June 1, 2026 Meeting – approved

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

Other owners present: Connie Cox, Elizabeth and Kay Brooke-Willbanks, Joel Glick, Evan Belknap, Harriet Cooke, Jodie Trombly, Ally Milner

Minutes taken by Laura Miller

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Recording of the Information Session portion of the meeting:
https://us06web.zoom.us/rec/share/yyMAhEIQn6ux4HIPcO9cUjAWPeli7ylAE0Tk9H6k2xceEuGJhPi5x23qLInGjwVF.MjM_5suCZjWMrbpJ?
Passcode ^iV@Mj95

Call to order

- David called the meeting to order at 7:02 p.m.

Approve minutes from last meeting

- Minutes from the April 28, 2026, board meeting were approved. Laura moved to approve and Scott seconded.

Check in of unit owner insurance updates

- As discussed in the April 28 meeting, the HOA is requiring that owners update their individual policies to have $25k loss assessment.
- To date, Laura has received confirmation of coverage from 15 owners and she will follow up with others.

- **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 ASAP (requested by May 31).

Pool update

- The work party on Saturday, May 30th went well.
- We don't have one designated pool coordinator (unless someone volunteers for this role), so we'll have to manage the pool by committee. There's a plan in place for daily testing of chemicals with a point person designated for each day of the week.
- Between now and this coming weekend, the pool committee/volunteers will work on getting the chemicals balanced.
- This Saturday, June 6th at 10:00 a.m., there is another work party scheduled (to set out pool furniture, clean kitchen, etc.). As long as the water chemistry is within the acceptable range, the pool should be ready for the season by this coming week.
- NW Natural is scheduled to come on Wednesday, June 3rd to turn on the gas.

Information session: supplemental building maintenance proposal

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https://us06web.zoom.us/rec/share/yyMAhElQn6ux4HIPcO9cUjAWPeli7ylAE0Tk9H6k2xceEuGJhPi5x23qLInGjwVF.MjM_5suCZjWMrbpJ?
Passcode ^iV@Mj95

Presentation:

- Hard copies were distributed to owners on Saturday and a message went out by email today (Monday, June 1). The information contains a cover letter and the resolution.
- We're scheduling a meeting for June 16th at 7:30pm to vote on this resolution. Proxies will be circulated this week.
- The reason this issue is being discussed: We've made improvements to our buildings, but there is still a lot of maintenance to be done. This past winter, we had three roofs fail and they all needed to be replaced. The roofs were done 12-15 years ago and are failing earlier than expected. With all of the replacements we've had to do over the last couple of years, there are nine roofs remaining to be replaced. There are also some repairs and replacements needed for decks, plus the driveway and curbs need to be repaired. We also have drainage issues at the front of 3833 and behind the southside units.
- Our reserve fund is low due to maintenance costs over the past year during the siding project (decks, fences). As the reserve fund stands now, we do not have the resources needed for the required maintenance. It would take approximately five years for reserves to be built up enough to tackle this work.
- We want to get out in front of roof failure and be proactive before roofs fail. Plus we'd like to do this at 2026 prices since costs will likely increase.
- We have an opportunity to address these maintenance costs (approx. $500k) as part of the existing loan the association took for the siding project. We had 22 owners

pay in full, so we only drew $800k of the $2.1m loan for which we were approved. An additional advantage is that we have already paid the loan origination fee, legal fees, etc. We only have a few weeks before the loan closes, so we need to make a decision by June 16.

