estimate to 70% of the PONO estimate. Jackie commented that PONO did not disagree with that. We are assuming 4% inflation per year on all cost estimates. On the assumptions for reserve contributions, Jackie noted a change in interest earned from .5% to 3.5%. Jackie stated that we also added a transition fee or move-in assumption of \$5000 per year with an increase of 5% per year. Jackie indicated that there will be a proposal at the September 12, 2025 meeting to accept these changes. Jackie added that determining how to make up the adjusted shortfall with special assessments or increase in dues would be resolved in the next few months. Jackie suggested a town hall meeting might be held to discuss the models, which are still being developed. The board was in agreement. Marci commented the 3.5% interest earned was determined as a result of the current rate for CD's is 4% and the Money Market is .5%.

##### Architectural and Landscape

Jackie proposed that in the future all Architectural and Landscaping change requests once again be brought to the board for approval. Jackie noted that once a project is completed it will again go to the board to ensure it matches the original proposal. Carol commented that currently the board and the adjoining neighbors are part of the proposed project approval and the board should make the approval decision, not everyone who attends the board meeting. Carol made a motion to adopt the proposal to have all change requests be brought to the board for approval. Marci seconded the motion. The motion passed. Dianne later noted that in the past change requests were presented to

the board for approval, but things changed due to Covid and did not resume after the board started meeting in person again.

#### Newsletter

Jackie proposed that the newsletter be discontinued because she wants the minutes to be the official communication, plus Dianne no longer wants to create the newsletter and we don't want to put the burden on Judy. Jackie noted that one homeowner had expressed a desire to keep the newsletter. Carol commented that the social committee does send out email notices of upcoming events. Jackie stated that additional information would be sent out via email as needed. The board was in agreement to discontinue the newsletter.

#### Board Meeting Schedule

Jackie proposed that meetings be held monthly with the option of cancelling a meeting if there is nothing important to discuss or communicate. Jackie stated that meetings will be held on the 3<sup>rd</sup> Wednesday of every month at 1:00 p.m. Jackie reserves the right to change the meeting date if deemed necessary to accommodate schedules.

### VICE PRESIDENT'S/MAINTENANCE REPORT

#### Insurance

Carol reminded everyone that insurance provided by American Family Insurance will expire at the end of September, 2025. Carol commented currently there are two brokerages working on providing quotes for insurance and have been given a deadline of September 1, 2025 to provide this information. Carol added that some carriers automatically refuse to provide a quote due to the age of the townhouses. Carol added it may be necessary to have a separate quote for earthquake insurance. Marci commented she would provide a matrix of not only the costs but of what each quote will cover.

#### Siding Repairs

Carol stated that all siding repairs had been completed. Dan said he believes the problem with the siding was due to the paint. Dan noted the possibility of going after the contractor by filing a claim with small claims court. Dan commented an attorney is not needed for this process and is simply a matter of filling out the paperwork and submitting it to the Judge. Dan added that the downside is there was a problem with the paint due to excessive heat temperatures, however the hottest temperature of 117 degrees happened prior to painting. Jackie asked Dan if he would be willing to help fill out the paperwork needed to submit a claim. Dan responded he would be happy to pursue filing a claim. Marci made a motion to have Dan start the process for filing a claim. Carol seconded the motion. The motion passed. Dan added the maximum amount that can be submitted is \$10,000, slightly less than the actual repair costs but would recover most of it.

### SOCIAL COMMITTEE REPORT

Carol reported there were approximately 25 residents that attended the National Night Out on August 5, 2025. Carol commented that a City Council representative and the Fire and Police were also in attendance.

Carol stated that if the weather cools off they may try to plan more social events. Carol said the committee is trying to plan a get together in October and will provide details at a later date.

### TREASURER'S REPORT

#### Budget Update

Marci noted the report shows every month thru July, 2025 of actual numbers and 12 months of budgeted numbers. Marci commented revenue is higher than expected and expenses are in line at 56% to date. Marci added the Legal and Professional Services were a result of the PONO bill. Marci stated that currently there are three CD's and one Money Market account. Marci added that the accounts receivable line is due to one property that is currently in probate.

