

April 28, 2026 Meeting

Board Members present: David Brady, Scott Shurtleff, Laura Miller

Other owners present: Andre & Beth Girard, Bill Pullen, Connie Cox, Doug Meyers, Elizabeth Keaton, Emily Polanshek, Evan Belknap, Harriet Cooke, Joanna Ponce, Joel Glick, Maryann Lewis, Mary Lou Hass, Sharon Robbins

Minutes taken by Laura Miller

Agenda:

Call to order.....	1
Approve minutes from last meeting.....	1
Update on insurance policy and costs.....	1
Financial Update.....	2
Committee updates.....	2
Updates on major projects.....	3
Owners' forum / other business.....	3
Adjournment.....	3

Call to order

David called the meeting to order at 7:00 p.m.

Approve minutes from last meeting

- Minutes from the March 26, 2026, board meeting were approved.

Update on insurance policy and costs

- Our HOA insurance premium went up from \$13,800 last year to \$30,550 this year. We had budgeted for an increase (around \$18k), but did not expect such a large jump. Scott did check whether the change from cedar siding to Hardie plank would make a difference (it won't) or if sensors, such as Ting, could lower rates (they would need to have central reporting capacities rather than individual reporting). The other thing he explored was whether increasing our deductible from \$10k to \$25k would make a difference – and indeed this would result in a smaller overall increase to our monthly HOA fees.
- With this change in the master policy and higher deductible for the HOA policy, owners would be required to update their individual policies to have \$25k loss assessment.
- A copy of the HOA certificate of coverage is available to all owners on the AMS portal.
- **Action item:** Owners, please contact your insurance agents to make sure your policies have the right level of coverage. All owners will need to forward Laura a copy of their insurance certificate.

Financial Update

- We have a proposed, updated budget to take effect of June 1, 2026, which takes into account the rise in insurance costs and reflects the actual cost of the reserve study. We shared a copy of the budget (attached to the meeting invitation and distributed hard copies to mailboxes).
- We invited comments/questions from the community on the updated budget, though there were none. David then moved to adopt the revised budget as presented, and Scott seconded the motion. Laura agreed. Thus, the board approves the new updated budget, which as of June 1, 2026, will bring monthly HOA fees \$821.94 per month per owner.
- Scott covered the financial report through end of March 31, 2026. We are on track for most budget lines, there are some variances to building maintenance, management fees, and tax expenses (because of the interest on the money we received for special assessment + insurance payment).
- Update on the special assessment: The siding project was approved for \$2.1 million. As of March 2026, the work is substantially completed and we have paid all invoices. We came in right on budget.
- The Association secured a loan authorization for up to \$2.1 million for the special assessment with NW Bank. We drew \$746k of the \$2.1m authorized amount. Twelve owners are making monthly payments and 22 owners paid in full for the special assessment. The interest rate on the loan is scheduled to lock in on June 23, 2026.
- Our current loan balance is \$636k as we used \$110k of prepaid funds to pay down the loan.
- We are looking at the remaining capacity of the loan and maintenance/repairs that needs to be made, such as nine roofs to replace, paving/curb work, drainage, etc. The board is considering drawing another \$400k from the loan and committing our operating funds over the course of the loan to pay that back. Doing maintenance/repairs now at 2026 prices instead of waiting until we have issues will help prevent problems before they get bigger. This proposal is currently with the attorney.
- AMS informed the Board that they need a motion from the Board concerning \$26,059.74 due to Reserves from the Special Assessment. The Association's Reserves are currently low and need to be built up. Scott made a motion to close out the due to/due from amount by transferring the \$26,059.74 to Reserves from the Special Assessment. (second & vote)

Committee updates

- Pool: Meeting scheduled for May 19th at 7:30 p.m. at Syd's house. We're trying to delegate responsibilities among volunteers. Scott pulled together a volunteer list for the pool. Have seven people signed up for testing one day a week, teams for the pump room, monthly chemical tests / supplies. The current gap is that we don't have an overall pool coordinator – and we would like to have that role filled. More information to come following the pool meeting. We expect to open the pool in May for the 2026 season.
- Landscaping: Harriet and Scott hosted a gathering with about 10 people attending. They talked about native plants, invasive species, and how to pitch in. The committee plans to label native plants in the Commons. Recently planted six quaking aspen on the northern slope in bare areas. A group of owners also got three free trees from Friends of Trees. A survey went out about damage/destruction to landscaping during the siding project. The committee is pulling together a document about access into the Commons and a proposed path.
- Social: No updates (Syd not able to make the meeting).

Updates on major projects

- The siding project is substantially complete and is done from a financial perspective. There are very few punch list items that remain that Sharon is working on with Lifetime Exteriors and owners.
- Pike Awning is coming back to Gabriel Commons soon to check caulking/noise with opening/closing of doors.
- There will be an end-of-project celebration in June. Stay tuned for more information from the Social Committee.
- Rebuild of 3895-3897: Have been in a holding pattern with State Farm, but work is expected to resume this week. HVAC company will be onsite for rough-in work and next week framing crew will start putting up walls.

Owners' forum / other business

- Maryann raised the issue of the frequency of power washing (used to be twice/year, but has not been as frequent). She is working to get a list of companies and bids.
- Proposed that gutter cleaning take place toward the end of June and to do that before power washing.
- Each building has at least two gutter cleanouts, more for those with detached garages. Owners need to check the "clean outs" and remove debris regularly.
- Reminder that the front decks at 3839-3841 still need attention and eventual replacement.
- Emergency preparedness gathering will take place at Harriet and Scott's place (3859) on Sunday, May 3, starting at 2:00 p.m.

Adjournment

Meeting adjourned at 8:16 p.m.