

Board Meeting Minutes
Summerfield Townhouse HOA #3
November 19, 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; Dianne Phelps, Director of Landscape.

Homeowners were in attendance.

President Jackie Barretta opened the meeting by welcoming the homeowners and the board members. Jackie reminded the homeowners present that per the Bylaws they were not allowed to participate during the meeting, however time has been set aside for visitor's comments later in the agenda. Jackie wanted to give thanks to those who speak out whether it is at the end of a meeting or via email. Jackie stated their comments and input were always welcome.

Dianne moved to approve the minutes from the October 15, 2025 meeting. Carol seconded the motion. The motion passed.

PRESIDENT'S REPORT:

Jackie began by stating the President's report would be short because of the tight agenda and needing to make time for the insurance representatives waiting outside to provide information at 1:30 p.m.

Jackie commented there were two things she was most concerned about when she took on the role as President. The first was the concern about the results from the Reserve Study and where we stood for funding some of the infrastructure projects, and the second was the cost for insurance. Jackie commented the proposed budget provides a good path for addressing the issues raised by the Reserve Study, and the increased cost for insurance was reasonable. Jackie stated she feels good about where we are headed.

Jackie noted that the annual meeting date has been set for July 14, 2026, however she has not been able to confirm a date for the holiday party next year.

VICE PRESIDENT'S/MAINTENANCE REPORT

Insurance

Carol reported that Tom continues to work on cleaning the gutters and the leaves. Carol stated he is working on the golf course side now and will continue down Brentwood Place.

Carol reported the siding issue at 9645 SW Brentwood PI has been completed. Carol indicated Dan is trying to keep the cost of the repairs down by working with the contractor. Carol stated the contractor had disposed of the vinyl siding and Dan feels the cost could have been less had he kept those pieces.

Jackie asked if there was a way to store the siding with Carol responding that Dan said he would be able to store the pieces.

Carol reported the gutter at 9590 Brentwood PI is in need of repair, however the new owners will be replacing that gutter at their expense as the damage to the gutter was done by the previous homeowner.

Carol reported the homeowner at the end of Brentwood PI had put in a request to install a gate next to the existing chain link fence by their property. Carol commented she met with maintenance and the board and it was determined that a gate placed in this location would prevent emergency crews from accessing the back of the property and also that access is needed for maintenance.

Jackie asked if there had been any discussion about chimney maintenance. Carol responded that Tom will assess the chimneys once the leaves are no longer an issue.

Jackie asked Carol when homeowner's should provide their own personal insurance policies. Carol responded that process would probably start in January. Carol asked those in attendance to consider volunteering to help record each homeowner's submission of a policy. Carol said it is a matter of making a check mark next to the house number once the policy has been received.

TREASURER'S REPORT

October Financials Review

Marci distributed copies of the October financial statements which show January through October actual results as compared to the whole year budget. Marci commented that on the back of the page is the Statement of Position, or the Balance Sheet.

Marci stated that overall we are funding favorable to the budget, with a few line items showing expected differences, such as Legal & Professional Services due to the PONO report that was not in the budget, and Repairs & Maintenance because of the unexpected siding repairs.

Marci noted at the end of October the cash balances were \$490,120 which includes the checking account and CD reserves. Marci indicated the accounts receivable is slightly negative due to dues prepayments.

Marci was pleased to report that she had received positive feedback from homeowners about the option to pay dues by automatic deduction, and she had received and processed ten requests so far, which is almost 20% of our homeowners. Marci commented the forms can be mailed to her address or dropped off in the box outside of her garage at 9625 Brentwood Place. Marci added she had a couple of blank forms with her if homeowners in attendance were interested.

WAFD Checking	\$ 21,375
WAFD Money Market	\$ 112,707
WAFD CD	\$ 52,674
BOFA CD	\$ 90,435
HomeStreet CD	\$212,929
Total	\$490,120

Budget

Marci stated that last month the budget was reviewed in detail, showing how we built in from our expected actual results. Marci thanked all the homeowners and Board members who helped put the budget together. Marci commented she had received a few positive comments from homeowners, and the budget has not changed. Marci noted the proposed budget shows an 11.9% increase in dues, caused primarily by expected increases in insurance expenses and reserve requirements to cover long-term costs. Marci reported that on the back of the draft budget the homeowners can find

their individual increases. Jackie asked about future year increases in the reserve portion of our fees. Marci responded that the reserve portion of dues will increase 15% for the upcoming year, and then expected to be 10% for the following eight years and then 5% per year. Dianne asked about the payment of taxes for 2023 and 2024. Marci responded we are required to pay tax on investment income and that is listed under Legal and Professional Services. Marci made a motion to pass the 2026 Budget. Dianne seconded the motion. The motion passed.

LANDSCAPE REPORT

Fall Maintenance

Dianne reported leaf pickup will be continuous until December.

Landscape Committee Progress

Dianne stated the Landscape Committee met and Jim Pierce has volunteered to be the chairperson for the Committee. Dianne commented the discussions included the swampy grass areas and beautification at the end of Brentwood Place. Dianne noted that Jim will talk to the churches that border our HOA to see if either of them have any information about the fence that separates the properties. Dianne commented there is a plat map that shows the property is part of the church so the question is why is the HOA maintaining it? Dianne said they are trying to locate any documentation that shows they turned the property over to the HOA. Dianne said the Committee would like to beautify that area using minimum funding, volunteers, and donated plants as much as possible. Dianne commented it would improve that area for those residents who live close to it and would be an attractive area when the HOA meets there for activities. Dianne said that if residents have questions about the project to contact Jim Pierce.

Dianne indicated the Committee will be meeting soon with Down to Earth Landscapes to discuss their proposal to improve the swampy areas.

Dianne said she is making a list of tree pruning requests for winter projects for the landscapers. Dianne asked the residents email or text her with requests.

Dianne noted that every year we give monetary gifts for Christmas to our landscape workers to show how much we appreciate the great job they do for us. Dianne noted that residents can make a donation for this gift to our treasurer by leaving a donation in the HOA mailbox attached to her house at 9625 Brentwood Place.

VISITOR'S COMMENTS

A homeowner commented that the HOA is a non-profit and should not have to pay taxes on investments. Another comment was why we were getting quotes for dealing with swampy areas instead of asking Tom about those areas. A homeowner asked if copies of checks written during the month could be included in the financial documents. A homeowner expressed a concern for cleaning the gutters and the leaves on the roofs rather than making the front yard areas the priority. The homeowner noted that damage can be done to homes if leaves are left piling on top of the roofs. A response from the board was that both Tom and James had been on vacation therefore there has

been a delay in addressing some of those issues. Carol agreed to ask the landscapers to prioritize the removal of leaves from the homes that have the most leaves first.

Insurance Info Session

Introduced Mark Baker and Breanna Horton to explain what homeowners should cover in their personal policy and answer any questions about the HOA policies. At the end of the insurance session Mark and Breanna indicated they were willing to meet with residents about their personal insurance.

The meeting was not officially adjourned until after the insurance session. Dianne made a motion to adjourn the meeting. Carol 2nd the motion. The meeting was adjourned at 2:10 p.m.

Respectfully submitted by Judy Cleeton, Secretary

Note: All homeowners can always find past minutes on our website:

<https://townhouse3gamma.wixsite.com/townhouse3/minutes>