

Board Meeting Minutes  
Summerfield Townhouse HOA #3  
October 15, 2025

The meeting was convened at 1:03 p.m. by President Jackie Barretta.

The meeting was held via Zoom. Board members present: Jackie Barretta, President; Carol Livengood, Vice President; Judy Cleton, Secretary; Marci Pierce, Treasurer; Dianne Phelps, Director of Landscape.

Homeowners were in attendance via Zoom.

President Jackie Barretta opened the meeting by welcoming the homeowners and the board members. 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.

Dianne moved to approve the minutes from the September 12, 2025 meeting. Marci seconded the motion. The motion passed.

**PRESIDENT'S REPORT:**

**Property Insurance**

Jackie reported on the property insurance stating the coverage is essentially the same, as are the deductibles. She noted the one change is there are now multiple insurers whereas there was only one previously. Jackie commented she learned what homeowner's personal policies need with Marci adding she sent out an info sheet showing each homeowner what is needed. Jackie recommended organizing an information session with the broker to clarify common misunderstandings about personal property insurance, particularly regarding loss assessment coverage. She indicated the broker could explain coverage options in case of a catastrophic loss which would require an assessment for each homeowner to cover the cost. Judy suggested asking the broker to attend the November meeting since that meeting will be held in person. The board agreed with Jackie's proposal for the broker to provide an information session at a future board meeting.

**Reserve Study Shortfall Resolution**

Jackie moved to address the shortfall in reserves by increasing dues rather than requiring special assessments. Marci 2<sup>nd</sup> the motion. The motion passed. Jackie stated dues would be increased by annual amounts that are projected to cover planned expenditures as they occur over the next 30 years. She noted this plan was discussed during the September board meeting, where homeowners were asked to let the board know if they disagreed, and there have been no disagreements expressed. Jackie added that any questions or disagreements from the homeowners could be asked during the visitor's comments section. Jackie noted there would be a reserve analysis performed annually to ensure we are on track. Marci commented she had heard from two homeowners who agreed with the increase in dues rather than an assessment.

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

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

## Event Dates for 2026

Jackie stated she has requested the use of the Board Room, the Lakeview Room, and the Kitchen for future event dates. She noted the annual board meeting is set for July 14, 2026 from 3 p.m. to 7 p.m. Jackie reported delays in securing a date for the holiday party as she is waiting to hear from Rachel. Jackie asked if Dianne would be willing to stop by the office and talk with Rachel. Dianne responded there are many requesting dates and times that it is best to be patient.

## VICE PRESIDENT'S/MAINTENANCE REPORT

### Insurance

Carol indicated the previous discussion on having the broker attend the November meeting would help homeowners determine what is needed first and then they could reach out to their individual agents. Jackie asked if there was any certain time requirement for submitting this information as everyone has a different renewal date. Jackie added it might be best to submit this information sooner rather than later since the HOA policy has been renewed. Carol responded having the broker attend the November meeting would help in homeowners addressing their personal insurance needs in providing the required documentation.

Carol reported all siding issues had been completed except for one siding issue at 9645 SW Brentwood PI that had been overlooked. Carol noted she contacted Dan and he contacted the contractor to address this issue. Jackie questioned whether the problem had been there all along. Carol stated that Dan had gone down and took pictures at the address and she feels the issue was overlooked.

Carol reported that Tom is working on gutter cleaning and trying to get those done before the heavy rains.

Carol said she spoke with Tom regarding the moss on the chimneys and he responded the charge would be \$50/chimney. Carol proposed it would be best to assess the number of chimneys needing attention before deciding whether to use Tom to do the work. Carol reported a liquid is used to remove the moss rather than a dry powder and needs to be applied when it is not windy. Jackie thought it was a good idea to look at how many chimneys need attention and then to look at the budget in order to make a decision.