The HOA asset balances as of the end of July, 2025 were as follows:

WAFD Checking	\$ 59,686
WAFD Money Market	\$ 84,124
WAFD CD	\$ 52,309
BOFA CD	\$ 90,435
HomeStreet CD	\$210,503
<b>Total</b>	<b>\$497,057</b>

#### CPA Annual Review

Marci reported that an annual review is required within 300 days which is the end of October. Marci indicated the 2024 review has not yet been performed and noted that it was reported that such a review would cost each homeowner \$38/year. Marci commented the review will be completed as required.

#### Notification of Handling of Repayment of Amounts Borrowed from Reserves

Marci commented she was asked to look into the reserves and loans from the reserves. Marci stated she looked at every bank statement and analyzed transactions in and out of the reserves for 2023, 2024, and 2025 to date. Marci indicated she found the following:

The loan in September, 2023 of \$33,637 from reserves to pay for insurance was paid back into reserves in 2024.

To reduce the dues increase in 2024, new deposits into reserves for 2024 were reduced by \$30,972 as compared to new deposits put in for 2023. \$48,852 in 2023 and \$17,880 in 2024

There was a loan in September 2024 of \$28,360 from reserves to pay for insurance, which was partially paid back through July 2025 and the final payment made was last week.

New deposits for 2025 were increased to \$65,000 so everything is back on track for increasing revenues.

Marci provided additional information that Oregon Statute 94.65 Part 6 which covers Homeowners Associations allow for loans from reserves to pay operating expenses, as long as the loans are repaid with a reasonable time. Marci stated she checked with the HOA city attorney, Karna Gustafson of VF Law, about what had happened, and her comment was that nothing illegal occurred; however it wasn't good business practice to reduce the amount of new reserve deposits in 2024. Marci noted there was no charge for this advice.

#### LANDSCAPE REPORT

##### House Numbers Update

In Dianne's absence Jackie reported all house numbers for the backyard have been distributed to those wanting them. Jackie noted that Dianne has offered help to put them on with the help of Kip or

other volunteers. Jackie stated that Dianne would hold on to those house numbers for those not wanting them with the intent being to install them when the current homeowner moved out. Jackie added that Dianne said there was an increase in sprinkling time for watering, from 6 minutes twice a day to 10 minutes twice a day. Jackie noted we are waiting to see the additional cost for this additional time. Marci commented that the water bill is down significantly from last year.

#### TRIAL ZOOM SESSION

Jackie stated she would schedule a session to make sure the board and residents are comfortable with Zoom. Jackie stated this would occur the later part of September or the early part of October. Jackie noted the first board meeting held via Zoom will be in October, 2025.

#### NEXT AGENDA ITEMS

Jackie noted a request had been at the Town Hall to inquire about filters for gutters. Jackie commented that suggestion had not been forgotten and she would try to determine a budget for the cost at the next scheduled meeting.

#### VISITOR'S COMMENTS

The meeting was opened to questions and comments from homeowners which prompted several decisions and announcements as follows:

A discussion of the rights of the HOA to attach something to a property versus the homeowner. This was brought up as a result of those not wanting a house number in the back of their property and how the placement of those numbers would be handled in the future.

A comment was made regarding the scheduling of social events overall and not just based upon the weather. A comment was made that other HOA's hold them every week. A visitor added that if information was provided on how many attended each event it could encourage others to come.

A comment was raised about paying insurance monthly and a question raised about the large amount of dollars in the checking account. Marci responded that we may pay insurance monthly and move some funds from the checking account to the reserve account.

A question was raised about a property that is currently vacated and the condition of the front yard. Carol responded she would have Tom look into working on that issue.

A question was raised if the residents where the social events occur are contacted in advance. Carol responded they were and in fact food is often provided to them.

A final comment was made by a resident thanking the board for making time for the questions.

The meeting was adjourned at 1:49 p.m.

Respectfully submitted by Judy Cleeton, Secretary