Discussion and Q&A

- Is the bank agreeable to this? Yes – they are open to letting us use the remainder of the loan in this way.
- How long is the loan for? Twenty years. We will pay off the loan for the supplemental maintenance with money that would otherwise go into reserves. This would mean less money will be going into the reserves each month (but we would still have about $5600/month going to reserves).
- What would be covered by this resolution? Roofs, decks that need replacement, drainage path, driveway/curbs.
- What if there is some major event? Like what if the pool fails and we don't have sufficient money in the reserves to cover it. There was quite a bit of discussion about this - and a similar question was asked about what would we do if roofs fail and we don't have sufficient reserve funds. We'd need to hold a special assessment. The trade-off is getting what we need done now vs. not replenishing the reserve fund as quickly. By not addressing these issues, we may end up spending more on maintenance costs in the long term.
- There was the point that by tackling these supplemental maintenance costs now, we will be putting less money into reserves for the next 20 years.
- We can pay the loan off early. For instance, if our reserves build up because we've had fewer maintenance costs, we could use this to help pay off the loan.
- When is the reserve study happening? Having the results of that will help us determine how much money we should be putting aside for eventual siding replacement and other common elements replacement/repair. The reserve study is scheduled to take place this summer.
- What is the breakdown of the money going to the loan and reserves? Note this would not result in an increase in HOA dues. Instead of $9700/month going to reserves, $4100 per month would be used to repay the loan and $5600/month will still go to reserves.
- Which contractors would do the work? Lifetime Exteriors would do the decks. Aylwin would do the roofs. We've gotten different bids for the paving.
- For pavement work, does that include driveways? Yes, will be top-coating, seal tar in the cracks, fix (not replace) the curbs. There was some discussion about the state of the curbs and whether it makes sense to repair, replace, go without, or put down some kind of alternative material. There are sections where the curbs are in really bad shape.
- How many people need to approve the resolution for it to pass? A majority of owners who vote at the meeting or vote by proxy is needed. Note, this is not a special assessment, it will not result in an increase in dues.

- When would the work begin if it passes? Middle of July. Would seek to get the work done as quickly as possible.
- AI search on Hardie plank - it should last 30-50 years (product warranty is 30 years). We should act responsibly by putting money aside, but we may not be able to fully fund another siding project in 30+ years (in which case a special assessment would be needed).
- The interest rate of the loan will be determined at the new closing date for the loan, which is expected to be no later than mid-December 2026.
- To clarify the point in the letter about pre-payment: owners who participated in the loan for the siding project are able to pay off their share if they choose to do so. On this supplemental piece of the loan, only the association can pre-pay the loan; individual owners cannot pre-pay the supplemental piece.
- What does this mean for individual unit owners? This is not a special assessment and will not result in changes to dues. What is changing is the contribution to the reserve fund each month.
- Does this need to go to owners for a vote? No, the attorney said we could decide as a board, but we would like to have the owners weigh in.
- What would we do if this doesn't pass and roofs fail? Then we'd have to do an emergency special assessment and our rates would go up.
- How much is in the reserve fund now? Approximately $100k, but it should be at least $180k.
- There was some discussion about the number of decks we have at the Commons and how to control maintenance/replacement costs. For decks, we are now using Trex which lasts longer than wood.
- Will the proxy form/ballot go out via email? Yes, we can arrange that.

Owners' forum / other business

- We are seeing an uptick in violations of the pet rules. This is what is stated in our rules: https://gabrielcommons.org/wp-content/uploads/2017/05/General-Association-Rules-2017-revision.pdf
- Dogs must be leashed at all times. No exceptions. If you see a wandering dog, first please courteously remind the owner of this regulation. If your request is ignored, please submit a written description of the canine to a Board member with your name and unit number.
    1. First offense: the owner of the dog will receive a warning from the Board or its representative.
    2. Second offense: the owner will be fined $10.
    3. Subsequent infractions: the owner will be fined $25 for each offense (Unpaid fines become liens against the homeowner's property.)

All dog feces deposited on our grounds are to be immediately removed by the owner.

- We have had multiple written warnings to the renters at 3867. Not picking up dog feces is an issue at other units. The board moved to fine unit 3867 for violating this rule and the motion was approved. An initial $10 fine will be administered.

Adjournment

Meeting adjourned at 8:06 p.m.