

Board Meeting Minutes
Summerfield Townhouse HOA #3
September 12, 2025

The meeting was convened at 11:00 a.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 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 August 22, 2025 meeting. Dianne seconded the motion. The motion passed.

PRESIDENT'S REPORT:

Reserve Study

Jackie made a proposal to accept the changes to the cost estimates and reserve contribution assumptions on the PONO report, as detailed and explained in the August 22, 2025 minutes and as reflected on the PONO report distributed to homeowners before this meeting. The roofing estimate will be reduced to 69% of the original PONO estimate. The siding estimate will be reduced to 70% of the PONO estimate. The assumptions for interest earned will be changed from .5% to 3.5% and a transition fee or move-in assumption of \$5000 per year was added with an increase of 5% per year. Marci made a motion to approve the PONO report as revised. Carol seconded the motion. The motion passed.

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

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

Gutter Guards

Jackie responded to a request that was presented at the recent Town Hall to consider installing gutter guards. Jackie reported she contacted the three roofing companies for information regarding gutter guards. Jackie stated one company did not respond and one stated it would cost approximately \$80,000 for the entire HOA community. Jackie then noted that the company she believes is most credible, Interstate Roofing, strongly advised against the installation of gutter guards. Jackie said Interstate Roofing told her that leaves and pine needles stick on top of the guards which can block the gutters, and the gutters close off light which can cause moss to grow in them. Marci commented they have had gutter guards on prior homes and granules from the roofing fall into the gutters and block them as well. Jackie recommended not to proceed with installing gutter guards. The board agreed.

Reserve Study Next Steps

Jackie presented a planned approach for addressing the remaining funding shortfall that is illustrated by the PONO Reserve Study Report (attached). She explained that the board is suggesting that our primary goal should be to meet all planned expenditures as they occur over the next 30 years. She noted that this is not the same as having fully funded reserves. She said that she, Marci, and Carol had asked PONO to provide a funding model that achieves this goal by increasing dues and not requiring special assessments. That model is presented on pp 12-13 of the PONO report. Jackie and Marci explained that if we adopt this model, the reserve portion of monthly dues would increase 15% in 2026, 10% for the next 9 years, and then 5% for the remainder of the 30-year period. Jackie stated that the board believes this model will be more attractive to homeowners than a model that requires special assessments, but the board wants to hear from homeowners if they disagree. She said they will listen to feedback at the end of this meeting and responses to the minutes, and they will be glad to hold a town hall meeting and even invite our PONO representative, if homeowners want to hear from him. She pointed out that regardless of the funding approach we take, a reserves analysis will need to be undertaken each year to make sure we're on track. She stated that unless homeowners disagree with the approach, the board plans to pursue this model, but there will be a formal resolution at a future board meeting before doing so.

Dianne commented in talking with other HOA's our dues are much lower than others. Dianne added it is important to let homeowners know probable increases are not just happening to us.

Marci commented that 27% of the dues are reserves and the average amount everyone is contributing is \$102 per month for the reserves in 2025. Marci noted the dues allocated to the reserve would need to increase if the PONO model is accepted, on average, by approximately \$15 per month per unit in 2026.

VICE PRESIDENT'S/MAINTENANCE REPORT

Insurance Bids

Carol referred to a document showing the insurance comparisons from Elliott, Powell, Baden & Baker and Brown & Brown. Carol commented no decision had been made yet as we are trying to determine what is best for our community. Marci pointed out the various policies listed on the comparison and stated the brokers had shopped all of the different policies. Marci pointed out the cost for American Family insurance for the year had been \$39,121 however they were exiting the market. Marci pointed out that Elliott, Powell, Baden & Baker has presented an approximate 12% increase and the quote included property replacement cost. Carol stated that Brown & Brown is reworking their bid since they know it is considerably higher. Carol commented the Elliott, Powell, Baden & Baker quote is highlighted in green because they are the favorite at this time.

Dianne asked if separate checks had to be issued for each policy. Marci responded that is common because ordinarily the insurer is paid rather than the broker. Jackie responded that the quote highlighted in green is a good option and we will probably proceed with it. Jackie added later that because this option provides the same coverage that we have today, we will not need a board resolution.

Carol commented that we are still doing some final analysis on the bids.

TREASURER'S REPORT

August Financials

Marci noted the Statement of Activity provided lists income and expenses for the 8-month period, January through August 2025. Marci mentioned the New Buyer Fee Income recorded on the statement year to date in the amount of \$9732. Marci noted the income from dues is currently at 69% of budget and the total expenses are also at 69% of budget, therefore the annual budget is tracking as proposed.

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

WAFD Checking	\$ 52,865
WAFD Money Market	\$ 93,377
WAFD CD	\$ 52,309
BOFA CD	\$ 90,435
HomeStreet CD	\$211,317
Total	\$500,303

Late Fee Policy

Marci referenced 6.7.3 of the Bylaws: Interest; Fines: Late Fees; Penalties. Marci read from this section that in the absence of a Board resolution setting a different rate of interest and late fee, the rate of interest shall be twelve percent (12%) per annum and the late fee shall be ten percent (10%) of the delinquent assessment. Marci commented she wanted to report on the recommendation and justification for late fees because there is a unit that is currently vacant, and the dues are not being paid. Marci noted the estate is being billed along with the interest. Marci stated she had been consulting with the attorney to protect our position when the probate on this property is settled.