## TREASURER'S REPORT

### September Financials

Marci noted the Statement of Activity provided lists income and expenses for the 9-month period, January through September, 2025. Marci reported we are into  $\frac{3}{4}$  of the year and expenses are at 78% and income is at 77%. She reported the net income is \$61,000 and the budgeted amount is \$65,000. Marci mentioned the New Buyer Fee Income goes directly into the reserves. Marci noted repairs are higher due to the unexpected siding repairs. Since the financial line item called gutters includes more services, Marci will change the description in future reports to say "gutters, roof and moss removal. Marci presented an estimated annual budget for 2025, projecting \$242,000 in dues, \$59,000 in operating income and \$77,000 allocated to reserves. Marci thanked JJ Gattucio, Barbara Attridge and all the board members who helped with the draft budget proposal for 2026. Marci projected an 11.9% increase in dues and a 10% increase in insurance expense. Marci went on to explain the fixed costs such as cable, electricity, and water that are included in the operating budget assume a 5% increase. Marci indicated she added a cost for the Zoom fee and an increase in social

fees. She provided a document noting increases in dues will range from \$43/month to \$49/month. This document will be included with the minutes as well. Jackie commented she expected a larger deposit to reserves with Marci responding homeowner fees are not budgeted in the Operational Budget. Jackie then asked whether the gutters line item was for replacing versus cleaning them. Carol responded that gutter cleaning and moss removal on the roofs is part of Rain and Shine's contract. Marci commented the budget proposal for 2026 could be discussed today however it will be included in the minutes. Marci indicated she hoped to have approval at the November, 2025 meeting. Marci explained the auto deduction program payment for dues. An example form will be included with the minutes –for information only. Marci will be emailing the actual forms to homeowners before the end of October. The auto pay is optional for homeowners. Marci commented there is a risk involved with mailing payments thus the reason for pursuing auto pay. Marci stated there is an option to choose a date for payment from the 1<sup>st</sup> through the 15<sup>th</sup> of the month. Marci noted the only concern is how to address the change in the amount of payment each year as we would not know the annual amount of the dues until the budget is approved.

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

WAFD Checking	\$ 35,205
WAFD Money Market	\$ 96,376
WAFD CD	\$ 52,673
BOFA CD	\$ 90,435
HomeStreet CD	\$212,108
<b>Total</b>	<b>\$486,797</b>

## LANDSCAPE REPORT

Dianne reported the water has been turned off and locked down with the City of Tigard. She commented fall maintenance has started with picking up leaves, trimming trees and shrubs, as well as fertilizing azaleas and rhododendrons. Dianne reported the committee met to look at mushy areas. Dianne commented she received a verbal estimate of \$8500 from Down to Earth Landscape to address these areas. Dianne said she asked for a paper copy of the estimate but had not received one prior to the meeting. Dianne felt this cost was high and indicated she would follow up with Tom about addressing the mushy areas and look at capping off sprinklers that may not require as much watering in some of these areas.

## VISITOR'S COMMENTS

A homeowner thanked everyone that is serving on the board. They addressed a concern that some people have trouble with technology and therefore a concern about holding the meetings via zoom. It was noted that previously when the president was not able to attend the vice president would fill in. Jackie responded that a practice session had been held and went smoothly. She added that she has committed to attending one meeting per quarter during the winter months that she spends in Palm Springs. A discussion ensued with the homeowner and others indicating they would be willing to help anyone who has trouble attending the meetings via zoom.

A comment was made that it was the homeowners responsibility to clean and repair chimneys. Dianne responded the rules indicate the HOA is responsible for cleaning but not repairing chimneys.

A comment was made by a homeowner concerning trimming trees above 20'. Dianne responded the maintenance crew is aware that 20' and above is the responsibility of the homeowner.

Carol made a motion to adjourn the meeting, Dianne 2<sup>nd</sup> the motion. The meeting was adjourned at 1:59p.m.

Respectfully submitted by Judy Cleeton, Secretary