Auto Pay Option for Dues

Marci stated she is researching options for paying dues through Auto Pay. Marci indicated that currently owners are using bill pay or writing personal checks, and she wants to offer another option. Marci noted the current way payment is handled can lead to potential mail fraud therefore she believes the use of Auto Pay will be both beneficial to homeowners and the HOA. If we moved forward with this option, it will be voluntary, and will not change the other options.

LANDSCAPE REPORT

Dianne's report is as follows:

Due to soggy conditions on some of our properties, the lawn mowers are sinking in and leaving trenches in the grass. As the weather is cooler and the humidity is high, Rain or Shine has turned off the water for now so those areas can dry out. If the temperatures should start to rise, the water will be turned on again. The Landscape Committee will meet to discuss ways that this soggy condition might be fixed.

Turfbuilder fertilizer will be applied this fall. The leaves are starting to fall, so the workers will be spending more time blowing them onto the grass or into piles in the beds. These piles will then be picked up later that day or on another day, as the trailer is often overflowing due to the excess amount of leaves.

The most amazingly thing to happen is, that even though we increased our watering time, our water bill actually went down compared to the same month last year. It may have been higher before due to a broken pipe that was discovered in July. We'll see if our September bill is also lower.

Trimming is continuing. Tom has a schedule that his workers follow, so they eventually get to all the homes. Once they've done all the homes, they start over again. Tom also has a list of trimming requests that I send to him. The workers error on the side of not over trimming, as everyone has a preference on pruning. If you desire to have more trimming done, or if you have a concern about some of their landscaping, let her know so Tome can put it on his list.

The house number signs are now on the homes that wanted them. I appreciate the kind remarks from neighbors, thanking us for doing it. It's easier now for our landscapers to identify a home that has a landscaping request. The importance of having these numbers was noted just this week as medical personnel were trying to find a heart attack victim on the golf course, knew the house number where he was near, but because they couldn't get between the houses and could only enter the golf course from the street, and they struggled to identify the house from the back.

We are forming a beautification committee to help neighbors with ideas on how to beautify their areas. Jim Pierce has volunteered and we are looking for a few others who would enjoy doing this. We have one project in mind already. Let me know if you're interested.

TRIAL ZOOM SESSION

Jackie stated she has planned a trial Zoom session for October 8th at 1:00 p.m. to make sure the board and residents are comfortable using Zoom. Jackie commented that participants may have to download Zoom on their device and clicking on the link that she will provide will prompt the download. Jackie indicated the October 15, 2025 meeting will be held via Zoom. Dianne asked if homeowners will be able to raise their hand if there are questions. Jackie responded comments will be taken at the end of the session at which time participants can raise their hand or unmute their mic and speak.

VISITOR'S COMMENTS

Dianne wanted to report a discrepancy in the rules regarding the responsibility of chimney maintenance.

Dianne stated section 8.3 indicates the chimneys are the association's responsibility however the chimney bricks are the responsibility of the homeowner. Dianne noted a need to clean up the rules. Jackie asked if the board could make the decision. Dianne responded that this would be the responsibility of the rules committee. Dianne indicated the item would need to go back to the committee or to a new committee. Carol commented she had talked to Tom and he said he would not maintain the chimneys. Jackie turned to Marci and asked her to look at the budget and consider the cost to perform this maintenance. Jackie then added we could ask during the visitor comment session if anyone was interested in being on the committee.

Jackie wanted to remind everyone that we do not have community property and homeowners own all the way back behind their homes. Jackie commented therefore no one should be walking on other people's property without their permission, except for landscape and maintenance personnel and committee members. Carol added this included taking a pet on someone else's property.

Dianne asked about the landscape proposal for a fence that had been submitted with Jackie responding that item had been tabled for the moment.

A comment was made that there were at least two people who would be happy to be on a committee to tweak the rules as they are always a work in progress and bring the revisions back to the board.

A homeowner was concerned about the wet areas that consistently occur and asked if someone could look into them rather than continually ignoring the problem. Jackie asked Dianne if Tom would be able to look at the areas of concern. Diane responded she has worked with Tom, however there are natural springs and low spots that make alleviating this problem difficult. Dianne commented the repair of the broken sprinkler helped with some of this problem. A suggestion was made that the Landscape Committee might meet to study the issue. Jackie commented that would be fine however she does not want to put a lot of money into something that is natural and cannot be avoided.

A brief discussion was held regarding the formation of a Beautification Committee and in particular addressing the area at the end of Brentwood Place. A comment was made there had been talk of putting the street through however a fence was placed there instead. A discussion ensued with anyone having ideas for this area without spending a lot of money on it.

A final question was asked who is responsible for maintaining the trees along the sidewalks. The response was that Tom will take care of any low limbs hanging down.

Diane made a motion to adjourn the meeting, Jackie 2nd the motion. The meeting was adjourned at 11:59p.m.

Respectfully submitted by Judy Cleeton, Secretary